Annual

of the 2004 Southern Baptist Convention

One Hundred Forty-seventh Session One Hundred Fifty-ninth Year

Indianapolis, Indiana June 15–16, 2004

FUTURE SBC CONVENTION MEETING SITES

Nashville, Tennessee – June 21–22, 2005 Greensboro, North Carolina – June 13–14, 2006 San Antonio, Texas – June 12–13, 2007

John L. Yeats, Recording Secretary of the Convention

Distributed by
EXECUTIVE COMMITTEE, SOUTHERN BAPTIST CONVENTION
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Part 1

Legal Authorities, Business Procedures, and Statement of Faith

CHARTER

An ACT to incorporate the Southern Baptist Convention.

Be it enacted by the Senate and House of Representatives of the State of Georgia, in General Assembly met, and it is hereby enacted by the authority of the same. That from and after the passing of this act, That William B. Johnson, Wilson Lumpkin, James B. Taylor, A. Docrey, R. B. C. Howell and others, their associates and successors, be and they are hereby incorporated and made a body politic by the name and style of the Southern Baptist Convention, with authority to receive, hold, possess, retain, and dispose of property, either real or personal, to sue and be sued, and to make all bylaws, rules, and regulations necessary to the transaction of their business, not inconsistent with the laws of this State or of the United States – said corporation being created for the purpose of eliciting, combining, and directing the energies of the Baptist denomination of Christians, for the propagation of the gospel, any law, usage, or custom to the contrary not withstanding.

Approved, December 27th, 1845 (1845 Georgia Laws, Page 130, Paragraph 3)

CONSTITUTION

The messengers from missionary societies, churches, and other religious bodies of the Baptist denomination in various parts of the United States met in Augusta, Georgia, May 8, 1845, for the purpose of carrying into effect the benevolent intention of our constituents by organizing a plan for eliciting, combining, and directing the energies of the denomination for the propagation of the gospel and adopted rules and fundamental principles which, as amended from time to time, are as follows:

Article I. The Name: The name of this body is the "Southern Baptist Convention."

Article II. Purpose: It is the purpose of the Convention to provide a general organization for Baptists in the United States and its territories for the promotion of Christian missions at home and abroad and any other objects such as Christian education, benevolent enterprises, and social services which it may deem proper and advisable for the furtherance of the Kingdom of God.

Article III. Membership: The Convention shall consist of messengers who are members of missionary Baptist churches cooperating with the Convention as follows:

- One (1) messenger from each church which: (1) Is in friendly cooperation with the Convention and sympathetic with its purposes and work. Among churches not in cooperation with the Convention are churches which act to affirm, approve, or endorse homosexual behavior. And, (2) Has been a bona fide contributor to the Convention's work during the fiscal year preceding.
- One (1) additional messenger from each such church for every two hundred and fifty (250) members; or for each \$250.00 paid to the work of the Convention during the fiscal year preceding the annual meeting.
- The messengers shall be appointed and certified by the churches to the Convention, but no church may appoint more than ten (10).
- Each messenger shall be a member of the church by which he is appointed.

Article IV. Authority: While independent and sovereign in its own sphere, the Convention does not claim and will never attempt to exercise any authority over any other Baptist body, whether church, auxiliary organizations, associations, or convention.

Article V. Officers:

- The officers of the Convention shall be a president, a first and a second vice president, a recording secretary, a registration secretary, and a treasurer.
- 2. The officers shall be elected annually and shall hold office until their successors are elected and qualified. The term of office for the president is limited to two (2) years, and a president shall not be eligible for re-election until as much as one (1) year has elapsed from the time a successor is named. The first vice president shall be voted upon and elected after the election of the president has taken place; and the second vice president shall be voted upon and elected after the election of the first vice president has taken place.
- The president shall be a member of the several boards and of the Executive Committee.
- The treasurer of the Executive Committee shall be the treasurer of the Convention.
- In case of death or disability of the president, the vice presidents shall automatically succeed to the office of president in the order of their election.

Article VI. The Boards, Institutions, and Commissions – Their Constitution and Powers:

- The general boards of the Convention shall be composed as follows, unless otherwise provided in their charters.
 - (1) Twelve (12) members chosen from the city or vicinity of the state in which the board is located, but not more than three (3) local members elected from the same church.
 - (2) One (1) member chosen from each cooperating state; and one (1) additional member from each state having two hundred and fifty thousand (250,000) members, and another additional member for each additional two hundred and fifty thousand (250,000) members in such state.
 - (3) The members shall be divided into four (4) groups as nearly equal as possible, and one (1) group shall be elected each year to serve four (4) years. Board members having served two (2) full terms of four (4) years shall not be eligible for re-election until as much as one (1) year has elapsed. This shall also apply to the Executive Committee.
- The trustees of institutions and directors shall be composed as follows:
 - (1) The trustees or directors shall be elected in keeping with the requirements of the charter of the entity as printed in the 1948 Book of Reports or subsequently amended with the prior approval of the Convention.
 - (2) If the composition of the trustees or directors is not determined by charter requirements, the body of trustees or directors shall be composed of one (1) member chosen from each cooperating state and eight (8) local members from the city or

vicinity in which the entity is located, but not more than two (2) local members shall be chosen from the same church.

- (3) Unless it is contrary to the charter requirements of the entity, the trustees or directors shall be divided into four (4) groups as nearly equal as possible and one (1) group shall be elected each year to serve four (4) years. Members having served two (2) full terms of four (4) years shall not be eligible for re-election until as much as one (1) year has elapsed after one has served two (2) full terms.
- (4) Regardless of charter provisions, no trustee or director shall be eligible for re-election until as much as one (1) year has elapsed after the trustee or director has served two (2) full terms.
- Terms of Service: No trustee of a board, institution, or commission, or a member of
 the Executive Committee shall be eligible to serve for more than two consecutive
 terms. A trustee or member of the Executive Committee who has served more than
 half a term shall be considered to have served a full term.
- The governing groups of the entities may elect executive, administrative, finance, investment, and other committees if desired.
- Each entity shall elect a president, a recording secretary, a treasurer, and such other officers as may be required. The president may be named as treasurer.
- The compensation of its officers and employees shall be fixed by each entity, but no salaried employee or officer shall be a member of the directors of the entity.
- 7. Each entity is authorized to adopt its own bylaws.
- Fifty percent of the members of the governing group shall constitute a quorum of the entity directors for transaction of any business.

Article VII. Duties of Officers of Boards, Institutions, and Commissions: All officers shall be subject to the control and direction of their directors in matters pertaining to the work and obligations of the board, institution, or commission. They shall perform such duties as commonly appertain to such officers.

- The executive head of each board, institution, and commission shall be responsible
 to the directors for all the work of the entity and shall carry on the work as the
 directors may direct.
- The recording secretary of each entity shall keep a record of all meetings of directors, if not otherwise provided for, and shall keep the records in fireproof safes, vaults, or files.
- 3. The treasurer of each entity shall follow approved methods of accounting, keep the books, receipt for all monies and securities, deposit all funds with a depository or depositories approved by the directors, and render full statements as required to the directors or to the Convention. The treasurer shall not pay out money except as the directors may order and direct.

Article VIII. Church Membership: Officers of the Convention, all officers and members of all boards, trustees of institutions, directors, all committee members, and all missionaries of the Convention appointed by its boards shall be members of Baptist churches cooperating with this Convention. Article IX. Missionaries' Qualifications: All missionaries appointed by the Convention's boards must, previous to their appointment, furnish evidence of piety, zeal for the Master's kingdom, conviction of truth as held by Baptists, and talents for missionary service.

Article X. Distribution of Funds: The Convention shall have the right to designate only undesignated funds, the right of contributors to the work of the Convention to designate the objects to which their contributions shall be applied being fully recognized.

Article XI. Meetings:

- The Convention shall hold its meetings annually at such time and place as it may choose.
- The president may call special meetings with the concurrence of the other officers of the Convention and of the Executive Committee.
- The Executive Committee may change the time and place of meeting if the entertaining city withdraws its invitation or is unable to fulfill its commitments.
- 4. The Convention officers, the Executive Committee, and the executive heads of the Convention's boards and institutions acting in a body may, in case of grave emergency, cancel a regular meeting or change the place of meeting.

Article XII. As to Conflict with State Laws: All incorporated entities of the Convention shall be required to comply with the letter and spirit of this Constitution, the Bylaws, and the Business and Financial Plan insofar as they are not in conflict with the statute law of the state in which an entity is incorporated, and nothing herein contained shall be construed to require any such incorporated entity to act and carry on its affairs in conflict with the law of the state of its incorporation. In case any action of any entity of the Convention is found to be a violation of the law of the state of its incorporation, said action shall be reported by that entity to the Convention for appropriate action.

Article XIII. Definition of a State: The District of Columbia shall be regarded as a state for the purpose of this Constitution, the Bylaws, and all actions of the Convention.

Article XIV. Amendments: Any alterations may be made in these Articles at any annual meeting of the Convention by a vote of two-thirds of the members present and voting at the time the vote is taken, provided that an amendment shall be so approved by two (2) consecutive annual meetings of the Convention.

BYLAWS

In order to carry out the provisions of the Constitution, the following Bylaws are adopted for the government of the Convention:

1. Convention Session:

A. The Convention shall open with the Tuesday morning session and continue through Wednesday, holding such sessions as the Committee on Order of Business finds necessary for the conduct of business, except that sufficient time on Wednesday afternoon shall be reserved for seminary luncheons and other necessary meetings.

- B. The Convention sermon and the president's message shall be considered as fixed orders at the time designated by the Committee on Order of Business.
- 2. Presentation of Outside Causes: Causes other than those provided for in the regular work of the Convention may be presented to the Convention upon authority of officers of the Convention in conference with the Committee on Order of Business in such ways and at such times as may be dictated by the courtesies of the case and the necessities of the program.

3. Convention Site:

- A. No city shall be considered as a meeting place for the Southern Baptist Convention in which there is a considerable distance between the available hotels and the Convention hall.
- B. No meetings other than the Convention services shall be held in the Convention hall during the sessions of the Convention. Every service held in the Convention auditorium shall be under the direction of the Committee on Order of Business.
- 4. Exhibits: All exhibits of every description shall be rigidly excluded from those parts of the place of meeting where the people visiting the exhibits will disturb the proceedings of the Convention, their locations to be determined by the Executive Committee or its agent. The Executive Committee of the Convention shall have exclusive control of all exhibit space.

5. Book of Reports:

- A. Copy for reports and recommendations to the Convention shall be submitted to the recording secretary by March 1, unless circumstances beyond the control of the reporting entity or committee make it impossible.
- B. Recommendations of entities and committees of the Convention may not be voted upon until the recommendations have been printed in the Book of Reports or the Convention Bulletin. The recording secretary is authorized to provide the Baptist Press and other interested parties, upon their request, copies of recommendations requiring Convention action.
- 6. Convention Annual: The Convention Annual containing reports and actions of the Convention and other pertinent material shall be published as soon as possible after the meeting of the Convention and shall be made available without charge to all active pastors and denominational agents.

7. Bulletin:

A. The Executive Committee of the Convention shall have printed each day a sufficient number of brief reports, or bulletins, of the Journal of Proceedings, reporting specifically matters of business proposed and acted upon, including the names of committees appointed, reports of the committees, and such business as may be transacted and carried over to the following day, also including a list of the titles or subjects of the resolutions presented and the names of the persons presenting them. B. Such report, or bulletin, shall not include speeches or addresses or any comment thereon, a photograph, or any personal reference to any messenger of the Convention, but shall be only a resume of the business transacted during that day.

8. Messenger Credentials and Registration:

- A. Each person elected by a church cooperating with the Southern Baptist Convention as a messenger to the Southern Baptist Convention shall be registered as a messenger to the Convention upon presentation of proper credentials. Credentials shall be presented by each messenger, in person, at the Convention registration desk and shall be in the following form:
 - A completed and signed Southern Baptist Convention registration card, certifying the messenger's election in accordance with Article III. Membership, of the Constitution of the Southern Baptist Convention; but if the messenger does not have the messenger registration card,
 - (2) A letter from the messenger's church, signed by the clerk or moderator of the church, certifying the messenger's election in accordance with Article III. Membership, of the Constitution of the Southern Baptist Convention; or
 - (3) A telegram from the messenger's church certifying the messenger's election in accordance with Article III. Membership, of the Constitution of the Southern Baptist Convention.

Messengers registered in accordance with this section shall constitute the Convention.

- B. The president of the Convention, in consultation with the vice presidents, shall appoint, at least thirty (30) days before the annual session, a Credentials Committee to serve at the forthcoming sessions of the Convention. This committee shall review and rule upon any questions which may arise in registration concerning the credentials of messengers. Any such ruling may be appealed to the Convention during business session. Any contention arising on the floor concerning seating of messengers shall be referred to the committee for consideration and the committee shall report back to the Convention.
- C. The registration secretary shall be at the place of the annual meeting at least one (1) day prior to the convening of the first session of the Southern Baptist Convention for the purpose of opening the registration desk and registering messengers. The registration secretary also shall convene the Credentials Committee at least one day prior to the annual meeting and shall assist the committee in reviewing questions concerning messenger credentials. The registration secretary shall report to the Convention the number of registered messengers.
- Address of Welcome: There may be one (1) address of welcome limited to ten (10)
 minutes and one (1) response thereto limited to ten (10) minutes.

10. Election of Officers:

A. The president, the first and second vice presidents, and the secretaries shall be elected at the Convention, their terms of office to begin at the final adjournment.

- B. Election of officers shall be by ballot, provided however that if there is only one (1) nomination, and no other person desires to nominate, the secretary or anyone designated for the purpose may cast the ballot of the Convention. If an officer does not receive a majority of votes cast on the first ballot, subsequent ballots shall carry the names of those who are included in the top 50 percent of the total votes cast in the previous ballot.
- C. Nominating speeches for officers of the Convention shall be limited to one (1) address of not more than three (3) minutes for each nominee.
- D. The president, in consultation with the registration secretary, shall appoint the tellers. The tabulation of any vote by the tellers shall be under the supervision of the registration secretary.
- E. Printed ballots shall be provided each messenger upon registering. The chairperson of the tellers shall report the vote to the secretaries. The tabulation of the vote on all issues and elections will be announced to the Convention as soon as possible by the secretaries.
- 11. Parliamentary Authority and Parliamentarians: The parliamentary authority of the Southern Baptist Convention shall be Robert's Rules of Order (latest revised edition). The Convention president, in conference with the vice presidents, shall select a chief parliamentarian and assistant parliamentarians, as necessary, to advise the presiding officers of the Convention on matters of parliamentary procedure. The chief parliamentarian shall be a person of experience and knowledge, sufficient to qualify him or her to serve as parliamentarian to the Southern Baptist Convention, and he or she shall be certified by the American Institute of Parliamentarians and/or the National Association of Parliamentarians. It shall be the responsibility of the president and treasurer of the Executive Committee of the Southern Baptist Convention to sign, on behalf of the Executive Committee, any contracts or letters of agreement related to the services of the chief parliamentarian.
- 12. Ministry Leaders: Leaders of Southern Baptist Convention entities shall be admitted to the Convention sessions and shall be authorized to serve as resource persons for discussion of those matters which affect their areas of ministry responsibility.
- Memorial Services: The Committee on Order of Business is instructed to arrange for any memorial service to be held during the Convention.

14. Entities and Auxiliary of the Convention:

- A. The entities of the Convention are as follows:
 - (1) General Boards: The International Mission Board of the Southern Baptist Convention, Richmond, Virginia; The North American Mission Board of the Southern Baptist Convention, Inc., Alpharetta, Georgia; LifeWay Christian Resources of the Southern Baptist Convention, Nashville, Tennessee; Annuity Board of the Southern Baptist Convention, Dallas, Texas.
 - (2) Institutions: The Southern Baptist Theological Seminary, Louisville, Kentucky; The Southwestern Baptist Theological Seminary, Fort Worth, Texas; New Orleans Baptist Theological Seminary, New Orleans, Louisiana; Golden Gate

- Baptist Theological Seminary, Mill Valley, California; The Southeastern Baptist Theological Seminary, Inc., Wake Forest, North Carolina; Midwestern Baptist Theological Seminary, Inc., Kansas City, Missouri.
- (3) Commission: The Ethics and Religious Liberty Commission of the Southern Baptist Convention, Nashville, Tennessee.
- Auxiliary: Woman's Missionary Union, Birmingham, Alabama, is an auxiliary of the Convention.

15. Committee on Nominations:

- A. The Committee on Nominations shall be composed of two (2) members from each qualified state, who shall be elected by the Convention. Nominations for each position shall be made by the Committee on Committees. Further nominations may be made from the floor. No messenger shall be allowed to nominate more than one (1) person at a time for election to the Committee on Nominations. One (1) person nominated to the Committee on Nominations from each state shall be a person not employed full time by a church or denominational entity. Persons nominated to the Committee on Nominations shall have been resident members for at least one (1) year of Southern Baptist churches either geographically within the states or affiliated with the conventions of the states from which they are elected.
- B. The Committee on Nominations thus elected shall prepare its report through the year, carefully following the provisions of the Constitution and Bylaws of the Convention and the documents of the respective Convention entities, and shall recommend to the next Convention the following:
 - (1) Members of the Executive Committee of the Southern Baptist Convention
 - (2) Directors/trustees of the boards of the Convention
 - (3) Trustees of the institutions of the Convention
 - (4) Trustees of the commissions of the Convention
 - (5) Members of any standing committees
- C. No person shall be eligible to serve on more than one of the boards, institutions, commissions, or the Executive Committee, at a time. This, however, shall not apply to the president of the Convention, the president of Woman's Missionary Union, and the recording secretary, as is provided in Bylaw 18A.
- D. The committee shall not recommend a fellow committee member or the member's spouse or a member of the previous year's Committee on Committees or the member's spouse for a first term on an entity.
- E. The committee shall recognize the principle that the persons it recommends shall represent the constituency of the Convention, rather than the staff of the entity.
- F. No person shall be eligible to serve on any one of the above entities from which he/she receives any part of his/her salary, directly or indirectly, or, which provides funds for which he/she has a duty of administration. When such conditions become applicable, that person shall be considered as having resigned and such vacancy shall be filled in accordance with established Convention procedure.

- G. All of the above entities shall include both church or denominational employees and those who are not church or denominational employees. Not more than two-thirds of the members of any of these entities shall be drawn from either category. Where a person was serving as a church or denominational employee at the time of retirement, he/she should be counted as a church or denominational employee after retirement as far as the work of the Committee on Nominations is concerned.
- H. Where representation is by qualifying states, any person elected to serve on any of the boards, institutions, commissions, or the Executive Committee, shall, at the time of such election, have been a resident member for at least one (1) year of a Southern Baptist church either geographically within the state or affiliated with the convention of the state from which he/she is elected. Any person who is a member of one of these entities shall be considered as having resigned when the person ceases to be a resident member of a church either geographically within the state or affiliated with the convention of the state from which he/she has been elected as a representative.
- I. A person shall be ineligible for a term of service on any entity, other than for an authorized subsequent term of service, who has served any of these entities since the last annual meeting of the Convention, except by virtue of a separate office.
- J. The report of the Committee on Nominations shall be released to Baptist Press no later than 45 days prior to the annual meeting of the Convention and shall be published in the first day's Bulletin. Persons desiring to amend the report of the Committee on Nominations are encouraged to publicize the nature of their amendment sufficiently in advance of the annual meeting of the Convention to allow information concerning the amendment to be made available to Convention messengers.
- K. The Committee on Nominations shall make its recommendation to the Convention in the form of a motion to elect those persons it recommends for specific terms of office. The motion may be amended but no messenger shall be allowed to propose more than one (1) person at a time for election. When adopted by the Convention, the motion of the Committee on Nominations, as amended, shall constitute the election of the persons named in the motion to their respective terms of office.
- 16. Vacancies on Boards: All entities shall report all vacancies on the entities to the Committee on Nominations immediately on the occurrence of such vacancies. An entity may make interim appointments only when authorized by its charter.

17. Fraternal Messengers:

- A. The Convention shall send a fraternal messenger to the annual sessions of the American Baptist Churches and the National Baptist conventions. The expenses of the fraternal messengers incurred while in attendance upon the conventions herein named shall be included in the items of Convention expenses.
- B. The fraternal messenger to the American Baptist Churches shall be the president of the Southern Baptist Convention at the time of the meeting of the American Baptist Churches, and he shall also be the fraternal messenger to the other National Baptist conventions named. If the president is unable to attend, he shall be authorized to name another officer as a substitute.

C. The fraternal messengers to other Baptist bodies or other religious bodies may be elected by the Convention as occasion may require. The expenses of such messengers shall be borne by the messengers themselves unless specifically provided for by the Convention.

18. The Executive Committee:

- The Executive Committee shall consist of the president and the recording secretary of the Convention, the president of the Woman's Missionary Union, and one (1) member from each cooperating state of the Convention subject to the provisions of Section 30 of the Bylaws. When the membership of cooperating Baptist churches in a given state shall have reached two hundred and fifty thousand (250,000), there shall be elected an additional member of the Executive Committee, one (1) of whom shall be a person not employed full time by a church or denominational entity; and, further, there shall be an additional member for each two hundred and fifty thousand (250,000) members providing that the number of members from each cooperating state shall be limited to five (5); and, further, that not more than two-thirds shall be drawn from either persons employed full time by a church or denominational entity or persons not employed full time by a church or denominational entity. No salaried official of the Convention or of any of its entities or any member of any board or board of trustees or commission of the Convention or any salaried official of any state convention or of any entity of a state convention may be a member of the Executive Committee, but these restrictions shall not apply in case of the president, the president of Woman's Missionary Union, and the recording secretary of the Convention.
- B. Members shall be divided into four (4) groups as nearly equal as possible and shall hold office for four (4) years, one-fourth going out of office each year.
- C. A majority of the Committee shall constitute a quorum.
- D. The Executive Committee shall elect a president, who shall also be treasurer, and other officers and staff who may be needed. All the main executive officers and all the office employees who handle funds shall be bonded, and no salaried officer or employee shall be a member of the Executive Committee.
- E. The Executive Committee shall be the fiduciary, the fiscal, and the executive entity of the Convention in all its affairs not specifically committed to some other board or entity.

The Executive Committee is specifically authorized, instructed, and commissioned to perform the following functions:

- To act for the Convention ad interim in all matters not otherwise provided for.
- (2) To be named in transfers of real and personal property for the use and benefit of the Convention either by deed, conveyance, will, or otherwise and to affix the seal of the Convention to all approved transactions; and to take title to and hold or to convey title to all properties, real or personal, and all funds, monies, and securities that are donated or transferred or left by will to or for the use of the Convention. As to such properties, funds, monies, and securities as the Executive Committee shall hold and not convey title to, the Executive Committee shall be custodian of such, holding them in trust for the Convention to be managed, controlled, and administered by the Executive Committee in

accordance with the direction, general or specific, of the Convention. Rules governing the handling of securities set out in Article VII, Section 3, of the Constitution shall be observed by the Executive Committee.

- (3) To receive and receipt for all current funds of the Convention including all undesignated cooperative missionary, educational, and benevolent funds and all current special or designated funds for missionary, educational, and benevolent purposes which may be contributed by individuals, churches, societies, corporations, associations, or state conventions; and to disburse all undesignated funds, according to the percentages fixed by the Convention and all the designated funds according to the stipulations of the donors. The Executive Committee shall keep the accounts of all inter-entity groups and shall disburse their funds on requisition of the properly constituted officers of the inter-entity organization.
- (4) To recommend to the Convention a time and place and to have oversight of the arrangements for the meetings of the Convention, with authority to change both the time and place of the meetings in accordance with the provisions of Article XI, Section 3, of the Constitution.
- (5) To act in an advisory capacity on all questions of cooperation among the different entities of the Convention, and among the entities of the Convention and those of other conventions, whether state or national.
- (6) To present to the Convention each year a consolidated and comprehensive financial statement of the Convention and all its entities, which statement shall show the assets and liabilities of the Convention and all its entities, and all the cash and other receipts of the year.
- (7) To present to the Convention a comprehensive budget for the Convention and for all its entities, which budget shall include the budgets of all the entities of the Convention whether or not they receive Cooperative Program funds, as reviewed by the Executive Committee. The Executive Committee shall recommend the amount of Convention funds which may be allocated to each cause. It shall not recommend any direct allocation of funds for any entity or institution for which the Convention does not elect trustees or directors.
- (8) To conduct the general work of promotion and the general work of publicity for the Convention in cooperation with the entities of the Convention. The Executive Committee shall provide a Convention relations service and a Convention news service to interpret and publicize the overall Southern Baptist ministry. These services shall be available to support the work of all Convention entities and ministries.
- (9) To maintain open channels of communication between the Executive Committee and the trustees of the entities of the Convention, to study and make recommendations to entities concerning adjustments required by ministry statements or by established Convention policies and practices, and, whenever deemed advisable, to make recommendations to the Convention. The Executive Committee shall not have authority to control or direct the several boards, entities, and institutions of the Convention. This is the responsibility of trustees elected by the Convention and accountable directly to the Convention.

- (10) To make its own bylaws in keeping with the Constitution and Bylaws of the Convention in carrying out these instructions to the Executive Committee; to hold meetings whenever deemed necessary; to make reports of all meetings to the Convention; to notify all the boards, entities, and institutions of the actions of the Convention and to advise with them as to the best way of promoting all the interests of the Convention.
- (11) To derive, in accordance with the action of the Convention in Atlanta in 1944, the expenses of the Executive Committee from the Operating Budget of the Convention specifically established for this purpose and formally approved by the Convention.
- (12) To utilize an appropriate report format which will enable the Executive Committee to obtain from the entities adequate and comparable information about ministry plans, accomplishments, and financial data.
- (13) To maintain an official organization manual defining the responsibilities of each entity of the Convention for conducting specific ministries and for performing other functions. The manual shall cite the actions of the Convention that assigned the ministries and other functions to the entity. The Executive Committee shall present to the Convention recommendations required to clarify the responsibilities of the entities for ministries and other functions, to eliminate overlapping assignments of responsibility, and to authorize the assignment of new responsibilities for ministries or functions to entities.
 - (14) To send copies of the minutes of the Executive Committee to the heads of all Southern Baptist Convention entities, and copies of the minutes of all entities shall be sent to the office of the Executive Committee.
- 19. Committee on Committees: A Committee on Committees, composed of two (2) members from each qualified state and the District of Columbia, shall be appointed by the president, in conference with the vice presidents, of whom one (1) shall be designated as chairperson. Persons named to the Committee on Committees shall have been resident members for at least one (1) year of Southern Baptist churches either geographically within the states or affiliated with the conventions of the states from which they are appointed. Members so named shall be notified by the president in writing, at least 45 days before the meeting of the Convention. Their names shall be released by the president to Baptist Press no later than 45 days prior to the annual meeting of the Convention, and their names shall be published in the first issue of the Convention Bulletin. The president may fill any vacancies on the committee when those originally named do not attend the Convention. This committee shall nominate all special committees authorized during the sessions of the Convention not otherwise provided for. All special Convention committees shall transfer, upon their discharge, all official files to the Executive Committee of the Southern Baptist Convention.
- 20. Committee on Resolutions: At least seventy-five (75) days in advance of the Convention, the president, in conference with the vice presidents, shall appoint a Committee on Resolutions to consist of ten (10) members, any two (2) of whom shall have served as Committee on Resolutions members during the prior year, and any three (3) of whom shall be members of the Executive Committee. One of the Committee members shall be designated as chairperson. Members so named shall be notified by the president

in writing at least 75 days before the annual meeting of the Convention. The names of the members of the Committee on Resolutions shall be released by the president to Baptist Press no later than 75 days prior to the annual meeting of the Convention, and their names shall be published in the first issue of the Convention *Bulletin*.

In order to facilitate thorough consideration and to expedite the Committee's work, all proposed resolutions shall:

- Be submitted to the Committee for review and consideration as early as April 15th, but no later than fifteen (15) days prior to the next SBC annual meeting,
- Be addressed to the Committee on Resolutions in care of the Executive Committee of the Southern Baptist Convention at its registered or e-mail address (electronic copies are preferred).
- 3) Be typewritten, titled, and dated,
- 4) Be accompanied by a letter from a church qualified to send a messenger to the annual meeting of the Southern Baptist Convention certifying that the person submitting the resolution is a member in good standing, and
- Include complete contact information for both the person submitting it, and his or her church.

No person may submit more than three resolutions per year. The Committee on Resolutions shall prepare and submit to each annual meeting of the Convention only such resolutions the Committee recommends for adoption. Such resolutions may be based upon proposals received by the Committee or may originate with the Committee. Only resolutions recommended by the Committee may be considered by the Convention, except the Convention may, by a 2/3 vote, consider any other resolution properly submitted to the Committee.

A list of the titles of all properly submitted proposed resolutions shall be printed in the Convention *Bulletin*. The list shall include the name and city of each person properly submitting a resolution, and the disposition of each proper submission.

21. Committee on Order of Business: The Committee on Order of Business, a standing committee, shall consist of seven (7) members - the president of the Convention and six (6) other members, two (2) of whom shall be elected each year for a term of three (3) years and two (2) of whom shall be persons not employed full time by a church or denominational entity. No member of the committee can succeed himself or herself. The committee shall suggest an order of business for the next meeting of the Convention. It shall provide periods of time during the Convention for the introduction of all matters requiring a vote not scheduled on the agenda, and, when introduced (unless the Convention then gives its unanimous consent for its immediate consideration) shall fix times for the consideration of the same. All such matters of business shall be introduced to the Convention by the end of the afternoon session of the first day of the annual meeting of the Convention. When practicable it shall give notice in the Convention Bulletin of the substance of the motion or resolution and the time for its consideration. If unable to give notice in the Bulletin, it shall cause announcement to be made from the floor of the Convention of the same, action thereon to be taken at the subsequent session of that Convention. The committee shall recommend to the Convention a preacher for the succeeding Convention sermon and the director of music. The director of music shall be elected annually and the term of office is limited to two (2) years. The director of music shall not be eligible for re-election until as much as one (1) year has elapsed from the time a successor is named

- 22. Notification of Committees: Within thirty (30) days after the Convention adjourns, the recording secretary shall notify the members of all committees of their appointment and all chairpersons of their position and furnish each one a list of that committee. The recording secretary shall also notify all board members, trustees of institutions, and commission members of their appointment.
- 23. The Great Commission Council: The Great Commission Council shall serve as the organization through which the various entities and the auxiliary of the Convention will correlate their work. The membership of the Great Commission Council shall be composed of the chief executives of The Executive Committee of the Southern Baptist Convention, the auxiliary of the Convention, and the entities named in Bylaw 14.
 - A. The work of the Council shall be in keeping with its prescribed functions. It will neither launch nor execute ministries; it will formulate no policies, except those which govern its own activities. Its chief purpose is that of consultation, communication, and cooperation. The scope of its work will be that of:
 - finding ways of mutual re-enforcement in assigned responsibilities and distinctive ministries;
 - considering and seeking to avoid overlapping endeavors and competitive ministries;
 - (3) considering the means for helping the churches fulfill their divine mission in Bible teaching, evangelism, world missions, stewardship, Christian training, education, and Christian social service;
 - (4) finding ways for effective cooperation in promoting the total work of the Southern Baptist Convention;
 - (5) considering the significant factors affecting the work and witness of the denomination; and
 - (6) seeking to find the means through which the power of the Christian gospel may be comprehensively and effectively applied to the ends of the earth.
 - B. In the matter of relationships:
 - the Council is not, itself, an entity of the Convention;
 - (2) it has no authority over the several entities;
 - (3) its decisions are not binding on the entities, since the boards and commissions must retain the authority to reach the decisions required to carry out their own responsibilities;
 - (4) its relationship to the entities is purely advisory;
 - (5) the Council does not report formally either to the Convention or the Executive Committee, nor does the Convention refer matters directly to the Great Commission Council;

- (6) it may receive from and refer to the Executive Committee problems for consideration;
- (7) it is not required to take formal action with regard to matters referred to it by the Executive Committee in serving as a channel of cooperation and correlation relative to the work of the Convention; and
- (8) the Council sustains no direct relationship with state conventions or local churches, but it will strive to be mindful of the needs of the churches as well as the functions and ministries of the several conventions.
- 24. Ministry Statements: The ministry statements of the entities as approved by the Southern Baptist Convention and published in the 1967 Annual and subsequently amended, renamed, or rewritten, and approved by the Convention, express the policy of the Convention with respect to the ministries of the entities of the Convention.
- 25. New Enterprises and Abolishing of Entities: No new enterprise, involving expenditure of money, shall be authorized by the Convention except upon favorable action by the Convention in two (2) succeeding annual meetings; provided, however, that this restriction shall not apply to a recommendation of an entity of the Convention concerning its own work. No entity shall be discontinued without a majority vote at two (2) successive annual sessions of the Convention.

26. Procedures:

- A. Method of Procedure for Entities: To facilitate consideration and discussion of the interests of the Convention, the following method of procedure is hereby adopted:
 - Printed reports of the boards, institutions, commissions, and standing committees shall be consolidated into the Book of Reports for distribution to messengers on their enrollment;
 - (2) Reports of all special commissions and standing committees, containing recommendations for the Convention's action, shall be included in the Book of Reports; and
 - (3) All recommendations of each board, institution, commission, special committee, and standing committee shall be printed together at the end of its report before they may be considered by the Convention. In case any entity or committee shall be unable to comply with this requirement, its recommendation shall be printed in the Convention Bulletin before consideration and action by the Convention. Recommendations by an entity which are not published in the Book of Reports or the Convention Bulletin shall, when presented to the Convention, be referred to the Executive Committee or to such other committee as the Convention may direct.
- B. Procedure for Motions of Messengers Concerning Entities: Motions made by messengers dealing with internal operations or ministries of an entity shall be referred to the elected board of the entity for consideration and report to the constituency and to the next annual meeting of the Convention for action with the exception that the Committee on Order of Business may be instructed by a two-thirds vote to arrange for consideration at a subsequent session of the same Convention, subject to provision of Bylaw 21.

On all matters referred by the Convention, entities shall respond in writing at the close of their report in the *Book of Reports* and *Annual*, giving specific information on:

- (1) how the matter referred was considered;
- (2) how it was reported to the constituency; and
- (3) any actions on the matter taken by the entity or action proposed to the Convention.
- C. Limitations: One-third of the time for consideration of all reports before the Convention shall be reserved for discussion from the floor.

27. Publicity and Press Representative:

- A. Boards, institutions, and special committees dealing with matters of general importance and interest shall have in the hands of the press representative of the Convention, at least one (1) week in advance, copies of digests of their report to be submitted to the approaching Convention.
- B. The press representative shall cooperate with the representatives of the secular press in furnishing intelligent, accurate, and creditable reports of this Convention while in session.
- 28. Closing of Books: Entities of the Convention shall close their books and accounts and have them audited as of midnight September 30, or in the case of the seminaries, July 31, or in the case of the mission boards, December 31. Supplemental reports for the period between the closing of the books of the entities and the Convention session should be included in the reports to the Convention.
- 29. Participation in Convention Affairs: To allow participation in the affairs of the Convention, any member of a church who is eligible to be a messenger to the Convention may be appointed teller, a member of the Credentials Committee, a member of the Committee on Resolutions, and/or a member of the Convention's special committees.

30. Representation From Qualified States and Territories:

- A. When the cooperating Baptist churches in a state or defined territory have fifteen thousand (15,000) members, an initial application may be filed for representation on the Executive Committee, the Committee on Committees, and the Committee on Nominations.
- B. When the cooperating Baptist churches have twenty thousand (20,000) members, an updated application may be filed for representation on the International Mission Board, North American Mission Board, and LifeWay Christian Resources of the Southern Baptist Convention, unless otherwise provided in the Board's charter.
- C. When the cooperating Baptist churches have twenty-five thousand (25,000) members, an updated application may be filed for representation on the Annuity Board, the commissions, and institutions, unless otherwise provided in the commission's or institution's charter, and on the standing committees of the Convention, all as provided by the Bylaws of the Convention.

- D. The application in each instance shall be filed with the Executive Committee, through its president, prior to its February meeting. The application shall contain information as specified by the Executive Committee.
- E. Upon receiving the initial application, the Executive Committee shall investigate all matters pertaining to the request and make a recommendation to the Southern Baptist Convention at its next annual meeting. If the recommendation of the Executive Committee is favorable to the application, a copy of the recommendation shall be forwarded to the president of the Southern Baptist Convention and the chairman of the Committee on Committees prior to the next annual meeting of the Convention.
- F. Upon receipt of the favorable recommendation of the Executive Committee on the initial application in (1) above, the president of the Convention, in conference with the vice presidents, shall appoint two (2) persons from the state or territory to serve as members of the Committee on Committees, and the Committee on Committees shall nominate two (2) persons from the state or territory to serve on the Committee on Nominations, all conditional upon the approval of the application by the Southern Baptist Convention.
- G. Those elected by the Convention shall be immediately eligible to begin their appropriate terms of service.
- 31. Adoption of Reports: The adoption of recommendations contained in reports to the Convention shall not bind the Convention on any other matters in the body of the reports; but the Convention reserves the right to consider and amend the body of all reports.
- 32. As to Violation of State Laws: All incorporated entities of the Convention shall be required to comply with the letter and spirit of the Constitution insofar as it is not in conflict with the statute law of the state in which an entity is incorporated, and nothing herein contained shall be construed to require any such incorporated entity to act and carry on its affairs in conflict with the law of the state of its incorporation. In case any action of any entity of the Convention is found to be a violation of the law of the state of its incorporation, said action shall be reported by that entity to the Convention for appropriate action.
- 33. Charters of Entities, Subsidiaries, and Ancillary Organizations: The charters of all entities of the Convention shall provide that the trustees or directors of such entities be elected by the Convention, and that the charters may not be further amended without the prior consent of the Convention. The charters of all subsidiaries of any entity of the Convention shall provide that they may not be further amended without the prior consent of the Convention or its Executive Committee. No entity of the Convention shall establish a subsidiary corporation or any other legal entity or form for conducting its affairs, nor acquire a controlling interest or greater than a 25% interest in any other corporation or business enterprise, until the Convention or its Executive Committee has approved the same and its governing instruments. An entity of the Convention shall not undertake through a subsidiary or by any other means any action which, if undertaken by the entity itself, would violate the Constitution, Bylaws, or Business and Financial Plan of the Convention.

34. Voting:

- A. All propositions, decisions, and choices shall be by a majority vote of the registered messengers present and voting, except where provisions have been made for a greater than majority vote. The vote shall be taken by ballot, by voice, by rising, by show of hands, by common consent, or by some other acceptable method.
- B. In order to cast a vote, a messenger must be present at the time the vote is taken. Voting by proxy is not permitted.
- 35. Quorum: The quorum for conducting business during the annual meeting of the Southern Baptist Convention shall be a minimum of 25 percent of those duly registered and seated messengers.

36. Trustee Absenteeism:

- A. Upon the request of any entity, the Convention may remove from office any trustee/director of that entity who has excessive unexcused absences. Following such removal, the Convention shall elect a successor to complete the term of office of the person removed.
- B. An entity shall give written notice of any request to remove a trustee/director for absenteeism at least one hundred twenty (120) days prior to the meeting of the Convention which shall consider the removal. The notice shall be given to the president of the Convention, the president/chief executive officer of the Executive Committee, the chairman of the Committee on Nominations, and the individual trustee/director whose removal shall be considered.
- C. If required by state law, an entity shall incorporate this procedure in its charter or bylaws prior to requesting the Convention to remove any trustee.
- 37. Amendments: The Bylaws may be amended pursuant to Bylaw 21 by a two-thirds majority vote at any time except during the last session of the Convention. Bylaw 14, which lists the entities and auxiliary of the Convention, may be amended by a majority vote of two (2) successive annual meetings.

BUSINESS AND FINANCIAL PLAN

- I. Convention Budget: Each entity of the Convention shall submit to the Executive Committee for its review:
 - A. an itemized estimate of its receipts for the next fiscal year, and
 - an itemized estimate of its expenditures for the next fiscal year according to the rule set forth below (See Section II-C) for making operating budgets.

The Executive Committee shall present to the Convention a budget, which budget shall consist of all the budgets of all the entities which have been submitted to the Executive Committee and reviewed by it, and recommend the amount of Convention funds to be allocated to each cause or entity.

II. Operating Budgets:

- A. Convention Operating Budget The Executive Committee shall recommend to the Convention an operating budget which shall include all expenses of the Convention, committees, and other items included in the Convention Operating Budget. The Executive Committee shall also recommend to the Convention the source of these funds.
- B. Entities Not Sharing in Table of Percentages The entities of the Convention not sharing in the table of percentages for distribution of funds shall be provided for as follows:
 - Expenses of Standing Committees The Executive Committee shall approve or recommend to the Convention, after a personal conference or correspondence with chairpersons of standing committees, a sum of money to be appropriated to each of them for the Convention year.
 - 2. Expenses of Special Committees
 - a. The expenses incurred by special committees appointed by the Convention to perform duties connected with one or more entities of the Convention shall be borne by the entity or entities concerned on a basis pro rata to receipts unless the expenses are otherwise specifically provided.
 - b. The expenses incurred by special committees which do not directly concern any of the entities of the Convention shall be paid out of the Convention Operating Budget. Unless the amount of expenses is fixed by the Convention, the Executive Committee must agree to the amount to be expended before such expenditure is incurred.
 - Itemized accounts of expenses of members of such committees shall be required and approved by the chairperson before the same shall be paid.
- C. Entities Sharing in the Direct Allocation The entities of the Convention sharing in the direct allocation for the distribution of funds shall make their operating budgets in the following manner:
 - The current operating budget of the entities of the Convention shall be made on the basis of the current distributable operating allocation, plus any other anticipated receipts which can be substantiated by previous experience, not including wills, bequests, and special gifts for special purposes; and any debt

- incurred within the current year shall become a preferred item in the budget of the Convention year immediately following.
- In making the annual appropriations on the basis set forth, a contingent item shall be set up in the budget according to the needs of the entity.
- 3. It is understood that an entity may borrow money for seasonable needs, provided, however, that such borrowing shall not exceed the amount of its budget allowance remaining at the time of borrowing, and provided further that if an emergency should arise, additional money may be borrowed on the approval of the Executive Committee of the Convention.
- III. Convention Year: The financial affairs of the Convention and all its entities, except those of the theological seminaries, the Annuity Board, and the mission boards, shall be operated on the fiscal year beginning October 1 and closing September 30. The seminaries owned and operated under the authority of the Convention shall use the fiscal year beginning August 1 and closing July 31. The Annuity Board and the mission boards shall use the fiscal year beginning January 1 and closing December 31.
- IV. The Disbursing Entity: By agreement, all sums collected in the states for the causes fostered by this Convention will be forwarded at least monthly by each state office to the Executive Committee of this Convention, which shall act as the disbursing agent of this Convention. The Executive Committee shall remit at least weekly to each of the entities of the Convention the funds, distributable and designated, belonging to each entity. The first distribution in each month shall be on the seventh day of the month, or the nearest working day thereafter. The Executive Committee shall make monthly reports of receipts by states, and of disbursements by entities, and shall forward each month copies of these reports to the executives of the entities of the Convention, to the state offices, and to the denominational papers.
- V. Distribution of Cooperative Program Receipts: In order that the financial plans and purposes of the Convention may operate successfully, the Convention appeals to its constituents to give to the whole Cooperative Program and to recognize the wisdom and right of the Convention to distribute its receipts from the Cooperative Program, thus assuring an equitable distribution among the entities of the Convention.

VI. Fund Raising Activities:

- A. Approval of Financial Activities No entity of the Southern Baptist Convention shall conduct any type of fund raising activity without the advance approval of the Convention, or its Executive Committee. No advance approval shall be required for the two Convention approved special offerings: Lottie Moon Christmas Offering for International Missions and Annie Armstrong Easter Offering for North American Missions.
- B. Reporting Fund Raising Activities Each Convention entity shall report annually to the Executive Committee of the Southern Baptist Convention on any type of fund raising activity conducted by the entity. The report shall include a summary of the activity, its title, financial goals, structure, cost, and the results of such fund raising during the past year. No report shall be required for the Lottie Moon Christmas Offering for International Missions and the Annie Armstrong Easter Offering for North American Missions.

- C. Cooperative Program Promotion Each Convention entity shall report on its efforts during the year in promoting Cooperative Program missions giving.
- D. No Financial Appeals to Churches In no case shall any Convention entity approach a church for inclusion in its church budget or appeal for financial contributions.
- VII. Designated Gifts: The Convention binds itself and its entities faithfully to apply and use such gifts as designated by the donor.
- VIII. Trust Funds: Each entity of the Convention is hereby instructed and ordered to keep all trust funds and designated gifts (for they are trust funds) sacred to the trust and designation; that they be kept separate from all other funds of such entity; that they are not to be used even temporarily for any other purpose than the purpose specified; and that such funds shall not hereafter be invested in the securities of any denominational body or entity.
- IX. Gift Annuity Agreements: All entities of this Convention writing gift annuity agreements in the future, and the Executive Committee when writing gift annuity agreements on behalf of the Southern Baptist Convention, are encouraged to place the annuity portion of each gift annuity on deposit with the Southern Baptist Foundation or Annuity Board of the Southern Baptist Convention and enter into a contractual agreement with the Southern Baptist Foundation or the Annuity Board to pay the annuity payments required under the gift annuity agreement. This provision shall not apply to gifts of property, real or personal, the income of which is to go to the donor without further or additional obligation on the part of the entity accepting the gift. The Southern Baptist Foundation and the Annuity Board of the Southern Baptist Convention shall, when determining the amounts required to fund the annuity portion of any gift annuity agreement, use mortality, interest, and expense rates which are approved or recommended by any appropriate regulatory authority, if any, or which are based on sound actuarial statistics.
- X. Indebtedness/Liability: An entity or institution shall not create any liability or indebtedness, except such as can and will be repaid out of its anticipated receipts for current operations within a period of three (3) years, without the consent of the Convention or the Executive Committee. In order to obtain such approval, the entity must file a statement showing the source of such anticipated receipts.

Such consent must be likewise obtained for a purchase of properties (directly or indirectly or through ownership of controlling stock in other corporations or otherwise) subject to liens or encumbrances which cannot be repaid out of its anticipated receipts for current operations within a period of three (3) years.

XI. Capital Fund Allocations: Capital funds are allocated for the purpose of obtaining, expanding, improving, or maintaining properties owned by entities of the Southern Baptist Convention and essential to implementing entity program assignments.

Capital funds are used in projects which add to the long-range assets of the entity.

In making allocations for capital funds, priority shall be given to those projects which make the greatest contribution to advancing the overall objectives of the Southern Baptist Convention in bringing men to God through Jesus Christ.

Capital funds projects shall cost more than \$5,000 and have a projected life span of more than five (5) years.

Items such as office equipment, furniture replacement, or books shall not be acquired through the capital fund allocation process.

Repairs and maintenance of income-producing property shall be made from earned income. Major repairs to non income-producing property may be considered as being eligible for capital fund allocations.

XII. Contingent Reserves: Each entity of this Convention shall set up as soon as possible a reserve for contingencies to provide for deficits that may occur either through decreased receipts or through emergencies or both. The maximum amount of contingent reserve of any entity shall be determined by the entity, subject to the approval of the Convention. Entities shall state on the balance sheets of the annual audits the amounts in Contingent Reserve Funds.

XIII. Financial Report:

A. Audit Reports – The entities of the Convention shall close their books and accounts and have them audited by a certified public accountant as of the close of business on September 30 of each year, or July 31 in the case of the seminaries, or December 31 in the case of the mission boards and Annuity Board.

Each entity of the Convention shall forward a copy of its audit to the Executive Committee as soon as possible after the close of its fiscal year, and each entity shall appoint a committee of the trustees to recommend the appointment of an independent auditor and to study the audit.

As part of the audit, the auditor shall prepare for the entity's audit committee a letter in which the auditor makes any recommendations for changes in the procedures followed by the entity with regards to internal financial controls. If the auditor has no recommendations, he should so state in writing to the entity's audit committee. After the entity's audit committee has reviewed any recommendations made by the auditor, the entity shall forward a copy of the auditor's letter along with any comments that the administration might deem desirable to the Executive Committee.

These letters from all the entities shall be available to the Executive Committee for the sole purpose of recommending any changes deemed necessary to the Business and Financial Plan.

When securities are placed for handling with a trustee (i.e. bank, trust company, foundation, etc.), a certified statement from such trustee should be made to the accountant and be made a part of the annual audit report or submitted as a supplement to the report.

- B. Printing of Reports The financial report of each entity shall be printed in the Convention Book of Reports, or the Convention Annual, and shall contain the following from its latest annual audit report:
 - 1. Balance sheet
 - 2. Analysis of surplus accounts
 - 3. Income and expense
 - 4. Classified list of investments by fund and type of investment

- 5. Receipts by states of contributions. These should show:
 - Cooperative Program receipts received through the Executive Committee
 - b. Designated receipts received through the Executive Committee
 - c. Gifts not received through the Executive Committee

LifeWay Christian Resources shall include in its annual report to the Convention information on the amount of funds transferred to each state convention during the preceding year.

XIV. Safeguarding of Funds: All persons who transfer or safeguard funds or securities of the Convention or any entity of the Convention shall be bonded in an amount sufficient to protect against loss of the funds or securities involved. Such bonds may be reviewed and approved by the Convention or its Executive Committee.

Members of cooperating Southern Baptist churches shall have access to information from the records of Southern Baptist Convention entities regarding income, expenditures, debts, reserves, operating balances, and salary structures.

The securities of all Convention entities shall be held and maintained in a prudent manner, including under such internal controls as may be recommended in the entity's annual audit.

- XV. New Enterprises: No new enterprise involving expenditure of money shall be authorized by the Convention except upon favorable action by the Convention in two (2) succeeding annual meetings; provided, however, that this restriction shall not apply to a recommendation of any entity of the Convention concerning its own work. In the event any new hospital propositions are made, they must be considered as new enterprises of the Convention, whether money is involved at the time of the acquiring of such property or not, and must be presented to two (2) succeeding annual sessions of the Convention.
- XVI. Appropriations by the Entities: No entity shall make any appropriation to any cause or for any purpose other than for the promotion of its own work except by the approval or upon the instruction of the Convention or of the Executive Committee.

LifeWay Christian Resources shall be required to transfer funds to the Southern Baptist Convention each year to be used as the Convention determines. LifeWay Christian Resources shall not be permitted or required to transfer funds to other Southern Baptist Convention entities or committees.

XVII. Business Procedure: As a normal operating policy, each entity of the Southern Baptist Convention shall refrain from entering any business transaction with a trustee or employee, or a business enterprise in which a trustee or employee has an interest. An exception to this policy may be made, at the discretion of the board of trustees, in any case wherein it appears that a commodity or service is unavailable on a more favorable basis from any other source, or a commodity or service, at the discretion of the board, is found to be in the best interest of the entity. Competitive bids should be taken if possible. In any case being considered for exception, the extent of the trustees or employees interest shall be disclosed to the entire board.

XVIII. Professional Services: The Executive Committee at its discretion may employ an auditor to study the audited report with the auditors of the entities in the light of Convention instructions.

The Executive Committee at its discretion may employ an engineer or architect to study proposed capital projects or maintenance of present capital assets.

XIX. Film, Publication, and Merchandising Policy: All entities of the Convention should utilize the services of LifeWay Christian Resources to the maximum feasible extent for editing, publishing, and distributing printed materials, films, filmstrips, recordings, and other materials that are to be sold.

LifeWay Christian Resources should continue to pay royalties to entities that originate materials, as to other publishers. Entities that originate materials should have the option of having them published by LifeWay Christian Resources or by other publishers. Entities should be authorized to publish in their own names periodicals that promote their own work, books, and manuals dealing with principles and methods of programs for which they are responsible, materials subject to early obsolescence, and other materials for free distribution. Entities other than LifeWay Christian Resources that find it necessary to establish editing services and to contract for printing services should do so only to meet their own requirements unless specifically authorized by the Convention to provide such services to other entities.

A. All entities should distribute through the book stores of LifeWay Christian Resources the materials that are to be sold, with the exception that periodicals and other materials subject to early and/or frequent obsolescence may be distributed from their own principal offices. No entity other than LifeWay Christian Resources should be authorized to operate book stores or other retail or wholesale outlets at any location other than its principal office.

The Executive Committee of the Southern Baptist Convention should review periodically the financial agreements entered into by LifeWay Christian Resources and other Convention entities and should, whenever appropriate, recommend changes in Convention policies and revisions of existing policies related to such agreements. At the request of any Convention entity, this committee should also suggest to LifeWay Christian Resources and other Convention entities steps that they should take to resolve any disagreements that arise concerning financial agreements.

- B. The North American Mission Board should be designated and recognized as the sole producer and distributor of films for television consistent with its statement of Ministry Relationships. It is understood that the North American Mission Board may use for television other films, at its own discretion, produced by other entities.
- C. LifeWay Christian Resources should make available any films which it produces for use by the churches to the North American Mission Board for use in television without charge, except print cost, and the North American Mission Board should provide for distribution by LifeWay Christian Resources to the churches any films which it produces for radio and television without charge, except print cost. The North American Mission Board may also use film produced by other entities of the Convention for distribution to the churches without charge, except print cost, if such film is to be used in television.

- D. Any entity producing films of any type should notify other entities regularly producing films of the content and purpose of the film while in the planning stages in order that duplication may be avoided.
- E. No entity shall launch a new periodical for general distribution to the churches or to members of the churches without first outlining the purpose of the periodical and obtaining the approval of the Convention or its Executive Committee. This shall not apply to curriculum materials published for use by church program organizations.
- F. The North American Mission Board shall offer records or tapes it has produced for radio and television use to LifeWay Christian Resources on consignment, or some other basis mutually agreeable to both parties, for sale in the book stores or through record clubs. The North American Mission Board shall be authorized to offer to listeners recordings it has produced for radio and television use and which are not selected by LifeWay Christian Resources. The North American Mission Board shall be authorized to make use of records and tapes returned by LifeWay Christian Resources in audience building.
- XX. Publications: The plans and methods herein set forth shall be published each year in the Convention Annual, following the Bylaws of the Convention.
- XXI. Amendments: This Business and Financial Plan may be amended by two-thirds of the messengers present and voting at any time except during the last session of the Convention.

LEGAL NAMES and CURRENT ADDRESSES of CORPORATIONS RELATED to the SOUTHERN BAPTIST CONVENTION

The Executive Committee of the Southern Baptist Convention 901 Commerce Street, Nashville, TN 37203-3699

The International Mission Board of the Southern Baptist Convention 3806 Monument Avenue, Richmond, VA 23230

The North American Mission Board of the Southern Baptist Convention, Inc. 4200 North Point Parkway, Alpharetta, GA 30022

LifeWay Christian Resources of the Southern Baptist Convention One LifeWay Plaza, Nashville, TN 37234

> Annuity Board of the Southern Baptist Convention 2401 Cedar Springs Road, Dallas, TX 75201-1498

The Southern Baptist Theological Seminary 2825 Lexington Road, Louisville, KY 40280

The Southwestern Baptist Theological Seminary Box 22000, Fort Worth, TX 76122-0040 2001 W. Seminary Drive, Fort Worth, TX 76115

New Orleans Baptist Theological Seminary 3939 Gentilly Boulevard, New Orleans, LA 70126

Golden Gate Baptist Theological Seminary 201 Seminary Drive, Mill Valley, CA 94941-3197

The Southeastern Baptist Theological Seminary, Inc. P.O. Box 1889, Wake Forest, NC 27588-1889 222 N. Wingate, Wake Forest, NC 27587

Midwestern Baptist Theological Seminary, Inc. 5001 North Oak Street Trafficway, Kansas City, MO 64118

The Ethics and Religious Liberty Commission of the Southern Baptist Convention 901 Commerce Street, Suite 550, Nashville, TN 37203-3696

Woman's Missionary Union, Auxiliary to Southern Baptist Convention 100 Missionary Ridge, Birmingham, AL 35242-5235



The Baptist Faith and Message adopted by the Southern Baptist Convention June 14, 2000, Orlando, Florida

Baptists are a people of deep beliefs and cherished doctrines. Throughout our history we have been a confessional people, adopting statements of faith as a witness to our beliefs and a pledge of our faithfulness to the doctrines revealed in Holy Scripture.

Our confessions of faith are rooted in historical precedent, as the church in every age has been called upon to define and defend its beliefs. Each generation of Christians bears the responsibility of guarding the treasury of truth that has been entrusted to us [2 Timothy 1:14]. Facing a new century, Southern Baptists must meet the demands and duties of the present hour.

New challenges to faith appear in every age. A pervasive anti-supernaturalism in the culture was answered by Southern Baptists in 1925, when the Baptist Faith and Message was first adopted by this Convention. In 1963, Southern Baptists responded to assaults upon the authority and truthfulness of the Bible by adopting revisions to the Baptist Faith and Message. The Convention added an article on "The Family" in 1998, thus answering cultural confusion with the clear teachings of Scripture. Now, faced with a culture hostile to the very notion of truth, this generation of Baptists must claim anew the eternal truths of the Christian faith.

Your committee respects and celebrates the heritage of the Baptist Faith and Message, and affirms the decision of the Convention in 1925 to adopt the New Hampshire Confession of Faith, "revised at certain points and with some additional articles growing out of certain needs" We also respect the important contributions of the 1925 and 1963 editions of the Baptist Faith and Message.

With the 1963 committee, we have been guided in our work by the 1925 "statement of the historic Baptist conception of the nature and function of confessions of faith in our religious and denominational life" It is, therefore, quoted in full as a part of this report to the Convention:

- (1) That they constitute a consensus of opinion of some Baptist body, large or small, for the general instruction and guidance of our own people and others concerning those articles of the Christian faith which are most surely held among us. They are not intended to add anything to the simple conditions of salvation revealed in the New Testament, viz., repentance toward God and faith in Jesus Christ as Savjour and Lord.
- (2) That we do not regard them as complete statements of our faith, having any quality of finality or infallibility. As in the past so in the future, Baptists should hold themselves free to revise their statements of faith as may seem to them wise and expedient at any time.
- (3) That any group of Baptists, large or small, have the inherent right to draw up for themselves and publish to the world a confession of their faith whenever they may think it advisable to do so.
- (4) That the sole authority for faith and practice among Baptists is the Scriptures of the Old and New Testaments. Confessions are only guides in interpretation, having no authority over the conscience.
- (5) That they are statements of religious convictions, drawn from the Scriptures, and are not to be used to hamper freedom of thought or investigation in other realms of life.

Baptists cherish and defend religious liberty, and deny the right of any secular or religious authority to impose a confession of faith upon a church or body of churches. We honor the principles of soul competency and the priesthood of believers, affirming together both our liberty in Christ and our accountability to each other under the Word of God.

Baptist churches, associations, and general bodies have adopted confessions of faith as a witness to the world, and as instruments of doctrinal accountability. We are not embarrassed to state before the world that these are doctrines we hold precious and as essential to the Baptist tradition of faith and practice.

As a committee, we have been charged to address the "certain needs" of our own generation. In an age increasingly hostile to Christian truth, our challenge is to express the truth as revealed in Scripture, and to bear witness to Jesus Christ, who is "the Way, the Truth, and the Life."

The 1963 committee rightly sought to identify and affirm "certain definite doctrines that Baptists believe, cherish, and with which they have been and are now closely identified." Our living faith is established upon eternal truths. "Thus this generation of Southern Baptists is in historic succession of intent and purpose as it endeavors to state for its time and theological climate those articles of the Christian faith which are most surely held among us."

It is the purpose of this statement of faith and message to set forth certain teachings which we believe.

Baptist Faith and Message

I. The Scriptures

The Holy Bible was written by men divinely inspired and is God's revelation of Himself to man. It is a perfect treasure of divine instruction. It has God for its author, salvation for its end, and truth, without any mixture of error, for its matter. Therefore, all Scripture is totally true and trustworthy. It reveals the principles by which God judges us, and therefore is, and will remain to the end of the world, the true center of Christian union, and the supreme standard by which all human conduct, creeds, and religious opinions should be tried. All Scripture is a testimony to Christ, who is Himself the focus of divine revelation.

Exodus 24:4; Deuteronomy 4:1-2; 17:19; Joshua 8:34; Psalms 19:7-10; 119:11,89,105,140; Isaiah 34:16; 40:8; Jeremiah 15:16; 36:1-32; Matthew 5:17-18; 22:29; Luke 21:33; 24:44-46; John 5:39; 16:13-15; 17:17; Acts 2:16ff.; 17:11; Romans 15:4; 16:25-26; 2 Timothy 3:15-17; Hebrews 1:1-2; 4:12; 1 Peter 1:25; 2 Peter 1:19-21.

II. God

There is one and only one living and true God. He is an intelligent, spiritual, and personal Being, the Creator, Redeemer, Preserver, and Ruler of the universe. God is infinite in holiness and all other perfections. God is all powerful and all knowing; and His perfect knowledge extends to all things, past, present, and future, including the future decisions of His free creatures. To Him we owe the highest love, reverence, and obedience. The eternal triune God reveals Himself to us as Father, Son, and Holy Spirit, with distinct personal attributes, but without division of nature, essence, or being.

A. God the Father

God as Father reigns with providential care over His universe, His creatures, and the flow of the stream of human history according to the purposes of His grace. He is all powerful, all knowing, all loving, and all wise. God is Father in truth to those who become children of God through faith in Jesus Christ. He is fatherly in His attitude toward all men.

Genesis 1:1; 2:7; Exodus 3:14; 6:2-3; 15:11ff; 20:1ff; Leviticus 22:2; Deuteronomy 6:4; 32:6; 1 Chronicles 29:10; Psalm 19:1-3; Isaiah 43:3,15; 64:8; Jeremiah 10:10; 17:13; Matthew 6:9ff; 7:11; 23:9; 28:19; Mark 1:9-11; John 4:24; 5:26; 14:6-13; 17:1-8; Acts 1:7; Romans 8:14-15; 1 Corinthians 8:6; Galatians 4:6; Ephesians 4:6; Colossians 1:15; 1 Timothy 1:17; Hebrews 11:6; 12:9; 1 Peter 1:17; 1 John 5:7.

B. God the Son

Christ is the eternal Son of God. In His incarnation as Jesus Christ He was conceived of the Holy Spirit and born of the virgin Mary. Jesus perfectly revealed and did the will of God, taking upon Himself human nature with its demands and necessities and identifying Himself completely with mankind yet without sin. He honored the divine law by His personal obedience, and in His substitutionary death on the cross He made provision for the redemption of men from sin. He was raised from the dead with a glorified body and appeared to His disciples as the person who was with them before His crucifixion. He ascended into heaven and is now exalted at the right hand of God where He is the One Mediator, fully God, fully man, in whose Person is effected the reconciliation between God and man. He will return in power and glory to judge the world and to consummate His redemptive mission. He now dwells in all believers as the living and ever present Lord.

Genesis 18:1ff.; Psalms 2:7ff.; 110:1ff.; Isaiah 7:14; 53; Matthew 1:18-23; 3:17; 8:29; 11:27; 14:33; 16:16,27; 17:5; 27; 28:1-6,19; Mark 1:1; 3:11; Luke 1:35; 4:41; 22:70; 24:46; John 1:1-18,29; 10:30,38; 11:25-27; 12:44-50; 14:7-11; 16:15-16,28; 17:1-5, 21-22; 20:1-20,28; Acts 1:9; 2:22-24; 7:55-56; 9:4-5,20; Romans 1:3-4; 3:23-26; 5:6-21; 8:1-3,34; 10:4; 1 Corinthians 1:30; 2:2; 8:6; 15:1-8,24-28; 2 Corinthians 5:19-21; 8:9; Galatians 4:4-5; Ephesians 1:20; 3:11; 4:7-10; Philippians 2:5-11;

Colossians 1:13-22; 2:9; 1 Thessalonians 4:14-18; 1 Timothy 2:5-6; 3:16; Titus 2:13-14; Hebrews 1:1-3: 4:14-15; 7:14-28; 9:12-15,24-28; 12:2; 13:8; 1 Peter 2:21-25; 3:22; 1 John 1:7-9; 3:2; 4:14-15; 5:9: 2 John 7-9; Revelation 1:13-16; 5:9-14; 12:10-11; 13:8; 19:16.

C. God the Holy Spirit

The Holy Spirit is the Spirit of God, fully divine. He inspired holy men of old to write the Scriptures. Through illumination He enables men to understand truth. He exalts Christ. He convicts men of sin, of righteousness, and of judgment. He calls men to the Saviour, and effects regeneration. At the moment of regeneration He baptizes every believer into the Body of Christ. He cultivates Christian character, comforts believers, and bestows the spiritual gifts by which they serve God through His church. He seals the believer unto the day of final redemption. His presence in the Christian is the guarantee that God will bring the believer into the fullness of the stature of Christ. He enlightens and empowers the believer and the church in worship, evangelism, and service.

Genesis 1:2; Judges 14:6; Job 26:13; Psalms 51:11; 139:7ff.; Isaiah 61:1-3; Joel 2:28-32; Matthew 1:18; 3:16; 4:1; 12:28-32; 28:19; Mark 1:10,12; Luke 1:35; 4:1,18-19; 11:13; 12:12; 24:49; John 4:24; 14:16-17,26; 15:26; 16:7-14; Acts 1:8; 2:1-4,38; 4:31; 5:3; 6:3; 7:55; 8:17,39; 10:44; 13:2; 15:28; 16:6; 19:1-6; Romans 8:9-11,14-16,26-27; 1 Corinthians 2:10-14; 3:16; 12:3-11,13; Galatians 4:6; Ephesians 1:13-14; 4:30; 5:18; 1 Thessalonians 5:19; 1 Timothy 3:16; 4:1; 2 Timothy 1:14; 3:16; Hebrews 9:8,14; 2 Peter 1:21; 1 John 4:13; 5:6-7; Revelation 1:10; 22:17.

III. Man

Man is the special creation of God, made in His own image. He created them male and female as the crowning work of His creation. The gift of gender is thus part of the goodness of God's creation. In the beginning man was innocent of sin and was endowed by his Creator with freedom of choice. By his free choice man sinned against God and brought sin into the human race. Through the temptation of Satan man transgressed the command of God, and fell from his original innocence whereby his posterity inherit a nature and an environment inclined toward sin. Therefore, as soon as they are capable of moral action, they become transgressors and are under condemnation. Only the grace of God can bring man into His holy fellowship and enable man to fulfill the creative purpose of God. The sacredness of human personality is evident in that God created man in His own image, and in that Christ died for man; therefore, every person of every race possesses full dignity and is worthy of respect and Christian love.

Genesis 1:26-30; 2:5,7,18-22; 3; 9:6; Psalms 1; 8:3-6; 32:1-5; 51:5; Isaiah 6:5; Jeremiah 17:5; Matthew 16:26; Acts 17:26-31; Romans 1:19-32; 3:10-18,23; 5:6,12,19; 6:6; 7:14-25; 8:14-18,29; 1 Corinthians 1:21-31; 15:19,21-22; Ephesians 2:1-22; Colossians 1:21-22; 3:9-11.

IV. Salvation

Salvation involves the redemption of the whole man, and is offered freely to all who accept Jesus Christ as Lord and Saviour, who by His own blood obtained eternal redemption for the believer. In its broadest sense salvation includes regeneration, justification, sanctification, and glorification. There is no salvation apart from personal faith in Jesus Christ as Lord.

A. Regeneration, or the new birth, is a work of God's grace whereby believers become new creatures in Christ Jesus. It is a change of heart wrought by the Holy Spirit through conviction of sin, to which the sinner responds in repentance toward God and faith in the Lord Jesus Christ. Repentance and faith are inseparable experiences of grace.

Repentance is a genuine turning from sin toward God. Faith is the acceptance of Jesus Christ and commitment of the entire personality to Him as Lord and Saviour.

- B. Justification is God's gracious and full acquittal upon principles of His righteousness of all sinners who repent and believe in Christ, Justification brings the believer unto a relationship of peace and favor with God.
- C. Sanctification is the experience, beginning in regeneration, by which the believer is set apart to God's purposes, and is enabled to progress toward moral and spiritual maturity through the presence and power of the Holy Spirit dwelling in him. Growth in grace should continue throughout the regenerate person's life.
- D. Glorification is the culmination of salvation and is the final blessed and abiding state of the redeemed.

Genesis 3:15; Exodus 3:14-17; 6:2-8; Matthew 1:21; 4:17; 16:21-26; 27:22-28:6; Luke 1:68-69; 2:28-32; John 1:11-14,29; 3:3-21,36; 5:24; 10:9,28-29; 15:1-16; 17:17; Acts 2:21; 4:12; 15:11; 16:30-31; 17:30-31; 20:32; Romans 1:16-18; 2:4; 3:23-25; 4:3ff.; 5:8-10; 6:1-23; 8:1-18,29-39; 10:9-10,13; 13:11-14; 1 Corinthians 1:18,30; 6:19-20; 15:10; 2 Corinthians 5:17-20; Galatians 2:20; 3:13; 5:22-25; 6:15; Ephesians 1:7; 2:8-22; 4:11-16; Philippians 2:12-13; Colossians 1:9-22; 3:1ff.; 1 Thessalonians 5:23-24; 2 Timothy 1:12; Titus 2:11-14; Hebrews 2:1-3; 5:8-9; 9:24-28; 11:1-12:8,14; James 2:14-26; 1 Peter 1:2-23; 1 John 1:6-2:11; Revelation 3:20; 21:1-22:5.

V. God's Purpose of Grace

Election is the gracious purpose of God, according to which He regenerates, justifies, sanctifies, and glorifies sinners. It is consistent with the free agency of man, and comprehends all the means in connection with the end. It is the glorious display of God's sovereign goodness, and is infinitely wise, holy, and unchangeable. It excludes boasting and promotes humility.

All true believers endure to the end. Those whom God has accepted in Christ, and sanctified by His Spirit, will never fall away from the state of grace, but shall persevere to the end. Believers may fall into sin through neglect and temptation, whereby they grieve the Spirit, impair their graces and comforts, and bring reproach on the cause of Christ and temporal judgments on themselves; yet they shall be kept by the power of God through faith unto salvation.

Genesis 12:1-3; Exodus 19:5-8; 1 Samuel 8:4-7,19-22; Isaiah 5:1-7; Jeremiah 31:31ff.; Matthew 16:18-19; 21:28-45; 24:22,31; 25:34; Luke 1:68-79; 2:29-32; 19:41-44; 24:44-48; John 1:12-14; 3:16; 5:24; 6:44-45,65; 10:27-29; 15:16; 17:6, 12, 17-18; Acts 20:32; Romans 5:9-10; 8:28-39; 10:12-15; 11:5-7,26-36; 1 Corinthians 1:1-2; 15:24-28; Ephesians 1:4-23; 2:1-10; 3:1-11; Colossians 1:12-14; 2 Thessalonians 2:13-14; 2 Timothy 1:12; 2:10,19; Hebrews 11:39-12:2; James 1:12; 1 Peter 1:2-5,13; 2:4-10; 1 John 1:7-9; 2:19; 3:2.

VI. The Church

A New Testament church of the Lord Jesus Christ is an autonomous local congregation of baptized believers, associated by covenant in the faith and fellowship of the gospel; observing the two ordinances of Christ, governed by His laws, exercising the gifts, rights, and privileges invested in them by His Word, and seeking to extend the gospel to the ends of the earth. Each congregation operates under the Lordship of Christ through democratic processes. In such a congregation each member is responsible and accountable to Christ as Lord. Its scriptural officers are pastors and deacons. While both men and women are gifted for service in the church, the office of pastor is limited to men as qualified by Scripture.

The New Testament speaks also of the church as the Body of Christ which includes all of the redeemed of all the ages, believers from every tribe, and tongue, and people, and nation.

Matthew 16:15-19; 18:15-20; Acts 2:41-42,47; 5:11-14; 6:3-6; 13:1-3; 14:23,27; 15:1-30; 16:5; 20:28; Romans 1:7; 1 Corinthians 1:2; 3:16; 5:4-5; 7:17; 9:13-14; 12; Ephesians 1:22-23; 2:19-22; 3:8-11,21; 5:22-32; Philippians 1:1; Colossians 1:18; 1 Timothy 2:9-14; 3:1-15; 4:14; Hebrews 11:39-40; 1 Peter 5:1-4; Revelation 2-3; 21:2-3.

VII. Baptism and the Lord's Supper

Christian baptism is the immersion of a believer in water in the name of the Father, the Son, and the Holy Spirit. It is an act of obedience symbolizing the believer's faith in a crucified, buried, and risen Saviour, the believer's death to sin, the burial of the old life, and the resurrection to walk in newness of life in Christ Jesus. It is a testimony to his faith in the final resurrection of the dead. Being a church ordinance, it is prerequisite to the privileges of church membership and to the Lord's Supper.

The Lord's Supper is a symbolic act of obedience whereby members of the church, through partaking of the bread and the fruit of the vine, memorialize the death of the Redeemer and anticipate His second coming.

Matthew 3:13-17; 26:26-30; 28:19-20; Mark 1:9-11; 14:22-26; Luke 3:21-22; 22:19-20; John 3:23; Acts 2:41-42; 8:35-39; 16:30-33; 20:7; Romans 6:3-5; 1 Corinthians 10:16,21; 11:23-29; Colossians 2:12.

VIII. The Lord's Day

The first day of the week is the Lord's Day. It is a Christian institution for regular observance. It commemorates the resurrection of Christ from the dead and should include exercises of worship and spiritual devotion, both public and private. Activities on the Lord's Day should be commensurate with the Christian's conscience under the Lordship of Jesus Christ.

Exodus 20:8-11; Matthew 12:1-12; 28:1ff.; Mark 2:27-28; 16:1-7; Luke 24:1-3,33-36; John 4:21-24; 20:1,19-28; Acts 20:7; Romans 14:5-10; I Corinthians 16:1-2; Colossians 2:16; 3:16; Revelation 1:10.

IX. The Kingdom

The Kingdom of God includes both His general sovereignty over the universe and His particular kingship over men who willfully acknowledge Him as King. Particularly the Kingdom is the realm of salvation into which men enter by trustful, childlike commitment to Jesus Christ. Christians ought to pray and to labor that the Kingdom may come and God's will be done on earth. The full consummation of the Kingdom awaits the return of Jesus Christ and the end of this age.

Genesis 1:1; Isaiah 9:6-7; Jeremiah 23:5-6; Matthew 3:2; 4:8-10,23; 12:25-28; 13:1-52; 25:31-46; 26:29; Mark 1:14-15; 9:1; Luke 4:43; 8:1; 9:2; 12:31-32; 17:20-21; 23:42; John 3:3; 18:36; Acts 1:6-7; 17:22-31; Romans 5:17; 8:19; 1 Corinthians 15:24-28; Colossians 1:13; Hebrews II:10,16; 12:28; 1 Peter 2:4-10; 4:13; Revelation 1:6,9; 5:10; 11:15; 21-22.

X. Last Things

God, in His own time and in His own way, will bring the world to its appropriate end. According to His promise, Jesus Christ will return personally and visibly in glory to the earth; the dead will be raised; and Christ will judge all men in righteousness. The unrighteous will be consigned to Hell, the place of everlasting punishment. The righteous in their resurrected and glorified bodies will receive their reward and will dwell forever in Heaven with the Lord.

Isaiah 2:4; 11:9; Matthew 16:27; 18:8-9; 19:28; 24:27,30,36,44; 25:31-46; 26:64; Mark 8:38; 9:43-48; Luke 12:40,48; 16:19-26; 17:22-37; 21:27-28; John 14:1-3; Acts 1:11; 17:31; Romans 14:10; 1 Corinthians 4:5; 15:24-28,35-58; 2 Corinthians 5:10; Philippians 3:20-21; Colossians 1:5; 3:4; 1 Thessalonians 4:14-18; 5:1ff.; 2 Thessalonians 1:7ff.; 2: 1 Timothy 6:14; 2 Timothy 4:1,8; Titus 2:13; Hebrews 9:27-28; James 5:8; 2 Peter 3:7ff.; 1 John 2:28; 3:2; Jude 14; Revelation 1:18; 3:11; 20:1-22:13.

XI. Evangelism and Missions

It is the duty and privilege of every follower of Christ and of every church of the Lord Jesus Christ to endeavor to make disciples of all nations. The new birth of man's spirit by God's Holy Spirit means the birth of love for others. Missionary effort on the part of all rests thus upon a spiritual necessity of the regenerate life, and is expressly and repeatedly commanded in the teachings of Christ. The Lord Jesus Christ has commanded the preaching of the gospel to all nations. It is the duty of every child of God to seek constantly to win the lost to Christ by verbal witness undergirded by a Christian lifestyle, and by other methods in harmony with the gospel of Christ.

Genesis 12:1-3; Exodus 19:5-6; Isaiah 6:1-8; Matthew 9:37-38; 10:5-15; 13:18-30, 37-43; 16:19; 22:9-10; 24:14; 28:18-20; Luke 10:1-18; 24:46-53; John 14:11-12; 15:7-8,16; 17:15; 20:21; Acts 1:8; 2; 8:26-40; 10:42-48; 13:2-3; Romans 10:13-15; Ephesians 3:1-11; 1 Thessalonians 1:8; 2 Timothy 4:5; Hebrews 2:1-3; 11:39-12:2; 1 Peter 2:4-10; Revelation 22:17.

XII. Education

Christianity is the faith of enlightenment and intelligence. In Jesus Christ abide all the treasures of wisdom and knowledge. All sound learning is, therefore, a part of our Christian heritage. The new birth opens all human faculties and creates a thirst for knowledge. Moreover, the cause of education in the Kingdom of Christ is co-ordinate with the causes of missions and general benevolence, and should receive along with these the liberal support of the churches. An adequate system of Christian education is necessary to a complete spiritual program for Christ's people.

In Christian education there should be a proper balance between academic freedom and academic responsibility. Freedom in any orderly relationship of human life is always limited and never absolute. The freedom of a teacher in a Christian school, college, or seminary is limited by the pre-eminence of Jesus Christ, by the authoritative nature of the Scriptures, and by the distinct purpose for which the school exists.

Deuteronomy 4:1,5,9,14; 6:1-10; 31:12-13; Nehemiah 8:1-8; Job 28:28; Psalms 19:7ff.; 119:11; Proverbs 3:13ff.; 4:1-10; 8:1-7,11; 15:14; Ecclesiastes 7:19; Matthew 5:2; 7:24ff.; 28:19-20; Luke 2:40;

Corinthians 1:18-31; Ephesians 4:11-16; Philippians 4:8; Colossians 2:3,8-9; 1 Timothy 1:3-7;
 Timothy 2:15; 3:14-17; Hebrews 5:12-6:3; James 1:5; 3:17.

XIII. Stewardship

God is the source of all blessings, temporal and spiritual; all that we have and are we owe to Him. Christians have a spiritual debtorship to the whole world, a holy trusteeship in the gospel, and a binding stewardship in their possessions. They are therefore under obligation to serve Him with their time, talents, and material possessions; and should recognize all these as entrusted to them to use for the glory of God and for helping others. According to the Scriptures, Christians should contribute of their means cheerfully, regularly, systematically, proportionately, and liberally for the advancement of the Redeemer's cause on earth.

Genesis 14:20; Leviticus 27:30-32; Deuteronomy 8:18; Malachi 3:8-12; Matthew 6:1-4,19-21; 19:21; 23:23; 25:14-29; Luke 12:16-21,42; 16:1-13; Acts 2:44-47; 5:1-11; 17:24-25; 20:35; Romans 6:6-22; 12:1-2; I Corinthians 4:1-2; 6:19-20; 12; 16:1-4; 2 Corinthians 8-9; 12:15; Philippians 4:10-19; 1 Peter 1:18-19.

XIV. Cooperation

Christ's people should, as occasion requires, organize such associations and conventions as may best secure cooperation for the great objects of the Kingdom of God. Such organizations have no authority over one another or over the churches. They are voluntary and advisory bodies designed to elicit, combine, and direct the energies of our people in the most effective manner. Members of New Testament churches should cooperate with one another in carrying forward the missionary, educational, and benevolent ministries for the extension of Christ's Kingdom. Christian unity in the New Testament sense is spiritual harmony and voluntary cooperation for common ends by various groups of Christ's people. Cooperation is desirable between the various Christian denominations, when the end to be attained is itself justified, and when such cooperation involves no violation of conscience or compromise of loyalty to Christ and His Word as revealed in the New Testament.

Exodus 17:12; 18:17ff.; Judges 7:21; Ezra 1:3-4; 2:68-69; 5:14-15; Nehemiah 4; 8:1-5; Matthew 10:5-15; 20:1-16; 22:1-10; 28:19-20; Mark 2:3; Luke 10:1ff.; Acts 1:13-14; 2:1ff.; 4:31-37; 13:2-3; 15:1-35; 1 Corinthians 1:10-17; 3:5-15; 12; 2 Corinthians 8-9; Galatians 1:6-10; Ephesians 4:1-16; Philippians 1:15-18.

XV. The Christian and the Social Order

All Christians are under obligation to seek to make the will of Christ supreme in our own lives and in human society. Means and methods used for the improvement of society and the establishment of righteousness among men can be truly and permanently helpful only when they are rooted in the regeneration of the individual by the saving grace of God in Jesus Christ. In the spirit of Christ, Christians should oppose racism, every form of greed, selfishness, and vice, and all forms of sexual immorality, including adultery, homosexuality, and pornography. We should work to provide for the orphaned, the needy, the abused, the aged, the helpless, and the sick. We should speak on behalf of the unborn and contend for the sanctity of all human life from conception to natural death. Every Christian should seek to bring industry, government, and society as a whole under the sway of the principles of righteousness, truth, and brotherly love. In order to promote these ends Christians should be ready to work with all men of good will in any good cause, always being careful to act in the spirit of love without compromising their loyalty to Christ and His truth.

Exodus 20:3-17; Leviticus 6:2-5; Deuteronomy 10:12; 27:17; Psalm 101:5; Micah 6:8; Zechariah 8:16; Matthew 5:13-16,43-48; 22:36-40; 25:35; Mark 1:29-34; 2:3ff.; 10:21; Luke 4:18-21; 10:27-37; 20:25; John 15:12; 17:15; Romans 12-14; 1 Corinthians 5:9-10; 6:1-7; 7:20-24; 10:23-11:1; Galatians 3:26-28; Ephesians 6:5-9; Colossians 3:12-17; 1 Thessalonians 3:12; Philemon; James 1:27; 2:8.

XVI. Peace and War

It is the duty of Christians to seek peace with all men on principles of righteousness. In accordance with the spirit and teachings of Christ they should do all in their power to put an end to war.

The true remedy for the war spirit is the gospel of our Lord. The supreme need of the world is the acceptance of His teachings in all the affairs of men and nations, and the practical application of His law of love. Christian people throughout the world should pray for the reign of the Prince of Peace.

Isaiah 2:4; Matthew 5:9,38-48; 6:33; 26:52; Luke 22:36,38; Romans 12:18-19; 13:1-7; 14:19; Hebrews 12:14; James 4:1-2.

XVII. Religious Liberty

God alone is Lord of the conscience, and He has left it free from the doctrines and commandments of men which are contrary to His Word or not contained in it. Church and state should be separate. The state owes to every church protection and full freedom in the pursuit of its spiritual ends. In providing for such freedom no ecclesiastical group or denomination should be favored by the state more than others. Civil government being ordained of God, it is the duty of Christians to render loyal obedience thereto in all things not contrary to the revealed will of God. The church should not resort to the civil power to carry on its work. The gospel of Christ contemplates spiritual means alone for the pursuit of its ends. The state has no right to impose penalties for religious opinions of any kind. The state has no right to impose taxes for the support of any form of religion. A free church in a free state is the Christian ideal, and this implies the right of free and unhindered access to God on the part of all men, and the right to form and propagate opinions in the sphere of religion without interference by the civil power.

Genesis 1:27; 2:7; Matthew 6:6-7, 24; 16:26; 22:21; John 8:36; Acts 4:19-20; Romans 6:1-2; 13:1-7; Galatians 5:1,13; Philippians 3:20; 1 Timothy 2:1-2; James 4:12; 1 Peter 2:12-17; 3:11-17; 4:12-19.

XVIII. The Family

God has ordained the family as the foundational institution of human society. It is composed of persons related to one another by marriage, blood, or adoption.

Marriage is the uniting of one man and one woman in covenant commitment for a lifetime. It is God's unique gift to reveal the union between Christ and His church and to provide for the man and the woman in marriage the framework for intimate companionship, the channel of sexual expression according to biblical standards, and the means for procreation of the human race.

The husband and wife are of equal worth before God, since both are created in God's image. The marriage relationship models the way God relates to His people. A husband is to love his wife as Christ loved the church. He has the God-given responsibility to provide for, to protect, and to lead his family. A wife is to submit herself graciously to the servant leadership of her husband even as the church willingly submits to the headship of Christ. She, being in the image of God as is her husband and thus equal to him, has the God-given responsibility to respect her husband and to serve as his helper in managing the household and nurturing the next generation.

Children, from the moment of conception, are a blessing and heritage from the Lord. Parents are to demonstrate to their children God's pattern for marriage. Parents are to teach their children spiritual and moral values and to lead them, through consistent lifestyle example and loving discipline, to make choices based on biblical truth. Children are to honor and obey their parents.

Genesis 1:26-28; 2:15-25; 3:1-20; Exodus 20:12; Deuteronomy 6:4-9; Joshua 24:15; 1 Samuel 1:26-28; Psalms 51:5; 78:1-8; 127; 128; 139:13-16; Proverbs 1:8; 5:15-20; 6:20-22; 12:4; 13:24; 14:1; 17:6; 18:22; 22:6,15; 23:13-14; 24:3; 29:15,17; 31:10-31; Ecclesiastes 4:9-12; 9:9; Malachi 2:14-16; Matthew 5:31-32; 18:2-5; 19:3-9; Mark 10:6-12; Romans 1:18-32; 1 Corinthians 7:1-16; Ephesians 5:21-33; 6:1-4; Colossians 3:18-21; 1 Timothy 5:8,14; 2 Timothy 1:3-5; Titus 2:3-5; Hebrews 13:4; 1 Peter 3:1-7.

Baptist Faith and Message Study Committee: Max Barnett (OK), Steve Gaines (AL), Susic Hawkins (TX), Rudy A. Hernandez (TX), Charles S. Kelley, Jr. (LA), Heather King (IN), Richard D. Land (TN), Fred Luter (LA), R. Albert Mohler, Jr. (KY), T.C. Pinckney (VA), Nelson Price (GA), Adrian Rogers (TN), Roger Spradlin (CA), Simon Tsoi (AZ), Jerry Vines (FL). Adrian Rogers (TN) was appointed chairman.

Part 2

Proceedings 147th Session, 159th Year

PROCEEDINGS SOUTHERN BAPTIST CONVENTION

Indianapolis, Indiana

June 15-16, 2004

Theme: Kingdom Forever

Scripture Text: Matthew 6:13b

"For Yours is the kingdom and the power and the glory forever. Amen."

TUESDAY MORNING, JUNE 15

Hallelujah, What a Savior!

"Now to Him who is able to establish you according to my gospel and the preaching of Jesus Christ, according to the revelation of the mystery kept secret since the world began but now made manifest, and by the prophetic Scriptures made known to all nations, according to the commandment of the everlasting God, for obedience to the faith—to God, alone wise, be glory through Jesus Christ forever. Amen." (Romans 16:25-27)

- Inspirational music was presented by the Prestonwood Choir and Orchestra, Prestonwood Baptist Church, Plano, TX, and directed by R. Todd Bell (TX), minister of music and worship and Convention music director.
- Congregational praise and worship was led by Steve White (AL), associate pastor in praise and worship, Cottage Hill Baptist Church, Mobile.
- Morris H. Chapman (TN), president and chief executive office of the Executive Committee, presented the Broadus Gavel to President Jack Graham (TX). Graham called to order the one hundred forty-seventh session of the Southern Baptist Convention in the one hundred fifty-ninth year of its history at 8:19 a.m. in the Indiana Convention Center, Indianapolis, Indiana.
- President Jack Graham (TX) introduced the parliamentarians: C. Barry McCarty Chief Parliamentarian, Jimmy E. Jackson (AL), and John Sullivan (FL).
- 5. James H. (Jim) Wells (MO), registration secretary, reported that as of 8:14 a.m., June 15, 2004, 7,282 messengers had been certified by churches to the Convention. He stated in compliance with Bylaw 8 of the Southern Baptist Convention, registration opened on Sunday afternoon, June 13, to enroll messengers who presented proper credentials from churches which are in friendly cooperation with this Convention and sympathetic with its purposes and work, and have during the fiscal year preceding been bona fide contributors to the Convention's work. Wells moved that these messengers constitute the Convention and that other duly certified messengers from churches in cooperation with the Convention who arrive later be recognized as members of the Convention when they have enrolled on the basis of membership set forth in Article III of the SBC Constitution. The motion carried.
- 6. Bruce D. Aubrey (NY), pastor, Northside Baptist Church, Liverpool, led in prayer.
- Michael K. (Mike) Whitehead (MO), chairman of the Committee on Order of Business, moved the adoption of the order of business as printed in the program in the SBC Bulletin, First Day, Part 1 and the revised order of business printed in the SBC Bulletin, First Day, Part 2. The motion carried.

Order of Business, 2004 Southern Baptist Convention

Theme: Kingdom Forever Scripture: Matthew 6:13b

TUESDAY MORNING, JUNE 15

Hallelujah, What a Savior!

Now to Him who has power to strengthen you according to my gospel and the proclamation of Jesus Christ, according to the revelation of the sacred secret kept silent for long ages, but now revealed and made known through the prophetic Scriptures, according to the command of the eternal God, to advance the obedience of faith among all nations—to the only wise God, through Jesus Christ—to Him be the glory forever! Amen. (Romans 16:25-27)

- 8:00 Inspirational Music Prestonwood Choir and Orchestra, Prestonwood Baptist Church, Plano, TX, R. Todd Bell, Convention music director, minister of music & worship
- 8:10 Congregational Praise and Worship -Steve White, associate pastor in praise and worship, Cottage Hill Baptist Church, Mobile, AL
- 8:15 Call to Order Jack Graham, president, Southern Baptist Convention, pastor, Prestonwood Baptist Church, Plano, TX

Registration Report and Constitution of the Convention -James H. (Jim) Wells, SBC registration secretary, director of missions, Tri County Baptist Association, Highlandville, MO

- 8:20 Prayer Bruce D. Aubrey, pastor, Northside Baptist Church, Liverpool, NY
- 8:25 Business Committee on Order of Business (First Report) -Michael K. (Mike) Whitehead, chairman, First Baptist Church, Raytown, MO
- 8:30 Welcome Stephen P. (Steve) Davis, executive director-treasurer, State Convention of Baptists in Indiana, Indianapolis, IN
- 8:40 Announcement of Committee on Committees, Credentials, Resolutions, and Tellers -Jack Graham

- 8:45 Introduction of Motions
- 9:05 Congregational Praise and Worship -R. Todd Bell
- 9:10 Music Feature Prestonwood Choir and Orchestra
- 9:15 Special Guest Address
- 9:45 Local Arrangements

 Committee Presentation John R. (Jack) Wilkerson,
 vice president for business and finance,
 Executive Committee, Nashville, TN
- 9:50 Crossover Report Robert E. (Bob) Reccord, president,
 North American Mission Board,
 Alpharetta, GA
- 9:55 Executive Committee Report (Part 1) - Morris H. Chapman, president, Nashville, TN
- 10:45 Kingdom Challenge Video
- 10:50 Committee on Nominations Report -J. Keet Lewis, chairman, Prestonwood Baptist Church, Plano, TX
- 11:00 Congregational Praise and Worship -R. Todd Bell
- 11:05 Worship in Music Prestonwood Choir and Orchestra
- 11:10 Introduction of the President's Address - O. S. Hawkins, president, Annuity Board, Dallas, TX
 - President's Address Jack Graham
- 11:55 Benediction David McKinley, teaching pastor, Prestonwood Baptist Church, Plano, TX

TUESDAY AFTERNOON, JUNE 15

Glory to His Name!

The Lord will rescue me from every evil work and will bring me safely into His heavenly kingdom. To Him be the glory forever and ever! Amen. (2 Timothy 4:18)

- 1:00 Inspirational Music This Hope, vocal group, First Baptist Church, Woodstock, GA
- 1:10 Prayer Calvin R. Wittman, pastor, Applewood Baptist Church, Wheat Ridge, CO
- 1:15 Business Committee on Order of Business (Second Report), Referrals/Introduction of Motions -Michael K. (Mike) Whitehead
- 1:30 Executive Committee Report (Part 2) - Morris H. Chapman
- 2:10 Woman's Missionary Union Report -Wanda S. Lee, executive directortreasurer, Birmingham, AL
- 2:20 SBC Historical Library and
 Archives Report Charles S. (Chuck) Kelley, Jr.,
 chairman, Council of Seminary
 Presidents, president, New Orleans
 Baptist Theological Seminary,
 New Orleans, LA
- 2:30 Election of Officers (First) -Jack Graham
- 2:45 Golden Gate Baptist Theological Seminary Report -William O. (Bill) Crews, chancellor, Mill Valley, CA
- 3:00 Congregational Praise and Worship -Scott C. White, senior minister of music and worship, First Baptist Church, Woodstock, GA

- 3:05 Special Music This Hope, vocal group, First Baptist Church, Woodstock, GA
- 3:10 Kingdom Challenge -David Jeremiah, senior pastor, Shadow Mountain Community Church, El Cajon, CA
- 3:30 LifeWay Christian Resources Report -James T. (Jimmy) Draper, president, Nashville, TN
- 3:40 LifeWay Christian Resources Presentation -James T. (Jimmy) Draper
- 4:10 Congregational Praise and Worship -Don Nichols, minister of music and worship, Westwood Baptist Church, Cleveland, TN
- 4:15 Kingdom Challenge Video
- 4:20 The Southwestern Baptist
 Theological Seminary Report Paige Patterson, president,
 Fort Worth, TX
- 4:35 Election of Officers (Second) -Jack Graham
- 4:50 Introduction of New Motions (Last Opportunity) - Jack Graham
- 5:15 Benediction David Gill, president, Council of Korean Southern Baptist Churches in North America, pastor, Concord Korean Baptist Church, Martinez, CA

TUESDAY EVENING, JUNE 15

Jesus Shall Reign!

But about the Son: Your throne, O God, is forever and ever, and the scepter of Your kingdom is a scepter of justice. (Hebrews 1:8)

- 6:30 Concert of Praise Prestonwood Choir and Orchestra
- 6:40 Prayer J. Mauricio Vargas, multicultural catalytic missionary, Missouri Baptist Convention, Jefferson City, MO
- 6:45 Kingdom Challenge Video
- 6:50 The Ethics and Religious Liberty
 Commission Report Richard D. Land, president,
 Nashville, TN
- 7:10 Election of Officers (Third) -Jack Graham
- 7:20 Business Committee on Order of Business (Third Report) -Michael K. (Mike) Whitehead
- 7:30 Previously Scheduled Business -Jack Graham
- 7:55 New Orleans Baptist Theological Seminary Report -Charles S. (Chuck) Kelley, Jr., president, New Orleans, LA

- 8:10 Congregational Praise and Worship -R. Todd Bell
- 8:25 Recognition of Former SBC Presidents - Jack Graham
- 8:35 Music Feature Prestonwood Choir and Orchestra
- 8:40 Kingdom Challenge Jay Strack, president/founder, Student Leadership University, Orlando, FL
- 9:05 Congregational Praise and Worship -R. Todd Bell
- 9:10 North American Mission Board Report - Robert E. (Bob) Reccord, president, Alpharetta, GA
- 9:20 North American Mission Board Presentation -Robert E. (Bob) Reccord
- 9:40 Benediction Philip J. Robertson, senior pastor, Philadelphia Baptist Church, president, Louisiana Baptist Convention, Deville, LA

WEDNESDAY MORNING, JUNE 16

When I Survey the Wondrous Cross!

Now to Him who is able to protect you from stumbling and to make you stand in the presence of His glory, blameless and with great joy, to the only God our Savior, through Jesus Christ our Lord, be glory, majesty, power, and authority before all time, now, and forever. Amen. (Jude 24-25)

- 8:00 Concert of Praise First Baptist Church Choir and Orchestra, Gardendale, AL, Jamie Parker, minister of worship
- 8:15 Prayer Gustavo Suárez, director, mission ministries division, The Baptist Convention of New Mexico, Albuquerque, NM
- 8:20 Kingdom Challenge Video
- 8:25 American Bible Society -Eugene B. Habecker, president, New York, NY

- 8:30 Election of Officers (Fourth) -Jack Graham
- 8:40 Business Committee on Order of Business (Fourth Report) -Michael K. (Mike) Whitehead
- 9:00 Previously Scheduled Business
- 9:15 Committee on Resolutions (First Report) - Calvin R. Wittman, chairman, pastor, Applewood Baptist Church, Wheat Ridge, CO

(continued)

9:45 The Southern Baptist Theological Seminary Report -

R. Albert (Al) Mohler, Jr., president, Louisville, KY

- 10:00 Congregational Praise and Worship -Jeff Brockelman, pastor of worship, Grace Baptist Church, Knoxville, TN
- 10:05 Music Feature First Baptist Church Choir and Orchestra, Gardendale, AL
- 10:10 Kingdom Challenge Roy J. Fish, distinguished professor of evangelism, The Southwestern Baptist Theological Seminary, Fort Worth, TX
- 10:30 Midwestern Baptist Theological Seminary Report -R. Philip (Phil) Roberts, president,

Kansas City, MO

- 10:45 Election of Officers (Fifth) -Jack Graham
- 10:55 Committee on Committees Report -Stuart Bell, chairman, pastor, First Baptist Church, Centerton, AR
- 11:05 Annuity Board Report -O. S. Hawkins, president, Dallas, TX
- 11:20 Congregational Praise and Worship -Jamie Parker
- 11:25 Music Feature First Baptist Church Choir and Orchestra, Gardendale, AL
- 11:30 Convention Message Steve Gaines, pastor, First Baptist Church, Gardendale, AL
- 12:05 Benediction W. N. (Bud) Lee, music evangelist, Calvary Baptist Church, Blue Springs, MO

WEDNESDAY EVENING, JUNE 16

Crown Him King of Kings!

The seventh angel blew his trumpet, and there were loud voices in heaven saying: The kingdom of the world has become the kingdom of our Lord and His Messiah, and He will reign forever and ever! (Revelation 11:15)

- 6:00 Concert of Praise Prestonwood Praise Band, Prestonwood Baptist Church, Plano, TX
- 6:10 Prayer Ralph Speas, associate pastor, First Southern Baptist Church Del City, Del City, OK
- 6:15 The Southeastern Baptist Theological Seminary Report -Daniel L. Akin, president, Wake Forest, NC
- 6:30 Presentation of Outgoing Officers -Morris H. Chapman
- 6:35 Presentation of New Officers -Morris H. Chapman
- 6:40 Business Committee on Order of Business (Fifth Report) - Election of 2005 Convention Sermon Preacher, Alternate, and Music Director -Michael K. (Mike) Whitehead
- 6:50 Previously Scheduled Business -Jack Graham

- 7:05 Committee on Resolutions (Final Report) - Calvin R. Wittman
- 7:35 Kingdom Challenge Video
- 7:40 Congregational Praise and Worship -R. Todd Bell
- 7:50 International Mission Board Report Jerry A. Rankin, president, Richmond, VA
- 8:00 International Mission Board Presentation - Jerry A. Rankin
- 8:20 Introduction of the Gaither Vocal Band - R. Todd Bell
- 8:25 Worship with the Gaither Vocal Band
- 8:50 Kingdom Challenge Franklin Graham, president and CEO,
 Samaritan's Purse and the
 Billy Graham Evangelistic
 Association, Boone, NC
- 9:20 Benediction Lamar E. Cooper, Sr., executive vice president and provost, The Criswell College, Dallas, TX

The revised Tuesday sessions are as follows:

TUESDAY MORNING, JUNE 15

Hallelujah, What a Savior!

Now to Him who has power to strengthen you according to my gospel and the proclamation of Jesus Christ, according to the revelation of the sacred secret kept silent for long ages, but now revealed and made known through the prophetic Scriptures, according to the command of the eternal God, to advance the obedience of faith among all nations—to the only wise God, through Jesus Christ—to Him be the glory forever! Amen. (Romans 16:25-27)

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- 20 Prayer Bruce D. Aubrey, pastor, Northside Baptist Church, Liverpool, NY
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- 10:45 Worship in Music Prestonwood Choir and Orchestra
- 10:50 Introduction of the President's Address - O. S. Hawkins, president, Annuity Board, Dallas, TX

President's Address - Jack Graham

11:35 Benediction - David McKinley, teaching pastor, Prestonwood Baptist Church, Plano, TX

TUESDAY AFTERNOON, JUNE 15

Glory to His Name!

The Lord will rescue me from every evil work and will bring me safely into His heavenly kingdom. To Him be the glory forever and ever! Amen. (2 Timothy 4:18)

- 1:00 Prayer Calvin R. Wittman, pastor, Applewood Baptist Church, Wheat Ridge, CO
- 1:05 Business Committee on Order of Business (Second Report), Referrals/Introduction of Motions -Michael K. (Mike) Whitehead
- 1:20 Executive Committee Report (Part 2) - Morris H. Chapman
- 1:50 Woman's Missionary Union Report -Wanda S. Lee, executive directortreasurer, Birmingham, AL
- 2:00 SBC Historical Library and
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 chairman, Council of Seminary
 Presidents, president, New Orleans
 Baptist Theological Seminary,
 New Orleans, LA
- 2:10 Election of Officers (First) -Jack Graham
- 2:25 Congregational Praise and Worship -Scott C. White, senior minister of music and worship, First Baptist Church, Woodstock, GA
- 2:30 Inspirational Music This Hope, vocal group, First Baptist Church, Woodstock, GA
- 2:40 Address from the President of the United States -President George W. Bush

- 3:00 Golden Gate Baptist Theological Seminary Report -William O. (Bill) Crews, chancellor, Mill Valley, CA
- 3:15 Special Music This Hope, vocal group, First Baptist Church, Woodstock, GA
- 3:20 Kingdom Challenge -David Jeremiah, senior pastor, Shadow Mountain Community Church, El Cajon, CA
- 3:40 LifeWay Christian Resources Report -James T. (Jimmy) Draper, president, Nashville, TN
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 Theological Seminary Report Paige Patterson, president,
 Fort Worth, TX
- 4:40 Election of Officers (Second) -Jack Graham
- 4:55 Introduction of New Motions (Last Opportunity) - Jack Graham
- 5:25 Benediction David Gill, president, Council of Korean Southern Baptist Churches in North America, pastor, Concord Korean Baptist Church, Martinez, CA
- Chairman Whitehead (MO) moved the adoption of Standing Rules as stated in the SBC Bulletin, First Day, Part 1, page 4, as follows:
 - No messenger shall speak in debate for longer than three minutes without the permission of the Convention granted by a two-thirds vote.

No messenger is entitled to introduce a second motion during a business session as long as any other messenger who has not made a motion during that session is seeking the floor.

Motion carried

- Stephen P. (Steve) Davis (IN), executive director-treasurer, State Convention of Baptists in Indiana, welcomed the messengers.
- President Graham (TX) announced the following committees: Committee on Committees, Credentials Committee, Resolutions Committee, and Tellers Committee, as listed in the SBC Bulletin, First Day, Part 1, page 7.

Committee on Committees: Stuart Bell (AR), chairman

Randall Graham (AK), Dean Nichols (AK), Martin Collier (AL), Jerry Henry (AL), Phillip Smith (AR), Mark Mucklow (AZ), Paul Smith (AZ), Ron Harvey (CA), Debbie Kell (CA), Julie Parr (CO), James Wagstaff (CO), Delois B. Gist (DC), Jeremy Y. Young (DC), J. Thomas Green (FL), Forrest Pollock (FL), Jerry Pounds (GA), Richard Statham (GA), Paul Kaneshiro (HI), James Shiroma (HI), Clifton A. Jones (IL), Fred Winters (IL), Jim Bohrer (IN), Paul Hollis (IN), Matt Culbertson (KS-NE), Jeff Dial (KS-NE), Adam Dooley (KY), Wesley Noss (KY), John Haigler (LA), R. Michael Stewart (LA), William Crowe (MD-DE), Tom V. Stevens (MD-DE). Tom Martin (MI), Ray Shelton (MI), Mitchell L. Jackson (MO), Bruce McCoy (MO), Tony Lambert (MS), Wayne Van Horn (MS), Pam Blume (NC), Steve Hardy (NC), Chris Conti (New England), Curtis Cook (New England), Johnny Gabaldo (NM), Fred MacDonald (NM), Michael B. Farris (NV), Mark Patton (NV), Michael "Mike" Collins (NY), John Flynn (NY), Garry Benfield (Northwest), Dale Jenkins (Northwest), Gary D. Pack (OH), Doug Surber (OH), Shane Hall (OK), Buddy Hunt (OK), Terry Felton (PA-S. Jer.), Aaron Harvie (PA-S. Jer.), Joe R. Burnett (SC), Steve Hogg (SC), Charles Hannaford (TN), Chuck Herring (TN), Paul Cheek (TX), Eric Hankins (TX), Bob Logsdon (UT-ID), Larry Maxwell (UT-ID), Greg Brinson (VA), Timothy A. Hight (VA), Paul Blizzard (WV), Rita Boyles (WV), John Scudder (WY), Don Whalen (WY)

Credentials Committee: Jeff Purvis (MO), chairman

Larry Felkins (AL), Doug Wever (AL), David Stone (CA), Rob Norris (CO), John Gamblin (IL), Juan Sanchez (IN), Alan Scott (IN), Mark Hall (KS), Ronald Shaw (KY), Arthur Beasley (KY), Deon Buffaloe (MD), Jon Groves (MO), Jim Locke (MO), Scott Cappleman (MS), Bart Montgomery (NM), Robert Boyd (NV), Nancy Patton (NV), James Caldwell (OH), Beth Sidel (OH), Jim Lee (OK), Bob Shelton (OK), Jamie Powell (OK), John Shamblin (TN), Greg McCoy (TN), Dwight McKissic (TX), Chris King (VA)

Committee on Resolutions: Calvin Wittman (CO), chairman, Eric Thomas (VA), vice chairman Donald Bailey (NC), Kelly Boggs (OR), John Mark Caton (TX), Frank Cox (GA), Penna Dexter (TX), Mark Dougharty (TN), Barbara O'Chester (TX), James Walker (NC)

Tellers Committee: Bob Gallina (CA), chairman

Jeff Vanlandingham (AL), Randy Johnson (AL), Pat Pavlin (CA), Wayne Reed (FL), Butch Tanner (IN), Charles Grant (IN), Larry Thomas (KS), Dan Ferguson (KY), John Mark Toby (KY), David Cranford (LA), Larry Craig (MO), Harvey Parker (MO), John Pretlove (NV), Jim Muston (TN), Clifton Cummings (TX), Dennis Culbreth (VA)

- President Graham (TX) announced the time for introduction of motions, noting that
 motions would be referred to the Committee on Order of Business to be scheduled for
 later consideration.
- Nancy Schaeffer (GA) presented a motion: Good News Clubs in Public Elementary Schools.

"For a kingdom strategy partnership with the North American Mission Board and Child Evangelism Fellowship to place Good News Clubs in public elementary schools across America while the window of opportunity is open, and that Southern Baptist churches will consider adopting elementary schools for the purpose of evangelizing and discipling the children of America." (Items 12 and 62)

13. Stephen Parks (TX) presented a motion: Associational Ministries Celebration.

"Because of the significant contributions of associations to Baptist life since the founding of the Philadelphia Association in 1707, I move that the Southern Baptist Convention meeting in 2007 devote a portion of the program to reflecting on and celebrating the past 300 years of associational ministry and envisioning possible future directions.

"I further move that the appropriate entities of the SBC, in conjunction with the officers of the Southern Baptist Conference Associational Directors of Missions (SBCADOM), produce materials and events in 2007 that celebrate the 300th anniversary and that appropriate notation be made of such on the SBC Calendar of Activities." (Items 13 and 62)

Bob Casey (FL) presented a motion: SBC Bylaw 11 Amendment.

"I move that our current SBC Bylaws as recorded in the 2004 SBC Annual Meeting Book of Reports, page 132, item 11, line 2 entitled "Parliamentary Authority" be amended by striking out: "Robert's Rules of Order (Latest Revised Edition)" and inserting: "The current edition of "Roberts's Rules of Order Newly Revised" clarifying amendment of current language approved in 1964." (Items 14 and 62)

15. Claude Thomas (TX) presented a motion: SBC Name Study Committee.

"I move the president of the 2004 annual session of the SBC appoint a special committee to study and evaluate the Convention's existing name, consider a potential name change, and bring a report and/or recommendation on their findings to the annual session meeting in Nashville, June 21-22, 2005; and that President Jack Graham also serve as a member of the committee." (Items 15, 61, and 120)

16. Ed Ethridge (TX) presented a motion: Year of the Bible.

"I move that we, as Southern Baptists, reaffirm our absolute dependence upon the Holy Bible as the inspired, infallible, and inerrant Word of God and that we establish 2005 as the "Southern Baptist Year of the Bible," calling on members of each Southern Baptist church to read through the entire Bible systematically in one calendar year, commencing January 1, 2005, and concluding December 31, 2005, and further, we call upon LifeWay to create resources to assist the church as a vital role in fulfilling the Great Commission." (Items 16 and 62)

Phillip Brunner (KY) presented a motion: Single Adult Ministry Study.

"I move that the Executive Committee of the Southern Baptist Convention undertake a study to determine how single adults are being evangelized and ministered to by our Convention agencies and to return this study with appropriate reports and/or recommendations to the Convention, given that according to the 2000 U.S. Census, 45.6% of the U.S. population above the age of 15 is single (including those who have never been married, are widowed, divorced, or separated)." (Items 17 and 62)

18. J. Derek Yelton (KY) presented a motion: Child Abuse Study Committee.

"I make the motion that the messengers of the Southern Baptist Convention meeting in Indianapolis, Indiana on June 15, 2004, instruct the leadership of our Convention to appoint a committee to study the problem of child abuse, incest, and child molestation perpetrated by members of the laity and/or staff of Southern Baptist churches. In addition, this committee should instruct LifeWay Publishers to produce a curriculum that will educate churches concerning this problem and help churches in developing guidelines and policies for preventing child abuse and sexual molestation and enforce the legal and moral obligation the church has in reporting known incidents to the proper authorities. Furthermore, this committee should seek some means or ways for reproving churches that protect known perpetrators by failing and/or refusing to report such crimes to the authorities and/or other members of the church staff when they report such crimes to the authorities." (Items 18 and 63)

19. Lawson Lau (IL) presented a motion: Seminary Ministry to International Students.

"I move that the seminary presidents require their students who wish to go on foreign missions to reach out to the hundreds of thousands of international students, scholars, and their families whom God has brought to our doorstep." (Items 19 and 63)

Wiley Drake (CA) presented a motion: Walt Disney Pictures Commendation.

"I move that the Southern Baptist Convention prayerfully request our newly-elected president to consider sending a letter to Walt Disney Pictures, commending them for their new movie, "America's Heart and Soul" to be released July 2, 2004, and especially thank them for providing a Bible study guide that can be obtained, free of charge, at 1-888-disney6, that goes along with the movie." (Items 20 and 63)

21. Allan Blume (NC) presented a motion: SBC Trustee Orientation.

"I move that the Executive Committee study the process of trustee orientation and trustee accountability to the Southern Baptist Convention, who elects trustees to serve on our agencies and boards. A study should result in the development or a consistent, unified process of trustee orientation and trustee accountability, especially in the event that a trustee violates foundational truths of Scripture or becomes recalcitrant." (Items 21 and 62)

22. Mickey Porter (UT) presented a motion: College Campus Ministry.

"I move that the responsibility for ministry to the college and university campuses of the United States and Canada be moved from LifeWay Christian Resources to the North American Mission Board." (Items 22 and 62)

 Wiley Drake (CA) presented a motion: Vision America and Rick Scarborough Commendation. "I move that the Southern Baptist Convention prayerfully request our newly-elected president to consider sending a letter to Southern Baptist pastor Rick Scarborough, commending him and his organization, Vision America, for calling American Christians to two days of prayer and fasting, on the Mall in Washington, D.C., under the theme of "America for Jesus" A call to Repentance, October 22 and 23, 2004." (Items 23 and 63)

24. Lawson Lau (IL) presented a motion: Office of International Outreach.

"I move that the International Mission Board reinstate the Office of International Outreach in order to join God in His work among the hundreds of thousands of international students, scholars, and their families that He, in His sovereignty, has brought to our doorstep." (Items 24 and 63)

25. Jeff Dawkins (NC) presented a motion: Carnival Cruise Lines Boycott.

"In view of the recently reported "First Annual Gay Cruise," I move that this 2004 Southern Baptist Convention boycott Carnival Cruise Lines. Included in this motion, that we respectfully instruct or request, as it is appropriate, the trustees of the Southern Baptist Convention Annuity Board to sell all stock in Carnival Cruise Lines. Selling the stock at such a time as is prudent, preferably sooner than later." (Items 25 and 62)

26. Wiley Drake (CA) presented a motion: Against Killing of Babies.

"I move that the Southern Baptist Convention go on record that the messengers of this Convention are against killing babies under any circumstance." (Items 26 and 63)

27. Eric Williams (IL) presented a motion: King James Bible.

"I move that this Convention keep the King James Version of the Bible preeminent in our churches, and that it will instruct LifeWay Christian Resources to keep KJV materials available to our churches for Sunday School studies." (Items 27 and 63)

- Congregational worship was led by R. Todd Bell (TX), Convention music director, and minister of music and worship, Prestonwood Baptist Church, Plano.
- Celebration Choir and Orchestra, Prestonwood Baptist Church, Plano, TX, presented special music.
- President Graham (TX) led the messengers in the Pledge of Allegiance to the American flag and then he prayed for the nation.
- 31. John R. (Jack) Wilkerson (TN), Convention manager and vice president for business and finance, Executive Committee, Nashville, recognized the work of Chairperson Scott Wilkins (IN) and the Local Arrangements Committee. He thanked Indianapolis for hosting the Convention.
- 32. John Yarbrough (GA) of the North American Mission Board, Alpharetta, reported on the Crossover Indianapolis project. Yarbrough introduced John Rogers, director of evangelism and prayer for the State Convention of Baptists in Indiana. Yarbrough reported that over 130 local churches were involved and over 150 evangelism events were held. Rogers reported 1,678 people have prayed to receive Christ.
- President Graham (TX) introduced Morris H. Chapman (TN), president and chief executive officer of the Executive Committee, for the Executive Committee's report, Part 1. Chapman presented the M.E. Dodd Cooperative Program Award to Don Ingle (NC).

pastor of the Dudley Shoals Baptist Church, Granite Falls. Chapman introduced Chaplain Richard Compton, U. S. Army, and his wife Christy for a testimony about the ministry work in Iraq. Chapman (TN) introduced the "Vote CP" campaign for emphasizing the Cooperative Program in the churches this fall.

34. Chapman introduced Gary Smith (TX), chairman, Executive Committee and presented him with a plaque of appreciation for his work and dedication to the Executive Committee. Smith introduced the members of the Baptist World Alliance Study Committee comprised of Morris H. Chapman (TN), James T. Draper, Jr. (TN), Thomas D. Elliff (OK), Paige Patterson (TX), Paul Pressler (TX), Jerry A. Rankin, (VA), Joe H. Reynolds (TX), Gary A. Smith (TX), and R.L. Sorrell (TN). Smith introduced Paige Patterson (TX) to speak to Recommendation 6: Southern Baptist Convention Withdrawal from Baptist World Alliance. Gary Smith moved the adoption of Executive Committee Recommendation 6.

Recommendation 6: Southern Baptist Convention Withdrawal from Baptist World Alliance

The Executive Committee of the Southern Baptist Convention recommends the Southern Baptist Convention withdraw its membership from the Baptist World Alliance, effective October 1, 2004, and encourage the Executive Committee and the Empowering Kingdom Growth (EKG) Task Force to continue studying how the Southern Baptist Convention may establish an even closer bond of fellowship with conservative evangelical Christians around the world for the purpose of growing in the grace of our loving Lord, preaching the Gospel of our Lord Jesus Christ to the ends of the earth, and bringing glory to His name through the advancement of God's Kingdom on earth; and

That, effective October 1, 2004, the contribution to the Baptist World Alliance heretofore included in the annual SBC Cooperative Program Allocation Budget be deleted, making the funds available in the SBC Operating Budget to develop and execute a new and innovative strategy for continuing to build strong relationships with conservative evangelical Christians around the world as together we witness to the saving power of our Lord Jesus Christ; and

That the portion of the 2003-2004 SBC Operating Budget allocated to the Baptist World Alliance continue to be distributed, thus honoring the commitment for this fiscal year ending September 30, 2004.

- Larry Walker (TX) spoke against the recommendation.
- Wiley Drake (CA) spoke for the recommendation and moved the previous question. The call for the question passed and the motion was adopted.
- C. J. Bordeaux (NC) moved the adoption of the Executive Committee Recommendation 7, SBC Bylaw Revisions Relating to Baptist World Alliance: Bylaw 15. Committee on Nominations and Bylaw 17. Representation, and it was adopted.

Recommendation 7: SBC Bylaw Revisions Relating to Baptist World Alliance: Bylaw 15. Committee on Nominations and Bylaw 17. Representation

Should the Southern Baptist Convention vote to withdraw from the Baptist World Alliance, the Executive Committee of the Southern Baptist Convention recommends the Southern Baptist Convention adopt amendments to Bylaw 15. Committee on Nominations and Bylaw 17. Representation, as follows:

(NOTE: Addition of text is indicated by underline and deletion of text is indicated by strikethrough.)

15. Committee on Nominations:

- A. The Committee on Nominations shall be composed of two (2) members from each qualified state, who shall be elected by the Convention. Nominations for each position shall be made by the Committee on Committees. Further nominations may be made from the floor. No messenger shall be allowed to nominate more than one (1) person at a time for election to the Committee on Nominations. One (1) person nominated to the Committee on Nominations from each state shall be a person not employed full time by a church or denominational entity. Persons nominated to the Committee on Nominations shall have been resident members for at least one (1) year of Southern Baptist churches either geographically within the states or affiliated with the conventions of the states from which they are elected.
- B. The Committee on Nominations thus elected shall prepare its report through the year, carefully following the provisions of the Constitution and Bylaws of the Convention and the documents of the respective Convention entities, and shall recommend to the next Convention the following:
 - (1) Members of the Executive Committee of the Southern Baptist Convention
 - (2) Directors/trustees of the boards of the Convention
 - (3) Trustees of the institutions of the Convention
 - (4) Trustees of the commissions of the Convention
 - (5) Members of any standing committee
 - (6) Representatives of the Southern Baptist Convention who relate to the Baptist World Alliance General Council.
- C. No person shall be eligible to serve on more than one of the boards, institutions, commissions, or the Executive Committee, at a time. This, however, shall not apply to the president of the Convention, the president of Woman's Missionary Union, and the recording secretary, as is provided in Bylaw 18A.
- D. The committee shall not recommend a fellow committee member or the member's spouse or a member of the previous year's Committee on Committees or the member's spouse for a first term on an entity.
- E. The committee shall recognize the principle that the persons it recommends shall represent the constituency of the Convention, rather than the staff of the entity.
- F. No person shall be eligible to serve on any one of the above entities from which he/she receives any part of his/her salary, directly or indirectly, or, which provides funds for which he/she has a duty of administration. When such conditions become applicable, that personshall be considered as having resigned and such vacancy shall be filled in accordance with established Convention procedure.
- G. All of the above entities shall include both church or denominational employees and those who are not church or denominational employees. Not more than two-thirds of the members of any of these entities shall be drawn from either category. Where a person was serving as a church or denominational employee at the time of retirement,

he/she should be counted as a church or denominational employee after retirement as far as the work of the Committee on Nominations is concerned.

- H. Where representation is by qualifying states, any person elected to serve on any of the boards, institutions, commissions, or the Executive Committee, shall, at the time of such election, have been a resident member for at least one (1) year of a Southern Baptist church either geographically within the state or affiliated with the convention of the state from which he/she is elected. Any person who is a member of one of these entities shall be considered as having resigned when the person ceases to be a resident member of a church either geographically within the state or affiliated with the convention of the state from which he/she has been elected as a representative.
- I. A person shall be ineligible for a term of service on any entity, other than for an authorized subsequent term of service, who has served any of these entities since the last annual meeting of the Convention, except by virtue of a separate office.
- J. The report of the Committee on Nominations shall be released to Baptist Press no later than 45 days prior to the annual meeting of the Convention and shall be published in the first day's Bulletin. Persons desiring to amend the report of the Committee on Nominations are encouraged to publicize the nature of their amendment sufficiently in advance of the annual meeting of the Convention to allow information concerning the amendment to be made available to Convention messengers.
- K. The Committee on Nominations shall make its recommendation to the Convention in the form of a motion to elect those persons it recommends for specific terms of office. The motion may be amended but no messenger shall be allowed to propose more than one (1) person at a time for election. When adopted by the Convention, the motion of the Committee on Nominations, as amended, shall constitute the election of the persons named in the motion to their respective terms of office.

17. Fraternal Messengers: Representation:

Fraternal Messengers:

- A.(1) The Convention shall send a fraternal messenger to the annual sessions of the American Baptist Churches and the National Baptist conventions. The expenses of the fraternal messengers incurred while in attendance upon the conventions herein named shall be included in the items of Convention expenses.
- B. (2) The fraternal messenger to the American Baptist Churches shall be the president of the Southern Baptist Convention at the time of the meeting of the American Baptist Churches, and he shall also be the fraternal messenger to the other National Baptist conventions named. If the president is unable to attend, he shall be authorized to name another officer as a substitute.
- <u>C. (3)</u> The fraternal messengers to other Baptist bodies or other religious bodies may be elected by the Convention as occasion may require. The expenses of such messengers shall be borne by the messengers themselves unless specifically provided for by the Convention.
- B. Baptist World Alliance General Council: Representatives of the Southern Baptist Convention on the General Council of the Baptist World Alliance shall include the following: the president and chief executive officer of the Executive Committee of the Southern Baptist Convention; the presidents of the International Mission Board, the

North American Mission Board, LifeWay Christian Resources, the Annuity Board, the Ethies and Religious Liberty Commission; the designee of the Council of Seminary Presidents; and the executive director of the Woman's Missionary Union, and the incumbent president of the Southern Baptist Convention. The remaining eligible representatives shall be nominated by the Committee on Nominations to serve for the Baptist World Alliance Congress period. Such nominations shall be in keeping with the Constitution and Bylaws of the Baptist World Alliance. They may include persons employed full time by a church or denominational entity or persons not employed full time by a church or denominational entity. The expenses of the executives of Convention entities will be the responsibility of the respective entities.

In the event the Southern Baptist Convention or the Executive Committee does not have the opportunity to approve proxies for those named by the Southern Baptist Convention as members of the General Council of the Baptist World Alliance, the members of the General Council of the Baptist World Alliance representing the Southern Baptist Convention, answering the roll call at the regular meeting of the General Council of the Alliance, shall be authorized to certify someone attending the meeting as a proxy. The expenses of proxies to the meeting shall not be paid out of the Convention Operating Budget.

Upon adoption of this recommendation, SBC Bylaws 15 and 17 would read as follows:

15. Committee on Nominations:

- A. The Committee on Nominations shall be composed of two (2) members from each qualified state, who shall be elected by the Convention. Nominations for each position shall be made by the Committee on Committees. Further nominations may be made from the floor. No messenger shall be allowed to nominate more than one (1) person at a time for election to the Committee on Nominations. One (1) person nominated to the Committee on Nominations from each state shall be a person not employed full time by a church or denominational entity. Persons nominated to the Committee on Nominations shall have been resident members for at least one (1) year of Southern Baptist churches either geographically within the states or affiliated with the conventions of the states from which they are elected.
- B. The Committee on Nominations thus elected shall prepare its report through the year, carefully following the provisions of the Constitution and Bylaws of the Convention and the documents of the respective Convention entities, and shall recommend to the next Convention the following:
 - (1) Members of the Executive Committee of the Southern Baptist Convention
 - (2) Directors/trustees of the boards of the Convention
 - (3) Trustees of the institutions of the Convention
 - (4) Trustees of the commissions of the Convention
 - (5) Members of any standing committees
- C. No person shall be eligible to serve on more than one of the boards, institutions, commissions, or the Executive Committee, at a time. This, however, shall not apply to the president of the Convention, the president of Woman's Missionary Union, and the recording secretary, as is provided in Bylaw 18A.

- D. The committee shall not recommend a fellow committee member or the member's spouse or a member of the previous year's Committee on Committees or the member's spouse for a first term on an entity.
- E. The committee shall recognize the principle that the persons it recommends shall represent the constituency of the Convention, rather than the staff of the entity.
- F. No person shall be eligible to serve on any one of the above entities from which he/she receives any part of his/her salary, directly or indirectly, or, which provides funds for which he/she has a duty of administration. When such conditions become that person shall be considered as having resigned and such vacancy shall be filled in accordance with established Convention procedure.
- G. All of the above entities shall include both church or denominational employees and those who are not church or denominational employees. Not more than two-thirds of the members of any of these entities shall be drawn from either category. Where a person was serving as a church or denominational employee at the time of retirement, he/she should be counted as a church or denominational employee after retirement as far as the work of the Committee on Nominations is concerned.
- H. Where representation is by qualifying states, any person elected to serve on any of the boards, institutions, commissions, or the Executive Committee, shall, at the time of such election, have been a resident member for at least one (1) year of a Southern Baptist church either geographically within the state or affiliated with the convention of the state from which he/she is elected. Any person who is a member of one of these entities shall be considered as having resigned when the person ceases to be a resident member of a church either geographically within the state or affiliated with the convention of the state from which he/she has been elected as a representative.
- A person shall be ineligible for a term of service on any entity, other than for an authorized subsequent term of service, who has served any of these entities since the last annual meeting of the Convention, except by virtue of a separate office.
- J. The report of the Committee on Nominations shall be released to Baptist Press no later than 45 days prior to the annual meeting of the Convention and shall be published in the first day's Bulletin. Persons desiring to amend the report of the Committee on Nominations are encouraged to publicize the nature of their amendment sufficiently in advance of the annual meeting of the Convention to allow information concerning the amendment to be made available to Convention messengers.
- K. The Committee on Nominations shall make its recommendation to the Convention in the form of a motion to elect those persons it recommends for specific terms of office. The motion may be amended but no messenger shall be allowed to propose more than one (1) person at a time for election. When adopted by the Convention, the motion of the Committee on Nominations, as amended, shall constitute the election of the persons named in the motion to their respective terms of office.

17. Fraternal Messengers:

A. The Convention shall send a fraternal messenger to the annual sessions of the American Baptist Churches and the National Baptist conventions. The expenses of the fraternal messengers incurred while in attendance upon the conventions herein named shall be included in the items of Convention expenses.

- B. The fraternal messenger to the American Baptist Churches shall be the president of the Southern Baptist Convention at the time of the meeting of the American Baptist Churches, and he shall also be the fraternal messenger to the other National Baptist conventions named. If the president is unable to attend, he shall be authorized to name another officer as a substitute.
- C. The fraternal messengers to other Baptist bodies or other religious bodies may be elected by the Convention as occasion may require. The expenses of such messengers shall be borne by the messengers themselves unless specifically provided for by the Convention.
- 38. Gary Smith (TX) introduced Jim Guenther (TN), SBC attorney, to explain the "sole member" concepts in Recommendation 8, New Orleans Baptist Theological Seminary: Charter Amendments Regarding Sole Membership. Gary Smith (TX) moved the adoption of the Executive Committee Recommendation 8.

Recommendation 8: New Orleans Baptist Theological Seminary: Charter Amendments Regarding Sole Membership

That the Executive Committee of the Southern Baptist Convention recommend to the Southern Baptist Convention meeting in Indianapolis, Indiana, June 15-16, 2004, that the Convention respectfully request the trustees of the New Orleans Baptist Theological Seminary to adopt in their October, 2004, meeting an amended seminary charter that will:

- name the Southern Baptist Convention as the sole member of the New Orleans Baptist Theological Seminary thereby assuring the messengers' historic rights and giving the Convention legal immunity
- · specify the Southern Baptist Convention's right to
 - (1) elect and remove the seminary's trustees:
 - (2) approve any amendment of the charter adopted by the board of trustees;
 - (3) approve any merger, consolidation or dissolution, the creation of a subsidiary, or any change in the corporation's charter; and
 - approve the sale, lease or other disposition of all, or substantially all, of the corporation's assets;
- · confirm the seminary board's right to otherwise govern the institution; and
- be in language which the Executive Committee of the Southern Baptist Convention, in its February 2005 meeting, will recommend to the 2005 Convention for approval, and in a form ready to be filed with the Louisiana Secretary of State.
- 39. Gibbie McMillan (TX) called for a point of order. The point of order was not well taken.
- Charles S. Kelley, Jr. (LA), president of New Orleans Baptist Theological Seminary, spoke against the recommendation.
- 41. Guenther (TN) and Smith (TX) responded to Kelley's (LA) comments.
- Tommy French (LA) spoke against the recommendation.

- 43. Jeff Purvis (MO) spoke for the recommendation.
- Michael K. Whitehead (MO), chairman of Committee of Order of Business, moved for extension of the discussion by ten minutes. Motion passed.
- 45. Tom Johnson (MO) spoke against the recommendation.
- 46. Wiley Drake (CA) spoke for the recommendation.
- Timothy Faber (IN) moved to table the recommendation. The motion was ruled out of order.
- 48. Jay Adkins (LA) spoke against the recommendation.

Members Rotating

- Morris H. Chapman (TN) explained to the Convention that the motion is a "request" that New Orleans Baptist Theological Seminary adopt "sole member."
- Charles S. Kelley, Jr. (LA) appealed to the Convention to vote "no" on the recommendation.
- Time expired, and President Graham (TX) called for a vote by a show of hands. The
 majority was unclear, and President Graham recognized registration secretary James H.
 (Jim) Wells (MO) for instructions on casting a ballot. The ballot was cast.
- 52. President Graham (TX) introduced the Kingdom Challenge Video I.
- J. Keet Lewis (TX), chairman, Committee on Nominations presented the Committee on Nominations Report as printed on pages 8-11 in SBC Bulletin, First Day, Part 2 and moved its adoption. The report was adopted.

Report of the Committee on Nominations 2003-2004

J. Keet Lewis, Chairman

Status N

Nominees to be Elected

		IVE CO Represe Expirin	ntatio	on
	William E. (Bill) Anderson, FL Calvary, Clearwater	R		Darrell P. Orman, FL First, Stuart
	Ronald B. (Ron) Smith, IN Sunnycrest, Marion	R		J. Edward Hail, IN Calvary, Seymour
	Term	Expirin	g 200	7
	Jackie W. (Jack) Allen, OK First, Miami	I		Lonnie Latham, OK South Tulsa, Tulsa
	Term	Expirin	g 200	8
*	Paul L. Jones, AL Big Sandy, Tuscaloosa	I	*	Mitchell E. Gavin, AL First, Alexander City
	Richard J. (Dick) Sweetman, DC 1st, Upper Marlboro, Dunkird, MD	E		Richard J. (Dick) Sweetman, DC 1st, Up. Marlboro, Dunkird, MD
*	Carol D. Anderson, FL First, Indian Rocks, Clearwater	I		Keith Russell, FL Westside, Jacksonville
*	Leslie S. (Les) Coggins, FL First, Daytona Beach	I	*	Joseph (Jody) Hudgins, FL Sarasota, Sarasota
*	Roy Scarborough, GA Curtis, Augusta	E	*	Roy Scarborough, GA Curtis, Augusta

M	embers Rotating	Status		Nominees to be Elected
*	Preston Bailey, KY Severns Valley, Elizabethtown	I		Kevin J. Hamm, KY Valley View, Louisville
*	Charles E. Harper, LA Goodwood, Baton Rouge	E	*	Charles E. Harper, LA Goodwood, Baton Rouge
	Michael L. Trammell, MD-DE Mt. Airy, Mt. Airy, MD	I		Robert J. Anderson, MD-DE Colonial, Randallstown, MD
	Robert (Bob) Carpenter, MI Cedar Street, Holt	E		Robert (Bob) Carpenter, MI Cedar Street, Holt
	Jim G. Butler, MS Trinity, Southaven	R		Clarence J. Cooper, Jr., MS Emmanuel, Grenada
Randy A. Johnson, MO		E		Randy A. Johnson, MO First So., Kimberling City
*	Kenneth G. Frizzell, III, NV First of the Lakes, Las Vegas	E	*	Kenneth G. Frizzell, III, NV First of the Lakes, Las Vegas
	Bruce O. Martin, NC Village, Fayetteville	I		Al Gilbert, NC Calvary, Winston-Salem
	Mike Holleman, NW Vine Street, Roseburg, OR	I		Mark A. Bradley, NW Emmanuel, Pullman, WA
	Terry Fields, OH Liberty Heights, Westchester	E		Terry Fields, OH Liberty Heights, Westchester
*	Mary M. (Marty) Odom, OK Quail Springs, Edmond	I		Jeff W. Moore, OK First, Altus
*	Carl D. (Doug) Winters, SC Lakeview, Hartsville	E	*	Carl D. (Doug) Winters, SC Lakeview, Hartsville
*	Melissa Gay, TN First, Hendersonville	E	*	Melissa Gay, TN First, Hendersonville
*	William W. (Bill) Finley, VA First, Houston	I	*	W. T. Covington, VA Liberty, Hampton
*	James C. Starr, WY Emmanuel, Rock Springs	R	*	Martha B. Lawley, WY First Southern, Worland

ANNUITY BOARD State Representation Term Expiring 2008

*	Sam Burk, Jr., CO Cornerstone, Littleton	Е	*	Sam Burk, Jr., CO Cornerstone, Littleton
*	Frederick W. (Fred) Pernell, DC Clinton, Mitchellville, MD	I		 J. Sebastian Traeger, DC Capitol Hill, Washington, DC
+	Rudolph W. (Rudy) Hudnell, IL Central, Olympia Fields	I	*	Michael C. Williams, IL First, University Park
*	David A. Galloway, LA Rapides Station, Alexandria	E	*	David A. Galloway, LA Rapides Station, Alexandria
	H. Frank Harmon, Jr., MS First, Brandon	I		Forrest D. Sheffield, MS Harrisburg, Tupelo
*	George B. Walker, NC Oaklawn, Winston-Salem	I	*	Barry D. Hartis, NC Lawndale, Greensboro
	Norman E. (Norm) Jones, NW Riviera, Eugene, OR	I	*	Ronald L. Bryant, NW Highland, Redmond, OR

N	lembers Rotating	Status		Nominees to be Elected
	Larry A. Standridge, TN First, Martin	E	*	Larry A. Standridge, TN First, Martin
*	J. L. (Sonny) Williams, TX Casa View, Dallas	I	*	James D. (Jim) Caldwell, TX Prestonwood, Plano
	William F. (Bill) Hansen, II, VA Emmanuel, Manassas	E		William F. (Bill) Hansen, II, VA Emmanuel, Manassas

INTERNATIONAL MISSION BOARD

State Representation Term Expiring 2005

		T. E. F.	
		Term Expiring	
*	Lee W. Waldron, NC	R	Richard A. Byrd, NC
	West Asheville, Asheville		Cornerstone, Greensboro
		Term Expiring	2006
*	George Wyndham Cook, TX	R	* Louis A. Moore, TX
	Sagemont, Pasadena		First, Garland
		Term Expiring	2008
	H. Herman Pair, AL	E	H. Herman Pair, AL
	First, Oneonta		First, Oneonta
٠	William H. (Bill) Hickman, AL	Е	* William H. (Bill) Hickman, AL
	First, Ashford, Dothan		First, Ashford, Dothan
	Stephan M. McKown, AZ	I	Simon H. Tsoi, AZ
	Grand Community, Surprise		Valley Southern, Mesa
	Gerald B. Reeves, FL	E	Gerald B. Reeves, FL
	First, Niceville		First, Niceville
	John C. Russell, FL	E	John C. Russell, FL
	Bell Shoals, Brandon		Bell Shoals, Brandon
*	John N. Schaefer, GA	E	* John N. Schaefer, GA
	Johnson Ferry, Marietta		Johnson Ferry, Marietta
	Thomas E. (Tom) Savage, IN	E	Thomas E. (Tom) Savage, IN
	Grace, Evansville		Grace, Evansville
	Roy S. Faulkner, KY	I	Norman W. Coe, KY
	Lick Fork, London		Highview, Louisville
	Lonnie Wascom, LA	E	Lonnie Wascom, LA
	Immanuel, Hammond		Immanuel, Hammond
	Wayne Marshall, MS	E	Wayne Marshall, MS
	Longview Heights, Olive Bra	nch	Longview Hts., Olive Branch
	John E. Greever, MO	E	John E. Greever, MO
	First, Fenton		First, Fenton
	William H. Smith, NY	I	David T. Button, NY
	North Buffalo, Buffalo		Emmanuel, Potsdam
*	Pamela W. Blume, NC	I	Donna L. Nealy, NC
	Mount Vernon, Boone		Lawndale, Greensboro
	New Member, NC	N	* O. G. (Tim) Locher, NC
			First, Hendersonville
*	R. G. Wilson, OK	I	Richard H. (Rick) Thompson, OK
	First, Clinton		Council Road, Bethany
	Tommy W. Huddleston, SC	I	Ronald Bryan, SC
	Catawba, Rock Hill		Crescent Hill, Columbia

Central, Martin

Liberty, Spout Spring

* Linda A. Moon, VA

M	embers Rotating	Status		Nominees to be Elected
	A. Douglas Sager, TN	I		Phillip W. (Phil) Nelson, TN
	First, Concord, Knoxville			First, Concord, Knoxville
	John A. Hatch, TX	I		Robert A. (Bob) Graham, TX
4.	First, Lake Jackson			Field Street, Cleburne
*	Skeet Workman, TX	E	*	Skeet Workman, TX
	Southcrest, Lubbock			Southcrest, Lubbock
*	A. C. Halsell, TX	E	*	A. C. Halsell, TX
	Prestonwood, Plano			Prestonwood, Plano
	Jay D. Owens, VA	I		Jeffrey B. Ginn, VA
	New Century, Vinton			Mount Pleasant, Colonial Hts.
	Brenda M. Jicka, WV	E		Brenda M. Jicka, WV
	North Charleston, Charleston			North Charleston, Charleston
	NORTH AMER			
		Represen		
		Expiring	200	16
	William C. (Bill) Hatfield, MD-DE	R		Ryan P. Palmer, MD-DE
	First, Chestertown, MD			Seventh, Baltimore, MD
	Term	Expiring	200	
	Donald R. Yeager, WV	R		Rodney K. Hale, WV
	Fairlawn, Washington			First, Ceredo
	Term	Expiring	200	18
	Ron E. Wilson, CA	E		Ron E. Wilson, CA
	1st, Thousand Oaks, Newbury Park			1st, Thousand Oaks, Newbury
*	Robert Christian (Chris) Bruce, DC	E	*	R. Christian (Chris) Bruce, DC
	Capitol Hill, Washington			Capitol Hill, Washington
	George V. Deadwyler, GA	E		Tim Dowdy, GA
	Bethlehem, Clarkesville			Eagle Landing 1st, McDonough
*	Helen H. Heard, GA	E	*	Helen H. Heard, GA
	First, Peachtree City			First, Peachtree City
	Robert C. (Bob) Rogers, GA	E		Robert C. (Bob) Rogers, GA
	First, Rincon			First, Rincon
	Doug Munton, IL	E		Doug Munton, IL
033	First, O'Fallen	222		First, O'Fallen
*	Charles W. Holloway, LA	DS		Fred Lowery, LA
	Oak Grove, Eros	-		First, Bossier City
	Levi Parish, MI	E		Levi Parish, MI
	Eastgate, Burton	_		Eastgate, Burton
	Steve L. Colquitt, NV	E		Steve L. Colquitt, NV
	First, Sparks			First, Sparks
*	Willo'deane F. Tenery, NC	E	*	Willo'deane F. Tenery, NC
	Calvary, Mocksville			Calvary, Mocksville
	Ted J. Ingram, TN	E		Ted J. Ingram, TN
	North Knoxville, Knoxville	75:07	201	North Knoxville, Knoxville
*	Bobby R. Hathcock, TN	E	*	Bobby R. Hathcock, TN

Central, Martin

Liberty, Spout Spring

* Linda A. Moon, VA

E

Members Rotating	Status	Nominees to be Elected
* James R. Kistner, VA	DS	Dennis R. Culbreth, VA
Rainbow Forest, Roanoke		River Oak, Chesapeake

LIFEWAY CHRISTIAN RESOURCES

State Representation Term Expiring 2008

	Term	Expiring	200	8
	Roger D. Willmore, AL First, Boaz	E		Roger D. Willmore, AL First, Boaz
	Wayne Hamrick, GA Atco, Cartersville	E		Wayne Hamrick, GA Atco, Cartersville
*	George T. Iwahiro, HI Nuuanu, Honolulu	I		George A. Moyer, Jr., HI Hawaii Kai, Honolulu
	Cheryl L. Robinson, MD-DE Calvary, Bel Air, MD	I.	*	William M. Talbott, MD-DE White Marsh, Perry Hall, MD
*	William F. (Bill) Shook, MO Second, Springfield	I	*,	Gary A. Grunick, MO First, St. Peters
	Mark H. Ballard, NE Christ. Flwshp., Londonderry, NH	Е		Mark H. Ballard, NE Christ. Flwshp., Londonderry, NH
	Milton E. Kornegay, NY Central, Syracuse	Е		Milton E. Kornegay, NY Central Syracuse
*	Ronald C. Barber, NC Sunset Park, Wilmington	Ε.	•	Ronald C. Barber, NC Sunset Park, Wilmington
	Simon J. Lee, NW First, Tacoma, WA	DS		Kevin K. White, NW First, Longview, WA
*	Debbie A. Ramage, TN Parkway, Goodlettsville	Е	*	Debbie A. Ramage, TN Parkway, Goodlettsville
	Rocky C. Weatherford, TX West Athens, Trinidad	E		Rocky C. Weatherford, TX West Athens, Trinidad
	Darryl G. Crim, VA North Roanoke, Roanoke	I		Don R. Cockes, VA Woodlawn, Danville

SOUTHERN SEMINARY

State Representation Term Expiring 2009

	Terr	n Expumg 2	1009
*	Kimberly A. (Kim) Wagner, AR Pearcy, Pearcy	I	NOT TO BE REPLACED
	James A. Smith, Sr., FL Moultrie, Palm Coast	E	James A. Smith, Sr., FL Moultrie, Palm Coast
	John D. Pennington, GA First, Douglasville	I	Paul E. Garrison, GA Hill Street, Toccoa
*	John M. Boone, KY Highview, Simpsonville	_ I	NOT TO BE REPLACED
	Scott J. Teutsch, LA Eastwood, Haughton	Ι	Austin B. Tucker, LA Summer Grove, Shreveport
	Stephen D. Hokuf, MD-DE First, North East, Elkton, MD	Е	Stephen D. Hokuf, MD-DE First, North East, Elkton, MD
	David L. Baker, MO First, Belton	E	David L. Baker, MO First, Belton

Members Rotating	Status		Nominees to be Elected
Danny I. Burnley, SC	DS		James W. (Skip) Owens, SC
Temple, Simpsonville			Calvary, Meggett
Marion B. Smothers, TN	E		Marion B. Smothers, TN
Meridian, Pinson			Meridian, Pinson
Patrick L. Coffey, VA	E		Patrick L. Coffey, VA
South Quay, Suffolk			South Quay, Suffolk
Loc	cal Represen	tati	on
Te	rm Expiring	200	09
* J. Barrett Hyman	I		NOT TO BE REPLACED
1st So., Shelbyville, Kentucky			
* James L. Hannah	E	*	James L. Hannah
DeHaven, Westport, Kentucky			DeHaven, Westport, Kentucky
At-L:	arge Represe	enta	tion
Ter	rm Expiring	200	09
* Don Sellars	I		NOT TO BE REPLACED
Central, Aurora, Colorado			
SOUTHV	VESTERN S	EM	IINARY
Sta	te Represent	tatio	on
Ter	rm Expiring	200	05
David Alan Jett, AL	M		Jimmy Jackson, AL
First, Gardendale			Whitesburg, Huntsville
Ter	rm Expiring	200	06
 Ken Lilly, Jr., AR 	D		Mike Eklund, AR
First, Fort Smith			West Side, El Dorado
Ter	rm Expiring	200	9
Dan R. Nelson, CA	E		Dan R. Nelson, CA
First, Camarillo			First, Camarillo
 Michael Dennis Marshall, DC 	I		Eric C. Redmond, DC
First, Temple Hills, MD			Hillcrest, Temple Hills, MD
Patrick W. (Pat) Bullock, KS-NE	E		Patrick W. (Pat) Bullock, KS-NE
Immanuel, Wichita			Immanuel, Wichita
 Daniel J. Schrider, MD-DE 	DS	*	Il H. Kim, MD-DE
Mount Airy, Frederick			Tyrannus, Clarksville, MD
Frederick J. Parris, PA-SJ	DS	*	Charles M. Edwards, PA-SJ
Fellowship, Easton			North Penn, Souderton, PA
Stephen M. Cloud, SC	I		James D. Spencer, III, SC
Northside, West Columbia			Second, Lancaster
	rge Represe		
	m Expiring	200	
Denny Autrey	R		John Mark Caton
First, Lindale, Texas		2.75	Cottonwood Cr., Coppell, Texas
	m Expiring	200	
Gregory Wade (Greg) Dills	M		Sandy Killebrew
First, Sachse, Texas		***	Southcrest, Lubbock, Texas
	m Expiring		
David Lewis Allen	1	*	,
Audelia Road, Dallas, Texas			Paramount, Amarillo, Texas
* Laura Lee Cogswell	I	*	Stacy W. Taylor
First, Sherman, Texas			First, Houston, Texas

	Proceedi	ngs	
Members Rotating	Status		Nominees to be Elected
NEW O	RLEANS S	EM	INARY
Sta	te Represen	tati	on
Ter	rm Expiring		
Stanley H. (Stan) Ballard, OH First, Kettering	R		Steven Renfrow, OH Bluffton, Bluffton
Ter	rm Expiring	200	09
D. Glenn Simmons, AZ	I		David L. Daffern, AZ
First Southern, Tempe			First, Winslow
Don Taylor, CA	I		Eric R. Hahn, CA
Central, Alameda			Bethel, Escondido
 V. Wayne Rogers, GA 	E	*	V. Wayne Rogers, GA
Beulah, Douglasville			Beulah, Douglasville
Henry Thomas (Tom) Rains, IL	E		Henry Thomas (Tom) Rains, IL
First Southern, Quincy			First Southern, Quincy
Jerry W. Dixon, PA-SJ	DS		Terry E. Douglas, PA-SJ
Memorial, York Springs, PA			Wrightsdale, Peach Bottom, PA
Steven E. Linginfelter, TN	E		Steven E. Linginfelter, TN
Bethel, Townsend			Bethel, Townsend
	al Represen		
	m Expiring	200)6
Jerry L. Smith	R	*	David Bains
First, Summit, Mississippi			First, Kenner, Louisiana
	m Expiring	200	99
Nancy C. Victory	E		Nancy C. Victory
Broadmoor, Shreveport, Louisian	a		Broadmoor, Shreveport, LA
SOUTHE	ASTERN S	EM	INARY
	te Represen		
	m Expiring	200	
Brad Wilcoxen, CA	R		David Jeremiah, CA
Bell Road, Auburn			Shadow Mountain, El Cajon
Ter	m Expiring	200	9
Harry Edward (Ed) Litton, Jr., AL	E		Harry Edward (Ed) Litton, Jr., AL
First North Mobile, Saraland			First North Mobile, Saraland
Cindy Province, MO	E	*	Cindy Province, MO
First, Harvester, Defiance			First, Harvester, Defiance
Kent Humphreys, OK	I		Claude Royston, KY
Cherokee Hills, Oklahoma City			St. Stephen, Louisville
Kelly Ann Dodson, PA-SJ	E	*	Kelly Ann Dodson, PA-SJ
New Hope, Meadville, PA			New Hope, Meadville, PA
	al Represen		
	m Expiring	200	
Mark E. Harris	Е		Mark E. Harris

* Jack E. Fallaw

E

Curtis, Augusta, Georgia

First, Charlotte, North Carolina

* Jack E. Fallaw

Curtis, Augusta, Georgia

First, Charlotte, North Carolina

MIDWESTERN SEMINARY

State Representation Term Expiring 2007

	Terr	n exbum	ig 2007	
	William H. (Bill) Robertson, LA	R	Harry E. Watson, NV	
	Calvary, Monroe		College Park, N. Las Vegas	
	Tern	n Expirin	g 2008	
*	Gary R. Peek, MS	R	* Richard Mathis, SC	
	Four Mile Creek, Moss Point		First, Spartanburg	
		n Expirin	g 2009	
	Kenneth R. Barnett, CO	M	* Carol A. Kelly, WV	
	Christ, Lakewood		Westview, Martinsburg	
	Judy L. Crain, MD-DE	E	 Judy L. Crain, MD-DE 	
	First, Easton, MD		First, Easton, MD	
	Wayne H. Parker, MI	E	Wayne H. Parker, MI	
	Merriman Road, Garden City		Merriman Road, Garden Ci	ty
	Danny C. Eddington, NV	DS	Michael A. Proud, Jr., CO	
	First, Carson City		Trinity, Aurora	
*	John J. Eckle, NW	E	* John J. Eckle, NW	
	Covington, Maple Valley, WA		Covington, Maple Valley, W	/A
	Loca	Represer	ntation	
	Tern	Expiring	g 2009	
*	Gary D. Manford	I	 Jackie C. Jackson 	
	First, Shelbina, Missouri		First, Ellisville, Missouri	
	Jeffrey A. Brocaille	I	Roger Marshall	
	Westside, Omaha, Nebraska		First, Effingham, Illinois	
	COLDEN	CATES	EMINARY	
		Represen		
		Expiring		
	Kenneth C. Long, NM	R	그리다 아이들이 아이를 하는 사람들이 아이를 보면 아니다면	
	First, Edgewood	K	Joseph L. Bunce, NM First, Bloomfield	
		Expiring		
	J. Calvin Kelly, AL	E	J. Calvin Kelly, AL	
	Valleydale, Birmingham		Valleydale, Birmingham	
*	Lester M. Maples, FL	I	* Paul Dixon, FL	
	1st, Deer Pt. Lake, Youngstown	•	First, Naples	
	Bobby J. Swift, KY	I	Corey L. Abney, KY	
	First, Mayfield		Mt. Vernon, Waddy	
*	Clarence R. Johnson, NC	E	* Clarence R. Johnson, NC	
	First Matthews, Charlotte		First Matthews, Charlotte	
	Robert K. (Ken) Owens, WV	E	Robert K. (Ken) Owens, WV	
	Edgemont, Bluefield		Edgemont, Bluefield	
	At-Lar	ge Repres	entation	
		Expiring		
	Danny Y. Gill	I	Don Kim	
	Concord Korean,		New Community, Mt. View,	
	Walnut Creek, California		California	
	Rolando A. Raganas, CA	I	* T. James (Jim) Williams	
	United, Carson, California		Copper Springs, Fresno,	
			California	

California

ETHICS AND RELIGIOUS LIBERTY COMMISSION

State Representation

Term	Exp	iring	2008

	Ronald L. Hart, AZ First Southern, Tucson	Ī	Charles R. Lord, AZ First, Williams
*	Ken Ward, LA First, Baton Rouge	I	* Michael Johnson, LA Calvary, Shreveport
*	Karen J. Cruikshank, MD-DE White Marsh, Bel Air, MD	I	 Joseph C. Boteler, III, MD-DE White Marsh, Perry Hall, MD
	Robert Allan Poage, MI Creekside, Niles	E	Robert Allan Poage, MI Creekside, Niles
	Abbott J. (Jay) McCollum, NM First, Gallup	E	Abbott J. (Jay) McCollum, NM First, Gallup
*	Jean Hughes, NW Richland, Richland, WA	E	 Jean Hughes, NW Richland, Richland, WA
*	Cathy L. Deel, WV First, Princeton	E	* Cathy L. Deel, WV First, Princeton

At-Large Representation Term Expiring 2008

* Robert C. Matthews First, Eastland, Texas * Penna C. Dexter
 Prestonwood, Plano, Texas

COMMITTEE ON ORDER OF BUSINESS

State Representation Term Expiring 2007

Michael Wayne Routt,	I	Bruce G. Coe
Circle Drive,		Castle Hills First,
Colorado Springs, Colorado		San Antonio, Texas
Faye M. Graves	I	K. A. (Allan) Blume
Immanuel, Haysville, Kansas		Mount Vernon, Boone,
130 NOT THE TOTAL OF THE TOTAL		North Carolina

The Committee on Nominations recommends Bruce G. Coe be elected as chairman of the Committee on Order of Business.

Definitions used in this report:

D Deceased

DS Declined to Serve

E Eligible for Second Term

I Ineligible for Second Term

N New Member by Virtue of SBC Church Membership

R Resigned

Non-Church/Denominational-Related (Vocation)

- President Graham called on first vice president, Rob Zinn (CA), to preside for the remainder of the session.
- Congregational worship was led by R. Todd Bell (TX), Convention music director, and minister of music and worship, Prestonwood Baptist Church, Plano.
- Celebration Choir and Orchestra, Prestonwood Baptist Church, Plano, TX, presented special music.
- O. S. Hawkins (TX), president of the Annuity Board, Dallas, introduced President Jack Graham (TX) for the president's address. (See pages 96-103.)
- The benediction was given by David McKinley (TX), teaching pastor, Prestonwood Baptist Church, Plano.

TUESDAY AFTERNOON, JUNE 15

Glory to His Name!

"And the Lord will deliver me from every evil work and preserve me for His heavenly kingdom. To Him be glory forever and ever. Amen!" (2 Timothy 4:18)

- The vocal group, This Hope, First Baptist Church, Woodstock, GA, presented inspirational music.
- 60. Calvin R. Wittman (CO), pastor, Applewood Baptist Church, Wheat Ridge, led in prayer.
- 61. Michael K. (Mike) Whitehead (MO), chairman, presented the second report of the Committee on Order of Business. In accordance with Bylaw 21, the Committee on Order of Business has scheduled the following motion for debate and action this evening at 7:30 p.m.; Thomas (TX) (Item 15) SBC Name Study Committee.
- 62. The Committee on Order of Business determined that the following motions dealt with the internal operations or ministries of the Executive Committee or an entity of the Convention. Under SBC Bylaw 26B, these motions are automatically referred for consideration and report to the 2005 Southern Baptist Conventions as follows: to the North American Mission Board Schaefer (GA) (Item 12) Good News Clubs in Public Elementary Schools, and Parks (TX) (Item 13) Associational Ministries Celebration; to the Executive Committee Casey (FL) (Item 14) SBC Bylaw 11 Amendment; to LifeWay Ethridge (TX) (Item 16) Year of the Bible; to the Executive Committee, LifeWay, and the North American Mission Board Brunner (KY) (Item 17) Single Adult Ministry Study, and Porter (UT) (Item 22) College Campus Ministry; to The Ethics and Religious Liberty Commission and the Annuity Board Dawkins (NC) (Item 25) Carnival Cruise Lines Boycott. President Graham (TX) ruled the motions referred. On behalf of the Committee on Order of Business, Michael K. (Mike) Whitehead (MO) moved that the following motion be referred to the Executive Committee: Blume (NC) (Item 21) SBC Trustee Orientation. President Graham ruled the motion referred.
- 63. The Committee on Order of Business asked the Chair rule the following motions are not in order: Yelton (KY) (Item 18) Child Abuse Study Committee, Lau (IL) (Item 19) Seminary Ministry to International Students, Drake (CA) (Item 20) Walt Disney Pictures Commendation, Drake (CA) (Item 23) Vision America and Rick Scarborough Commendation, Drake (CA) (Item 26) Against Killing of Babies, Lau (IL) (Item 24) Office of International Outreach; Williams (IL) (Item 27) King James Bible. President Graham (TX) ruled the motions out of order.

- 64. President Graham (TX) announced the time for introduction of motions.
- 65. Christopher Crain (AL) presented a motion: Promotion of Adoption Resources.

"I move that the 2004 Southern Baptist Convention put into action our principles regarding the Sanctity of Human Life by commissioning our "great voice of concern" – Dr. Richard Land – along with the Ethics and Religious Liberty Commission to produce and promote a comprehensive resource to encourage and inform Southern Baptists and all Christians regarding the loving choice of adoption, both domestic and international. Southern Baptists need theological and practical instruction concerning the practice of adopting relinquished, abandoned, and orphaned children." (Items 65 and 113)

66. David Crosby (LA) presented a motion: Local Church Ordination.

"I move that this Convention go on record affirming local church ordination not be required for endorsement as a Southern Baptist military chaplain and that we continue to endorse qualified men and women to military and other chaplaincy positions." (Items 66 and 113)

67. Dale Darley (KY) presented a motion: Future Convention Planning.

"I move that in future Southern Baptist Convention annual meetings, that the Convention president be instructed to appoint a ten-member committee composed of messengers who are deaf or hard of hearing, blind or visually impaired, or physically disabled, who will assist in the logistical planning of the annual meeting. That these messengers would be given a voice in the location of their seating, or the placement of floor microphones, or other concerns that would make the annual meetings more accessible and more enjoyable for them and their families." (Items 67 and 113)

68. Ted Warren (TN) presented a motion: Sarbanes-Oxley Act Compliance.

"I move that the Southern Baptist Convention request all entities of the Southern Baptist Convention to take the actions necessary to comply with the Sarbanes-Oxley Act, no later than June 30, 2006." (Items 68 and 115)

 Grady Crowell (MS) presented a motion: Constitutional Amendment Defining Marriage.

"I move that all Southern Baptists in all 50 states be encouraged and challenged to go to their respective state capitals and have a rally on expressing support for the Federal Marriage Amendment to the U.S. Constitution that legal marriage in the United States be between one man and one woman." (Items 69 and 118)

70. David Roberts (NC) presented a motion: Printing of SBC Resolutions.

"I move that the appropriate entity see to it that all resolutions coming from the Resolutions Committee in the future be printed at the latest in the SBC Bulletin Day 1, Part 2, in order that the messengers can give more thought to their consideration.

"As it stands now, we get them the morning that they are voted on and that doesn't seem like enough time to adequately consider them." (Items 70 and 115)

 President Graham (TX) recognized James H. (Jim) Wells, registration secretary, for the results of the ballot on Recommendation 8, New Orleans Baptist Theological Seminary: Charter Amendments Regarding Sole Membership. Wells stated there were 5,645 ballots

- cast with 3,579 (63.5%) votes for Recommendation 8, and 2,059 (36.5%) votes against. President Graham ruled that Executive Committee Recommendation 8 passed.
- President Graham (TX) recognized Gary Smith (TX), chairman of the Executive Committee, for the Executive Committee's report. Smith introduced Morris H. Chapman (TN) for his address to the Convention.
- Michael L. Trammell (MD) moved the adoption of the Executive Committee Recommendation 1, and it was adopted.

Recommendation 1. Proposed 2004-05 SBC Operating Budget

The Executive Committee of the Southern Baptist Convention recommends the Southern Baptist Convention adopt the 2004-05 Southern Baptist Convention Operating Budget in the amount of \$7,975,000, as follows:

SOUTHERN BAPTIST CONVENTION OPERATING BUDGET SUMMARY STATEMENT OF INCOME

PROPOSED

2004-05

ADOPTED 2003-04

	2004-05	2005-04
Cooperative Program	\$6,082,296	6,053,127
Designations	300,000	300,000
LifeWay Christian Resources	610,000	600,000
Interest/Dividends	275,000	275,000
SBC Life	275,000	291,900
Other Income	432,704	322,765
TOTAL INCOME	\$ <u>7,975,000</u>	\$7,842,792
EXPENDI	TURES	
Convention Administration Expenses		
Convention Operations		\$953,000
SBC Committees		102,500
SBC Building Management	200	476,292
Annual Meeting		971,000
Operating Reserve		
SUBTOTAL	\$ <u>2,388,095</u>	\$2,502,792
Executive Committee Operations Expe	enses	
Administration		\$1,928,827
Executive Committee Meetings		255,000
Southern Baptist Foundation		448,000
Convention Relations		931,150
Convention News		636,249
Cooperative Program Development		_715,774
SUBTOTAL	\$ <u>5,161,905</u>	\$4,915,000
Convention Support		
Baptist World Alliance		\$ 300,000
Kingdom Relationships	425,000	_125,000
TOTAL BUDGETED EXPENSES	\$7,975,000	\$7,842,792

 Frank Cox (GA) moved the adoption of the Executive Committee Recommendation 2, and it was adopted.

Recommendation 2. 2004-05 SBC Cooperative Program Allocation Budget

The Executive Committee of the Southern Baptist Convention recommends the Southern Baptist Convention adopt the 2004-05 Southern Baptist Convention Cooperative Program Allocation Budget in the amount of \$183,201,694, as follows:

2004-2005 SOUTHERN BAPTIST CONVENTION COOPERATIVE PROGRAM ALLOCATION BUDGET PROPOSAL

	Proposed 2004-2005 Budget Allocation	Proposed 2004-2005 % of Total Allocation
WORLD MISSION MINISTRIES		
INTERNATIONAL MISSION BOARD	\$ 91,600,846	50.00%
NORTH AMERICAN MISSION BOARD	41,751,667	22.79%
TOTAL WORLD MISSION MINISTRIES	\$133,352,513	72.79%
THEOLOGICAL EDUCATION MINISTRIE	<u>s</u>	
SEMINARIES:		
SWBTS	9,489,885	5.18%
SBTS	8,091,766	4.42%
NOBTS	8,018,457	4.38%
SEBTS	7,468,180	4.08%
GGBTS	3,350,948	1.83%
MWBTS	2,785,926	_1.52%
TOTAL SEMINARIES	\$ 39,205,162	21.40%
HISTORICAL LIBRARY AND ARCHIVES	439,684	0.24%
TOTAL THEOLOGICAL		
EDUCATION MINISTRIES	\$ <u>39,644,846</u>	21.64%
CHRISTIAN ETHICS AND RELIGIOUS LIBERTY MINISTRIES	19	
ETHICS & RELIGIOUS		
LIBERTY COMMISSION	\$ <u>2,729,706</u>	1.49%
FACILITATING MINISTRIES		
ANNUITY BOARD	\$ 1,392,333	0.76%
SBC OPERATING (includes \$425,000 for Kingdom Relations)	\$ <u>6,082,296</u>	3.32%
	•	4.000/
TOTAL FACILITATING MINISTRIES	\$ <u>7,474,629</u>	4.08%
CHURCH ENRICHMENT MINISTRIES		
LIFEWAY CHRISTIAN RESOURCES		0.00%
TOTAL BUDGET ALLOCATION	\$183,201,694*	100.00%

^{*} The first \$250,000 receipts in excess of 100% of the budget will be allocated to the SBC Operating Budget to fund the enhancement of Cooperative Program education at the six seminaries. The balance of any budget overage will be distributed to the entities according to the same percentages as the Cooperative Program Allocation Budget.

 Leslie S. Coggins (FL) moved the adoption of the Executive Committee Recommendation 5, and it was adopted.

Recommendation 5. SBC Calendar of Activities Recommendations

The Executive Committee of the Southern Baptist Convention recommends the Southern Baptist Convention adopt the 2008-09 SBC Calendar of Activities and amendments to the 2005-06, 2006-07, and 2007-08 calendars, as follows:

2008-09 SBC Calendar of Activities

October 2008

Cooperative Program Emphasis

On Mission Together: To Share the Gospel Sunday, October 5

World Hunger Sunday, October 12

November 2008

On Mission Together: Equipping the Next Generation Sunday, November 2

November - December 2008

Week of Prayer and Mission Study for International Missions and the Lottie Moon Christmas Offering, November 30 –December 7

January 2009

January Bible Study, January 4-7

Sanctity of Human Life Sunday, January 18

February 2009

"True Love Waits" Emphasis

Racial Reconciliation Sunday, February 8

Focus on WMU, February 9-15

March 2009

On Mission Together in North America: Week of Prayer and Mission Study and the Annie Armstrong Easter Offering, March 1-8

Youth Week, March 8-14

Substance Abuse Prevention Sunday, March 15

On Mission Together: Planting New Congregations Sunday, March 22

April 2009

SBC Seminaries Sunday, April 5

Cooperative Program Sunday, April 26

Baptist Doctrine Study, April 12-16

Life Commitment Sunday, April 19

May 2009

Senior Adult Sunday, May 3

Christian Home Week, May 3-10

On Mission in Baptist Associations, May 17-23

Day of Prayer and Fasting for World Evangelization, May 31

June 2009

Crossover (Convention City - date has not yet been set)

Baptist Men's Emphasis, June 21

Adopt An Annuitant Sunday, June 28

July 2009

Citizenship and Religious Liberty Sunday, July 5

August 2009

Social Issues Sunday, August 2 (Emphasis not yet determined)

On Mission Together: Praying for Students, August 9

Church Music Emphasis Week, August 16-22

September 2009

Single Adult Sunday, September 6 Anti-Gambling Sunday, September 20 Discipleship Rally, September 21

Amendments:

The North American Mission Board requests the SBC Calendar of Activities be amended, effective 2005-06, to reflect the following:

The reinstatement of an emphasis on Baptist Men and their ministries in the family and in the marketplace. (Baptist Men's Day was removed from the denominational calendar as a result of the reorganization of the Southern Baptist Convention.) The North American Mission Board invites the participation of LifeWay Christian Resources in the development and implementation of this emphasis, but the North American Mission Board's desire to develop, promote, and implement the emphasis is not contingent on LifeWay's participation. The approval of this proposed amendment would place the men's emphasis on the SBC Calendar of Activities as follows:

- · June 18, 2006
- · June 17, 2007
- · June 15, 2008
- June 21, 2009 (as requested in annual SBC Calendar of Activities requests submitted December 2003.)
- Roy T. Sparkman (TX) moved the adoption of the Executive Committee Recommendation 3.

Recommendation 3. Annuity Board of the Southern Baptist Convention: Request for Approval of Ministry Statement Amendments

The Executive Committee of the Southern Baptist Convention recommends the Southern Baptist Convention adopt amendments to the ministry statements of the Annuity Board as follows:

(Note: Addition of new text is indicated by <u>underline</u>, and deletion of old text is indicated by strikethrough.)

ANNUITY BOARD

of the

Southern Baptist Convention

MISSION STATEMENT (CurrentProposed)

The Annuity Board exists to assist the churches, and other denominational entities, and other evangelical ministry organizations by making available retirement plan services, life and health coverage, risk management programs and personal and institutional investment programs.

MINISTRIES

- Assist churches, and denominational entities, and other evangelical ministry organizations by making available retirement plan programs for Southern Baptist their ministers and denominational employees.
- Assist churches, and denominational entities, and other evangelical ministry organizations by making available life and health coverage and risk management programs.
- Assist churches and denominational entities through relief to <u>Southern Baptist</u> ministers and <u>Southern Baptist</u> denominational employees.
- Assist churches, and denominational entities, and other evangelical ministry organizations by making available a personal investment program to Southern Baptist their ministers and denominational employees and their spouses.
- Assist churches and denominational entities by making available institutional
 investment services through cooperative agreements with state Baptist
 foundations (or state Baptist conventions where no foundation exists) and the
 Southern Baptist Foundation. <u>Assist other evangelical ministry organizations</u>
 by making available institutional investment services.

RELATIONSHIPS

The Annuity Board will work within the Southern Baptist Convention entity relationship guidelines approved by the Great Commission Council and the Executive Committee and printed in the Organization Manual of the Southern Baptist Convention.

- Mitchell Jackson (MO) spoke against the recommendation and moved to table the recommendation. Motion to table was ruled out of order.
- O. S. Hawkins (TX) spoke in favor of the recommendation. Recommendation 3 was adopted.
- 79. Woody Lee (GA) raised a point of order. The point was not well taken.
- Archie R. Smith (VA) moved the adoption of the Executive Committee Recommendation 4, and it was adopted.
- Recommendation 4. Annuity Board of the Southern Baptist Convention:
 Articles of Incorporation Amendments (Name Change
 and Purposes) and Amendment to SBC Bylaw 14. Entities
 and Auxiliary of the Convention (First of Two Successive Annual Meetings)

The Executive Committee recommends that the Southern Baptist Convention meeting in Indianapolis, Indiana, June 15-16, 2004, in its capacity as the sole member of the Annuity Board of the Southern Baptist Convention, approve the following "Restated Articles of Incorporation for Annuity Board of the Southern Baptist Convention with Amendments"*, Exhibit A, and

That the Southern Baptist Convention take action in this annual meeting, as the first of the required successive annual meeting approvals (pursuant to Southern Baptist Convention Bylaw 37), to amend Southern Baptist Convention Bylaw 14(A)(1) to change "Annuity Board of the

Southern Baptist Convention" to "GuideStone Financial Resources of the Southern Baptist Convention," and

That the Southern Baptist Convention, in its capacity as the sole member of the Annuity Board of the Southern Baptist Convention, approve effective upon the 2005 Convention's amendment of Bylaw 14(A)(1) as proposed above, the following "Articles of Amendment to Amended and Restated Articles of Incorporation of GuideStone Financial Resources of the Southern Baptist Convention (formerly Annuity Board of the Southern Baptist Convention)," Exhibit B, which change the legal name of this entity to GuideStone Financial Resources of the Southern Baptist Convention, and

That the Southern Baptist Convention act to authorize the Annuity Board to do business as (dba) GuideStone Financial Resources for one year, pending a second affirmative vote on the name change at the Southern Baptist Convention annual meeting in Nashville, Tennessee, June 21-22, 2005.

* Amendments include expanding the purposes of the corporation. The expansion will allow the Annuity Board to engage in a broader range of activities, including but not limited to the ministries identified in the expanded Ministry Statement which will be recommended by the Executive Committee to the Southern Baptist Convention meeting in Indianapolis, Indiana, June 15-16, 2004. See Recommendation 3, p. 43.

Exhibit A

RESTATED ARTICLES OF INCORPORATION OF ANNUITY BOARD OF THE SOUTHERN BAPTIST CONVENTION WITH AMENDMENTS

Pursuant to the provisions of Article 1396-4.03 of the Texas Non-Profit Corporation Act, the undersigned corporation adopts the following Restated Articles of Incorporation with Amendments which (i) amends Article Four by deleting the initial statement and the second paragraph, and combines the first paragraph with Article Two, (ii) amends the remaining paragraphs of Article Four, (iii) deletes the last paragraph of Article Seven and amends Article Six and Seven and combines them, as amended, into Article Six, (iv) deletes the initial phrase of Article Ten referencing "Art. 1396-4.02," and a portion of its second sentence, (v) deletes that portion of Article Eleven that identifies the principal office and place of business, (vi) amends Article Twelve, (vii) adds a new Article Twelve, and (viii) makes minor technical and grammatical changes and renumbers the Articles to take into account deletions and additions. Each such amendment has been effected in conformity with the provisions of the Texas Non-Profit Corporation Act.

RESTATED ARTICLES ARTICLE ONE

The name of the corporation is Annuity Board of the Southern Baptist Convention.

ARTICLE TWO

The corporation is a non-profit corporation. It is organized and shall be operated exclusively for the advancement of religion and other charitable purposes. The corporation shall be and operate as a church benefits board within the meaning of article 1407a of Vernon's Annotated Revised Civil Statutes of the State of Texas and section

414(e)(3)(A) of the Internal Revenue Code of 1986, as amended (the "Code"), or corresponding provisions of law hereafter in effect.

ARTICLE THREE

The period of its duration is perpetual.

ARTICLE FOUR

No part of the corporation's net earnings shall inure to the benefit of any trustee, officer, or other private individual, no substantial part of its activities shall be carrying on propaganda, or otherwise attempting to influence legislation, and it shall not participate in, or intervene in (including the publishing or distributing of statements), any political campaign on behalf of or in opposition to any candidate for public office.

The corporation shall not carry on any activities not permitted to be carried on (a) by a corporation exempt from federal income tax under section 501(c)(3) of the Code or corresponding provisions of law hereafter in effect, or (b) by a corporation contributions to which are deductible under section 170(c)(2) of the Code or corresponding provisions of law hereafter in effect.

All of the corporation's assets are pledged for use in carrying out the corporation's purposes, and the use, directly or indirectly, of any part of the corporation's assets in any other activity or transaction is expressly prohibited.

ARTICLE FIVE

The corporation shall have one Member, the Southern Baptist Convention, a religious non-profit corporation chartered by act of the Senate and House of Representatives of the State of Georgia.

ARTICLE SIX

The affairs of this corporation shall be managed by the corporation's board of directors, also by custom referred to as the board of trustees, except to the extent the Texas Non-Profit Corporation Act vests powers in the Member and further to the extent these Articles or the Bylaws of the corporation vest powers in the Member which would otherwise be vested in the board of trustees. The power to alter, amend or repeal the Bylaws of the corporation is vested solely in the corporation's board of trustees. The trustees shall be named each year by the action of the Southern Baptist Convention. The membership of the board of trustees shall consist of one (1) trustee from each qualified state, plus one additional trustee from each state where there are 500,000 or more members of cooperating Baptist churches residing in such state. In no event shall more than three (3) trustees be elected from the same church. The President of the Southern Baptist Convention shall be a member of the board of trustees with full voting power.

The term of office of a trustee shall be four years unless the trustee is elected to fill an unexpired term (or is elected to fill a vacancy until the Southern Baptist Convention elects a trustee to fill the unexpired term). A trustee shall hold office until the expiration of the term to which the trustee is elected, or until the trustee is no longer qualified, or is removed. Notwithstanding the foregoing, the qualifications and term of office of a trustee, the number of trustees constituting the board of trustees, and any increase or decrease from time to time of such number, shall be determined by the Southern Baptist Convention. The election of trustees shall occur by the act of the Southern Baptist Convention. Vacancies occurring in the board of trustees because of an increase in the number of trustees shall be filled by the Southern Baptist Convention. Vacancies occurring for any other reason shall also be filled by the Southern Baptist Convention, except that the board of trustees may fill a vacancy on an interim basis

until the Southern Baptist Convention acts to fill the vacancy. No decrease shall have the effect of shortening the term of any incumbent trustee.

ARTICLE SEVEN

The Southern Baptist Convention may remove a trustee prior to the expiration of the trustee's term for any reason deemed sufficient to the Southern Baptist Convention, the election and removal of trustees by the Southern Baptist Convention being religious acts within the scope of the free exercise of the Southern Baptist Convention's religion under the Constitution of the United States. The removal of a trustee must be approved by the messengers to an annual meeting of the Southern Baptist Convention in accordance with the following process: The Southern Baptist Convention cannot consider a motion to remove a trustee unless written notice of intent to remove the trustee was received by the President of the Executive Committee of the Southern Baptist Convention on or before the preceding January 15. The notice may be given by or on behalf of the board of trustees or by any member of a church cooperating with the Southern Baptist Convention. The President of the Executive Committee shall be responsible for informing the trustee in question, the corporation, and the editor of Baptist Press that the trustee's removal has been proposed. If the President of the Executive Committee did not receive timely notice of intent to remove, then any motion at the annual Southern Baptist Convention to remove a trustee shall be referred to the Executive Committee for consideration and report to the next annual session of the Southern Baptist Convention which may consider and vote upon removal of the trustee. No single motion may undertake to remove more than one trustee. A motion to remove a trustee shall be adopted if it receives the affirmative vote of two-thirds of the messengers present and voting. If the motion to remove a trustee is adopted, the removal shall be effective immediately upon delivery to the corporation's secretary of a written notice of removal signed by the President or Recording Secretary of the Southern Baptist Convention. Any vote in favor of the removal of a trustee shall be deemed as having conclusively established the sufficiency of any reason for removal. There shall be no right of judicial review concerning the removal of a trustee at any point in the removal process.

ARTICLE EIGHT

A trustee of the corporation shall not be personally liable to the corporation or its Member for monetary damages for an act or omission in the trustee's capacity as a trustee, except for:

- (1) a breach of the trustee's duty of loyalty to the corporation or to its Member;
- (2) an act or omission not in good faith that constitutes a breach of duty of the trustee to the corporation or an act or omission that involves intentional misconduct or a knowing violation of the law;
- (3) a transaction from which the trustee received an improper benefit, whether or not the benefit resulted from an action taken within the scope of the trustee's office; or
- (4) an act or omission for which the liability of a trustee is expressly provided by an applicable statute.

Any repeal or modification of the foregoing paragraph shall not adversely affect any right or protection of a trustee of the corporation existing at the time of such repeal or modification.

ARTICLE NINE

Amendments to the Restated Articles of Incorporation shall be made only with the advice and consent of the Southern Baptist Convention. No amendment shall be made which would alter the corporation's exclusive charitable and religious purposes, or inure to any trustee, incorporator, donor or donors, or to any private shareholder or individual who has personal and private interest in the activities of this corporation. No merger, consolidation, dissolution, or sale, lease, exchange, or other disposition of all, or substantially all, of the property and assets of the

corporation can occur until after approval of the Southern Baptist Convention. The corporation shall neither establish, nor acquire a controlling interest or greater than a twenty-five percent (25%) interest in, any subsidiary or other legal entity or enterprise unless the Southern Baptist Convention or its Executive Committee has approved the same and its governing instruments.

ARTICLE TEN

The address of the registered office of the corporation in the State of Texas is 2401 Cedar Springs, Dallas, Texas 75201 and the name of the registered agent at such address is Rodney R. Miller.

The number of the initial board of trustees of the corporation was five; and the names and addresses of the initial board of trustees were:

S.P. Brooks Waco, Texas
Rice Maxey Sherman, Texas
Cullen F. Thomas Dallas, Texas
J. Dabney Day Dallas, Texas
Robert H. Coleman Dallas, Texas

ARTICLE ELEVEN

In the event of a dissolution of the corporation by lapse of time or otherwise, when it has, or is entitled to, any interest in any funds or property of any kind, real, personal or mixed, such funds or property or rights thereto shall not be transferred to private ownership, but shall be transferred and set over unto the Southern Baptist Convention or its successor, provided said Southern Baptist Convention or its successor is an organization which is exempt from federal income taxation under section 501(c)(3) of the Code (or corresponding provision of law hereafter in effect), or if not, then such funds or property or rights thereto shall be transferred to a charitable or religious organization which is exempt from federal income taxes under section 501(c)(3) of the Code, or corresponding provisions hereafter in effect, as may be selected by the Southern Baptist Convention or its successors.

ARTICLE TWELVE

Any action required by the Texas Non-Profit Corporation Act to be taken at a meeting of the trustees or of any committee of the corporation may be taken without a meeting if a consent in writing, setting forth the action to be taken, is signed by a sufficient number of trustees or committee members as would be necessary to take that action at a meeting at which all of the trustees or committee members were present and voted.

REQUIRED STATEMENT

This instrument accurately copies the articles of incorporation and all amendments thereto that are in effect to date and as further amended by such restated articles of incorporation; this instrument contains no other change in any provision thereof.

The amendments were adopted at a meeting of the corporation's board of trustees held on November 4, 2003, at which a quorum was present, and the amendments received the vote of the majority of the trustees in office. The corporation has one member which has the voting rights set forth in the foregoing restated articles of incorporation with amendments. The amendments were adopted by the unanimous consent of the sole member of the corporation on June ____, 2004.

Dated:			

	Annuity Board of the	
	Southern Baptist Convention	
	By:	
	Its President	
	Exhibit B	
TO AM ARTICL GUIDESTON OF THE SOUT (FORMERL	CLES OF AMENDMENT IENDED AND RESTATED LES OF INCORPORATION OF NE FINANCIAL RESOURCES THERN BAPTIST CONVENTION LY ANNUITY BOARD OF THE	
GuideStone Financial Resource corporation subject to the Texas Non-	es of the Southern Baptist Convention, a Texas nonp -Profit Corporation Act, has adopted the amendment t Incorporation filed on as stated in the	o it
	ARTICLE I	
The name of the corporation pri Board of the Southern Baptist Conve	or to the filing of these Articles of Amendment is Annention.	uity
•	ARTICLE II	
Article I of the Amended and I follows:	Restated Articles of Incorporation is amended to rea	d as
The name of the corporation is Convention.	GuideStone Financial Resources of the Southern Ba	ptis
	ARTICLE III	
November 4, 2003, at which a quoru the majority of the trustees in office rights set forth in the corporation's	t a meeting of the corporation's board of trustees held am was present, and the amendment received the vote. The corporation has one member which has the vo- restated articles of incorporation with amendments. himous consent of the sole member of the corporation	te of
Dated: June, 2005		
	GuideStone Financial Resources of the Southern Baptist Convention	
	By:	
×	Its President	

 President Graham called on parliamentarian Barry McCarty to explain the rulings regarding a motion to lay on the table.

- President Graham (TX) recognized Wanda S. Lee (AL), executive director-treasurer, Woman's Missionary Union, Birmingham to present the auxiliary's annual report. Lee recognized Janet Hoffman (AL), re-elected WMU president, to assist her with the annual report.
- 83. President Graham (TX) recognized Charles S. (Chuck) Kelley, Jr. (LA), chairman, Council of Seminary Presidents, and president, New Orleans Baptist Theological Seminary, New Orleans, for the Southern Baptist Convention Historical Library and Archives report. R. Albert Mohler, Jr. (KY) presented additional information relating to the work of the Historical Library and Archives.
- 84. President Graham (TX) announced the time for nominations for the election of president. Johnny Hunt (GA) nominated Bobby Welch (FL). Dennis Connor (NC) nominated Al Jerrell (NC). President Graham called on James H. (Jim) Wells (MO), registration secretary, to give balloting instructions to the Convention. Wells reported that there were 8,307 messengers registered. Ballots were cast.
- Congregational praise and worship was led by Scott White (GA), senior minister of music, First Baptist Church, Woodstock.
- The national anthem was led by This Hope, vocal group, First Baptist Church, Woodstock, GA.
- 87. President Graham (TX) recognized Tim Goeglein, director of White House Office of Public Liaison and special assistant to the President of the United States, who spoke a word of personal encouragement to the messengers. President George W. Bush addressed the Convention via live feed from the White House in Washington, D.C.
- President Graham (TX) recognized William O. (Bill) Crews (CA), chancellor, Golden Gate Baptist Theological Seminary, Mill Valley, CA, for the seminary's report. Chancellor Crews introduced Jeff lorg (CA) as the new president of Golden Gate Baptist Theological Seminary.
- 89. This Hope, vocal group, First Baptist Church, Woodstock, GA, presented special music.
- President Graham (TX) introduced David Jeremiah (CA), senior pastor, Shadow Mountain Community Church, El Cajon for the Kingdom Challenge I.
- President Graham (TX) recognized James T. (Jimmy) Draper, Jr. (TN), president, LifeWay Christian Resources, Nashville, who presented David Jeremiah (CA) and President Graham (TX) with copies of the Holman Christian Standard Bible.
- President Graham (TX) introduced Wayne Hamrick (GA), chairman, LifeWay Christian Resources board of trustees, to introduce Jamés T. (Jimmy) Draper (TN) for a report.
- Rob Zinn (CA), first vice president, introduced Don Nichols (TN), minister of music and worship, Westwood Baptist Church, Cleveland, to lead congregational praise and worship.
- 94. President Graham (TX) introduced Paige Patterson (TX), president, The Southwestern Baptist Theological Seminary, Fort Worth, for their report. During the presentation, Patterson introduced Bruce and Donna McDonnall (CO), parents of David McDonnall, slain missionary in Iraq.
- President Graham (TX) introduced James H. (Jim) Wells (MO), registration secretary, to report on the ballot for president of the Convention. There were 5,038 ballots cast with 3,997 (79.6%) for Bobby Welch (FL) and 1,020 (20.4%) for Al Jerrell (NC). President Graham declared Bobby Welch (FL) as president elect.

- 96. President Graham (TX) announced the time for the election of first vice president. R. Albert Mohler, Jr. (KY) nominated Gerald Davidson (MO). There were no other nominations and President Graham called on James H. (Jim) Wells (MO), registration secretary, to cast the Convention ballot for Gerald Davidson. President Graham declared Gerald Davidson (MO) as first vice president elect.
- 97. President Graham (TX) introduced the time for introduction of new motions.
- 98. Wiley Drake (CA) presented a motion: Appeal of Chair's Ruling.

"I move that this body overrule the chair's ruling on two of my motions to send a letter to Disney and Vision America, as not in order, and to allow the body a vote on these two motions calling for a specific action by the Southern Baptist Convention or some entity of the SBC, i.e., the newly elected president, and to treat these as motions." (Items 98 and 119)

99. Ron Wilson (CA) presented a motion: Cooperative Program Good Faith Estimate.

"In the spirit of and emphasis on the Cooperative Program and so that our seminaries and boards can make more accurate and effective long range plans, I move that the Southern Baptist Convention of 2004 cordially request a good faith estimate from the state conventions who are in cooperation with the Southern Baptist Convention as to when they will reach the original goal of a 50/50 split of Cooperative Program funds between the Southern Baptist Convention and the state conventions." (Items 99 and 113)

100. George Lockhart (FL) presented a motion: Reconfirming Cooperation.

"In light of Dr. Jimmy Draper's presentation, I move that we recommend to the pastors and churches of our Convention to confirm the local association and seek ways for cooperation between the older generation and the younger generation, and the large church and the small church for the purpose of taking the Gospel of Jesus Christ to our local communities." (Items 100 and 118)

101. David Roberts (NC) presented a motion: SBC Business Matters.

"I move that for future annual meetings, the Committee on Order of Business, or whichever committee is appropriate, schedule more time for business matters so that there is plenty of time for discussion and deliberation.

"We have seen today many people wanting to discuss matters further, but were told there wasn't time, and the issue was pushed through. Yet, we've had plenty of time to sing, listen to music, and hear a few long drawn out remarks.

"We can sing at home, at church, or in our car, but we only have a day and a half each year to take care of things in the annual meeting. Many of us travel far and pay a lot of money to be here.

"Let's get our priorities right and devote more time for business." (Items 101 and 115)

102. Tom Raines (IL) presented a motion: Charter Amendment - Sole Membership.

"I move that the Executive Committee of the Southern Baptist Convention be requested to adopt sole membership at their next scheduled board meeting, and at the 2005 Southern Baptist Convention meeting in Nashville, Tennessee, the Executive Committee bring its recommendation for sole membership of the Executive Committee to the Convention for action." (Items 102 and 113)

- 103. David Matson (KY) rose to a point of parliamentary inquiry.
- 104. Mark Boster (OH) presented a motion: Ronald Reagan.

"The messengers of the SBC would like to express their gratitude to God for the life and influence of Ronald Reagan." (Items 104 and 118)

105. Tim Sweatman (KY) presented a motion: Book of Reports.

"I move that the appropriate Convention officers, entities, or committees be directed to provide the *Book of Reports* free of charge to all duly registered messengers to the Convention, beginning with the 2005 Annual Meeting. Those messengers who financial resources are tightly limited should not have to vote on reports and/or recommendations that they have not had an opportunity to look at. I recognize this would impose some financial burden on the Convention, but if the Convention can provide programs and daily bulletins, then it should be able to provide such an important document as the *Book of Reports*, as many of our state conventions do at their annual meetings." (Items 105 and 113)

106. The benediction was given by David Gill (CA), president, Council of Korean Southern Baptist Churches in North America, and pastor, Concord Korean Baptist Church, Martinez, CA.

TUESDAY EVENING, JUNE 15

Jesus Shall Reign!

"But to the Son He says: 'Your throne, O God, is forever and ever; A scepter of righteousness is the scepter of Your kingdom.'" (Hebrews 1:8)

- 107. Celebration Choir and Orchestra, Prestonwood Baptist Church, Plano, TX, presented a concert of praise.
- 108. J. Mauricio Vargas (MO), multicultural catalytic missionary, Missouri Baptist Convention, Jefferson City, led in prayer.
- 109. Kingdom Challenge Video II.
- 110. President Jack Graham (TX) introduced Richard Land (TN), president, The Ethics & Religious Liberty Commission, for a report. Land emphasized iVote Values to encourage people to be registered to vote, the importance of the federal Marriage Amendment, and how voting is an act of Christian stewardship.
- 111. President Graham (TX) announced nominations for the election of second vice president. Calvin R. Wittman (CO) nominated David Gill (CA). Guy Morton (OH) nominated John Hays (OH). Charles W. Sullivan (TN) nominated Mark Hearn (IN). President Graham recognized James H. (Jim) Wells (MO), registration secretary, to give the Convention balloting instructions. Ballots were cast.
- 112. President Graham (TX) recognized Michael K. (Mike) Whitehead (MO), Chairman, Committee on Order of Business, for the committee's third report.
- 113. The Committee on Order of Business determined that the following motions dealt with the internal operations or ministries of the Executive Committee or an entity of the Convention. Under SBC Bylaw 26B, these motions are automatically referred for consideration and report to the 2005 Southern Baptist Convention as follows: to the Ethics and Religious Liberty Commission – Crain (AL) (Item 65) – Promotion of Adoption Resources; to the North American Mission Board – Crosby (LA) (Item 66) – Local

Church Ordination; to the Executive Committee – Darley (KY) (Item 67) – Future Convention Planning; Wilson (CA) (Item 99) – Cooperative Program Good Faith Estimate; Rains (IL) (Item 102) – Charter Amendment – Sole Membership; and Sweatman (KY) (Item 105) – Book of Reports. President Graham (TX) ruled the motions are referred.

- .114. Morris H. Chapman (TN) stated that the SBC Executive Committee would be pleased to comply with the "sole member" concept.
- 115. The Committee on Order of Business moved that the following motions be referred to the Executive Committee of the Southern Baptist Convention for report back to the next annual Convention: Warren (TN) (Item 68) Sarbanes-Oxley Act Compliance; Roberts (NC) (Item 70) Printing of SBC Resolutions; and Roberts (NC) (Item 101) SBC Business Matters. The motion carried, and these motions were referred to the Executive Committee.
- 116. Jeff Johnson (OR) rose to a point of order. Michael K. (Mike) Whitehead (MO) responded with an explanation of the rules. The Chair ruled that the point of order was not well taken.
- 117. Ron Wilson (CA) rose to a point of order. Michael K. (Mike) Whitehead (MO) responded with an explanation. President Graham (TX) ruled that the point of order was not well taken.
- 118. The Committee on Order of Business requested that the Chair rule the following motions were not in order: Crowell (MS) (Item 69) Constitutional Amendment Defining Marriage, Lockhart (FL) (Item 100) Reconfirming Cooperation, and Boster (OH) (Item 104) Ronald Reagan. The Chair ruled that the motions were not in order.
- 119. President Graham (TX) responded to the motion by Wiley Drake (CA) to explain the difference between a resolution and a motion. Drake responded and appealed to the Convention to overrule the Chair. President Graham called for a ruling from the body to sustain the Chair. The opinion of the Chair was sustained.
- 120. President Graham (TX) introduced Claude Thomas (TX) (Item 15) to speak to his motion: SBC Name Study Committee, as scheduled for discussion.
- 121. Byron Edens (GA) spoke against the motion.
- John Flynn (NY) spoke for the motion.
- 123. L. Sid West (NM) asked how much the study would cost. President Graham (TX) responded that he did not have that information.
- 124. Ed Taylor (VA) spoke against the motion.
- 125. Blaine Barber (MI) spoke for the motion.
- 126. George Pennington (OH) spoke against the motion.
- 127. Herb Stoneman (UT) spoke for the motion.
- 128. Glenn Peck (OK) spoke against the motion.
- 129. Rob Zinn (CA) spoke for the motion.
- 130. Dotti Salmony (OH) raised a point of order.
- Doug Austin (MO) spoke against the motion.

- 132. Due to the expiration of time for discussion, President Graham (TX) called for a vote. With an unclear majority, President Graham called on James H. (Jim) Wells (MO), registration secretary, to instruct the Convention on how to cast their ballots. Ballots were cast.
- 133. President Graham (TX) introduced Charles S. (Chuck) Kelley, Jr. (LA), president, New Orleans Baptist Theological Seminary, New Orleans for their report.
- 134. President Graham (TX) recognized James H. (Jim) Wells (MO), registration secretary, for the results of the ballot for second vice president. There were 2,536 ballots cast. David Gill (CA) received 1,254 (49.8%) of the votes. John Hays (OH) received 512 (20.3%) of the votes. Mark Hearn (IN) received 750 (29.8%) votes. Since there was not a clear majority, the Chair recognized Wells to give the Convention instruction on casting their ballots. Ballots were cast.
- 135. The Prestonwood Baptist Church Celebration Choir and Orchestra, Plano, TX, presented inspirational music.
- 136. President and Mrs. Graham (TX) recognized former Southern Baptist Convention presidents. Former presidents and wives who were welcomed to the platform are as follows: Dr. and Mrs. W. Wayne Dehoney (KY) 1965-66, Dr. and Mrs. Bailey E. Smith (GA) 1981-82, Dr. and Mrs. James T. (Jimmy) Draper, Jr. (TN) 1983-84, Dr. and Mrs. Morris H. Chapman (TN) 1991-92, Dr. James B. (Jim) Henry (FL) 1995-96, Dr. and Mrs. Thomas D. Elliff (OK) 1997-98, Dr. and Mrs. L. Paige Patterson (TX) 1999-2000, and Dr. and Mrs. James G. Merritt (GA) 2001-02.
- 137. Emir Caner (NC) presented a copy of the book Sacred Desk by Ergun and Emir Caner to President Graham.
- 138. The Prestonwood Baptist Church Celebration Choir and Orchestra, Plano, TX, presented inspirational music.
- Jay Strack (FL), president/founder, Student Leadership University, Orlando, presented Kingdom Challenge II.
- 140. President Graham (TX) recognized James (Jim) H. Wells (MO), registration secretary, for a report on the motion to study the name of the Convention. Of the 3,127 votes cast, 1,361 (44.6%) voted yes, and 1,731 (55.4%) voted no. The motion to study the name change of the Convention failed.
- 141. Wells (MO) reported on the ballot for second vice president. Of the 2,002 votes cast, David Gill (CA) received 1,398 (70%) votes, and Mark Hearn (IN) received 599 (30%) votes. President Graham (TX) declared David Gill (CA) as second vice president elect.
- 142. President Graham (TX) recognized Robert E. (Bob) Reccord (GA), president, North American Mission Board, Alpharetta, for their report. NAMB's presentation included information on Strategic Focus cities and other mission endeavors in North America.
- 143. The benediction was given by Philip J. Robertson (LA), senior pastor, Philadelphia Baptist Church, president, Louisiana Baptist Convention, Deville.

WEDNESDAY MORNING, JUNE 16

Must Jesus Bear the Cross Alone?

- "Now to Him who is able to keep you from stumbling, and to present you faultless before the presence of His glory with exceeding joy, to God our Savior, Who alone is wise, be glory and majesty, dominion and power, both now and forever. Amen." (Jude 24-25)
- 144. First Baptist Church choir and orchestra, Gardendale, directed by Jamie Parker (AL), minister of worship, presented a concert of praise.
- 145. William L. (Bill) Wagner, Sr. (CA), second vice president, introduced Gustavo Suárez (NM), director, mission ministries division, The Baptist Convention of New Mexico, Albuquerque, to lead in prayer.
- 146. Kingdom Challenge Video III.
- 147. Second vice president Wagner (CA) recognized Eugene B. Habecker, president, American Bible Society, New York, NY, to give a report on the work of the American Bible Society.
- 148. President Graham (TX) announced the time for election of recording secretary. Jonathan Groves (MO) nominated John L. Yeats (OK). There were no other nominations, and Graham called on James H. (Jim) Wells (MO), registration secretary, to cast the Convention ballot for John L. Yeats (OK). President Graham declared John L. Yeats (OK) as recording secretary elect.
- 149. President Graham (TX) recognized Michael K. (Mike) Whitehead (MO), Committee on Order of Business, for their report. The report is printed in the SBC Daily Bulletin, Part 3, page 12.
- 150: President Graham (TX) recognized Calvin R. Wittman (CO), chairman, Committee on Resolutions, for the first report from the Committee on Resolutions.
- 151. Calvin Wittman (CO) introduced John Mark Caton (TX), who moved the adoption of Resolution 1, and it was adopted.

RESOLUTION NO. 1 ÓN SUPPORTING A FEDERAL MARRIAGE AMENDMENT

WHEREAS, Marriage is the foundation of the God-ordained institution of the family (Genesis 2:18-25; Matthew 19:4-6; Mark 10:6-8); and

WHEREAS, The union of one man and one woman is the only form of marriage prescribed in the Bible as God's perfect design for the family (Genesis 2:24; Hebrews 13:4); and

WHEREAS, This traditional family is the fabric of all social order and the foundational institution that builds and maintains strong societies; and

WHEREAS, This traditional family provides the best environment for training and nurturing future generations (Deuteronomy 6:4-9); and

WHEREAS, The institution of marriage is now in crisis; and

WHEREAS, A decision by the Massachusetts Supreme Judicial Court has resulted in legal same-sex "marriages" in the state of Massachusetts; and

WHEREAS, Same-sex couples have challenged state laws protecting traditional marriage in the courts, and more challenges are expected; and

WHEREAS, Groups advocating same-sex "marriage" have pledged to challenge all state Defense of Marriage Acts (DOMAs) and the federal Defense of Marriage Act and, according to respected legal experts, courts in some of the states with DOMAs on the books are likely to rule those laws unconstitutional; and

WHEREAS, Certain elected officials across the nation have acted outside the law, issuing counterfeit marriage licenses; and

WHEREAS, In 1998 the Southern Baptist Convention amended *The Baptist Faith and Message* by adding "Article XVIII. The Family," which states, "Marriage is the uniting of one man and one woman in covenant commitment"; and

WHEREAS, On May 17, 2004, the presidents of the six Southern Baptist seminaries and their faculties issued a statement, entitled "No Man Put Asunder," upholding marriage as "a covenant that unites a man and a woman in a holy union," and in which they also affirmed "that marriage was designed for humanity by our Creator, who gave us marriage for the rightful ordering of human sexuality and relationships"; and

WHEREAS, The Southern Baptist Convention holds a clear position against same-sex "marriage," having passed resolutions opposing such unions and upholding traditional marriage in 1996, 1997, and 2003; and

WHEREAS, In order to prevent state courts or the United States Supreme Court from redefining marriage, a Federal Marriage Amendment to the United States Constitution is necessary, defining marriage as exclusively the union between one man and one woman and prohibiting judges from forcing states or the federal government to legalize same-sex "marriage"; and

WHEREAS, Passing a constitutional amendment is, by design, a difficult task, requiring twothirds majorities in both houses of the United States Congress and ratification by three-fourths of the state legislatures; now, therefore, be it

RESOLVED, That the messengers to the Southern Baptist Convention meeting in Indianapolis, Indiana, June 15-16, 2004, declare our support for a Federal Marriage Amendment; and be it further

RESOLVED, That we call upon all members of both houses of Congress to pass a Federal Marriage Amendment and all state senators and legislators to ratify the same amendment; and be it further

RESOLVED, That we call upon Southern Baptists and all members of the Body of Christ to provide their elected representatives at the federal and state levels with verbal and written encouragement to pass such an amendment; and be it further

RESOLVED, That we commend President George W. Bush for his statements in support of a Federal Marriage Amendment; and be it finally

RESOLVED, That we challenge pastors and leaders within the Body of Christ to support and faithfully promote a Federal Marriage Amendment.

152. Calvin Wittman (CO) introduced Eric Thomas (VA), who moved the adoption of Resolution 2.

RESOLUTION NO. 2 ON SECULARIZATION OF OUR CULTURE

WHEREAS, America was founded upon principles derived from God's Word and expressed in Judeo-Christian values; and

WHEREAS, The cultural drift in our nation toward secularism obscures moral absolutes under the guise of tolerance; and

WHEREAS, Some in our society seek to separate Christian expression from public life by misapplying the phrase "separation of church and state"; and

WHEREAS, We recognize our responsibility to be catalysts for Christ-honoring change in our culture; and

WHEREAS, God expects His people to embrace and reflect His passion for societal justice, relief for the oppressed, and protection of the helpless (Isaiah 1:17; 1 Peter 2:9-10); and

WHEREAS, Christ has called each of His followers to make disciples of all nations (Matthew 28:18-20); to bear witness of Him to all the world (John 15:26-27; Acts 1:8); to project His holiness and love to contemporary culture (Matthew 5:13-16); and to present a commendable community of hope and life to a world in need (Acts 2:42-47); and

WHEREAS, America's only hope is a spiritual awakening by the power of God through the Gospel of Jesus Christ; now, therefore, be it

RESOLVED, That the messengers to the Southern Baptist Convention meeting in Indianapolis, Indiana, June 15-16, 2004, urge Southern Baptists to cry out in desperation to God and seek His face in repentance and forgiveness for our part in the cultural decline that is taking place on our watch; and be it further

RESOLVED, That we call on Christians everywhere to aggressively engage the culture by speaking the truth in love concerning every aspect of life, public and private; and be it further

RESOLVED, That we exhort Southern Baptists to rekindle a prophetic voice by calling government officials to accountability for their personal conduct and the legislation they sponsor and support; and be it finally

RESOLVED, That in light of the imminent return of Christ, we call upon Christians everywhere to aggressively advance the Kingdom of God.

- 153. T. C. Pinckney (VA) proposed an amendment to the resolution. Graham (TX) recognized Pinckney to speak to his amendment. Calvin Wittman (CO) spoke against the amendment. Larry Reagan (TN) spoke for the amendment. Jim Goforth (MO) spoke against the amendment. Bruce Shortt (TX) spoke for the amendment. Frank Cox (GA) spoke against the amendment. Roosevelt Russell (OH) spoke for the amendment. Rich Peoples (NC) moved the previous question. Previous question was ordered. Motion to amend failed. Resolution 2 was adopted.
- 154. Calvin Wittman (CO) introduced Frank Cox (GA), who moved the adoption of Resolution 3, and it was adopted.

RESOLUTION NO. 3 ON CHRISTIAN CITIZENSHIP

WHEREAS, Government is ordained by God to reward good and to punish evil (Romans 13:1-5); and

WHEREAS, God holds all societies accountable to His standards of righteousness (Genesis 6:1-13; 18:20-21; 19:12-13; Jonah 1:1-2); and

WHEREAS, Jesus taught that Christians are the salt of the earth and the light of the world (Matthew 5:13-16); and

WHEREAS, The Baptist Faith and Message acknowledges that "all Christians are under obligation to seek to make the will of Christ supreme in our own lives and in human society" (XV. The Christian and the Social Order); and

WHEREAS, The Baptist Faith and Message affirms that "every Christian should seek to bring industry, government, and society as a whole under the sway of the principles of righteousness, truth, and brotherly love" (XV. The Christian and the Social Order); and

WHEREAS, Approximately 75 percent of Christians who are eligible to vote do not vote regularly; and

WHEREAS, The United States Constitution has placed our nation's leadership in the hands of democratically elected public officials; now, therefore, be it

RESOLVED, That the messengers to the Southern Baptist Convention meeting in Indianapolis, Indiana, June 15-16, 2004, encourage all Christians to fulfill their God-given responsibility to engage in the public life of the nation; and be it further

RESOLVED, That we enjoin all Christians to learn about the platforms of all candidates in any election; and be it further

RESOLVED, That we urge all Christians to vote in accordance with biblical values rather than according to party lines, personalities, or candidate rhetoric; and be it further

RESOLVED, That we encourage churches to hold voter education and registration drives that will enable them and other members of their communities to become more aware of the importance of their involvement in the political process; and be it further

RESOLVED, That we urge every Christian of voting age to exercise his or her God-given responsibility and constitutionally guaranteed right to engage in the political life of our nation by voting in every appropriate election; and be it further

RESOLVED, That we commend ivotevalues.com, a ministry of the Ethics & Religious Liberty Commission of the Southern Baptist Convention, to our churches to assist them with their efforts to educate and register their church members and others to vote; and be it further

RESOLVED, That we encourage Christian men and women to pursue positions of public leadership and service within the government at the local, state, and federal levels; and be it finally

RESOLVED, That we commit to pray for our elected leaders (1 Timothy 2:1-2).

155. Calvin Wittman (CO) introduced Don Bailey (NC), who moved the adoption of Resolution 4, and it was adopted.

RESOLUTION NO. 4 ON APPRECIATION OF OUR AMERICAN MILITARY

WHEREAS, Members of the United States military serve our country faithfully, both at home and abroad, maintaining peace throughout the world, and are aggressively engaged in the global war on terror; and

WHEREAS, Each of our service personnel plays a vital role in preserving freedom in the United States and throughout the world; and

WHEREAS, Each American service man and woman is called upon to protect and preserve the freedom we hold dear; and

WHEREAS, Military service entails a comprehensive sacrifice from service personnel and from their families, friends, and communities; now, therefore, be it

RESOLVED, That the messengers to the Southern Baptist Convention meeting in Indianapolis, Indiana, June 15-16, 2004, express appreciation to our service men and women in all branches of the military who are serving faithfully and honorably, both at home and abroad; and be it further

RESOLVED, That we encourage Southern Baptists to pray for the safety and well-being of our military personnel at all times, with particular attention to those who are in harm's way; and be it further

RESOLVED, That we encourage all churches to find tangible ways to support our service personnel and their families; and be it finally

RESOLVED, That we express pride and strong support for our American military.

156. Calvin Wittman (CO) introduced James Walker (NC), who moved the adoption of Resolution 5, and it was adopted.

RESOLUTION NO. 5 ON TWENTY-FIVE YEARS OF THE CONSERVATIVE RESURGENCE

WHEREAS, The gathering of this 147th annual session of the Southern Baptist Convention marks the twenty-fifth anniversary of the conservative resurgence within the Southern Baptist Convention; and

WHEREAS, Southern Baptists owe a great debt of thanks to those who have led our beloved Southern Baptist Convention back to its original foundations, rooted in and committed to Jesus Christ and to the Scriptures as the inspired and inerrant Word of God, "the supreme standard by which all human conduct, creeds, and religious opinions should be tried" (*The Baptist Faith and Message*, Article I); and

WHEREAS, This renewed commitment has strengthened our churches and entities and reenergized the mission of the Southern Baptist Convention to take the gospel to the uttermost parts of the earth; and

WHEREAS, Many faithful men and women made sacrifices to lead the conservative resurgence; now, therefore, be it

RESOLVED, That the messengers to the Southern Baptist Convention meeting in Indianapolis, Indiana, June 15-16, 2004, ascribe glory, praise, and honor to God for all He has done; and be it finally RESOLVED, That we express our appreciation to those who have courageously led us back to our historic biblical moorings and extend our appreciation to those elected and employed leaders who now effectively maintain a Christ-centered emphasis in life and work within the Southern Baptist Convention.

157. Calvin Wittman (CO) introduced Mark Dougharty (TN), who moved the adoption of Resolution 6, and it was adopted.

RESOLUTION NO. 6 ON RONALD WILSON REAGAN

WHEREAS, The nation mourns the loss of President Ronald Wilson Reagan, who passed away on June 5, 2004; and

WHEREAS, He was known as a man of prayer and strong faith in God; and

WHEREAS, He represented and exemplified the hallmarks of a Christian leader; and

WHEREAS, He served as president of our country for eight years; and

WHEREAS, He contributed great strength and leadership to the United States of America, militarily and economically; and

WHEREAS, His leadership in the world brought the end of the Cold War, resulting in the liberation of millions of people from the stranglehold of atheistic communism; and

WHEREAS, He gave us a legacy of optimism and hope; and

WHEREAS, He held strong belief in the Bible and its answers to life's problems, having proclaimed 1983 as the Year of the Bible; and

WHEREAS, He held the highest respect for all human life and put the issue of the sanctity of human life on the nation's agenda; now, therefore, be it

RESOLVED, That the messengers to the Southern Baptist Convention meeting in Indianapolis, Indiana, June 15-16, 2004, express our profound respect and appreciation for the contribution that his life and presidency has made to the United States of America, to the world, and to each of our individual freedoms; and be it further

RESOLVED, That we commit to pray for Nancy Reagan and the entire Reagan family during this difficult time; and be it finally

RESOLVED, That we pledge to perpetuate the positive values so faithfully exemplified by the life of President Ronald Wilson Reagan.

158. Calvin Wittman (CO) introduced Penna Dexter (TX), who moved the adoption of Resolution 7. Ted Warren (TN) proposed an amendment. Calvin Wittman (CO) spoke in favor of the amendment. Motion to amend carried. Resolution 7 was adopted as amended.

RESOLUTION NO. 7 ON THE HOLMAN CHRISTIAN STANDARD BIBLE

WHEREAS, Southern Baptists have been historically and continually committed to the authority, sufficiency, and inerrancy of the Bible, and have upheld God's Word as "a lamp for my feet and a light on my path" (Psalm 119:105 HCSB) and the source of revealed truth (John 17:17); and

WHEREAS, LifeWay Christian Resources of the Southern Baptist Convention has reaffirmed its commitment that the Scripture "has God for its author, salvation for its end, and truth, without any mixture of error, for its matter" (The Baptist Faith and Message, Article I); and

WHEREAS, In order to champion the absolute truth of the Bible against social or cultural agendas that would compromise its accuracy, LifeWay Christian Resources of the Southern Baptist Convention has commissioned a new translation, the Holman Christian Standard Bible, that is faithful to the original languages and understandable to modern audiences; now, therefore, be it

RESOLVED, That the messengers to the Southern Baptist Convention meeting in Indianapolis, Indiana, June 15-16, 2004, commend those involved in the completion of the Holman Christian Standard Bible for their diligence and dedication in the culmination of this momentous project; and be it finally

RESOLVED, That Southern Baptists reaffirm their dependence upon the Holy Bible as "inspired by God, and...profitable for teaching, for rebuking, for correcting, for training in righteousness, so that the man of God may be complete, equipped for every good work" (2 Timothy 3:16-17 HCSB).

159. Calvin Wittman (CO) introduced Kelly Boggs (OR) for the adoption of Resolution 8, and it was adopted. Haus Wench (SC) moved to amend the resolution. Calvin Wittman (CO) spoke in favor of the amendment. Dennis Conner (NC) spoke against the motion. Conner (NC) raised a point of order. The point of order was not well taken. The motion to amend carried. Resolution 8 was adopted as amended.

RESOLUTION NO. 8 ON APPRECIATION

WHEREAS, The messengers to the 147th annual session of the Southern Baptist Convention have enjoyed a time of encouragement, worship, unity, and the Spirit's direction; and

WHEREAS, We acknowledge the Lord's providence for all these blessings; and

WHEREAS, We also acknowledge the kind hospitality of the people of Indianapolis; and

WHEREAS, We also acknowledge the work of our local Southern Baptist churches, associations, committees, and volunteers of the Indianapolis area for their diligent efforts, services, and accommodations to make our stay a pleasant one; and

WHEREAS, We especially acknowledge the hospitality extended to us by the State Convention of Baptists in Indiana; and

WHEREAS, We also acknowledge the Lord worked through our president, officers, various committees, Convention speakers, musicians, and other platform personnel to guide the affairs of this Convention with dignity and a Christlike spirit; now, therefore, be it

RESOLVED, That the messengers to the Southern Baptist Convention meeting in Indianapolis, Indiana, June 15-16, 2004, express our profound gratitude to the Lord and to those whom He used to bring about a Convention characterized by grace, evangelism, worship, encouragement, unity, and purpose in this annual meeting.

160. President Graham (TX) recognized R. Albert (Al) Mohler, Jr. (KY), president, The Southern Baptist Theological Seminary, Louisville, for a report.

- 161. Congregational praise and worship was presented by Jeff Brockelman (TN), pastor of worship, Grace Baptist Church, Knoxville.
- 162. First Baptist Church, choir and orchestra, Gardendale, AL, presented special music.
- 163. President Graham (TX) recognized Roy Fish (TX), distinguished professor of evangelism, The Southwestern Baptist Theological Seminary, Fort Worth, for the Kingdom Challenge III.
- 164. President Graham (TX) recognized R. Philip (Phil) Roberts (MO), president, Midwestern Baptist Theological Seminary, for a report. President Graham (TX) was presented a framed copy of John 1 and a framed copy of the Kansas City Declaration of Marriage, a resolution of Christian ethics and values.
- 165. President Graham (TX) announced the time for election of registration secretary. Jim Richards (TX) nominated James H. (Jim) Wells (MO). There were no other nominations, and President Graham recognized John L. Yeats (OK), recording secretary, to cast the Convention ballot for Jim Wells. President Graham declared James H. (Jim) Wells (MO) as registration secretary elect.
- 166. Stuart Bell (AR), chairman, Committee on Committees, presented the report from the Committee on Committees as printed in SBC Bulletin, First Day, Part 2, page 7. It was adopted with the addition of Martha McKinna (WY), Alcova Baptist Church, Alcova.

REPORT of the COMMITTEE ON COMMITTEES

2004-2005 Committee on Nominations (State Convention/Name/Church Membership)

* indicates layperson from each state

Alabama

Al Jackson Auburn, AL Lakeview Baptist Auburn, AL

* Michael W. Napp, Sr. Saraland, AL First Baptist N. Mobile Saraland, AL

Alaska

Judson D. Owen Anchorage, AK Sunset Hills Baptist Anchorage, AK

* Suzanne Davidson Kenai, AK First Baptist Kenai, AK

Arizona

Bruce Ford
Peoria, AZ
Happy Valley Baptist
Glendale, AZ

* Simone Lake Payson, AZ Church on Rand

Church on Randall Pl. Payson/Pine, AZ

Arkansas

Clay Hallmark Marion, AR First Baptist Marion, AR

 Mary Lisa Smith Van Buren, AR
 First Baptist
 Van Buren, AR

California

William Eng Fullerton, CA Chinese Baptist of Orange County Anaheim, CA

* Debbie Williams Clovis, CA Copper Springs Clovis, CA

Colorado

Jerry Newman Golden, CO Applewood Baptist Wheat Ridge, CO

* Jo-elizabeth Gilstrap Rifle, CO Rocky Mountain Bapt. Rifle, CO

District of Columbia

* Kurt Heath Washington, DC Capitol Hill Baptist Washington, DC

* Samuel Hodges, III Temple Hills, MD Hillcrest Baptist Temple Hills, MD

Florida

Hayes Wicker Naples, FL First Baptist Naples Naples, FL * Jim Tatum Jacksonville, FL First Baptist Jacksonville Jacksonville, FL

Georgia

David McLendon Douglasville, GA County Line Baptist Lithia Springs, GA

 Kevin Fort McDonough, GA Salem Baptist McDonough, GA

Hawaii

Emerson Wiles Mililani, HI Mililani Baptist Mililani, HI

 Kenneth Sakai Kahului, HI
 Valley Isle Fellowship Wailuku, HI

Illinois

Robert Dickerson DuQuoin, IL First Baptist DuQuoin, IL

 Robert Cunningham Glen Carbon, IL
 First Baptist Maryville, IL

Indiana

Steven McNeil Fishers, IN Northside Baptist Indianapolis, IN

 Dustin Hackney Brownsburg, IN Hope Community Brownsburg, IN

Kansas/Nebraska

Michael E. Scott Valley Center, KS Calvary Baptist Valley Center, KS

 Lynne Fruechting Newton, KS Immanuel Baptist Newton, KS

Kentucky

Randy McPheron Corbin, KY West Corbin Baptist West Corbin, KY

* Tom Butler Paducah, KY East Baptist Paducah, KY

Louisiana

Steven James Lake Charles, LA Trinity Baptist Lake Charles, LA

 Leroy Faith, Sr. Bossier City, LA
 First Baptist
 Bossier City, LA

Maryland/Delaware

John Gauger Perryville, MD First Baptist Perryville Perryville, MD

* John Sadowski Mt. Airy, MD Mt. Airy Baptist Mt. Airy, MD

Michigan

Richard K. (Kenny) Spain Monroe, MI Monroe Missionary Baptist Monroe, MI

 Denise Taglauer Essexville, MI Bangor Baptist Bay City, MI

Mississippi

Dean Stewart Purvis, MS 38th Avenue Baptist Hattiesburg, MS

* Jeff Dungan Columbia, MS First Baptist Columbia, MS

Missouri

Jeff Purvis Imperial, MO Westport Community St. Louis, MO

Doug Austin
 Cape Girardeau, MO
 Lynwood Baptist
 Cape Girardeau, MO

Nevada

* Byron W. Fielder Henderson, NV Green Valley Las Vegas, NV

Frank Bushey Reno, NV Fellowship Community Reno, NV

New England

Andy Haynes Providence, RI Faith Baptist Warwick, RI

Cynthia Ballard
 Allentown, NH
 Christian Fellowship Baptist
 London Dairy, NH

New Mexico

Joseph Tillery Artesia, NM First Baptist Artesia, NM

* Patsy Crabtree Alamogordo, NM Bethel Baptist Alamogordo, NM

New York

Ken Bledsoe Aberdeen, NJ Calvary Baptist Aberdeen, NJ

* Shawn Buice Glenville, NY Trinity Baptist Niskayuno, NY

North Carolina

Chris Conner Fuqua-Varina, NC Fuqua-Varina Baptist Fuqua-Varina, NC * Sandra Harrison Statesville, NC Front Street Baptist Statesville, NC

Northwest

Joe Flegal Gresham, OR Greater Gresham Bapt. Gresham, OR

 LeRoy Strain Spokane, WA Airway Heights Bapt. Airway Heights, WA

Ohio

Clifford Coleman Jackson, OH 1st Southern Baptist, Meigs County Pomeroy, OH

* Norma McMurry Fairborn, OH First Baptist Fairborn Fairborn, OH

Oklahoma

Kevin Stewart Owasso, OK Central Baptist Owasso, OK

* Matt Seward Oklahoma City, OK Council Road Baptist Bethany, OK

Pennsylvania/S. Jersey

James Gailliard Philadelphia, PA Word Tabernacle Philadelphia, PA * Larry Wagner Stewartstown, PA Mason Dixon Baptist New Freedom, PA

South Carolina

Timothy Williams Spartanburg, SC Roebuck Baptist Roebuck, SC

* Carson Troutman, Jr. Richburg, SC First Baptist Rock Hill, SC

Tennessee

Richard Mason Chattanooga, TN Brainerd Hills Baptist Chattanooga, TN

* Charles Kelley Germantown, TN Germantown Baptist Germantown, TN

Texas

Randy White Katy, TX First Baptist Katy, TX

* Wayne Lee, chairman South Lake, TX First Baptist Euless Euless, TX

Utah/Idaho

Jim Ballard Cedar City, Utah Red Hills Baptist Enoch, UT Peg Richards
 Montpelier, ID
 Soda Springs Baptist
 Soda Springs, ID

Virginia

Kevin Cummings Fincastle, VA Fincastle Baptist Fincastle, VA

Paul Haynes
 Pilot, VA
 Main Street Baptist
 Christiansburg, VA

West Virginia

- Lori A. Meadows Elkview, WV Heritage Baptist Pinch, WV
- William H. Lester Shady Spring, WV Memorial Baptist Beckley, WV

Wyoming

Russ Daines Green River, WY Hilltop Baptist Green River, WY

 Martha McKinna Alcova, WY Alcova Baptist Alcova, WY

- 167. President Graham (TX) recognized O. S. Hawkins (TX), president of the Annuity Board, Dallas, for the Annuity Board report. Hawkins discussed the various services of the Annuity Board. Ty Childers (SC) and Craig Brown (UT) asked questions.
- 168. Congregational praise and worship was led by Jamie Parker (AL), minister of worship, First Baptist Church, Gardendale.
- 169. First Baptist Church choir and orchestra, Gardendale, AL, presented special music.
- 170. President Graham (TX) recognized Steve Gaines (AL), pastor, First Baptist Church, Gardendale, for the Convention message. (See pages 104-113.)
- 171. W. N. (Bud) Lee (MO), music evangelist, Calvary Baptist Church, Blue Springs, led in the benediction.

WEDNESDAY EVENING, JUNE 16

Crown Him King of Kings!

"Then the seventh angel sounded: And there were loud voices in heaven, saying,
The kingdoms of this world have become the kingdoms of our Lord and of His Christ,
and He shall reign forever and ever!" (Revelation 11:15)

- 172. Prestonwood Praise Band, Prestonwood Baptist Church, Plano, TX, presented a concert of praise.
- 173. President Jack Graham (TX) introduced Ralph Speas (OK), associate pastor, First Southern Baptist Church, Del City, who led in prayer.
- 174. President Graham (TX) introduced Daniel L. Akin (NC), president of Southeastern Baptist Theological Seminary, Wake Forest, who presented the report for Southeastern Seminary. Three missionaries with a connection to the seminary, Larry and Jean Elliott and Karen Watson, were killed in Iraq. Akin introduced Karen Watson's pastor, Phil Neighbors (CA), who read a letter from Watson that was written prior to her death. Akin also introduced Scott Elliott, son of Larry and Jean Elliott, who gave a testimony about the calling and ministry of his parents.
- 175. Morris H. Chapman (TN), president and chief executive officer of the Executive Committee, honored outgoing officers, Jack Graham (TX), president, Rob Zinn (CA), first vice president, and William L. (Bill) Wagner, Sr. (CA), second vice president, and presented each of them with a plaque of appreciation.
- 176. Morris H. Chapman (TN), president and chief executive officer of the Executive Committee, introduced the newly elected officers of the Southern Baptist Convention and their wives: Dr. and Mrs. Bobby Welch (FL), president; Dr. and Mrs. Gerald Davidson (MO), first vice president; Dr. David Gill (CA), second vice president; Dr. and Mrs. John L. Yeats (OK), recording secretary; and Rev. and Mrs. James H. (Jim) Wells (MO), registration secretary.
- 177. President Graham (TX) recognized Michael K. (Mike) Whitehead (MO), Committee on Order of Business, for their fifth report.
- 178. President Graham (TX) recognized Michael K. (Mike) Whitehead (MO), to move the following nominations: Ken Whitten (FL) to preach the annual 2005 sermon, Terry Fox (KS) to serve as the 2005 alternate annual sermon preacher, and Buster Pray (AR) to be the 2005 director of music. Motion carried.

- 179. Michael K. (Mike) Whitehead (MO) moved that the agenda be moved forward. President Graham (TX) ruled that the agenda is moved forward.
- 180. Kingdom Challenge Video IV.
- 181. President Graham (TX) announced the report of the International Mission Board. R. Todd Bell (TX), Convention music director and minister of praise and worship, Prestonwood Baptist Church, Plano, began the report with congregational praise and worship.
- 182. Douglas Sanger, Chairman of the International Mission Board, introduced Jerry A. Rankin (VA), president of the International Mission Board, Richmond, for the report that included a \$136 million Lottie Moon Christmas Offering for International Missions and personal testimonies by missionaries who are now commissioned because of the increase, and Carrie McDonnall, who was wounded and lost her husband in an Iraqi ambush while on assignment in that nation.
- 183. The International Mission Board presentation included testimonies of IMB personnel who are currently on assignment with multiple people groups of the world. Some of the personnel could not be recognized using their last names due to security factors. A portion of the presentation included a video about a man who was led to Christ, and through his conversion, a major impact was made on a people group in Southeast Asia.
- 184. R. Todd Bell (TX) introduced the Gaither Vocal Band for a musical presentation.
- 185. President Graham introduced Franklin Graham (NC), president and CEO, Samaritan's Purse and the Billy Graham Evangelistic Association, Boone, for the final Kingdom Challenge to the Convention.
- 186. Lamar E. Cooper, Sr. (TX), executive vice president and provost, The Criswell College, Dallas, led the benediction.
- 187. President Graham pronounced the Convention adjourned.

2004 Messenger Information Survey

			ntormation Survey	
Cond	Count	Percent		Percent
Gender: Male			Family	56.5
	5,167	60.08	Individual	43.5
Female	3,433	39.92		100.0
	8,600	100.00	Expense Range:	
Total number of	surveys:	1,325	Under \$100	5.4
Age:			\$100-\$299	9.6
18-29		8.2	\$300-\$599	22.0
30-34		6.8	\$600-\$999	27.6
35-39		9.3	\$1,000-1,499	26.0
40-44		14.3	\$1,500-\$1,999	7.0
45-49		15.8	\$2,000+	2.4
50-54		16.5		100.0
55-59		11.5	Attended:	
60+		17.6	1st Time	19.3
		100.0	5 or less	25.6
T1 M - 1		100.0	6 - 10 times	21.8
Travel Mode:			11 or more	_33.3
Car		67.7	Total	100.0
Other Plane		1.9		2000 BOD 1800
Plane		30.4	Other Family Membe	
		100.0	None	27.7
Attendee's Vocati	200000		1	47.4
Associational Mis	sions	5.0	2 to 4 5+	21.7
Evangelism		2.2	7000	3.2
Homemaking		12.6	Total	100.0
North American of	r	1	Distance Traveled Sta	
Intl. Missions		2.6	Range	# of Messengers
Other		17.8	1-500 mi.	5,705
Other Church Staf		11.5	501-1,000 mi.	2,463
Other Denomination		2.0	1,001-1,500 mi.	166
Seminary Student		2.9	1,501-2,000 mi.	220
Senior Pastor		39.8	2,001-2,500 mi.	21
State Conv.,		1 1	2,501-3,000 mi.	9
Agency/Institutio	n	3.6	3,001+ mi.	16
		100.0	Attendees by Church	Membership:
Your Spouse's Vo	cation:		Under 100	447
Associational Miss	sions	3.4	100-199	839
Evangelism		1.3	200-299	1,015
Homemaking		29.8	300-499	1,600
N. American or Int	tl. Missions	1.2	500-699	1,147
Other		30.7	700-999	1,028
Other Church Staff	f	5.9	1,000-1,499	893
Other Denomination	onal	1.7	1,500 and above	1.631
Seminary Student		1.1	Total	8,600
Senior Pastor		15.9		
State Conv.,		2520000		
Agency/Institution	n	1.7		
No Spouse		7.3		
955		100.0		

SOUTHERN BAPTIST CONVENTION REGISTRATION Indianapolis, Indiana, June 15-16, 2004

State		Number of Messengers	Percent of Messengers	Churches with Messengers	Rank (1-25)
AK		8	0.09	6	
AL		497	5.78	228	5
AR		259	3.01	120	15
AZ		34	0.40	17	24
CA		144	1.67	67	18
CO		39	0.45	14	
CT		3	0.03	2	
DC		11	0.13	4	
DE		6	0.07	3	S
FL		549	6.38	216	6
GA		624	7.26	268	3
HI		13	0.15	9	
IA		15	0.17	7	
ID		12	0.14	6	
IL		379	4.41	150	12
IN		587	6.83	161	10
KS		59	0.69	23	23
KY		861	10.06	339	1
LA		176	2.05	89	17
MA		9	0.10	3	
MD		100	1.16	55	19
ME		1	0.01	1	-
MI		100	1.16	45	20
MN		3	0.03	2	
MO		389	4.52	172	9
MS		338	3.93	150	11
NC		567	6.59	259	4
ND		4	0.05	3	
NE		3	0.03	2	
NH		9	0.10	4	100
NJ		18	0.21	9	
NM	25.0	45	0.52	23	21
NV		21	0.24	12	- 1
NY		58	0.67	29	
OH		358	4.16	123	14
OK		212	2.47	96	16
OR		11 37	0.13	6	
PA			0.43	15	25
RI SC		2 402	0.02	1	
SD		2	4.67 0.02	199	8
TN		778	9.05	1 319	2
TX		438	- 5.09		2
UT		14	0.16	201 6	7
VA		299	3.48	134	1.2
WA		24	0.28	134	13
WI		9	0.10	3	
wv		66	0.77	23	22
WY			0.08	4	22
Total		8,600	100.00%	3,642	

Southern Baptist Convention

June 15-16, 2004 Indianapolis, Indiana

President Jack Graham's Convention Address

(pages 96-103)

Steve Gaines'
Convention Message

(pages 104-113)

President Jack Graham's Convention Address 2004 Southern Baptist Convention June 15, 2004, Indianapolis, Indiana

LIVING FOR ETERNITY TODAY

Living for eternity today in Ephesians, chapter 3, verses 20 and 21 is a doxology of praise, which includes a promise and a possibility for every Christian and for every congregation. This doxology of praise is on the heels of the great doctrinal section of Ephesians 1, 2, and 3.

Dr. Hawkins mentioned Brother Swank earlier—our pastor. One of the first books I was given as a young preacher was given to me by Dr. Swank and it was called *The Wealth, Walk and Warfare of the Christian* by Ruth Paxon, a great devotional commentary on the book of Ephesians. I have loved the book of Ephesians all these years because it is such a powerful testimony of the work of Christ through His church. It is a veritable manual on the church, who we are, and what we're to do as a people of God.

The apostle Paul, who's writing this inspired word from prison, has reminded us of our position in Christ, our wealth in Christ. He explodes with praise in verses 20 and 21 with these words:

Now unto Him who is able to do exceeding abundantly above all that we could ask or think, according to the power that works in us, to Him be glory in the church by Christ Jesus to all generations, forever and ever...

Kingdom forever! The kingdom is forever, for our Savior, the Lord Jesus Christ, is indeed the same yesterday, today, and...say it... "forever" (Hebrews 13:8). "For Thine is the kingdom and the power and the glory forever" (Matthew 6:13).

The Bible tells us that not only is His kingdom forever, but His Word is settled. How long? Forever in heaven. The Bible tells us that "His mercy endures forever" (1 Chronicles 16:34).

The Bible tells us in Isaiah 51:6 that His salvation is forever. And then in the book of Revelation, again and again we're told that His reign and His rule as King of kings and Lord of lords are forever and forever. And thus, forever we love Him and serve Him.

We know that when Jesus saved us, He didn't immediately rapture us to heaven. The King is coming and in spite of the obstacles that we face today as a church and as the people of God, we know that the church of Jesus Christ is not going down. The church is going up, and we're going up with Him when He comes, to reign with Him forever and ever.

But until then we have the wonderful opportunity of expressing, expanding, and extending the kingdom of God. We will be glorified with Him as His church forever and ever and ever, but we must live forever and for forever today. It matters what we do now—forever. What we do for the cause of the Lord Jesus Christ and His kingdom today matters in eternity. So because the kingdom of God is forever and because we know that we will be glorified with Him forever, we can be up in a very down world.

I. Look Up

The book of Ephesians tells us how up we are to be. We are to look up. I remember when Dr. W.A. Criswell challenged us with the words, "Look up brother!" And I challenge you with those words today from the Word of God—look up brothers and sisters!

Why? In Ephesians 1:3 we're told that we are blessed with every spiritual blessing in the heavenly places. Every abundant provision of God and resource for the task at hand is already given to us. We are amazingly and abundantly blessed. That passage is written in the tense of the language of the New Testament which indicates that something has already happened. Because it has already happened, because we have been blessed, we are now blessed forevermore and we live with that focus...that forever focus...that heavenly focus.

Think about it for just a moment. Our blessings are in heaven. Our hope is in heaven. Our eternal home is in heaven. Our reward is in heaven and, yes, our Savior is in heaven. The blessings of heaven are beyond imagination. The things God is doing there for us in preparation of His eternal kingdom are more than we can possibly imagine. "Eye has not seen nor ear heard what God has prepared for those of us who love Him" (1 Corinthians 2:9).

Think about it! God created the heavens and the earth in six days, but our Lord Jesus has been preparing a place in heaven for us for the past 2,000 years. You do the math. Just imagine the incredible promise fulfilled when we all get to heaven. Imagine the indescribable joy of serving Him forever and this promise of heaven. This hope of eternal life then serves as the catalyst and the motivation for godly living and dynamic ministry today. That's why we live "looking unto Jesus, who is the author and the finisher of our faith" (Hebrews 12:2). Look onward and upward to Him; that's why we are encouraged.

Did you see President George H. W. Bush, rather, President 41 Bush, coming down from that parachute on his 80th birthday? He did an interview in the newspaper. He was asked about his military service, and the interviewer looked on the wall of his office and saw four simple letters written there: C-A-V-U.

When the reporter inquired as to the meaning of C-A-V-U, the former president replied, "When I was a little pilot, 18 years old or 19, that was all we prayed for...C-A-V-U. We didn't have G-P-S, we didn't have all this navigation stuff and radar and everything and so we prayed for...at night for the next day...that we would have, 'Ceiling and visibility unlimited."

Ceiling and visibility unlimited... The president then said, "That is where my life is today."

Southern Baptists, this is where we are today as a Convention of churches. We have a ceiling and visibility that is unlimited because we have been blessed immeasurably with all of the blessings of heaven. Therefore, we live today with eternity in our hearts. "Don't set your affections on things below, but things above" (Colossians 3:2).

The Message paraphrase puts it this way:

Don't shuffle along, eyes to the ground, absorbed with things right in front of you. Look up, and be alert to what is going around. Christ—that is where the action is. See things from His perspective.

Let heaven be the habit of our hearts. May we live with a forever focus. Some people live with the idea that here on earth we're in the land of the living, on our way to the land of the dying. That's not true. We are not in the land of the living on our way to the land of the dying...we're in the land of the dying on our way to the land of the living.

Jonathan Edwards, the great Christian preacher, was known from time to time to entertain children by picking up a clear stone and peering through that stone at the sun. When the children asked him what he was doing, he would simply reply, "I'm thinking about heaven."

Someone said of Jonathan Edwards, "That's what's wrong with Edwards. The problem with Edwards is that he has eternity stamped on his eyeballs." If only people could say that we have eternity stamped on our eyeballs, that our focus is with Him forever. This raises an important question. If we have this abundant provision, why are we so often failing? Why do we seem defeated? Why is the job of world evangelism not getting done? Why is the culture collapsing around us? Could it be because we have become disoriented and unfocused? We have become earth-focused and not eternity-focused.

May God help us embrace each day with a heart for Him and a heart for heaven, because nothing will elevate our lives more, including our churches and all the people around us. Southern Baptists, look up!

II. Step Up

But there's another challenge, and that is to step up. Southern Baptists, it's time to step up as we live for eternity today. Ephesians 4:1 says we are to "walk worthy." Step worthily of the calling. We're told again in Ephesians 5:1-2 that we are to "walk in love." We're also told in the fifth chapter of Ephesians that we are to "walk circumspectly," that is, carefully (verse 14).

It is clear to me as you read the passages in Ephesians 4 and 5 concerning the walk of the believer, that the distinctive difference Jesus makes in our life, the worthy walk He creates, concerns our witness within the body of Christ and without, into the world. That is, evangelism and missions. We must step up the pace, Southern Baptists, in our engagement of this culture and our evangelization of the world.

When the disciples were standing with Jesus on the Mount of Olives, their mouths gaping open at the prospect of His ascension, they asked Him, "Lord are You going to this time restore Your kingdom to Israel?" They couldn't wait. Their hearts were pounding with anticipation, but they were still unfocused, they didn't yet know exactly what His agenda—His assignment—for them would be. Their vision was of an earthly kingdom. But Jesus calls us to an eternal kingdom and that is why Jesus gave us the Great Commission. In Acts 1:8 He gave them the promise to fulfill that Great Commission when He said, "you shall receive power when the Holy Spirit has come upon you; and you shall be My witnesses."

What a phenomenal task given to those disciples and given to us-world evangelization.

The great evangelist Billy Graham said this:

"The evangelistic harvest is always urgent. The testing of men and women is always being decided. Every generation is strategic. We are not responsible for the past generations. We cannot bear full responsibility for the next one, but we do have our generation. God will hold us responsible as to how we fulfill our responsibility to this age and take advantage of our opportunity."

One thing is certain, if we are to complete our mission we must walk worthily and witness intentionally. Our message must be clear—it is the gospel of Jesus Christ. Inherent in the gospel of Jesus Christ is the death, burial, and resurrection of our Lord. That is the good news. That is the gospel, and inherent within that gospel is the power to change lives. The power is not in our personalities. The power is not centered in our worship styles or centered in our programs or our denominational strategies. The power is in the gospel of Jesus Christ and the promise of the Holy Spirit, to enable us to take that gospel to the world. May God help us to do it now more than ever. May God help us to do it urgently and cooperatively, knowing that we're dependent upon the Holy Spirit.

Only the Holy Spirit can break down the hardness of the human heart. Only the Holy Spirit can empower our words and our witness and break through into the darkness of a person's life. It is the glorious light of the gospel of Jesus. It is the simple gospel of Christ.

Ronald Reagan used to say that his message, his political philosophy, was "simple but it wasn't simplistic." The gospel of Jesus Christ is simple, but it's not simplistic. It is the life-changing, eternal gospel of Christ.

How we should thank God for His Word—the inerrant, infallible Word of God! But if I study the Bible and know my Bible and believe my Bible and won't walk across the street to share the gospel, what's the point? If evangelism is buried in orthodoxy, it is an unworthy grave. We must step up.

Now I know, I sat where you have sat and heard many sermons on evangelism and missions and, Southern Baptists, we've heard it so often that we just let it fly right over the tops of our heads. Even as I'm speaking now, you're saying, "Been there. Done that. Heard this." But we cannot stop saying it. We must keep on preaching personal witness and evangelism and teaching it in our churches. Here's why: In spite of every advantage, we're falling behind in the world and in our nation.

Did you know:

- The United States is the third largest unchurched nation in the world?
- · North America is the only continent where Christianity is not growing?
- · Seven out of 10 people in America do not know Jesus Christ in a personal way?
- The United States is now the thirteenth largest receptor of Christian missionaries in the world? Missionaries are now coming here from other parts of the world.
- Only 4% of Americans report to have a biblical worldview, and more than 80% of all churches in the United States are plateaued and declining?
- In America we are now losing 72 churches per week, over 10 per day?

Southern Baptists have not been immune to these startling statistics. We are now flatlining in terms of our growth in baptisms. We are not reaching our country, our communities, much less the world, with the gospel.

I'm happy to report that our missionaries are bringing people to Christ at an unprecedented rate. Overseas, the International Mission Board reports over 500,000 baptisms—a half million baptisms the past two years consecutively. We rejoice in that. But in America, in our own neighborhoods, with our own neighbors, we're not getting the job done. May God help us to make our neighborhoods, our communities, a place from which it is hard to go to hell...that we develop disciples committed to stepping up to the challenge of evangelism.

The one ministry of the church that we won't do in heaven is evangelism and missions. We will worship in heaven. We will serve Him forever in heaven. We will understand and grow deeper in the riches of His grace and glory in heaven. But in heaven, the destiny of mankind is sealed. So, if we are ever going to advance the kingdom of God, if we're ever going to fulfill the Great Commission in our generation, if we are ever to proclaim the name of Jesus, if we care about the eternal destinies of families, friends, neighbors, and nations, we must be willing to share Jesus now with desperate and dying men and women that they may know Him and go to heaven with us.

Too many of us just don't care. We're calloused. And pastors, it starts with you and me. Every pastor needs to get over the idea of being a CEO in charge of the church and remember that God has called us to be shepherds who love sheep—including lost sheep.

The masses of people in the United States of America live in the great cities of America. That includes the great cities of the West, the Midwest, and the Northeast, as well as the South. Southern Baptists have chosen not to limit our witness to the south. We are now moving, in cooperation with strategic focus, to the cities of the great Northeast and Midwest.

Remember, it was Paul's strategy to go to the great cities of the ancient world. He was the point man spreading the fires of evangelism from Jerusalem to the ends of the earth, because the gospel is for everyone..."to the Jew and also to the Greek" (Romans 1:16). He and a small band of believers turned the world upside-down. It's one of the most powerful evidences of the Christian faith of all—the power of the gospel. So I'm calling you, Southern Baptists, to join us in the efforts to reach the great American cities for Christ—New York and Boston and Chicago and Miami and Los Angeles. Millions and millions in these massive cities are groping in darkness and need the gospel, and yet they're responsive. Ask your church, lead your church, to be cooperative with the North American Mission Board, with your state convention, with local associations, and adopt one of these great cities to share the gospel. Start a church, invest in that church, visit it, send your young people there, ask that God would give you a burden for the great cities of this nation. People need Jesus.

III. Wise Up

Third, we are to wise up. Ephesians 5:17-18 tells us this:

Therefore do not be unwise, but understand what the will of the Lord is. And do not be drunk with wine, which is dissipation; but be filled with the Spirit.

We're to wise up. Why? We're to walk in wisdom. Why? Because we are now in a cultural war like we've never seen and things are not going well for our side. This is a struggle which, depending upon the result, will define America for generations to come. As Jesus taught us, we are to "be wise as serpents and harmless as doves" (Matthew 10:16). This means that we are to think biblically and live truthfully—to live distinctively different Christian lives in this culture. I brought my message last year on salt and light; we are salt and light in this culture, but so often the church has been compromised. Now, I assure you, the culture is not compromising in its agenda. The anti-Christian secular culture is not compromising in its efforts.

Have you noticed everyone seems to have an agenda? The feminists have an agenda. The terrorists have an agenda. The homosexuals have an agenda. These agendas, apart from Jesus Christ, are the pathway to hell. But God has given us an agenda which is the pathway to heaven; that agenda is Jesus, who is "the way the truth and the life" (John 14:6).

To wise up is to live in the power of God's Spirit and express the life and the love of Jesus in the culture. If Jesus isn't changing your life, something is drastically, dramatically wrong. We're new creatures and creations in Christ. We don't live like the world—we're different than the world.

So why are we failing in this cultural war? Some say the battle is over; I don't believe it is. Are we failing because we don't have enough money or because we don't have enough preachers or because we don't have enough deacons or because we don't have enough committees? No! It's because we need more of the power of God.

We need preachers who are willing to stand up and tell the truth and preach the truth, who will call sin by its first name and deal with the issues of our times. Why aren't we, as preachers, in our pulpits teaching and preaching what the Bible says about marriage as God has defined it, what the Bible says about homosexuality as God has condemned it? I'm convinced there's not

much wrong with America that couldn't be changed if those of us who preach and teach the Word of God would stand squarely on the Word of God and the testimony of Jesus Christ and declare the truth to this culture, starting with our own congregations who need to wise up and think about these issues.

You know, the moment I leave the Bible in my preaching, I'm not a true preacher. I may be a speaker. I may be a motivator. I may be a communicator or an entertainer, but I'm not a preacher until I'm preaching the Word of God prophetically and powerfully. "Not by might, not by power, but by My Spirit, says the Lord." I'm not smart enough to tell people how to live apart from the Word of God.

You say, "Well if you preach the truth, people won't like it." That's a swing and a miss. The issue is whether it's true, not whether it's popular. Politicians need to be popular; preachers need to tell the truth, and we need to tell it now. We are called to deliver the presence and the love of Jesus to the culture. If we don't, then the unrighteous will dominate and control our lives and our future and our families. If we abdicate our role and our responsibility socially and culturally to bring Christ to the culture so that truth and righteousness can prevail, then we will lose this battle. Satan is on the prowl; he's devouring everything around us, so we need to wise up.

That means helping our people know the issues at stake. This is an election year—2004—a year of decision. Southern Baptists have a plan to register voters all across America and we know that every vote counts. That plan is iVoteValues.com. I'm so appreciative of Dr. Land and his organization and this effort to register voters—not only to register voters, but to inform voters. Once again, pastor and teachers of the Word of God, it's our responsibility! We don't tell people who to vote for, but we do teach people the principle and the values of God's Word. We better make sure that our values are the values of Scripture so that when people go in to the voting booth, they will vote their values and their principles.

This election in 2004 matters because there are two different viewpoints in this culture as to where America needs to go; the moral issues of our time are still on the table. Ephesians 5 describes marriage, as God from the beginning of time has defined it, as a husband and a wife, a man and a woman. It must not be redefined. It is the mysterious picture of Christ and the church. Every effort to restructure society and to redefine the family and marriage itself is an attempt to undermine the foundations and the faith of this nation. We believe in the biblical family as God has given us the family. That is why we must press toward the passage of the Federal Marriage Amendment and get this done for the sake of the family and the future of our homes.

President Bush has proposed this. Recently to the religious press, he said, "I am the voice, but I'm one voice and frankly I need the added voices of the religious community."

So I challenge you to let your voice and your views be known to your legislators. There are votes coming up as soon as August. Write, e-mail, but better yet, contact them through their local districts where you can best reach them and where they will understand your viewpoint. I'm proud of our senator from Texas, John Cornyn, who is a strong advocate for the Marriage and Family Amendment. Listen to the words of Senator Cornyn.

"I think the American people have to decide whether they're going to run the government or let judges run it. Of course, Lincoln said, this is a government of the people, by the people, and for the people and not one, obviously, that should be relinquished to just a handful of activists judges. I believe a Federal Marriage Amendment is the next logical step.

The United States Constitution has been amended 27 times in our nation's history for various issues. I can't think of anything more important than preserving the sanctity of the family and making sure that traditional families, the fundamental building block of our society, are preserved in the best interest of families and the best interest of children."

A Baptist preacher anywhere couldn't have said it any better than that. We know that the priority for Southern Baptists is to fulfill the Great Commission. We know that sharing Jesus one-on-one and cooperatively around the world is God's agenda. Some say what we need to do, therefore, is just share the gospel and shut up about the rest of this, cloister into our churches, have church, win people as we can, and go home.

But I simply ask you a question: If we don't, as Southern Baptists and other evangelical Christians, stand up, wise up, and speak out on these issues, who will be left? Who will be left to deal with the issues of our times? If not us, Southern Baptists, then who? If not now, when? May God help us to do it now. May God help us to take the responsibility that God has given us.

M. E. Dodd, past president of the Southern Baptist Convention, in his 1919 Convention Address said this...speaking of our responsibility to our culture and to our world...he said:

"That rests largely in the hands of Southern Baptists. If they remain true, the outlook is glorious. If they give up, the fight is practically lost."

Southern Baptists, we will not give up! We will look up. We will step up in our personal witness. We will wise up in our responsibility to this culture and...

IV. Gear Up

Yes, we will gear up, for we're in a spiritual battle. The last chapter of Ephesians talks about the spiritual battle: "We wrestle not against flesh and blood, but against principalities and powers" (verse 12).

We know who the enemy is. We know the battle ultimately is for the souls of men and women. Because Satan is our enemy we must stand firm, geared up, girded with the gospel of truth. We must not relent. We must not retreat. We must not flinch or fail. We must not give up an inch of God's territory. This is God's property. We are to preserve it and protect it. So we don't give up.

I don't know if we are going to prevail in this cultural war or not. I pray for revival in the church. I pray that God will send spiritual revolution to America, but I don't know if we will win this cultural war here on earth. But one thing I do know (is) that His kingdom is forever. One thing I do know is that the kingdoms of this earth will become the kingdom of our God and His Christ. What I do know is that while the battle is on and is heating up, "the grass withers and the flower fades, but the word of our God will stand forever" (Isaiah 40:8)!

In 1951, San Francisco, California, Southern Baptist President Robert G. Lee challenged the messengers of the Convention with these words:

"As Southern Baptists we must ever believe the Bible to be the final word of every subject mentioned, the book from which there is no appeal, needing no supplement or addition, needing no other lamp to guide our feet, trusting nothing in antithesis to Bible teaching. We preach the Word, never outworn and never outgrown, supernatural in origin, infallible in authority, eternal in duration, personal in application, regenerative in power, unexhausted in adequacy, inspired in totality, harmonious in infinite complexity, the miracle book of diversity in unity. This Book speaks with directness that leaves no doubt as to either duty or

destiny and makes the libraries of the world comparatively meaningless without its teaching. At the end of the day, at the end of the day, the kingdoms of this world will collapse, the culture will collapse, heaven and earth will be shaken, but God's church will abide forever in glory with Him. God's Word will endure forever, His promises forever."

So, Southern Baptists, we pray: "Lord raise us up. Lord encourage our spirits, increase our faith, instruct our faith, burden our hearts, inflame our lives impassioned by the Holy Spirit because, Lord, we are fascinated with Your glory. We are captivated by Your amazing call. We are liberated by your grace. We are intoxicated by Your Spirit, and we are consecrated to Your purpose. Yes, the church is going up...up...up when we look up, when we step up, when we wise up, and gear up as the church of the living God. To Him be glory in the church throughout all ages, forever and ever, world without end."

Steve Gaines' Convention Message 2004 Southern Baptist Convention June 16, 2004, Indianapolis, Indiana

DON'T COME DOWN

Introduction:

America is in a state of crisis.

We face the ominous threat of <u>international terrorism</u>. Our cowardly foe murders innocent people in the name of religion. Recently, radical Muslims used a butcher knife to behead Nick Berg, an American civilian, as they shouted, "Allah be praised!"

Jesus said in John 16:2 - "But an hour is coming for everyone who kills you to think that he is offering service to God."

We are living in that "hour."

We also face a crisis in our uncertain <u>national economy</u>. Social Security is no longer "secure." Americans borrow more and save less than ever. Our <u>national deficit</u> is at <u>\$7 trillion!</u> (<u>1 trillion</u> is <u>1 million X 1 million!</u>) We are a "debtor nation," and we will soon see that, "The borrower becomes the lender's slave" (Proverbs 22:7).

But as important as these two matters are, they pale compared to two other issues that will determine the future of America.

These other two issues are <u>not</u>: Finding a cure for AIDS, building houses for the homeless, global warming, nuclear disarmament, the war in Iraq, racism or Civil Rights.

The two moral issues that will determine what God does with and to America are: (1) abortion, and (2) homosexuality.

Our country is not only in a state of <u>crisis</u>; it is also at a moral <u>crossroad</u>. America will decide in the next 12-18 months what kind of country she wants to be for at least the next 100 years, if not beyond.

America's walls of spiritual protection have crumbled because we have turned our backs on Jesus Christ.

Well-organized, liberal, militant groups in America have as their sole purpose the removal of all references to Jesus Christ in public life. They have removed <u>prayer and Bible reading</u> from our schools. They have stopped <u>public prayers</u> at high school athletic events. They are removing the <u>cross</u> from the <u>city seal of Los Angeles</u>. They would remove the words <u>"under God"</u> from our <u>Pledge</u>.

They despised and ridiculed <u>Mel Gibson's movie</u>, "The Passion," complaining that it is too "violent" and "anti-Semitic." Since when did Hollywood become concerned about "violence"? If "The Passion of the Christ" is anti-Semitic and will make viewers hate modern-day Jews, then we had better censure "Schindler's List" in order to protect modern-day Germans!

America is a divided nation; the elections in 2000 showed us that! Jesus said in <u>Luke 11:17</u> – "Any kingdom divided against itself is laid waste; and a house divided against itself falls."

America's walls have fallen down because, "Unless the LORD builds the house, they labor in vain who build it; unless the LORD guards the city the watchman keeps awake in vain!" (Psalm 127:1).

America is in desperate need of "spiritual wall-builders"!

Nehemiah was a "wall-builder." He lived when God's enemies had destroyed the walls of Jerusalem. God used him to rebuild those ancient walls. Nehemiah faced major opposition, particularly from three local leaders named Sanballat, Tobiah, and Geshem. When these enemies tried to lure him down from his work on the wall, Nehemiah refused! He and his workers "stayed with the stuff" and completed their great work.

Southern Baptists must do the same thing!

The title of my message today is...

"Don't Come Down!"

Nehemiah 6:1-9 - "Now when it was reported to Sanballat, Tobiah, to Geshem the Arab and to the rest of our enemies that I had rebuilt the wall, and that no breach remained in it, although at that time I had not set up the doors in the gates, then Sanballat and Geshem sent a message to me, saying, 'Come, let us meet together at Chephirim in the plain of Ono.' But they were planning to harm me. So I sent messengers to them, saying, 'I am doing a great work and I cannot come down. Why should the work stop while I leave it and come down to you?' They sent messages to me four times in this manner, and I answered them in the same way. Then Sanballat sent his servant to me in the same manner a fifth time with an open letter in his hand. In it was written, 'It is reported among the nations, and Gashmu says, that you and the Jews are planning to rebel; therefore you are rebuilding the wall. And you are to be their king, according to these reports. You have also appointed prophets to proclaim in Jerusalem concerning you, "A king is in Judah!" And now it will be reported to the king according to these reports, So come now, let us take counsel together.' Then I sent a message to him saying, 'Such things as you are saying have not been done, but you are inventing them in your own mind.' For all of them were trying to frighten us, thinking, 'They will become discouraged with the work and it will not be done.' But now, O God, strengthen my hands.

"I am doing a great work and I cannot come down. Why should the work stop while I leave it and come down to you?"

God is calling us to be "spiritual wall-builders." There are several significant principles for Southern Baptists in Neh. 6:3:

We Are Called to a Great Work (v. 3).

"So I sent to the messengers saying to them, 'I am doing a great work...."

A. Explanation

Nehemiah was <u>called</u> to "a great work." He lived during "post-exilic days," or *after* Judah had been *exiled*. In 959 B.C., Solomon built his Temple in Jerusalem. For four centuries it was the epicenter of Jewish worship. But God's people began to worship Canaanite idols. They even sacrificed their children in fires to demon gods.

God sent prophets to warn them, but they refused to listen. Consequently, in 722 B.C., the LORD sent the Assyrian armies and destroyed the 10 tribes of Israel in the north.

The people of Judah in the south did not believe the same thing could happen to them! After all, they had Jerusalem, the Temple, the Ark of the Covenant, the Ten Commandments, the priests, the rituals and sacrifices, and great fortified walls.

They thought that they were too important and God was too loving to ever punish them (sounds familiar doesn't it?). So for the next 150 years they, too, worshipped idols.

Like Israel, they rejected God's warnings through the prophets. In 587 B.C., the Babylonian army came and decimated Jerusalem. The Jews who survived were sent into Babylonian exile. There the people of God remained for several decades.

In due time God mercifully brought some of His people back.

The Persians conquered the Babylonians in 539 B.C. One year later the Persian ruler, <u>Cyrus</u>, commissioned a group of Jews to return to Jerusalem to rebuild the Temple. They were led by a man named <u>Zerubabbel</u> (Zech. 4:6). As a result of Zerubabbel's leadership, and the preaching of Haggai and Zechariah, the Temple was rebuilt in 515 B.C.

God had restored **WORSHIP** to His people!

fifty-eight years after the Temple was rebuilt, God sent a "preaching machine" named Ezra to Jerusalem (quote Ezra 7:10). Just as God had used Zerubabbel to restore **WORSHIP**, God used Ezra to restore **THE WORD**. Now the Jews had **PRAISE & WORSHIP** as well as the **PROCLAMATION OF THE WORD**.

Thirteen years after Ezra began his ministry, God called Nehemiah to return to Jerusalem to rebuild the wall.

Notice:

When Praise and Worship are followed by, the Preaching of the Word, God provides His people with the Protection of the Wall. God's people could have His wall of protection only if they worshiped Him and honored His Word!

Nehemiah refused to come down from his work on the wall because **He had been** called to a great work!

B. Application

Just as Nehemiah was called to a great work, so are Southern Baptists. We are called to be "spiritual wall-builders"! And it is the greatest work on earth!

Vance Havner - "The pastor of the smallest Baptist church in Mississippi would have to take a giant 'step down' in order to become the President of the United States!" (AMEN!)

How can Southern Baptists help rebuild America's walls of protection?

(1) We Are Called to Rebuild America's Spiritual Walls through the Great Work of Prayer. God wants our churches, our homes and our physical bodies to be "houses of prayer."

My good friend, Don Miller, says, "The best place for a Christian and especially for a pastor is down on his knees."

Pastor, you must make prayer the priority of your life, and preaching the priority of your ministry. You must not stand up and speak for God until you have first knelt down and spoken with God!

"Where prayer focuses, God's power falls!"

(2) We Are Also Called to Rebuild America's Spiritual Walls through the Great Work of Preaching. Our Pastor's Conference reminded us to "preach the Word!"

Like Ezra of old, we must "prepare our hearts to <u>Seek/Study</u> God's Word, <u>Obey</u> God's Word, and <u>Share</u> God's Word with a lost world!

We must, "Study to show (ourselves) approved unto God..." We are called to rebuild America's walls through the great work of preaching the Word of God!

(3) We Are Called to Rebuild America's Spiritual Walls through the Great Work of Evangelism & Missions.

Southern Baptists, we are called to make disciples, baptize disciples, and teach disciples all that Jesus has commanded. Every person without Jesus in this world is lost and going to hell. We must take the Gospel to them at home and around the world! We must tell everyone that Jesus is "The Way, the truth, the life...:

Indeed, Southern Baptists, we are <u>called</u> to the Great work of personal evangelism & soulwinning, as well as home and foreign missions!

(4) We Are Called to Rebuild America's Spiritual Walls through the Great Work of Being Salt and Light.

Jesus said, "You are the salt of the earth...the light of the world!" God has not called Hollywood to set the moral tone of this nation. Rather, He has called Christians to be the conscience of America! Southern Baptists, we must lead out in this calling! It is our responsibility to warn our nation when it is going astray.

We must address the issue of ...

(A) Abortion

Forty-two million babies have died since 1973 (pop. of 15 of our states). In God's eyes, abortion is nothing short of child sacrifice. There is little difference between what abortion-doctors do every day and what those Muslims did when they beheaded Nick Berg! We must call to account the unelected, unaccountable, out-of-control, federal judges who are ruining our nation.

Psalm 11:3 - "If the foundations are destroyed, What can the righteous do?"

Regardless of what the American Medical Association says, regardless of what the National Organization of Women says, regardless of what Planned Parenthood says, regardless of what the ACLU says, regardless of what federal judges say, abortion is murder, abortion is sin, and abortion is an abomination in the eyes of God!

Southern Baptists must also speak out concerning...

(B) Gay Marriage and the Homosexual Agenda.

Radical gays denote the greatest moral threat America has ever faced! America's economy and national security are affected more by what happens in Massachusetts than by what happens on Wall Street or in Iraq! God will not prosper/protect a nation that embraces homosexuality. If we allow gay activists to win the war for marriage, we are signing the death warrant of this nation.

Southern Baptists must <u>condemn</u> the appointment of the homosexual Episcopalian priest, Gene Robinson, as the Bishop of New Hampshire. WE must also <u>commend</u> the Episcopalians who opposed him.

Southern Baptists should congratulate our United Methodist brethren for reaffirming their opposition to homosexuality at their recent General Conference in Pittsburg. Although the liberal media barely mentioned it, Methodists described homosexuality as being "incompatible with Christian teaching." They also said, "We support laws in civil society that define marriage as the union of one man and one woman." God bless you, United Methodists; you did John and Charles Wesley, Frances Asbury, Thomas Coke, and all God's family proud!

Southern Baptists must denounce pro-homosexual television programming such as Will and Grace, L.A. Law, Roseanne, Queer Eye for a Straight Guy, and Ellen Degeneres' talk show. We must demand that our local cable companies refuse to carry MTV's new homosexual channel, "LOGO."

WE must help curb the epidemic spread of lesbianism by telling our daughters that the passionate kisses shared by Madonna, Brittany Spears, and Christina Aguilera at MTV's Video Music Awards last August were an abomination to a holy God!

And Southern Baptists must lead the way over the next 12-18 months to help pass The Federal Marriage Amendment, which says, "Marriage in the United States shall consists only of the union of a man and a woman!"

Just as WE began the process of "taking back" our beloved SBC 25 years ago, WE must now lead the way for God's people to "take back our nation" from the militant gay activists!

We are called to be salt and light to our nation!

"WE ARE CALLED TO THE GREAT WORK OF REBUILDING AMERICA'S SPIRITUAL WALLS!"

Not Only Are Southern Baptists Called to a Great Work...

2. We Must Also Be Committed to that Great Work (v. 3).

"So I sent messengers to them, saying, "I am doing a great work and I cannot come down...."

A. Explanation

Notice: Nehemiah did not say, "I will not come down." Rather, he said, "I cannot come down!" (big difference!)

Nehemiah knew how crucial the wall and its gates were. They would:help protect the Jews from their enemies, and help sustain their struggling economy. Most of all, the wall and its gates represented God's mercy! They were reminders that although God had disciplined His people in the past, He had now had forgiven them! That wall and its gates meant far too much for Nehemiah to even consider "coming down." He was committed to the great work of rebuilding them.

B. Illustration

David Livingstone was a renowned Scottish missionary, physician, and explorer in the 19th Century. At age 27, he received his medical degree. But instead of staying in Scotland and establishing his medical practice, he became a missionary and went to Africa. For 33 years, he "brought the Light of the Gospel to the Dark continent of Africa." He did all he could to help abolish the trading of slaves, He passionately shared the gospel of Christ with the natives. He was committed to his work in Africa.

Livingstone died on May 1, 1873 at the age of 60. His friends found him at 4:00 a.m. kneeling by his bedside, having died in prayer. They mummified his body and carried it for 1,000 miles from the heart of Africa to the coast. After almost a year, his body arrived in London. He was buried in Westminster Abbey on April 18, 1874 as England observed a "national day of mourning" in his honor.

If you travel to Zambia today, you will find a memorial to him. You will also see a special tree.

Beneath it lies the <u>heart</u> of David Livingstone. His heart was buried where his heart had been throughout his adult life – in Africa! He was <u>committed</u> to "a great work; he could not come down!"

C. Application

Like Livingstone, Southern Baptists must be committed to the "great work" to which God has called us!

(1) We Must Be Committed to Prayer.

Colossians 4:2 - "Devote yourselves to prayer, keeping alert in it with an attitude of thanksgiving."

We are in a spiritual battle that requires frequent and fervent prayer.

Samuel Chadwick said, "The one concern of the devil is to keep Christians from praying. He fears nothing from prayerless studies, prayerless work, and prayerless religion. Satan laughs at our toil and mocks at our wisdom; but he *trembles* when we pray!"

(2) We Must Be Committed to Preaching.

America's spiritual walls would soon be rebuilt if all of our Southern Baptist pulpits would be ablaze with biblical preaching!

America has had its fill of drama skits, coffee talks, interpretive dances, operatic cantatas, highchurch "Frankenstein music," and pop-psychology sessions from the pulpit! America needs some men of God who will study the Word of God, pour out their hearts in prayer before God, then stand at the sacred desk of God, full of the Spirit of God, holding the blessed Book of God, and boldly proclaim a message from heaven for the glory of God!

Southern Baptists, we must be committed to Preaching God's Word!

(3) We Must Be Committed to Evangelism and Missions.

Each of us must ask the Lord to help us be <u>personal soul-winners</u>, as well as being <u>mission-minded</u>. Don't tell me you are "mission-minded" unless you are also a personal soul-winner! We must share the gospel with our neighbor across the street, and then go to the ends of the earth!

(4) We Must Be <u>Committed</u> to <u>Being Salt and Light</u>.

We must be more committed than the gay activists!

In February 1972 the National Coalition of Gay Organizations met at the Armitage Avenue United Methodist Church in Chicago, Illinois. An invitation had been sent out to 495 homosexual organizations across the U.S. to come and prepare a "gay stance for the 1972 elections." Conference participants adopted the 1972 Gay Rights Platform, which included 17 federal and state "demands."

For over 30 years it has been the beacon of the homosexual movement in America. In THE 1972 GAY RIGHTS PLATFORM (Formulated in Chicago, Illinois.), gays demanded:

- (1) The end to discrimination against gays in employment, housing, and public services.
- (2) The end of prohibiting gays from being in the military.
- (3) The elimination of tax inequities "victimizing" same-sex couples.
- (4) Federal support for sex education courses, prepared and taught by gay women and men, presenting homosexuality as a valid lifestyle, and a viable alternative to heterosexuality.
- (5) Repeal of all laws prohibiting prostitution, both male and female.
- (6) Enactment of legislation so that child custody, adoption, visitation rights, and foster parenting cannot be denied because of sexual orientation.
- (7) Repeal of all state laws prohibiting transvestism and cross-dressing.
- (8) Repeal of all laws governing the age of sexual consent.
- (9) Repeal of all laws restricting the sex or number of persons entering into a marriage unit (i.e. same sex marriage, and more than two partners per marriage).

They have achieved most of their goals in only 32 years, and they are quickly gaining ground on the others! Indeed, the homosexual and lesbian activists are committed to their cause.

Southern Baptists must be more committed to the work God has given to us.

I want to strongly encourage every preacher in this room and across America to preach a biblical sermon on Sunday morning about "What the Bible Says About Homosexuality"!

We must inform our society that the Word of God still says...

- God never created anyone to be homosexual. The Old Testament and Jesus both say that, "God created (us) male and female" (Genesis 1:27; Matthew 19).
- (2) God does not approve of Same-Sex Marriages. Again, both the Old Testmend and Jesus say, "For this cause a man shall leave..." (Genesis 2:24; Matthew 19).
- (3) God destroyed the cities of Sodom and Gomorrah because homosexuality which God called, "a sin (that is) exceedingly grave," (Genesis 18-19), "gross immorality," and "going after strange flesh" (Jude 1:7).
- (4) In the Old Testament., God categorized homosexuality along with the sins of adultery, child-sacrifice, and bestiality, calling it "an abomination" (Leviticus 18:20-23).
- (5) In the New Testament. (Romans 1), God called homosexuality, "Degrading, unnatural (it's not in the barn yard), indecent, error, depraved, and not proper."
- (6) God says that those who practice it without remorse and repentance "will not inherit the kingdom of God" (1 Cor. 6:9-10).
- (7) The good news is that homosexuals can be saved and set free by the power of Jesus Christ! (1 Cor. 6:11 – "And such were some of you...").

If the preachers in America would rise up in unison and tell this nation what the Bible says, we could easily pass *The Federal Marriage Amendment* and stop the "homosexualization" of our society!

We must be committed to be salt & light.

Southern Baptists...

- 1. We are called to a great work,
- 2. We must be committed to that great work, and
- 3. We must complete that great work (v. 3).

"So I sent messengers to them, saying, "I am doing a great work and I cannot come down.

Why should the work stop while I leave it and come down to you?"

A. Explanation

God wanted Nehemiah to complete the work he had started. How could he fail the Lord by quitting? He refused to come down at Sanballat's and Geshem's request because he knew that if he did the work would stop!

And indeed, he and the people did finish the work!

Nehemiah 6:15-16 - "So the wall was completed on the twenty-fifth of the month Elul, in fifty-two days. When all our enemies heard of it, and all the nations surrounding us saw it, they lost their confidence; for they recognized that this work had been accomplished with the help of our God."

The great work was <u>completed</u> in only 52 days (a miracle!). And the Jews enjoyed the fruit of his labors for years to come!

B. Illustration

You might say, "But Bro. Steve, the place where I serve is horrible. I need to go somewhere else before I can do 'a great work."

Friend, that's where you're wrong! Any work for Jesus is "a great work!"

When Nehemiah and the people repaired the gates on the wall, some were working at the...

- (1) "Sheep Gate" (3:1).
- (2) "Fish Gate" (3:3).
- (3) "Old Gate" (3:6).
- (4) "Valley Gate" (3:13).
- (6) "Fountain Gate" (3:14).
- (7) "Water Gate" (3:26).
- (8) "Horse Gate" (3:28).
- (9) "East Gate" (3:29).

(5) "Dung Gate" (3:13).

Don't you know they got discouraged sometimes and said, "I wish I was at another gate instead of this gate!"

Does that sound familiar to you? Sounds to me like a bunch of preachers complaining at lunch on Monday! (I'll never take Mondays off...)

Dear Brother, you may be serving the Lord at ...

- "Sheep Gate Baptist Church" with a large, growing flock!
- "Fish Gate B.C." with soul-winners in your church!
- "Old Gate B.C." members are living in the past!
- "Valley Gate B.C." where everybody is depressed; half the congregation is on Prozac!
- "Fountain Gate B.C." people are filled with the Spirit of God!
- "Horse Gate B.C." a strong, working congregation!
- "East Gate B.C." everybody's looking for Christ's return!
- "Dung Gate B.C." it stinks!

No matter where you are, remember, it's a privilege to be anywhere working on God's wall! Finish what He called you to do!

C. Application

The Bible says in, Colossians 4:17 - "Take heed to the ministry which you have received in the Lord, that you may fulfill it."

Southern Baptists, we have not yet completed the work to which we have been called.

(1) We Must Complete the Work of Prayer.

I still believe 2 Chronicles 7:14 - "If My people..."

Prayer changes things! Some things will happen only if we pray! (If that goes against your theology, GOOD!)

(2) We Must Complete the Work of Preaching.

We must never water down our message to attract a crowd!

We are to tell the world that: Man is a sinner, Jesus died for the sins of all people, and man must repent and believe on Christ. Only then can he be saved!

May we be like Apollos of old - "mighty in the Scriptures!"

May we strive to be: Savior-friendly, Scripture-friendly, Spirit-friendly, and soul-friendly, as well as being seeker-friendly!

(3) We Must Complete the Work of Evangelism & Missions.

We will never finish this work until we die or Jesus returns. Until God calls us home, we must organize, strategize, and evangelize our local communities and the world, telling them that Jesus saves!

(4) We Must Complete the Work of Being Salt & Light.

The determination and depth of perversion of the most radical fringe of the Gay Movement is obvious in an essay written in 1987 by a homosexual named Michael Swift.

The essay is entitled "The Homosexual Manifesto." It was printed in a popular gay newspaper called *Gay Community News* on February 15, 1987, and was reprinted in the February 15-21 1987 Congressional Record.

THIS ESSAY is madness, a tragic, cruel fantasy, an eruption of inner rage, on how the oppressed desperately dream of being the oppressor.

We shall sodomize your sons. We shall seduce them in your schools, dormitories, gymnasiums, locker rooms, sports arenas, seminaries, youth groups, movie theater bathrooms, bunkhouses, truck stops, all-male clubs, houses of Congress, wherever men are with men together. Your sons shall become our minions and do our bidding. They will be recast in our image. They will come to crave and adore us. Women, you cry for freedom. You say you are no longer satisfied with men; they make you unhappy. We, connoisseurs of the masculine face, the masculine physique, shall take your men from you then. We will amuse them; we will instruct them; we will embrace them when they weep. We shall give your men pleasures they have never known because we are foremost men too and only man knows how to truly please another man.

All laws banning homosexual activity will be revoked.

We will unmask the powerful homosexuals who masquerade as heterosexuals. You will be shocked and frightened when you find that your presidents, their sons, your industrialists, senators, mayors, generals, athletes, film stars, television personalities, civic leaders, and priests are not the safe, familiar, heterosexual figures you assumed them to be. We are everywhere; we have infiltrated your ranks. Be careful when you speak of homosexuals because we are always among you; we may be sleeping in the same bed with you.

The family unit will be abolished. The family unit, which only dampens imagination and curbs free will, must be eliminated.

We shall rewrite history, history filled and debased with your heterosexual lies and distortions. We shall portray the homosexuality of the great leaders and thinkers who have shaped the world.

We shall be victorious because we are fueled with the ferocious bitterness of the oppressed who have been forced to play seemingly bit parts in your dumb, heterosexual shows throughout the ages. We too are capable of firing guns and manning the barricades of the ultimate revolution. Tremble, hetero swine, when we appear before you without our masks!

What can we do, Southern Baptists, as "salt & light" to stop the advancement of the radical homosexual agenda in America?

- (a) Educate our people concerning the issues we face (esp. homosexuality and abortion)
- (b) Register people to vote. www.ivotevalues.com (Richard Land, ERLC)
- (c) Encourage our people to vote only for candidates who uphold Christian values! www.formarriage.com (Shannon Royce) We must not allow Democrats, Republicans, or even Labor Unions, to tell us how to vote!

If you are a Christian, you must not vote for anyone who favors abortion or homosexuality. God will hold us accountable for the way we vote! No longer can we afford to "vote our pocketbooks". We must "vote our principles"!

(d) Contact your representatives in the House and Senate and tell them that you expect them to support the Federal Marriage Amendment! Capitol Switchboard – 202.224.3121

We must act now, while there is still time!

Conclusion:

Come with me to a hill called Calvary... There hangs Jesus, the sacrificial Son of God!

"All of us like sheep had gone astray..." (Isa. 53:6).

Yonder in the distance hangs <u>Judas</u> at the end of a rope in the Field of Blood. There in the shadows lurks <u>Peter</u>, weeping because he has denied His Lord. At the cross stands <u>Mary</u>, Jesus' mother, pondering these things in her heart! Beside her <u>the soldiers</u> gamble for His garments. <u>One of the thieves</u> next to Jesus calls on His name and is saved. <u>The other thief</u> is about to enter hell cursing Him.

Suddenly a passer-by shouts something; It is repeated by a scribe, then by a Pharisee, then by one of the Sadducees. In a moment even the belligerent thief shouts the exact same words!

What were they all saying? They were saying this:

"If you are the Christ, save Yourself, and come down from the cross!"

But I can hear my Savior say, "I am doing a great work...!"

Weary pastor, your work is "not in vain." <u>Don't come down</u>. <u>praying mother</u>, <u>precious missionary</u>, <u>denominational servant</u>, <u>godly teenager</u>!

Don't come down,

Adrian Rogers - God's love is still worth finding!

D. James Kennedy – God's truths are still transforming lives!

James Dobson - We still need to focus on our families!

Al Mohler and Jerry Falwell - we still need you to be our "media missionaries"!

Rick Warren - People still need God's purpose for their lives!

Tim LaHaye - There are still those who will be "Left Behind" if Jesus returns.

Mel Gibson – There are still people out there who need to know the saving passion of the Christ!

Southern Baptists, don't you dare come down...

Our missionaries are winning more souls than ever! Our churches are still shining the Light of Jesus into a dark world! This world needs us to keep on praying, preaching, evangelizing and doing missions—being the salt & light.

America still needs us whether they know it or not; whether they want us or not!

Christians are all that stands between America and the judgment of God! We're all that is hindering the advancements of the gay activists.

Southern Baptists... "Fight the good fight, finish the course, keep the faith!"

Together, while there is still time, "Let Us Rise and Move the Gates of Hell!"

"We're doing a great work; we cannot come down. Why should the work stop while we leave it and come down to lesser things?"

Intentionally left blank.

Part 3

Ministry Reports to the Southern Baptist Convention

Executive Committee

Seventy-Seventh Annual Report

Executive Committee

901 Commerce Street, Nashville, Tennessee 37203

GARY A. SMITH, Chairman
MORRIS H. CHAPMAN, President and Chief Executive Officer

The Executive Committee of the Southern Baptist Convention is pleased to present this seventy-seventh annual report to the Southern Baptist Convention meeting in Indianapolis, Indiana, June 15-16, 2004.

There are 82 persons from 35 states and territories who are elected as members of the Executive Committee.

The Executive Committee met as follows during 2003-04:

June 16, 2003

September 22-23, 2003

February 16-17, 2004

June 14, 2004

Phoenix, AZ

Nashville, TN

Nashville, TN

Indianapolis, IN

 Officers of the Executive Committee – The following persons have served as officers of the Executive Committee during the past year;

Chair: Gary A. Smith, pastor, Fielder Road Baptist Church, Arlington, TX Vice Chair: William E. (Bill) Anderson, retired pastor, Clearwater, FL

Secretary: Mary M. (Marty) Odom, realtor, Edmond, OK

The following persons served as chair of the three standing subcommittees and the ten workgroups:

Administrative Subcommittee: Roy T. Sparkman, judge, Wichita Falls, TX

Bylaws Workgroup: Conley J. (C. J.) Bordeaux, senior pastor, West Monroe Baptist Church, Monroe, NC

Communications Workgroup: Gerald Smith, senior associate pastor, Irving, TX

Foundation Workgroup: James C. (Jim) Hales, retired bank president, Cold Spring, KY

Personnel Workgroup: Terry Fields, senior pastor, Liberty Heights Baptist Church,

West Chester, OH

Business and Finance Subcommittee: Michael L. (Mike) Trammell, senior pastor, Mt. Airy Baptist Church, MD

Audit Workgroup: John L. Yeats, SBC Recording Secretary, editor, Baptist Messenger, Oklahoma City, OK

Business and Financial Plan Workgroup: Thomas M. Vinson, senior pastor, First Baptist
Church, Winter Park, FL

Convention Arrangements Workgroup: Bruce O. Martin, pastor, Village Baptist Church, Fayetteville, NC

Cooperative Program Subcommittee: Frank Cox, senior pastor, North Metro First Baptist Church, Lawrenceville, GA

Boards and Commission Workgroup: Donald L. (Don) Bailey, Billy Graham Evangelistic Association, Asheville, NC

Cooperative Program Development Workgroup: Rob Zinn, pastor, Immanuel Baptist Church, Highland, CA

Seminaries Workgroup: Michael S. (Mike) Hamlet, pastor, First Baptist North Spartanburg, Spartanburg, SC

 Cooperative Program Giving – The giving record of Southern Baptists during the fiscal year October 1, 2002–September 30, 2003, is as follows:

		2002-2003		2001-2002	% Change
Total Gifts	S	9,105,505,497	\$8	3,681,491,558	4.88%
Total Cooperative Program	\$	501,199,698	S	501,772,139	-0.11%
State Share	\$	317,998,004	S	319,449,029	-0.45%
SBC Share	. \$	183,201,694	\$	182,323,110	0.48%

 Trends in Giving – The following five-year record of gifts to Southern Baptist churches and through the Cooperative Program is as follows:

					Total	
			Undesignated		Cooperative	
Year	Total Gifts	% Incr.	Gifts	% Incr.	Program	% Incr.
1998-99	\$ 7,259,074,765	5.38%	\$ 5,607,034,479	3.43%	\$ 461,629,183	4.73%
1999-00	\$ 7,793,931,050	7.37%	\$ 5,980,939,876	6.67%	\$ 486,141,768	5.31%
2000-01	\$ 8,314,899,294	6.68%	\$ 6,445,430,643	7.77%	\$ 487,257,630	0.23%
2001-02	\$ 8,681,491,558	4.41%	\$ 6,786,994,352	5.30%	\$ 501,772,139	2.98%
2002-03	\$ 9,105,505,497	4.88%	\$ 7,170,236,005	5.65%	\$ 501,199,697	-0.11%
Average-1	970s	9.94%		N/A		8.97%
Average-1	980s	7.58%		5.71%		6.83%
Average-1	990s	5.42%		4.91%		2.68%
Average-2	2000s	5.84%		6.35%		2.10%
Average-I	ast Five Years	5.74%		5.76%		2.63%
				T	otal	Total
	SRC			CI	0/2 of	CP % of

		2.0		Total	Total
	SBC			CP % of	CP % of
	Cooperative		SBC %	Total	Undesignated
Year	Program	% Incr	of CP	Gifts	Gifts
1998-99	\$167,996,385	5.27%	36.39%	6.36%	8.23%
1999-00	\$178,298,879	6.13%	36.68%	6.24%	8.13%
2000-01	\$176,962,402	-0.75%	36.32%	5.86%	7.56%
2001-02	\$182,323,110	3.03%	36.34%	5.78%	7.39%
2002-03	\$183,201,694	0.48%	36.55%	5.50%	6.99%
Average-1970)s	8.92%	34.41%	8.94%	N/A
Average-1980)s	7.98%	37.47%	8.55%	10.50%
Average-1990		2.06%	37.04%	7.00%	8.73%
Average 2000:		2.22%	36.47%	5.85%	7.52%
Average-Last		2.83%	36.45%	5.95%	7.66%

4. Cooperative Program Distribution – Cooperative Program funds received by the Southern Baptist Convention were distributed in keeping with the action of the Southern Baptist Convention when the 2002–2003 Southern Baptist Convention Cooperative Program Allocation Budget was approved. The 2002–2003 SBC Cooperative Program funds include funds received from state conventions and state fellowships and identified by them as Cooperative Program funds, though some were restricted in their distribution.

	2002-2003 Cooperative Program	2001-2002 Cooperative Program
Convention Operating	\$ 6,082,296.48	\$ 6,053,127.52
Annuity Board	1,392,332.58	1,385,655.17
International Mission Board	91,600,846.03	91,161,554.58
North American Mission Board	41,751,666.72	41,551,438.35
Golden Gate Seminary	3,584,186.47	3,710,388.61
Midwestern Seminary	2,885,301.60	2,957,086.73
New Orleans Seminary	7,612,387.77	7,314,905.40
Southeastern Seminary	7,455,619.72	7,276,052.83
Southern Seminary	7,588,343.92	7,161,439.09
Southwestern Seminary	10,079,322.03	10,597,271.71
Historical Library & Archives	439,684.32	437,575.15
Ethics & Religious Liberty Commission	2,729,706.50	2,716,615,06
	\$183,201,694.14	\$182,323,110.20

Southern Baptist Statistics – A summary of the statistical record for the Southern Baptist Convention for 2002–03 is as follows:

						Gain or	% Gain	
Item/Statistic		2002-03		2001-02		(Loss)	or (Loss))
State Conventions		40		39		1	2.56%	
Associations		1,194		1,198		-4	-0.33%	
Churches		43,024		42,775		249	0.58%	
Baptisms		377,357		394,893		-17,536	-4.44%	
Ratio of Baptisms		1:43		1:41		N/A	N/A	
Other Additions		422,350		432,037		-9,687	-2.24%	
Total Membership		16,315,050		16,247,736		67,314	0.41%	
Sunday School Enrollment		8,193,886		8,174,493		19,393	0.24%	
Discipleship Training						the state of the s		
Enrollment/Participation		2,001,560		2,100,752		-99.192	-4.72%	
Music Ministry								
Enrollment/Participation		1,701,848		1,658,310		43,538	2.63%	
WMU Enrollment		852,205		963,114		-110,909	-11.52%	
Men/Boys Mission Education				000040500		(0.000, 0.000, 0.000, 0.000, 0.000, 0.000, 0.000, 0.000, 0.000, 0.000, 0.000, 0.000, 0.000, 0.000, 0.000, 0.000		
Enrollment/Participation		418,606		435,646		-17,040	-3.91%	
Total Tithes, Offerings,								
& Special Gifts	\$	9,105,505,497	S	3,681,491,558	S-	124,013,939	4.88%	
Undesignated Receipts	\$	7,170,236,005		5,786,994,352		383,241,653	5.65%	
Total Receipts	\$	9,648,530,640		0,461,603,271		186,927,369	1.98%	
Total Mission Expenditures (1)\$	1,102,363,842		,028,650,682		73,713,160	7.17%	
Value of Church Property (2)		35,941,549,606		asked in 2002		N/A	N/A	
Cooperative Program								
- Total	\$	501,199,698	S	501,772,139	S	572,441	-0.11%	
Cooperative Program		100000000000000000000000000000000000000			-		0.11/0	
- State Share	\$	317,998,004	S	319,449,029	-S	1,451,025	-0.45%	
Cooperative Program				217,117,027	Ψ	1,451,025	-0.4370	
- SBC Share	\$	183,201,694	S	182,323,110	\$	878,584	0.48%	
Missions Operated by		,	-	100,000,110	Ψ	070,304	0.4070	
Churches		5,114		5,439		-325	-5.98%	
North American Missionaries		5,176		5,204		-323	-0.54%	
International Missionaries		5,372		5,376		-4	-0.07%	
				(2.00)		3333	-0.0770	

⁽¹⁾ In 2002, SC did not report this item.

Prepared by: Strategic Information & Planning Section, MSN 118, LifeWay Christian Resources
One LifeWay Plaza, Nashville, TN 37234-0118
April 2, 2004

⁽²⁾ Data not reported by KY.

SBC Statistics by State Convention - 2003 (1)

SBC and State	Annalogous	-		Other	Resident	Total	S.S. Ongoing	Disc. Training	Opposing Foroll
•	SSOCISTIONS	Soundand	Baptisms	Additions	Membership	Membership	Enrollment	EnrollyPair	Ongoing Enroit
vaceme	0	3,186	22,317	30,009	784,143	1,132,830	605,059	161,586	136,738
Vaska	4	74	649	573	11,136	18,058	8,723	1,839	1,646
Arizona	14	326	3,632	3,678	68,612	111,243	58,512	14,971	890'6
Vrkansas	42	1,389	12,962	14,605	348,739	533,264	246,387	48,738	43,797
alifornia	33	1,470	11,206	6,125	229,001	501,049	191,819	48.387	33,882
colorado	13	239	1,724	2,100	33,670	54.336	29.573	3.839	5.600
Vistrict of Columbia		117	681	421	5,790	23,985	4.989	2.701	2 530
lorida	49	2.095	34 274	37.371	781.575	1.047.663	586 441	240 291	118 113
Service	8	050 6	33 563	44.488	1 037 374	4 374 000	797 790	100 004	170 040
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awaii-r aciin		00	017	004	11711	10,040	0,403	7,511	018,1
linois	33	1,004	6,842	6,772	161,329	232,708	122,515	28,486	22,678
Idlana	14	351	3,385	2,893	71,417	98,468	43,336	7,105	7,820
wa	7	77	290	212	9,736	13,042	7,896	1,973	1.696
ansas-Nebraska	14	317	2.644	2,898	63,762	85,477	49.896	14.984	9.257
entucky	74	2.431	16.536	16,716	564,036	783.677	326.892	77 B44	89.398
onisiana	47	1.444	12 802	14.822	390.887	576.039	278 112	87 171	85 648
Jaryland-Delaware	=	421	4.074	2.536	83.652	115.882	61 751	17 342	14 053
lichinan	14	986	1 894	1 036	98 918	30 049	21 082	1 784 A	4 510
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iddississi	90	2,048	14,151	18,654	486,107	800,717	342,080	100,583	89,872
Issouri	\$	7,902	13,252	14,016	422,439	640,113	283,734	55,423	58,074
ontana	Ф	106	583	463	8,525	12,307	7,539	2,860	1,107
evada	4	129	1,788	1,326	25,194	34,996	19,575	6,033	2,976
ew England	7	157	1,310	436	14,919	23,100	12,904	3,105	3,540
ew Mexico	13	301	2,613	2,841	63,973	100,931	46,856	10,646	8,027
ew York	7	301	1,291	722	21,628	23,906	15,151	4,535	3,771
orth Carolina	90	3,839	25,154	27,441	945,671	1,264,023	109,659	161,191	178,929
orthwest	16	368	2,514	2,265	50,605	78,027	45,820	11,447	771.77
hio	16	532	4,552	3,387	107,918	145,174	72,690	12,530	13,719
klahoma	42	1,623	16,337	16,160	462,108	764,483	344,732	69,319	59,410
ennSouth Jersey	8	271	3,048	1,036	49,282	52,895	25,758	5.279	5.046
South Carolina	43	2,002	15,929	20,450	560,946	723,728	408,158	122,352	102,857
ennessee	68	3,045	25,101	30,785	844,702	1,117,041	565,206	132,704	124,103
exas (2)	116	5,272	63,327	79,645	1,898,335	2,858,886	1,472,283	276,418	232,353
BGCT	111	4,322	48,910	65,728	1,581,343	2,385,936	1,211,254	227,050	199,773
SBTC	116	1,334	23,549	24,484	556,196	817,609	469,180	91,221	56,897
Jah-Idaho	1	119	895	9	13,140	19,578	10,424	2,877	1,887
Virginia (3)	43	1,707	12,312	11,965	459,695	642,507	323,868	65,835	74,131
BGAV	43	1,411	8,155	8,477	343,915	495,388	233,682	48,585	59,441
SBCV		384	5,151	4,405	146,637	185,889	111,518	20,901	19,838
West Virginia	01	161	835	766	24,183	31,804	15,067	2,648	3,883
Wyoming	80	83	421	334	7,483	13,127	5,542	1,791	1,070
Dakotas Fellowship	7	75	339	263	4,509	7,347	4,792	2,046	1,156
Caribbean Area (4)	4	52	61	24		2,300	602		
Sub-Total	1,194	43,208	387,060	433,637	11,460,731	16,441,903	8,319,311	2,028,470	1,713,917
Adjustments (5)	0	-184	-9.703	-11,287	-114,275	-126,853	-125.425	-26.910	-12,069
Grand Total Ear CBC	***	420.00	277 967	422 350	44 946 456	020 210 21	900 001 0	0000	

Prepared by: Strategic Information & Planning Section, MSN 118 LifeWay Christian Resources One LifeWay Plaza Nashville, TN 37234-0118 April 2, 2004

SBC Statistics by State Convention - 2003 (1)

SBC and State	WMU Ongoing	Men/Boys Mission	Total	Total	Total Mission Va	Fotal Mission Value Congregational
Conventions	Enrollment	Ed. Enroll/Part.	Receipts	CORE AND 745	e76 617 624	\$2 754 111 693
Alabama	70,806	37,273	507,780,1806	4000,400,740	10001000	400 007 298
Maska	991	492	\$15,725,095	\$15,067,451	\$1,604,04	007,188,884
Arizona	3,498	975	\$77,321,552	\$74,311,915	\$7,633,883	\$285,584,404
Arkansas	14,360	4,597	\$298,014,491	\$287,522,976	\$39,176,669	\$1,258,325,201
California	13,661	6,885	\$255,333,843	\$262,476,786	\$28,518,931	\$888,358,204
Colorado	1,354	594	\$40,596,990	\$39,753,066	\$5,208,209	\$185,419,893
District of Columbia	4,001	2,521	\$11,214,858	\$8,036,873	\$1,067,513	\$86,315,489
Torida	40,787	21,308	\$699,457,244	\$641,386,865	\$70,557,473	\$2,654,036,888
Seorgia	87,851	59,249	\$909,269,261	\$858,528,863	\$101,795,528	\$2,744,342,396
Hawaii-Pacific	892	188	\$12,587,505	\$11,585,978	\$1,699,630	\$60,454,036
linois	9.812	4,008	\$115,814,584	\$103,315,833	\$13,246,296	\$486,198,113
ndiana	3,127	1.477	\$46,198,871	\$43,664,568	\$4,882,446	\$219,406,770
DWG	352	152	\$7,951,205	\$7,046,571	\$885,202	\$35,238,468
ansas-Nebraska	3.004	1,157	\$62,851,826	\$60,110,719	\$6,732,902	\$196,002,951
Centucky	42,079	16,654	\$354,535,322	\$337,188,646	\$44,602,776	:
onisiana	24,346	13,228	\$319,781,293	\$289,762,711	\$38,592,932	\$1,304,597,559
Aarvland-Delaware	4.551	2,235	\$85,200,669	\$75,801,545	\$9,090,162	\$349,362,087
Michigan	2,281	1,065	\$24,850,939	\$22,883,657	\$2,790,986	\$126,095,332
Vinnesota-Wisconsin	1,003	651	\$10,479,761	\$9,709,536	\$1,072,200	\$43,909,849
Mississippi	45,357	25.704	\$424,867,809	\$413,029,130	\$56,909,915	\$1,771,125,382
Missouri	27,999	7,945	\$306,038,865	\$291,196,880	\$39,510,704	\$1,353,291,861
Montana	346	142	\$7,096,107	\$6,780,634	\$908,242	\$33,297,746
vevada	906	574	\$19,728,108	\$18,910,012	\$1,761,061	\$91,664,853
vew England	582	271	\$11,006,952	\$10,258,417	\$1,434,550	\$58,673,204
view Mexico	2,203	1,287	\$55,206,252	\$52,808,190	\$6,587,226	\$222,830,786
view York	1,160	472	\$14,543,173	\$13,932,983	\$1,789,102	\$52,038,031
Vorth Carolina	125,702	58,770	\$808,459,332	\$759,001,893	\$105,964,190	\$3,601,052,950
Vorthwest	2,853	1,305	\$47,411,671	\$45,707,203	\$5,900,467	\$233,305,713
Ohio	4,680	1,946	\$78,793,841	\$74,376,231	\$8,721,984	\$363,864,754
Oldahoma	17,848	8,940	\$328,372,555	\$317,196,079	\$41,482,071	\$1,288,826,259
PennSouth Jersey	1,755	1,078	\$13,231,153	\$11,001,667	\$1,472,823	\$44,684,146
South Carolina	75,035	32,947	\$504,113,999	\$480,279,162	\$62,200,493	\$2,295,482,663
998890	62,080	32,109	\$650,885,173	\$645,059,915	\$72,626,019	\$2,638,172,842
exas (2)	100,907	52,010	\$1,708,281,931	\$1,566,573,942	\$173,936,183	\$5,711,619,417
BGCT	90,954	45,087	\$1,368,641,702	\$1,228,136,366	\$145,540,794	\$4,312,628,040
SBTC	27,914	16,604	\$549,399,600	\$519,061,814	\$51,868,422	\$1,628,290,892
)tah-idaho	733	330	\$11,506,972	\$11,055,430	\$1,505,702	\$48,489,006
/inginia (3)	40,226	11,928	\$396,754,479	\$372,921,828	\$43,482,074	\$1,647,484,586
BGAV	36,385	886'6	\$295,150,299	\$278,895,952	\$32,179,434	\$1,321,821,420
SBCV	5,828	2,799	\$128,259,665	\$119,158,059	\$13,814,807	\$426,000,860
West Virginia	1,692	200	\$15,496,864	\$15,142,146	\$2,253,327	\$80,494,638
Wyoming	394	182	\$5,561,601	\$5,328,601	\$851,519	\$32,704,113
Dakotas Fellowship	365	160	\$3,910,172	\$3,848,481	\$475,846	\$21,485,564
Caribbean Area (4)						
Sub-Total	861,407	423,846	\$9,676,454,939	\$9,124,781,549	\$1,111,654,537	\$35,697,082,292
4djustments (5)		-5,240	-27,924,299	-19,276,052	-9,290,695	244,467,314
		440 000	000 040 040 040			

^{1.} All information as of April 2, 2004.

^{2.} Two conventions exist within the state of Taxas. The Taxas summary line does not show the arithmetic sum of the two state convention figures, because some congregations are affiliated with both state conventions, and their numbers are reflected in the totals for both state conventions.

^{3.} Two conventions exist within the state of Virginia. The Virginia summary line does not show the arithmetic sum of the two state convention figures, because some congregations are affiliated with both state conventions, and their numbers are reflected in the totals for both state conventions.

^{4.} Information for the Carribean Area is limited. Only one congregation reported, and its information was not complete.

^{5.} This line includes four types of adjustments to the data:

a) The removal of duplicate data caused by 622 congregations that are affiliated with more than one state convention

b) The removal of date from 86 congregations affiliated with a state convention but not affiliated with the SBC.

c) The addition of data from 745 congregations affiliated with the SBC but not affiliated with a state convention.

d) The addition of date pulled forward from provious ACP reporting cycles for 2,753 congregations that did not report in 2003.

^{**} Information not available due to the use of a different item definition or item not being asked.

Total impacted by incomplete data from state conventions.

 Special Missions Offerings – Southern Baptists contributed a special missions offering total of \$151,010,549 for North American and International Missions in 2002–2003. The record is as follows:

	2002-2003	2001-2002	`	Gain or (Loss)	Percent Gain or (Loss)
Lottie Moon Christmas Offering for International Missions	\$103,155,947	\$102,919,038		236,909	0.23%
Annie Armstrong Easter Offering for North American Missions					
North American Missions	\$ 47,854,602	\$ 48,187,012		(332,410)	(0.69)%

 World Hunger Relief Funds – Southern Baptists contributed a total of \$6,094,429 for World Hunger Relief in 2002–2003. The record is as follows:

Percent Gain or (Loss)
(0.58)%
(0.76)%
0.14%
21.33%
(0.12)%

Significant Actions of the Executive Committee

The following actions of the Executive Committee of the Southern Baptist Convention are reported to the Southern Baptist Convention meeting in Indianapolis, Indiana, June 15-16, 2004, for information.

- 2004-05 Proposed SBC Operating Budget (See Recommendation 1, p. 66.) In February 2004, the Executive Committee adopted the 2004-05 SBC Operating Budget in the amount of \$7,975,000 and will recommend the budget to the Southern Baptist Convention in Indianapolis, Indiana, June 15-16, 2004, for adoption.
- 2004-05 SBC Cooperative Program Allocation Budget (See Recommendation 2, p. 67.) In February 2004, the Executive Committee adopted the 2004-05 Southern Baptist Convention Cooperative Program Allocation Budget in the amount of \$183,201,694 and will recommend the budget to the Southern Baptist Convention meeting in Indianapolis, Indiana, June 15-16, 2004, for adoption.
- 3. Annuity Board of the Southern Baptist Convention: Request for Approval of Ministry Statement Amendments (See Recommendation 3, p. 69.) In September 2003, the Executive Committee adopted a recommendation to recommend to the Southern Baptist Convention meeting in Indianapolis, Indiana, June 15-16, 2004, amendments to the Annuity Board's Ministry Statements.

4. Annuity Board of the Southern Baptist Convention: SBC Approval of Articles of Incorporation Amendments (Name Change and Purposes), SBC Approval of Amendment to SBC Bylaw 14. Entities and Auxiliary of the Convention (First of Two Successive Annual Meetings), and Executive Committee Approval of Articles of Incorporation of Annuity Board Affiliates (Name Changes) – (See Recommendation 4, pp. 70-75.) – In September 2003 and February 2004, the Executive Committee adopted recommendations to recommend to the Southern Baptist Convention meeting in Indianapolis, Indiana, June 15-16, 2004, approval of amendments to the Annuity Board's Articles of Incorporation which include name change and purpose of the corporation, an amendment to SBC Bylaw 14(A)(1), and authorization for the Annuity Board to do business as (dba) GuideStone Financial Resources for one year, pending a second affirmative vote on the name change at the 2005 annual meeting of the Southern Baptist Convention.

The Executive Committee approved, effective upon the approval of the Southern Baptist Convention meeting in Indianapolis, Indiana, June 15-16, 2004, the "Restated Articles of Incorporation for Annuity Board of the Southern Baptist Convention with Amendments," the following documents:

- Restated Articles of Incorporation for SBC Financial Services, Inc., with Amendments
- b. Restated Articles of Incorporation for SBC Trust Services, with Amendments
- c. Amended and Restated AB Funds Trust Trust Instrument

And, the Executive Committee approved, effective upon the amendment by the Southern Baptist Convention meeting in Nashville, Tennessee, June 21-22, 2005, of Bylaw 14(A)(1) changing "Annuity Board of the Southern Baptist Convention" to "GuideStone Financial Resources of the Southern Baptist Convention," the following documents changing the names of all the affiliates of GuideStone Financial Resources:

- Articles of Amendment to Amended and Restated Articles of Incorporation of GuideStone Capital Management (formerly SBC Financial Services, Inc.)
- Articles of Amendment to Amended and Restated Articles of Incorporation of GuideStone Financial Services (formerly SBC Trust Services, Inc.)
- Articles of Amendment to Articles of Incorporation of GuideStone Managing General Agency, Inc. (formerly Southern Baptist Convention Managing General Agency, Inc.)
- d. Certificate of Amendment to the Certificate of Trust of GuidesStone Funds (formerly AB Funds Trust)
- 5. SBC Calendar of Activities (See Recommendation 5, pp. 68-70.) In February 2004, the Executive Committee approved recommendations of the Great Commission Council for the 2008-09 SBC Calendar of Activities and amendments to the 2005-06, 2006-07, and 2007-08 calendars and will recommend them to the Southern Baptist Convention meeting in Indianapolis, Indiana, June 15-16, 2005, for adoption.
- Baptist World Alliance Study Committee In February 2004, the Executive Committee received as information the following updated report of the Baptist World Alliance Study Committee and adopted the recommendations therein.

Report of the Baptist World Alliance Study Committee Executive Committee of the Southern Baptist Convention February 16-17, 2004

In an interim report released to the press on December 19, 2003, the BWA Study Committee noted that Southern Baptists have, for nearly 100 years, participated in the programs and fellowship of the Baptist World Alliance (BWA). We also alluded to various examples demonstrating that in recent years the relationship had presented certain challenges and difficulties for us. The report and recommendations herein presented to the Executive Committee briefly address issues raised more recently, and update our recommendations to include a proposal to invite select BWA representatives to meet with the BWA Study Committee between now and the 2004 meeting of the Southern Baptist Convention (SBC) in June.

First, we should perhaps comment upon the reaction to the earlier statement of our intent to recommend withdrawal from the BWA. The tenor of the responses encompassed anger to sorrow and opposition to support. In a way, these negative reactions that emanated particularly from fellow BWA member body representatives were actually a blessing, in that they served to demonstrate to all interested evangelicals why we had been experiencing increasing discomfort in attempting to define the SBC to the world through the BWA. Some member bodies had been led to believe our departure portended a kind of isolationism, and mourned the loss of a natural ally, but others (and even some of the BWA leadership, including its general secretary) took the opportunity to vent what appears to be pent up feelings of hostility about our Convention. Due to these revelations, we need not now justify or vilify, but can simply do what we preferred to do in the first place, which is to politely withdraw from an organization that, at least for us, no longer efficiently communicates to the unsaved a crystal clear gospel message that our Lord Jesus Christ is solely sufficient for salvation.

Second, we note that much has been made about the inclusion of the Cooperative Baptist Fellowship (CBF) into the BWA as having been the cause of our present recommendation to withdraw from the organization. One soaked by a rain need not blame the last raindrop. We strongly affirm the right of the BWA to determine its own membership and affiliations. It is the very right we now recommend that our Convention exercise. The decision of the BWA to include the CBF merely served as a confirmation that we must, as a Convention, allow the world to see us without having to look through a BWA lens – a lens which, for us, has become too cloudy.

Third, we want to underscore that our departure is not intended to cast aspersion upon the many godly and enthusiastically evangelical Baptist fellowships that are members of the BWA. We fully intend to continue to partner with our oldest and best friends worldwide, and to develop new and vibrant friendships and joint endeavors to reach the world for Christ. Those who chose to cast this in any other way should not be allowed to dismay our Baptist brothers and sisters in Christ who long, as do we, to take a giant and unhesitant step forward in world outreach. For us, the decision is one of stewardship. If we can multiply the harvest by reapplying the funding, there is no true Christian who should take issue.

Therefore we, the BWA Study Committee appointed by the Executive Committee of the Southern Baptist Convention, recommend to the Executive Committee the following: RECOMMENDATION: That the Southern Baptist Convention withdraw its membership from the Baptist World Alliance, effective October 1, 2004, and encourage the Executive Committee and the Empowering Kingdom Growth (EKG) Task Force to continue studying how the Southern Baptist Convention may establish an even closer bond of fellowship with conservative evangelical Christians around the world for the purpose of growing in the grace of our loving Lord, preaching the Gospel of our Lord Jesus Christ to the ends of the earth, and bringing glory to His name through the advancement of God's Kingdom on earth; and

That, effective October 1, 2004, the contribution to the Baptist World Alliance heretofore included in the annual SBC Cooperative Program Allocation Budget be deleted, making the funds available in the SBC Operating Budget to develop and execute a new and innovative strategy for continuing to build strong relationships with conservative evangelical Christians around the world as together we witness to the saving power of our Lord Jesus Christ; and

That the portion of the 2003-2004 SBC Operating Budget allocated to the Baptist World Alliance continue to be distributed, thus honoring the commitment for this fiscal year ending September 30, 2004; and,

That the chairman of the BWA Study Committee invite select representatives of the Baptist World Alliance to meet in Nashville with the study committee prior to May 1, 2004.

Committee Members:

Morris H. Chapman, chairman	Paige Patterson	Joe H. Reynolds
James T. Draper, Jr.	Paul Pressler	Gary A. Smith
Thomas D. (Tom) Elliff	Jerry A. Rankin	R. L. (Bob) Sorrell

- 7. New Orleans Baptist Theological Seminary: Charter Amendments Regarding Sole Membership In February 2004, the Executive Committee, recognizing the legal corporation organizational model known as "sole membership" to be the best available method for preserving the historic polity relationship of the Southern Baptist Convention to its several entities, for describing to the secular courts the proper understanding of the Southern Baptist Convention's relationship to its entities, and for ensuring the rights and protections of the Southern Baptist Convention with regard to the operations of its entities, requested that the trustees of the New Orleans Baptist Theological Seminary, in their spring 2004 board meeting, amend the seminary charter making the Southern Baptist Convention the sole member of the New Orleans Baptist Theological Seminary and forward such action to the Executive Committee of the Southern Baptist Convention for subsequent recommendation to the Southern Baptist Convention in its June 2004 meeting.
- 8. 2004-05 Southern Baptist Convention Comprehensive Budget On June 14, 2004, prior to presenting the budget to the Southern Baptist Convention meeting in Indianapolis, Indiana, June 15-16, 2004, the Executive Committee reviewed the 2004-05 SBC Comprehensive Budget and a summary recap of entity operating budget totals as printed in the SBC Book of Reports, pp. 30-38.

 SBC Funding Study Committee – In September 2003, the Executive Committee received as information the report of the SBC Funding Study Committee as follows:

THE STATE OF GIVING IN THE SOUTHERN BAPTIST CONVENTION

THIRD REPORT OF THE SBC FUNDING STUDY COMMITTEE
TO THE EXECUTIVE COMMITTEE OF THE SOUTHERN BAPTIST CONVENTION
SEPTEMBER 23, 2003

INTRODUCTION

Since its appointment in the spring of 2002, the SBC Funding Study Committee has met eleven times and, in addition, has conducted numerous interviews and conference calls. The Committee has gathered and analyzed large amounts of data. It has divided its research into two related areas: (1) the financial status and needs of the Southern Baptist Convention in general and (2) the financial status and needs of the seminaries in particular.

In its two previous reports to the Executive Committee of the Southern Baptist Convention (September 2002 and February 2003), the Committee took the following action:

- Reported its goals:
 - A. To assess the role of Cooperative Program as a funding source
 - B. To determine the need for special fund raising initiatives
 - C. To suggest cost cutting initiatives
 - D. To address denominational funding priorities
 - To assess the status of local church stewardship and mission support
 - F. To address the funding needs among the various levels of denominational life
- Recommended, in conjunction with the Council of Seminary Presidents, the implementation and funding of a core curriculum course in all the seminaries on the Southern Baptist Convention's polity, organization, and functioning with special emphasis on the role of the Cooperative Program.

The work in these arenas continues. It was also noted in previous reports that while the preponderance of its time in the early meetings had been spent on the issues of the seminaries' needs, the SBC Funding Study Committee would begin to research the larger issue of future funding trends in the denomination with the goal of proposing actions to enhance growth in financial support for Southern Baptist Convention ministries through the Cooperative Program, the mission offerings, and other appropriate forms of giving. Thus, "the state of giving in the Southern Baptist Convention" is the focus of this third report of the SBC Funding Study Committee. Further study by the committee, including the particular needs of theological education in Southern Baptist life, will continue.

FINDINGS

The Southern Baptist Convention and its entities are facing serious financial challenges as they engage the ministry and mission opportunities in this 21st century. It is the opinion of the Committee none of the entities are in a financial crisis at present. However, all of them are experiencing trends in their fiscal health that could degenerate into a crisis in very few years. The central feature causing the financial

challenge is that the ordinary growth of operating expenses coupled with the growth in the opportunities for expansion of ministries is outpacing the growth of income. Some part of this reduction in income is due to lower earnings on investments caused by market devaluations and a sluggish economy.

A more disturbing trend, however, is the decline in the percentage of contributions by church members to the churches and of the churches to missions. While total contributions have been increasing in previous years, the rate of growth has not been keeping up with growth in spending caused by rising costs and by growing ministries. During recent periods of strong economy, the increasing contributions have been taken by many as a signal of financial health. But the percentage of available income that has been contributed has been falling at an alarming rate. (See data below). This is now being compounded by the fact that total dollar contributions in 2003 to date are showing a decrease. The result is a financial decline that is impacting the operations of Southern Baptist Convention entities as summarized below.

- 1. The International Mission Board has made news repeatedly this year because of its decision to delay the deployment of new missionaries who are ready to be sent to strategic mission assignments. Approximately 100 candidates have been deferred to next year or put on hold. The number of new short-term personnel also will be reduced by 30% this year. To divert more funds to the field, 61 full-time and part-time positions were eliminated. Of those positions that were eliminated, 37 home office staff members lost their jobs. Perhaps the most significant action to reduce products and services will be suspending publication of the IMB's flagship magazine, The COMMISSION. These decisions were made because the Lottie Moon Christmas Offering was only marginally larger than the previous year and missed its goal by \$10 million, Cooperative Program receipts are flat, and investment income for the last few years has declined dramatically. The rapid growth in the missionary force has exceeded the available revenue stream required to undergird it.
- 2. The North American Mission Board's proposed budget for 2004 will be 6% less than the current year's budget. The proposed budget eliminates 31 positions, seven of which are currently filled by employees who will not be offered other positions or retirement. NAMB's financial team projects the board's income next year will be \$7.2 million less than the 2003 budget. NAMB has not met income projections four of the last five years. Cooperative Program receipts are flat and Annie Armstrong Easter Offering receipts are running behind last year's level.
- 3. With growing student bodies, especially in the baccalaureate programs of study, and rising operational costs, the Seminaries are squeezed financially by falling investments earnings and flattening Cooperative Program receipts. They have been balancing budgets by containing costs (professor salaries at SBC seminaries are, on average, less than comparables at Association of Theological Schools institutions) and by increasing tuition. Tuition costs, while significantly lower than ATS comparables, have risen sharply in recent years. The leaders of the seminaries are concerned that rising tuition costs will result in graduates leaving school with too much debt. These debts could hinder the graduates' ability to survive financially in entry-level ministry positions.

Others. The entities mentioned above receive approximately 95% of the SBC Cooperative Program Allocation Budget. The remaining recipients (ERLC, Annuity Board, and SBC Operating Budget) also are adjusting to the closing gap between flattening revenues and growing ministries. Anecdotal information from some Baptist state conventions (including the Baptist State Convention of North Carolina which announced August 26, 2003, it was cutting 20% of budgeted positions) indicate they are experiencing financial pressures of the same sort. They, too, are invoking cost cutting measures (including elimination of ministry positions) in reaction to flat or falling revenues. Although LifeWay Christian Resources and the Annuity Board do not receive Cooperative Program or special offering receipts (except for the Annuity Board's relief ministry), these entities are experiencing the combined pressures of devalued markets, a soft economy, and rising costs and are making necessary business decisions to remain fiscally sound and competitive in a more troublesome financial climate.

The American economy is cyclical (with growth and decline, bull and bear markets, etc.) and this affects (positively and negatively) the contributions of Southern Baptist churches and the denomination. This surprises no one. The disturbing, and potentially devastating factor is the declining percentage of contributions by Southern Baptist members and churches, even during times of economic growth.

The problem begins with the giving of Southern Baptist church members. The 2000 report on the state of giving by American churches produced by *empty tomb*, *inc.* indicates that per member giving as a percentage of income decreased between 1968 and 1998. The 1968-98 church giving data contained in this report indicates that giving as a percentage of income for Congregational Finances declined from 2.45% in 1968, to 2.12% in 1998, a decline of 13%. Southern Baptists, according to this report, give 2.03% of their earnings to their churches. This figure is derived by multiplying the total membership (data from the Annual Church Profile) by the median per capita income in the USA. That total is divided into the gross receipts reported by the churches. The alarming fact is not just that the 2.03% giving average falls miserably short of the tithe (10%), but that the percentage has dropped dramatically in the last thirty years. In a time when Southern Baptist members arguably were experiencing financial prosperity, they have been giving a shrinking percentage of their available income to the local church.

This same trend is evident in the percentages the churches give to missions. The report by *empty tomb*, *inc*. further states contributions to the category of Benevolences (their term for any kind of missions outside the local congregation) have been declining proportionately faster than those to Congregational Finances between 1968 and 1998. Not only are American church members giving smaller percentages to their churches, their churches are giving smaller percentages to anything outside the congregation's needs.

Southern Baptist churches are no exception to this trend. The following facts are startling:

 From 1987 to 2001, undesignated receipts in SBC churches grew from \$3,203 billion to \$6,445 billion (101%) and total receipts in SBC churches grew 108% over that same period, from \$4,293 billion to \$8,935 billion.

- In the same period, total missions expenditures reported by churches, including Cooperative Program, special offerings and local missions, grew only 47.9% from \$662.7 million to \$980.2 million.
- Furthermore, gifts to the Cooperative Program nationwide, including both
 the portion retained by state conventions and the portion forwarded to the
 SBC, grew at a lower rate (47.8%), from \$336.8 million to \$487.2 million.
 In the same period, Lottie Moon receipts went from \$68.3 million to
 \$103.8 million (51.9%) and Annie Armstrong receipts grew from \$29.98
 million to \$47.97 million (60%).
- 4. Perhaps the most telling statistic for the near future of mission funding for Southern Baptists is the rapid decline in percentage giving through the Cooperative Program. From its inception in 1925, the Cooperative Program was predicated on local churches forwarding a percentage of their undesignated gifts through the Cooperative Program for all Southern Baptist Convention and state Baptist convention causes. In the first two years of the effort, the average gift from the churches settled in at about 11% of income. (The initial proposal by some that churches forward 50% for CP now seems to have been wildly unrealistic). A random check of the data from 1930-1980 shows the churches, after surviving the effects of the Great Depression, maintaining percentage giving to the Cooperative Program in the 11% range. However, in the early 80s, the percentage began to drop steadily. From an average of 10.5% in the 80s, the percentage has plummeted to 7.39% in 2002. As a percentage of undesignated offerings, local churches have decreased their Cooperative Program giving by 30%.

Three trends are clear, all of which indicate serious challenges for Southern Baptist Convention financial support:

- Church members are giving smaller percentages of their income to their local churches;
- From this smaller percentage, local churches are spending an even smaller percentage of their income outside the congregation on any form of missions:
- From this smaller percentage, Cooperative Program is receiving an even smaller percentage of the local churches' mission expenditure.

ANALYSIS

The Cooperative Program Development Division of the Executive Committee has conducted a limited number of surveys and focus groups in an effort to begin to analyze the cause of the downturn in Cooperative Program support. No definitive conclusions have been reached yet but a number of hypotheses have been suggested:

- Increased local church expenditures due to rising health insurance costs, expansion of facilities, and increasing sizes of church staffs have squeezed out gifts to missions.
- More emphasis on local church mission initiatives has caused a shift in where the mission dollar goes.
- Churches believe the Convention ministries already have plenty of money, allowing the church to cut back.
- Political infighting has led to decreased satisfaction with the denomination and, therefore, lessening support.

Churches have concerns about the financial efficiency and ministry effectiveness of the Convention ministries when compared to their own hands-on mission projects.

While all of these reasons have surfaced in the research, even taken together, the stated reasons do not seem to form the opinion of a majority of the respondents. While more research is indicated, the factor that appears to be emerging as the most plausible explanation for the declining support for the Cooperative Program is a serious neglect of Cooperative Program education and promotion in the churches. Rather than widespread negative feelings about the Cooperative Program, there appears to be widespread ignorance about the Cooperative Program. In addition to this, many of those who do know anything about it at all view it as a "necessary mechanism" for funding the denominational bureaucracy but not the "key methodology" for comprehensive world evangelization.

There is no one predominant way Cooperative Program is taught in local congregations. Research indicates the first and second most common methods are through the use of bulletin inserts and during the seasonal/annual missions offerings. The research does not indicate exactly how, and to what extent, the CP message is delivered during the seasonal/annual offerings. Even these methods are a priority in only 45% of churches. This data led one of the research teams to conclude missions education is a "passive activity" in most churches.

Two major obstacles will have to be overcome to reverse the declining percentage trend:

- The first, and most important, is the lack of commitment to biblical giving
 by large numbers of Southern Baptist members. Unless this is corrected,
 both local church ministries and all extra-church missions will be
 competing for support from a smaller revenue base. In essence, everyone
 will be trying to get a larger piece of a smaller pie.
- 2. Secondly, Southern Baptists, especially the younger generations, must be taught the value of the Cooperative Program. CP's image must be reenvisioned from a "necessary but stodgy bureaucratic finance system" to a "dynamic, comprehensive, effective, missions strategy for Southern Baptists." Unless Southern Baptist churches are led to see Cooperative Program as a tool they need and want in order to fulfill the Great Commission, CP will lose support to other initiatives that appear attractive but are likely to be less effective than Southern Baptist Convention ministries.

RECOMMENDATIONS

1. That the Executive Committee in concert with the Great Commission Council call Southern Baptists to prayer concerning the serious decline in giving and the impact it is already having on our Convention ministries. This issue needs to be on the front page. While the SBC Funding Study Committee does not wish to be seen as alarmist or to evidence a lack of trust in God to provide for Southern Baptist mission work, it may be time to alert the constituency to a pending crisis. Celebrating incremental gains in income when real giving is dropping rapidly fails to properly challenge Southern Baptists to do what is required of stewards. The SBC Funding Study Committee believes the Lord can use the current economic downturn

as a catalyst to cause our people to undertake long-term corrective measures, if they are properly informed, taught, and challenged.

- 2. That the Task Force on Cooperation appointed by the Executive Directors of the Baptist state conventions and the Great Commission Council be asked to create a strategy to involve the leadership of all entities receiving Cooperative Program funds for the purpose of reaffirming the premises of the Cooperative Program, evaluating the effectiveness of the Cooperative Program, and strengthening Cooperative Program partnerships. From its inception, the Cooperative Program has been a partnership primarily between the Southern Baptist Convention and the Baptist state conventions for eliciting support from the churches through a unified ministry and funding methodology. The SBC Funding Study Committee believes it is important for these entities to give leadership together, express mutual support, and practice openness and accountability if there is to be Cooperative Program renewal in the churches.
- 3. That creating any additional special annual offering be discouraged in favor of making Christian stewardship and the Cooperative Program a top priority in Southern Baptist life over the next several years. The SBC Funding Study Committee believes the proliferation of special offerings weakens our unified approach to missions funding, detracts from the Cooperative Program and the existing mission offerings, and would be ineffective and cumbersome for the churches. The Convention and its entities will be better served by an aggressive stewardship education emphasis, perhaps as a part of Empowering Kingdom Growth, and a reinvigoration of the Cooperative Program.
- 4. That the SBC Funding Study Committee, in conjunction with the Task Force on Cooperation, enlist and engage pastors across the Convention in creating a pastor-led strategy for re-invigorating stewardship and the Cooperative Program in the churches. The Committee envisions a stewardship initiative that establishes Biblical definitions of stewardship, national promotional emphases, and practical resources for promoting stewardship in the churches. The SBC Funding Study Committee believes Southern Baptist pastors are God's called leaders for the local churches and, by extension, for the work of the conventions. As such, their leadership in stewardship education and their confidence in the Cooperative Program methodology are critical. This Committee commends the leadership of our pastors to the churches and to the denomination, and beseeches the pastors to accept this crucial assignment.
- 5. That the seminaries complete as rapidly as possible the implementation of the Cooperative Program course which has been funded by the Southern Baptist Convention. This addition to the core curriculum can become a stack pole for a comprehensive emphasis on SBC identity and methodology for the students. The SBC Funding Study Committee commends the seminaries for their cooperation in this endeavor, believing it to be of vital importance to insure future leaders of the churches and missions are advocates of the denomination in general and the Cooperative Program in particular.

- 6. That the SBC Funding Study Committee work with LifeWay Christian Resources to find ways to have an annual emphasis on the denomination/Cooperative Program through the Sunday School and Discipleship materials. The largest weekly gatherings of Southern Baptist adults, young people, and children in small groups are in Sunday School. LifeWay is an invaluable ally in the task to re-educate Southern Baptists about our great opportunities in cooperative missions.
- 7. That the mission boards work with the Cooperative Program Development Division of the Executive Committee in a joint Cooperative Program/missions education process. The SBC Funding Study Committee envisions jointly produced and coordinated multimedia resources, as well as the intentional training and coordinated utilization of missionary personnel in promoting the Cooperative Program in the churches. Reminding the churches that the mission offerings and the Cooperative Program are complementary, not competitive, is one opportunity of this effort. Also, furloughing missionaries are already great teachers and motivators in the churches. Maximizing their effectiveness through a coordinated effort has tremendous potential.

CONCLUSION

Southern Baptist churches have some core (essential) values related to missions. They could be called:

- THE MISSIONARY IMPERATIVE. This means the Great Commission is still in force for us. We eschew the anti-missions mindset that discourages Christians from endeavoring to win people to Christ. This also means the local church has not finished its task when it carries out its local ministry, but must also have its mind on "Jerusalem, Judea, Samaria, and the uttermost."
- THE SACRIFICE IMPERATIVE. Southern Baptists are no strangers to exhortations in the Bible as well as from the pulpit to pray and give and go.
- THE COOPERATION IMPERATIVE. The task is so large no congregation
 can accomplish it alone. While retaining local church autonomy, Southern
 Baptists have banded together in cooperation to accomplish greater things.

In 1845, values like these led to the creation of the Southern Baptist Convention for the "purpose of eliciting, combining, and directing the energies of the Baptist denomination of Christians, for the propagation of the gospel..." (SBC Charter). It also led to the creation of the Cooperative Program eighty years later so the Convention would have a funding methodology commensurate with its purpose. Only God knows the contribution to kingdom advance made possible because Baptist congregations in America sensed the Lord's leadership in cooperating to spread the gospel.

In these early years of the 21st century, Southern Baptists must commit themselves anew to the core values that have allowed God to use us so effectively in the past. The SBC Funding Study Committee prays the adoption of the recommendations above will start our denomination on this pathway of renewed commitment to our missionary calling.

Respectfully submitted,

William E. Anderson, Chair

Jim G. Butler

Bruce G. Coe

Frank Cox James C. Hales J. Gerald Harris W. Ted Kersh Mary M. (Marty) Odom Gary A. Smith

Rob Zinn

10. Andy Beachum, Production Manager for the Cooperative Program Development Division – On December 1, 2003, Andy Beachum began serving as production manager for the Cooperative Program development division of the Executive Committee. Prior to coming to the Executive Committee, Beachum served as art/production director for Old Hickory Media Group and associate art director for CCM Communications. He earned a bachelor of fine arts degree with an emphasis in graphic design from Mississippi State University.

- 11. Martha Clark, Financial Systems Associate On April 16, 2004, Martha Clark began serving as financial systems associate in the business and finance office of the Executive Committee. Prior to coming to the Executive Committee, Clark served as a credit analyst for BancorpSouth Bank in Tupelo, Mississippi. She attended Mississippi State University studying science and business curriculum.
- 12. Vacancy on 2003-04 Committee on Nominations In February 2004, the Executive Committee, acting for the Convention, accepted the resignation of James Hamilton, senior pastor, First Baptist Church, Sellersburg, Indiana, and elected Butch Tanner, pastor, Calvary Baptist Church, Greenwood, Indiana, to serve as a member of the 2003-04 SBC Committee on Nominations.
- 13. Election of Southern Baptist Foundation Trustees In February 2004, the Executive Committee directed its president, as the agent designated to represent it as the Member of the Southern Baptist Foundation, to elect Jerry Tidwell, Alabama, and Tom Boyd, Tennessee, as directors of the Southern Baptist Foundation, for terms of office expiring 2007 and until their successors are elected, the terms to begin immediately upon their election during the Southern Baptist Foundation's annual members' meeting to be held in June 2004.
- 14. SBC Parliamentarian: Contract with C. Barry McCarty In February 2004, the Executive Committee received as information the fact that Morris H. Chapman, president and chief executive officer of the Executive Committee of the Southern Baptist Convention, would sign a contract with C. Barry McCarty to serve as the chief parliamentarian during the annual meeting of the Southern Baptist Convention in Indianapolis, Indiana, June 15-16, 2004.
- 15. Report of Audits of SBC Entities In September 2003, the Executive Committee received as information the fact that the Audit Workgroup of the Business and Finance Subcommittee received and reviewed the 2001-02 status report of audits and management letters submitted by the Executive Committee as required by Article XIII of the SBC Business and Financial Plan. In February 2004, the Executive Committee received as information the fact that the Audit Workgroup of the Business and Finance Subcommittee of the Executive Committee had reviewed and approved the 2002-03 audit of the Executive Committee as prepared by the firm of Ernst & Young LLP, and acknowledged that this audit was made a part of the official records of the Executive Committee; and the Executive Committee received as information the fact that the Audit Workgroup received and approved the management letter

from Ernst & Young LLP. The Executive Committee also received as information the fact that the Audit Workgroup of the Business and Finance Subcommittee received and reviewed the 2002-03 status report of audits and management letters submitted by the Executive Committee as required by Article XIII of the SBC Business and Financial Plan.

- 16. The North American Mission Board of the Southern Baptist Convention, Inc.: Request to Form Subsidiary Corporation: New Orleans Baptist Ministries, Inc. In September 2003, the Executive Committee approved the request of the North American Mission Board to form New Orleans Baptist Ministries, Inc., a non-profit subsidiary corporation, by the filing of the Articles of Incorporation and to transfer such assets as are reasonably necessary to capitalize the subsidiary, and authorized its chairman and/or president to execute a resolution, certificate of approval, or such other substantiating documentation as may be necessary in order to evidence this Executive Committee approval as a prerequisite to filing the Articles of Incorporation for the new NAMB subsidiary, New Orleans Baptist Ministries, Inc., with the proper authorities.
- 17. North American Mission Board: Church Finance Ministry Report In February 2004, the Executive Committee received as information the report of the Church Finance Ministry Division of the North American Mission Board which reflects a total debt as of December 31, 2003, of \$10,000,000, and total investable assets (unaudited) of \$215,848,835. The North American Mission Board will report the loan status to the Executive Committee during its February 2005 meeting.
- 18. Loan Status Reports In February 2004, the Executive Committee received as information loan status reports from Southeastern Baptist Theological Seminary, The Southern Baptist Theological Seminary regarding the Rice/Judson Project and Grinstead Housing South, LLC, and Midwestern Baptist Theological Seminary. Each of these entities will report its loan status to the Executive Committee during its February 2005 meeting.
- 19. Review of SBC Entity Fund Raising Reports In September 2003, in accordance with SBC Business and Financial Plan Article VI, Fund Raising Activities, the Executive Committee received as information the fund raising reports of the entities of the Southern Baptist Convention.

Matters Referred by the Convention

During the annual meeting of the Southern Baptist Convention in Phoenix, Arizona, June 17-18, 2003, the Convention referred the following motions to the Executive Committee of the Southern Baptist Convention for consideration, action, and report. The disposition of the referral is noted following its description in adherence to SBC Bylaw 26B which states, in part, as follows:

"On all matters referred by the Convention, entities shall respond in writing at the close of their report in the Book of Reports and Annual, giving specific information on:

- (1) how the matter referred was considered;
- (2) how it was reported to the constituency; and
- (3) any actions on the matter taken by the entity or action proposed to the Convention."

 SBC Referral: Placing Six-Day Creation and Worldwide Flood on the SBC Calendar of Activities (Items 18 and 47, Proceedings of the Southern Baptist Convention, June 17-18, 2003, SBC Annual, pp. 45, 62)

Motion: Bobby D. Greene, Virginia

"I respectfully move that the appropriate Southern Baptist Convention committe evaluate and bring back to the membership for adoption to have the Convention focus our awareness one Sunday each year on six-day creation and the worldwide flood. Such a focus should be comparable to the Sanctity of Human Life Sunday that is currently emphasized."

Executive Committee Action: The Executive Committee reports to the Southern Baptist Convention that while it commends churches for celebrating appropriate days on the Christian calendar, it declines to recommend a special Sunday on six-day creation and worldwide flood as an item on the SBC Calendar of Activities because the calendar is intended to promote only particular emphases designed, directed, and resourced by Southern Baptist Convention entities.

 SBC Referral: Future Convention Site – Cleveland, Ohio (Items 20 and 47, Proceedings of the Southern Baptist Convention, June 17-18, 2003, SBC Annual, pp. 45, 62)

Motion: Bob Mackey, Ohio

"I move that the Executive Committee of the Southern Baptist Convention study the feasibility of Cleveland, Ohio, as a possible site and host city for the annual meeting of the Southern Baptist Convention by the year 2010 or as soon as possible."

Executive Committee Action: The Executive Committee reports to the Southern Baptist Convention that Cleveland, Ohio, does not currently meet the site selection guidelines to host the annual meeting of the Southern Baptist Convention.

 SBC Referral: Resolution Availability (Items 68 and 83, Proceedings of the Southern Baptist Convention, June 17-18, 2003, SBC Annual, pp. 64, 67)

Motion: Todd Benkert, Indiana

"I move that beginning at the 2004 Convention in Indianapolis, any resolutions recommended by the Resolutions Committee for adoption by the Convention be provided to the messengers at least one session prior to their consideration."

Executive Committee Action: The Executive Committee reports to the Southern Baptist Convention that the Executive Committee declines to take action on this matter, recognizing that notice of all Convention business is comparably short, that publication in the SBC Bulletin, Part 3, provides adequate notice and opportunity for conscientious reflection prior to messenger votes, and that adjusting procedures presently in use could diminish the Resolution Committee's available deliberation time, which would not serve the best interest of the Southern Baptist Convention.

(continued)

 SBC Referral: Acceptance of Financial Gifts and Contributions (Items 70 and 82, Proceedings of the Southern Baptist Convention, June 17-18, 2003, SBC Annual, pp. 65, 66)

Motion: Brian Kaylor, Missouri

"I move that the messengers of this Convention meeting in Phoenix, Arizona, June 17-18, 2003, vote to request the Executive Committee of the Southern Baptist Convention and all agencies and institutions of the Southern Baptist Convention to accept all financial gifts and contributions from all Baptist individuals, churches, associations, groups, organizations, and conventions."

Executive Committee Action: The Executive Committee reports to the Southern Baptist Convention that the Southern Baptist Convention reserves the right to individually assess each financial gift or contribution from an individual church, association, or organization to determine the appropriateness, relationship of the donor, and the impact of each gift to the Southern Baptist Convention.

 SBC Referral: Future Convention Site - New York City (Items 71 and 82, Proceedings of the Southern Baptist Convention, June 17-18, 2003, SBC Annual, pp. 65, 66)

Motion: Ben Brazal, New York

"I move that the annual convention of the Southern Baptist Convention be held in New York state, particularly in the city of New York in the year 2008 or whenever it is possible."

Executive Committee Action: The Executive Committee reports to the Southern Baptist Convention that the Executive Committee will continue to consider New York City in the deliberation process to select future cities for the site of the annual meeting.

 SBC Referral: Special Offering to Fund International Mission Board Missionaries (Items 73 and 82, Proceedings of the Southern Baptist Convention, June 17-18, 2003, SBC Annual, pp. 65, 66)

Motion: Greg Hyler, New Hamphsire

"I move that the Convention ask all Southern Baptist Convention churches to receive a one-time special offering through the month of July. This offering will be used for funding the International Mission Board and specifically the missionaries waiting appointment, due to this year's shortfall of money. Hereby, this would put all International Mission Board missionaries on the field as soon as possible."

Executive Committee Action: The Executive Committee reports to the Southern Baptist Convention that the Executive Committee declines to recommend a one-time special offering for international missions since the Lottie Moon Christmas offering already exists for this purpose and the churches are encouraged to give sacrificially to the Lottie Moon Christmas offering for international missions and through the Cooperative Program.

 SBC Referral: Southern Baptist Convention Handicapped Seating (Items 75 and 82, Proceedings of the Southern Baptist Convention, June 17-18, 2003, SBC Annual, p. 66)

Motion: Paul Blizzard, West Virginia

"I move that the individuals or the committee that makes arrangements for seating would consider providing a better location for handicapped seating."

Executive Committee Action: The Executive Committee reports to the Southern Baptist Convention that the Executive Committee will continue to evaluate the location for handicapped seating with special consideration for entry, egress, and safety.



Comprehensive Operating Budget begins on following page

COMPREHENSIVE SUMMARY OPERATING BUDGETS

	2004-2005*	2003-2004*	2002-2003*
Convention Operating Budget	\$ 7,975,000	\$ 7,842,792	\$ 7,305,652
International Mission Board	282,100,000	275,965,000	290,100,000
North American Mission Board	120,000,000	118,285,000	125,562,500
LifeWay Christian Resources	455,800,000	448,562,000	414,344,000
Annuity Board	47,120,129	45,531,832	43,543,889
Golden Gate Seminary	9,339,000	8,756,000	8,804,000
Midwestern Seminary	4,949,788	4,860,473	4,934,091
New Orleans Seminary	16,717,755	16,475,934	14,979,853
Southeastern	18,153,348	17,953,104	17,456,772
Southern	28,323,240	27,550,907	25,586,693
Southwestern	31,551,331	30,757,443	30,334,327
Ethics & Religious Liberty Comm.	3,168,867	3,318,118	3,143,199
Historical Library & Archives	524,384	509,151	457,350
TOTAL OF ALL BUDGETS	\$1,025,722,842	\$1,006,367,754	\$986,552,326
 Actual budget years will vary within ea 	ch Convention year.		

co	ONVENTION OPERATING	G BUDGET	
	Proposed		
STATEMENT OF INCOME	2004-2005	2003-2004*	2002-2003
Cooperative Program	\$6,082,296	\$6,053,127	\$5,875,152
Designations	300,000	300,000	200,000
LifeWay Christian Resources	610,000	600,000	625,000
Interest/Dividends	275,000	275,000	225,000
SBC LIFE	275,000	291,900	180,500
Other Income	432,704	_322,765	200,000
TOTAL INCOME	\$7,975,000	\$7,842,792	\$7,305,652
. CP as percent of total income	76.3%	77.2%	76.4%
EXPENDITURES	2004-2005	2003-2004	2002-2003
Convention Administration Expenses			
Convention Operations		\$ 953,000	\$ 829,650
SBC Committees		102,500	96,500
BBC Building Management		476,292	411,720
Annual Meeting		971,000	853,482
Operating Reserve		******	
SUBTOTAL	\$2,388,095	\$2,502,792	\$2,191,352
Executive Committee Operations Expe	nses		
Administration		\$1,928,827	\$1,904,352
Executive Committee Meetings		255,000	271,700
Southern Baptist Foundation		448,000	310,000
Convention Relations		931,150	911,080
Convention News		636,249	600,593
Cooperative Program Development		715,774	691,575
SUBTOTAL	\$5,161,905	54,915,000	\$4,689,300
Convention Support			
Baptist World Alliance		\$ 300,000	\$ 425,000
Kingdom Relationships	\$_425,000	125,000	
TOTAL BUDGETED EXPENSES	\$7,975,000	\$7,842,792	\$7,305,652

Data reflects Executive Committee final budget approved September 22–23, 2003.

II.	NTERNATIONAL MISSIO	ON BOARD	
STATEMENT OF INCOME	2005	2004	2003
Cooperative Program	\$ 91,600,846	\$ 96,200,000	\$ 97,000,000
Lottie Moon Christmas Offering	155,000,000	150,000,000	156,300,000
Investment Income	22,399,154	16,450,000	23,000,000
Hunger and Relief	8,000,000	8,000,000	8,000,000
Field Generated Funds	2,500,000	3,000,000	3,000,000
Other	2,600,000	2,315,000	2,800,000
TOTAL BUDGET	\$282,100,000	\$275,965,000	\$290,100,000
CP as percent of total income	34.38%	34.86%	31.58%

ENTITY SUMMARY OPERATING BUDG	ET 2005	2004	2003
Evangelism Through Missionary Support	\$229,520,000	\$223,439,899	\$228,771,375
Field Ministries	16,000,000	17,010,081	20,825,575
Executive Office Support Services:	36,580,000	35,515,020	40,503,050
TOTAL MINISTRY COSTS	\$282,100,000	\$275,965,000	\$290,100,000
NORTH	I AMERICAN MISSI	ION BOARD	
STATEMENT OF INCOME	2004-2005	2003-2004	2002-2003
Cooperative Program	\$ 43,500,000	\$ 42,800,000	\$ 42,800,000
Annie Armstrong Offering	52,000,000	51,500,000	51,500,000
Unrestricted Gifts	4,500,000	4,000,000	6,000,000
Investment Income	10,000,000	9,000,000	12,000,000
Sales of Product, Net of Direct Costs	1,200,000	1,700,000	1,675,000
Other	6,550,000	6,285,000	6,320,000
Retained Earnings	2,250,000	3,000,000	5,267,500
TOTAL INCOME	\$120,000,000	\$118,285,000	\$125,562,500
CP as percent of total income	36.52%	36.18%	34.09%
ENTITY SUMMARY OPERATING BUDG	ET 2004-2005	2003-2004	2002-2003
Missionary Appointment			
Support & Equipping	\$ 54,224,489	\$ 52,645,135	\$ 51,111,781
Evangelization	11,169,343	11,146,309	12,642,480
Church Planting	17,973,748	17,936,681	20,344,326
Ministry Evangelism (Christian Social Ministr	ies) 3,955,136	3,946,980	4,476,784
Volunteer Ministries	5,370,080	5,359,006	6,078,346
Missions Education	2,374,062	2,369,166	2,687,179
Communications Technology	8,853,718	8,835,460	10,021,445
Associational Services	1,527,333	1,524,183	1,728,775
Disaster Relief	882,892	881,072	999,338
Administrative	13,669,199	13,641,008	15,472,046
TOTAL	\$120,000,000	\$118,285,000	\$125,562,500

Note: In addition to this activity, the North American Mission Board has two wholly-owned subsidiaries, FamilyNet, Inc. and TimeRite Agency, Inc. that provide broadcast and production services.

LIFEWAY CHRISTIAN RESOURCES

This format differs from that of other entities, due to the fact that LifeWay Christian Resources receives no Cooperative Program funds, but operates with funds generated from services and investments.

Revenue Product Sales \$414,200,000 \$405,217,000 \$376,464, Conference Center Revenue 14,700,000 14,678,000 13,176, Events & Services Sales 19,800,000 18,799,000 17,270, Other Operating Revenue 7,100,000 9,868,000 7,434, Total Revenue from Operations \$455,800,000 \$448,562,000 \$414,344, Costs and Expenses 437,445,000 430,656,000 395,659, Cooperative Work With State Conventions 3,656,000 3,550,000 3,655, Southern Baptist Convention Support 767,000 745,000 922, Strategic Focus Cities 258,000 250,000 169, Total Costs and Expenses \$442,126,000 \$435,201,000 \$400,405,
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Costs and Expenses 437,445,000 430,656,000 395,659, Products Costs/Operating Expenses 437,445,000 3,550,000 3,550,000 3,655, Cooperative Work With State Conventions 3,656,000 3,550,000 3,655, 922, Southern Baptist Convention Support 767,000 745,000 922, Strategic Focus Cities 258,000 250,000 169.
Products Costs/Operating Expenses 437,445,000 430,656,000 395,659, Cooperative Work With State Conventions 3,656,000 3,550,000 3,655, Southern Baptist Convention Support 767,000 745,000 922, Strategic Focus Cities 258,000 250,000 169,
Cooperative Work With State Conventions 3,656,000 3,550,000 3,655 Southern Baptist Convention Support 767,000 745,000 922 Strategic Focus Cities 258,000 250,000 169
Southern Baptist Convention Support 767,000 745,000 922 Strategic Focus Cities 258,000 250,000 169
Strategic Focus Cities <u>258,000</u> <u>250,000</u> <u>169</u>
Total Costs and Expenses \$442,126,000 \$435,201,000 \$400,405.
the state of the s
Funds Provided from Operations 13,674,000 13,361,000 13,939,
3.0% 3.0% 3
Net Realized/Unrealized Reserve Fund Income 6,000,000 5,499,000 10,621,
Pension/Postretirement Credit/Other 2,300,000 1,382,000 (9,229
Inc (Dec) in Unrestricted Net Assets 21,974,000 20,242,000 15,331,
Inc (Dec) in Temporarily Restricted Net Assets 90,000 90,000 94
Inc (Dec) in Net Assets \$ 22,064,000 \$ 20,332,000 \$ 15,425.

(1) Information is based on preliminary strategic plans for 2004-05.

ENTITY SUMMARY OPERATING BUDGET

- (2) Information is based on 2003-2004 budget which was approved by trustees September 8-9, 2003.
- (3) Information is based on year-end audited financial statements.

ANNUITY BOARD

CT - TO -		ANNUITI BUA	KD.			
STATEMENT OF INCOME		2004		2003		2002
Premium & Member Contributions	\$	584,459,840	S		5	,,
Cooperative Program		1,456,908		1,414,474		1,378,001
Net Investment Income						
Retirement & Benefit Plans Health & Welfare		423,231,524		1,196,685,733		(674,413,406)
Endowment		4,756,212		3,002,301		4,705,176
Operating		2,167,384		3,454,422		(640,126)
TOTAL INCOME	-	4,242,411		8,192,813	12	(4,456,345)
CP as percent of total income	\$ 1	1,020,314,280	S	1,779,197,985	\$	(144,643,969)
		less than 1%		less than 1%		less than 1%
ENTITY SUMMARY OPERATING BUDG				2003		2002
Salaries & Related Costs & SOP 98-1 Costs	\$	28,439,919	S	27,550,616	5	24,879,349
Employee Activities		494,287		526,877		472,715
Outside Services		1,423,929		1,380,231		1,334,794
Professional Services & Fees		1,776,120		1,769,637		2,060,924
Postage, Mail & Freight		721,471		757,055		746,045
Supplies		1,336,665		1,212,809		1,626,371
Travel		1,113,089		1,085,192		1,134,965
Telecommunications		273,293		241,182		260,571
Publications & Services		128,637		120,225		134,507
Advertising & Promotions		879,475		904,844		948,979
Insurance & Taxes		927,010		892,530		526,520
Rental Expense		4,528,033		4,428,206		4,810,723
Maintenance		1,167,442		868,575		638,582
Depreciation & Amortization		2,866,759		3,176,811		3,015,566
Miscellaneous TOTAL	s	1,044,000 47,120,129	s	617,041 45,531,832	S	953,278
G	OLI	DEN GATE SEM	IINAR	Y		
STATEMENT OF INCOME		2004-2005		2003-2004		2002-2003
Educational and General:						
Student Tuition	S	2,264,000	S	1,926,000	S	1,904,00
Endowment and Investment		430,000		420,000		408,000
Cooperative Program		3,351,000		3,471,000		3,462,000
Other Gifts		1,553,000		1,230,000		1,344,000
Other Income		134,000		126,000		136,000
Total educational & general		7,732,000		7,173,000		7,254,000
Auxiliary enterprises		1,607,000		1,583,000		1,550,000
Total current & auxiliary revenue	\$	9,339,000	\$	8,756,000	\$	
Faculty & staff housing grant	_	-0-		-0-		-0-
TOTAL INCOME	\$	9,339,000	5	8,756,000		\$8,804,000
CP as percent of total income		39%		39%		39%
ENTITY SUMMARY OPERATING BUDG	ET	2004-2005		2003-2004		2002-2003
Instruction	\$	3,548,000	5	3,266,000	S	3,367,000
Academic Support		314,000		312,000		295,000
Student Services		539,000		497,000		498,000
Institutional Support		2,146,000		1,826,000		1,869,000
Libraries		595,000		671,000		692,000
Plant Operations & Maintenance	32_	1,136,000	10	1,098,000	- 0	1,040,000
SUBTOTAL		8,278,000		7,670,000		7,761,000
Auxiliary Enterprises		1,061,000		1,086,000		1,043,000
Transfers		-0		-0		-0
SUBTOTAL	S_	1,061,000	S,		S	1,043,000
TOTAL EVBENCE DUDGET		9 220 000		E 9 754 000		£ 0 004 000

9,339,000

\$ 8,756,000

\$ 8,804,000

TOTAL EXPENSE BUDGET

TOTAL

MID	WESTERN SEMIN	ARY	
STATEMENT OF INCOME	2004-2005	2003-2004	2002-2003
Student Fees	\$ 1,027,813	\$ 860,482	\$ 796,801
Cooperative Program: Operating	2,785,926	2,891,438	2,891,818
Cooperative Program: Challenge	21.001220	-,,	
Cooperative Program: Capital			
Cooperative Program: Capital Cooperative Program: Designated	82,000	86,347	75,000
Cooperative Program: Other	Ozpovo.	-0-	-0
	1,054,156	1.885.647	1,175,410
Other Sources	\$ 4,949,985	\$ 5,723,941	5 4,939,029
TOTAL INCOME	60%	60%	60%
CP as percent of total income	0070	0079	
ENTITY SUMMARY OPERATING BUDGET	2004-2005	2003-2004	2002-2003
Administrative and General	\$ 1,842,633	\$1,892,771	\$1,944,968
Academic	2,317,698	2,173,060	2,228,974
Operations and Maintenance	789,457	794,642	760,149
	-0-	-0-	-0-
Auxiliary Enterprises	-0-	-0-	-0-
Debt Retirement	\$ 4,949,788	\$ 4,860,473	\$ 4,934,091
TOTAL EXPENSES	3 4,949,700	3 44000415	• 100 1100
NEW	ORLEANS SEMI	NARY	417
STATEMENT OF INCOME	2004-2005	2003-2004	2002-2003
STATEMENT OF INCOME	e 6 200 000	\$ 5,300,000	\$ 4 500 000

STATEMENT OF INCOME	2004-2005	2003-2004	2002-2003
Student Fees	\$ 5,700,000	\$ 5,300,000	\$ 4,500,000
Cooperative Program	7,972,755	7,675,934	7,319,853
Other Gifts	1,050,000	990,000	900,000
Endowment Income	450,000	425,000	425,000
Other Income	800,000	750,000	750,000
Auxiliary Income	845,000	1,335,000	1,085,000
TOTAL INCOME	\$16,717,755	\$16,475,934	\$14,979,853
CP as percent of total income	48%	47%	49%
ENTITY SUMMARY OPERATING BUDGET	2004-2005	2003-2004	2002-2003
Academic	\$ 9,165,830	\$ 8,898,864	\$ 8,240,513
Administrative & General	2,487,486	2,462,858	2,232,285
Maintenance	1,410,500	1,369,100	1,284,885
SUBTOTAL EDUCATIONAL & GENERAL	13,063,816	12,730,822	11,757,683
Auxiliary Expenses	2,603,939	2,755,112	2,312,170
Student Aid	1,050,000	990,000	910,000
SUBTOTAL OPERATIONS	16,717,755	16,475,934	14,979,853
Capital Expenses	-0-	-0-	-0-
TOTAL	\$16,717,755	\$16,475,934	\$14,979,853

SOUTHEASTERN SEMINARY

STATEMENT OF INCOME	2004-2005	2003-2004	2002-2003
Cooperative Program	\$ 7,465,728	\$ 7,408,764	\$ 7,186,776
Student Fees	5,866,308	5,695,224	5,410,116
Auxiliary Enterprises	3,560,520	3,575,520	3,636,084
Other Gifts	500,004	500,004	500,004
Investment Income	400,008	433,500	295,500
Miscellaneous	360,780	340,092	378,288
INCOME TOTALS	\$18,153,348	\$17,953,104	\$17,456,772
CP as percent of total income	41%	41.3%	43.8%
ENTITY SUMMARY OPERATING BUDGE	Г 2004-2005	2003-2004	2002-2003
Administrative & General	\$ 2,880,420	\$ 2,760,096	\$ 2,620,344
Auxiliary Enterprises	3,653,256	3,974,796	3,971,016
Capital Expenditures	800,004	800,004	886,464
Instruction	7,409,772	7,047,996	6,772,316
Plant Operation	2,582,436	2,573,640	2,493,936
Student Services	827,460	796,572	762,696
Gibbs and Lines			

\$18,153,348

\$17,953,104

\$17,456,772

SOUTHERN SEMINARY

SOL	UTHERN SEMINA	ARY	
STATEMENT OF INCOME	2004-2005	2003-2004	2002-2003
Educational and General:			
Student Fees	\$ 9,928,000	\$ 9,025,618	\$ 7,464,707
Cooperative Program	8,058,240	7,794,584	7,275,083
Other Gifts	1,500,000	1,679,818	1,445,109
Income from Endowments	1,971,000	1,913,963	1,917,545
Endowment and Similar Funds Transfers	2,118,000	1,979,821	2,263,238
Income from Funds Functioning as Endowments	118,000	114,558	255,437
Income from Temporary Investments	142,000	138,594	178,792
Other Income	150,000	849,179	880,594
Total Educational and General	23,985,240	23,496,135	21,680,505
Auxiliary Enterprises	4,338,000	4,054,772	3,906,188
TOTAL INCOME	528,323,240	\$27,550,907	\$25,586,693
CP as percent of total income	30%	29%	30%
ENTITY SUMMARY OPERATING BUDGET Educational and General:	2004-2005	2003-2004	2002-2003
			2.
Administrative and General	\$ 8,940,870	\$ 8,784,695	\$ 8,379,261
Academic Programs	8,647,370	8,495,115	8,024,755
Library	1,109,000	1,056,015	1,028,874
Student Financial Aid	1,168,000	1,158,328	1,197,139
Operation and Maintenance of Physical Plant	2,724,000	2,594,833	_2,450,882
Total Educational and General	22,589,240	22,088,986	21,080,911
Auxiliary Enterprises	3,299,000	2,634,310	2,566,531
Interfund Debt Service and Capital Appropriations		2,827,611	1,939,251
TOTAL EXPENSES	\$28,323,240	\$27,550,907	\$25,586,693
SOUTI	HWESTERN SEM	IINARY	
STATEMENT OF INCOME	2004-2005	2003-2004	2002-2003
Education & General			
Cooperative Program	\$ 9,511,119	\$ 9,668,426	\$ 9,840,350
Student Fees	9,674,288	9,068,898	7,956,225
Income from Invested Funds	4,119,482	4,017,140	4,590,749
Gifts & Grants	644,660	588,030	579,228
Other Operating Income	1,019,917	1,010,687	1,170,874
Student Aid	3,055,000	2,875,000	2,620,000
Total Educational & General	28,024,466	27,228, 181	26,757,426
Auxiliary Enterprises	3,526,865	3,529,262	3,576,901
TOTAL INCOME	\$31,551,331	\$30,757,443	\$30,334,327
CP as percent of total income	30.1%	31.43%	33.89%
ENTITY SUMMARY OPERATING BUDGET	2004-2005	2003-2004	2002-2003
Academic-Instruction and Support	\$17,432,276	\$17,105,376	\$17,081,653
Student Aid	3,055,000	2,875,000	2,620,000
General Administration	1,939,702	1,729,055	1,704,060
Institutional Advancement	1,974,630	1,901,445	1,782,256
Operation and Maintenance of Physical Plant	3,622,858	3,617,305	3,569,457
Total Educational & General	28,024,466	27,228,181	26,757,426
Auxiliary Enterprises	3,526,865	3,529,262	3,576,901
Total Expenditures & Transfers	3,526,865	3,529,262	3,576,901
TOTAL	\$31,551,331	\$30,757,443	\$30,334,327
ETHICS & REL	IGIOUS LIBERT	Y COMMISSION	
STATEMENT OF INCOME	2004-2005	2003-2004	2002-2003
Cooperative Program	\$2,729,706	\$2,716,615	\$2,729,707
Designations/other	230,805	179,547	75,007
Designations/other	230,803	50,000	50,000

0

140,800

67,556

91.96%

\$3,168,867

Hunger Campaign

Miscellaneous TOTAL INCOME

Literature & Other Products

CP as percent of total income

50,000

304,400

67,556

81.9%

\$3,318,118

50,000

238,557

69,002

\$3,162,273 86.3%

ENTITY SUMMARY OPERATING BUDGET	2004-2005	2003-2004	2002-2003
Staff and Commission	\$ 2,002,406	\$ 1,959,817	\$ 1,867,117
Administration	269,510	432,350	294,812
Broadcast	503,810	503,810	554,359
Print & Interactive -	204,641	204,641	218,443
Public Policy & Research	53,500	82,500	62,524
Public Relations & Marketing	135,000	135,000	145,944
TOTAL	\$ 3,168,867	\$ 3,318,118	\$ 3,143,199

HISTORICAL LIBRARY & ARCHIVES

STATEMENT OF INCOME	2004-2005	2003-2004	2002-2003
	Proposed	Budgeted	Actual
Cooperative Program	\$439,684	\$437,451	\$438,446
Interest	10,000	10,000	1,825
Microfilm Sales	30,000	20,000	23,239
Designated & Miscellaneous	44,700	41,700	37,708
TOTAL INCOME	\$524,384	\$509,151	\$501,218
ENTITY SUMMARY OPERATING BUDGET	2004-2005	2003-2004	2002-2003
Personnel	\$356,700	\$344,470	\$312,875
Office Expenses/Equipment	72,800	72,300	65,958
Outreach/Promotion	8,500	8,500	8,068
Acquisitions	22,000	22,000	14,078
Preservation/Microfilm	28,000	26,000	29,872
Special Projects	1,000	1,000	0
Travel/Employee Deve.	14,500	14,500	11,523
Information Services	12,000	11,000	7,693
Contingency/Misc.	3,884	4,381	4,226
Advisory Board	5,000	5,000	3,057
TOTAL	\$524,384	\$509,151	\$457,350

FINANCIAL STATEMENTS OF THE ENTITIES OF THE SOUTHERN BAPTIST CONVENTION AND THE SOUTHERN BAPTIST CONVENTION OPERATING BUDGET

(Total Assets, Liabilities, and Receipts for 2003)

ANNUITY BOARD OF THE SOUTHERN BAPTIST CONVENTION,

as of December 31, 2003

	١s		

Investment in Blended and Select Funds	\$7,232,000,000
Short-term Investments	7,000,000
Other Assets	59,000,000
Total Assets	\$7,298,000,000

Liabilities and Net Assets

Liabilities	\$ 94,000,000
Participant Accumulations	7,054,000,000
Other Fund Balances	66,000,000
Unrestricted Reserve	84,000,000
Total Liabilities and Net Assets	\$7,298,000,000

ETHICS & RELIGIOUS LIBERTY COMMISSION, as of September 30, 2003

Assets

Current Assets	2	235,171
Reserve Funds		213,968
Property and Equipment	_	596,527
Total Assets	\$	1,044,666

Liabilities and Net Assets	
Current Liabilities	S 183,757
Post-retirement Benefit Liability	606,419
Unrestricted Net Assets	254,490
Restricted Net Assets	7,184
Total Liabilities and Net Assets	\$1,044,666
GOLDEN GATE BAPTIST THEOLOGICAL SEMI	INARY, as of July 31, 2003
Current Assets	\$ 6,461,819
Investments	8,249,118
Property and Equipment	12,120,494
Total Assets	\$26,831,431
Liabilities and Net Assets	
Current Liabilities	\$ 1,000,310
Post-retirement Benefit Liability	2,842,515
Unrestricted Net Assets	13,401,274
Restricted Net Assets	9,587,332
Total Liabilities and Net Assets	\$26,831,431
INTERNATIONAL MISSION BOARD, as of Decem	ber 31, 2003
Current Assets	\$ 403,471,000
Property and Equipment	43,592,000
Other Assets	1,993,000
Total Assets	\$ 449,056,000
Liabilities and Net Assets	
Current Liabilities	\$ 48,172,000
Post-Retirement Benefit Liability	122,978,000
Unrestricted Net Assets	240,260,000
Restricted Net Assets	37,646,000
Total Liabilities and Net Assets	\$_449,056,000
LIFEWAY CHRISTIAN RESOURCES, as of Septem	ber 30, 2003
Assets Current Assets	\$ 115,279,000
Reserve Funds	77,905,000
Property and Equipment	154,150,000
Other Noncurrent Assets	64,924,000
Total Assets	\$ 412,258,000
Liabilities and Net Assets	
Current Liabilities	\$ 57,750,000
Long-term Debt	3,141,000
Post-retirement Benefit Liability	1,940,000
Net Assets	_349,427,000
Total Liabilities and Net Assets	S_412,258,000
MIDWESTERN BAPTIST THEOLOGICAL SEMIN	NARY, INC., as of July 31, 2003
Assets	<u> </u>
Current Assets	\$ 1,005,025
Investments	3,342,414
Property and Equipment	4,960,776
Other Assets	169,643
Total Assets	\$ <u>9,477,858</u>

Liabilities and Net Assets	
Current Liabilities	\$ 762,953
Unrestricted Net Assets	5,942,919
Restricted Net Assets	2,771.98
Total Liabilities and Net Assets	s 9,477,858
	<u></u>
NEW ORLEANS BAPTIST THEOLOGICAL SEMI Assets	NARY, as of July 31, 2003
Current Assets	s 6,523,745
Investments	43,453,190
Property and Equipment	25,044,925
Total Assets	\$_75,021,860
Liabilities and Net Assets	
Current Liabilities	\$ 3,235,067
Unrestricted Net Assets	39,317,674
Restricted Net Assets	32,469,119
Total Liabilities and Net Assets	\$ 75,021,860
,	
NORTH AMERICAN MISSION BOARD, as of Dece	mber 31, 2003
Assets	6 140 247 544
Current Assets	\$ 140,347,545
Investments	120,588,746
Property and Equipment	21,989,133
Other Assets Total Assets	3,378,231
	\$ <u>286,303,655</u>
Liabilities and Net Assets	
Current Liabilities	\$ 17,858,018
Post-Retirement Benefit Liability	68,754,955
Unrestricted Net Assets	153,922,197
Restricted Net Assets	45,768,485
Total Liabilities and Net Assets	\$ <u>286,303,655</u>
SOUTHERN BAPTIST CONVENTION OPERATING	G BUDGET.
as of September 30, 2003	
Assets	
Current Assets - Unrestricted	\$ 8,083,197
Current Assets - Restricted	2,047,276
Property and Equipment	5,524,000
Other Noncurrent Assets	143,999
Total Assets	\$15,798,472
Liabilities and Net Assets	
Current Liabilities	\$ 378,779
Post-retirement Benefit Liability	2,408,943
Unrestricted Net Assets	10,963,474
Restricted Net Assets	2,047,276
Total Liabilities and Net Assets	\$15,798,472

(continued)

SOUTHERN BAPTIST THEOLOGICAL SEMINAR	Y, as of July 31, 2003
Assets Current Assets – Unrestricted	\$ 3,392,082
Current Assets - Restricted	12,862,137
Property and Equipment	47,952,604
Investments	69,728,658
Other assets	187,104
Total Assets	\$ 134,122,585
Liabilities and Net Assets	
Current Liabilities	\$ 14,825,377
Post-retirement Benefit Liability	1,283,756
Unrestricted Net Assets	48,907,082
Restricted Net Assets	69,106,370
Total Liabilities and Net Assets	\$_134,122,585
SOUTHEASTERN BAPTIST THEOLOGICAL SEM	IINARY, as of July 31, 2003
Assets	777 Tages 279
Current Assets	\$ 5,075,349
Investments	17,693,440
Property and Equipment	35,855,698
Total Assets	\$58,624,487
Liabilities and Net Assets	
Current Liabilities	\$ 1,785,225
Post-retirement Benefit Liability	2,459,026
Long-term Debt	9,262,914
Unrestricted Net Assets	28,507,074
Restricted Net Assets	16,610,248
Total Liabilities and Net Assets	\$58,624,487
SOUTHWESTERN BAPTIST THEOLOGICAL SEM	MINARY, as of July 31, 2003
Assets	25/25
Current Assets	\$ 8,654,125
Investments ,	128,842,291
Property and Equipment	63,987,985
Other Assets	565,863
Total Assets	\$_201,484,401
Liabilities and Net Assets	6 4522540
Current Liabilities	\$ 4,532,549
Post-retirement Benefit Liability	16,832,001
Unrestricted Net Assets	83,244,814
Restricted Net Assets	93,475,968
Total Liabilities and Net Assets	\$_201,484,401

Contributions by State

Conventions	2002-2003	2001-2002	\$Change	%Change
Churches	7,360,439.78	7,358,354.47	2,085.31	0.03
Miscellaneous/Individual	330,638.74	609,464.63	(278,825.89)	(45.75)
Alabama	17,086,958.14	16,925,943.57	161,014.57	0.95
Alaska	201,044.08	207,093.90	(6,049.82)	(2.92)
Arizona	696,423.06	749,972.37	(53,549.31)	(7.14)
Arkansas	7,754,761.70	7,709,920.16	44,841.54	0.58
California	2,190,765.21	2,219,856.42	(29,091.21)	(1.31)
Colorado	556,608.30	516,882.14	39,726.16	7.69
D. C.	335,205.73	273,877.38	61,328.35	22.39
Florida	13,467,073.01	13,803,989.94	(336,916.93)	(2.44)
Georgia	19,618,512.43	20,453,741.29	(835,228.86)	(4.08)
Hawaii Pacific	329,577.72	298,751.19	30,826.53	10.32
Illinois	2,747,757.30	2,918,660.25	(170,902.95)	(5.86)
Indiana	810,285.62	640,959.73	169,325.89	26.42
Iowa .	95,059.69	82,098.52	12,961.17	15.79
Kansas-Nebraska	922,177.35	980,771.68	(58,594.33)	(5.97)
Kentucky	7,853,023.45	7,915,456.61	(62,433.16)	(0.79)
Louisiana	7,435,123.14	7,504,755.44	(69,632.30)	(0.93)
Maryland-Delaware	1,651,007.23	1,668,373.42	(17,366.19)	(1.04)
Michigan	515,632.77	503,273.84	12,358.93	2.46
Minnesota-Wisconsin	52,725.67	91,546.21	(38,820.54)	(42.41)
Mississippi	10,625,577.13	10,558,915.01	66,662.12	0.63
Missouri	6,723,033.64	6,028,075.85	694,957.79	11.53
Montana	96,283.81	85,042.75	11,241.06	13.22
Nevada	258,436.49	242,883.38	15,553.11	6.40
New England	125,589.46	129,351.09	(3,761.63)	(2.91)
New Mexico	1,021,537.66	995,371.32	26,166.34	2.63
New York	190,870.10	213,190.90	(22,320.80)	(10.47)
North Carolina	9,500,341.95	9,787,877.08	(287,535.13)	(2.94)
Northwest	739,802.98	718,247.25	21,555.73	3.00
Ohio	1,804,446.79	1,806,037.67	(1,590.88)	(0.09)
Oklahoma	9,024,337.88	8,486,334.46	538,003.42	6.34
Pennsylvania-S. Jersey	199,804.98	189,940.45	9,864.53	5.19
South Carolina	12,135,351.41	12,411,398.02	(276,046.61)	(2.22)
Tennessee	13,294,518.17	13,584,023.78	(289,505.61)	(2.13)
Texas-BGCT	10,991,378.71	10,240,161.89	751,216.82	7.34
Texas-SBTC	8,421,070.15	7,884,695.75	536,374.40	6.80
Utah-Idaho	131,475.02	126,449.42	5,025.60	3.97
Virginia-BGAV	2,291,336.82	2,322,627.34	(31,290.52)	(1.35)
Virginia-SBCV	3,038,964.04	2,524,214.21	514,749.83	20.39
West Virginia	421,814.14	401,783.39	20,030.75	4.99
Wyoming	125,134.00	125,735.29	(601.29)	(0.48)
Puerto Rico/U. S. Virgin Islands	1,224.63	3,512.21	(2,287.58)	(65.13)
Dakota Fellowship	28,564.06	23,498,53	5,065.53	_21.56
TOTAL	183,201,694.14	182,323,110.20	878,583.94	0.48

Executive Committee of the Southern Baptist Convention 2002-2003 Disbursements

	Cooperative Program	% of C.P.	Designated Gifts	% of Design.	Total Gifts	% of Total
International Mission Board	91,600,846.03	50.00	113,697,001.40	68.50	205,297,847.43	58.79
North American Mission Board	41,751,666.72	22.79	50,763,123.67	30.58	92,514,790.39	26.49
Southwestern Seminary	10,079,322.03	5.50	334,397.43	0.20	10,413,719.46	2.98
Southern Seminary	7,588,343.92	4.14	196,344.33	0.12	7,784,688.25	2.23
New Orleans Seminary	7,612,387.77	4.16	182,656.37	0.11	7,795,044.14	2.23
Southeastern Seminary	7,455,619.72	4.07	206,427.61	0.12	7,662,047.33	2.19
Golden Gate Seminary	3,584,186.47	1.96	97,176.39	90.0	3,681,362.86	1.05
Midwestern Seminary	2,885,301.60	1.57	85,043.66	0.05	2,970,345.26	0.85
Historical Library and Archives	439,684.32	0.24	10,737.63	0.01	450,421.95	0.13
Ethics & Religious Liberty Comm.	2,729,706.50	1.49	76,206.81	0.05	2,805,913.31	080
Annuity Board	1,392,332.58	92.0	53,491.70	0.03	1,445,824.28	0.41
SBC Operating	6,082,296.48	3.32	272,469.55	0.32	6,354,766.03	1.87
Baptist World Alliance			5,608.74	0.00	5,608.74	0.00
Miscellaneous			5.281.28	0.00	5,281,28	0.00
Totals	183,201,694.14	100.00	165,985,966.57	100.00	349,187,660.71	100.00

Direct Contributions from Churches Received by the Executive Committee for the Support of Southern Baptist Convention Programs 2002-2003

Church Name	City	Amount	Church Name	City	Amount
Alabama			Kento-Boo Baptist	Florence	14,847.45
Grace Fellowship Baptist	Mobile	18,750.00	Kirksey Baptist	Kirksey	6,410.00
Rainsville, First Baptist	Rainsville	13,012.42	Lighthouse, The	Shelbyville	100.00
Arkansas			Little Mount Baptist	Taylorsville	5,715.32
Brinkley, First Baptist	Brinkley	29,729.97	New Work Fellowship	Hopkinsville	7,510.00
Central City, 1st So. Bapt.	Central City	2,277.56	North Oldham Baptist	Goshen	1,350.00
Fort Smith, First Baptist	Fort Smith	160,260.85	Oak Hill Baptist	Somerset	500.00
Grace Baptist	Paragould	1,225.00	Valley Station Baptist	Valley Station	7,395.03
Lakeside Baptist	Hot Springs	3,485.38	Walnut Memorial Baptist	Owensboro	47,263.98
Lakeside Baptist	Rogers	2,953.73	Louisiana		
New Life Baptist	Wynne	730.21	Blanchard, First Baptist	Blanchard	25,402.01
Springdale, First Baptist	Springdale	170,000.04	Broadmoor Baptist	Baton Rouge	7,082.43
Tumbling Shoals Baptist	Tumbling Shoals	7,298.58	Christway	Bentley	425.00
Arizona			Clifton Baptist	Franklinton	16,461.54
Drexel Heights Baptist	Tucson	1,273.00	Life	Sulphur	150.00
Faith Horizon Baptist	Yuma	872.00	Woodland Community	LaPlace	6,388.20
Tucson, First Southern Ba	ptist Tucson	36,418.93	Maryland		
California			Beltsville, First Baptist	Beltsville	3,943.56
Cornerstone Christian	El Dorado Hills	10,389.43	Cockeysville Baptist	Cockeysville	3,575.00
Glendale, First Baptist	Glendale	75.00	Elkton, First Baptist	Elkton	5,631.00
Nineteenth Avenue Baptis	San Francisco	853.32	Friendly, First Baptist	Fort Washington	550.00
Woodland United Fellows	hip Woodland	7,507.25	Kendall Baptist	Temple Hills	31,218.08
Colorado				inthicum Heights	16,716.14
Central Baptist	Aurora	14,999.39	Michigan		
District of Columbia			Cornerstone Baptist	Roseville	1,950.00
Capitol Hill Baptist	Washington	77,253.00	Missouri		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Florida	10.6500000000000000000000000000000000000	0.000.000.000	Antioch Bible Baptist	Gladstone	1.800.00
Blue Springs Community	Marianna	1,000.00	Birchwood Baptist	Independence	13,869.23
Brandon, First Baptist	Brandon	6,000.00	Chestnut Ridge Baptist	Farmington	2,581.29
Cape Coral, First Baptist	Cape Coral	22,775.60	Concord Baptist	Bates City	150.00
Gateway Baptist	Lake City	949.98	Ellington, First Baptist	Ellington	19,683.65
Philadelphia Baptist of N		800.00	Farmington, 1st Baptist	Farmington	71,576.67
Georgia		0.000,000,000	Fee Fee Baptist	Bridgeton	85,462.10
Dalton, First Baptist	Dalton	31.347.41	Friendship Baptist	Joplin	411.87
Johnson Ferry Baptist	Marietta	360,751.98	Grace Community Fellow		840.00
Northside Drive Baptist	Atlanta	1,000.00	Grant Avenue Baptist	Springfield	1.661.85
Oates Avenue Baptist	Columbus	2,174.50	Greentop Baptist	Greentop	228.31
Paulding Baptist	Hiram	3,680.66	Harmony Baptist	St. Louis	327.25
Salem Baptist No. 2	Mineral Bluff	374.53	Harvester, First Baptist	Saint Charles	96,667.00
SouthCrest Baptist	Newnan	100.00	Highlandville, 1st Baptist	Highlandville	756.00
Idaho			Jackson, First Baptist	Jackson	24,032.49
Covenant Bible	Rexburg	254.01	Joplin Heights Baptist	Joplin	1,273.46
Illinois			Kirkwood Baptist	Kirkwood	223.20
Second Baptist	Mt. Vernon	12,141.15	Lebanon, First Baptist	Lebanon	6,468.29
St. Charles, First Baptist	St. Charles	4,649.76	Lee's Summit, First Bapti		18,320.72
Third Baptist	West Frankfort	3,948.13	Liberty Road Baptist	Jefferson City	467.52
Kentucky			Lighthouse Baptist	Farmington	50.00
Caldwell Blue Springs Bay	ptist Cadiz	29,514.68	New Hope Baptist	Elsberry	6,209.33
Calvary Baptist	Bowling Green	7,541.04	New Life Fellowship	Anderson	1,034.43
Cedar Grove Baptist	Shepherdsville	8,340.00	Noland Road Baptist	Independence	12,856.61
Clifton Baptist	Louisville	21,535.00	Pierce City, First Baptist	Pierce City	2,226.12
Corinth Baptist	London	47,970.97	Prosperity Baptist	Rocky Comfort	1,906.48
Crestwood Baptist	Crestwood	1,568.23	River Valley	Parkville	250.00
Crossroads Fellowship	Cadiz	2,923.60	Savannah, First Baptist	Savannah	7,037.69
Forks of Dix River Baptist		22,553.81	Second Missionary Baptis		3,600.00
Gap Fellowship	Middlesboro	750.00	Southside Baptist	Aurora	1,805.44
				, turin a	1,000,44

Church Name	City	Amount	Church Name	City	Amount
Spring Creek Baptist	Rolla	1,656.92	Open Door Baptist	Raleigh	40,707.26
Swars Prairie Baptist	Seneca	4,093.25	Parkview Baptist	Morehead City	8,450.00
Trinity North Baptist	Kansas City	3,224.80	Parkwood Baptist	Gastonia	13,016.68
Union Hall Baptist El I	Oorado Springs	1,696.83	Peace	Wilson	1,300.00
University Heights Baptist	Springfield	22.75	Penders Chapel Missionary		3,083.38
Valley View Baptist	Marionville	923.84	Reepsville Baptist	Vale	6,014.38
West Plains, First Baptist	West Plains	2,355.00	Rehoboth Baptist	Waynesville	3,380.00
Mississippi	THE PARTY OF THE P	2,555.00	Rocky Knoll Baptist	Greensboro	19,463.50
Antioch Baptist	Columbus	100.00	Salisbury, First Baptist	Salisbury	1,100.00
**	Crystal Springs	19,631,60	Sandy Creek Baptist	Liberty	2,306.22
Hattiesburg, First Baptist	Hattiesburg	306.17	Second Baptist	Dunn	899.75
	Crystal Springs	7.657.23	A STATE OF THE PARTY OF THE PAR	Kings Mountain	2,485.75
Parkview Baptist	Greenville	6,591.66	Second Baptist	Washington	14,048.25
Southside Baptist	Vicksburg	260.00	Smith Grove Baptist	Linwood	5,329.61
Starkville Community	Starkville	250.00	Somerset Baptist	Roxboro	42,390.84
West Ellisville Baptist	Ellisville	8,998.92	Stedman Baptist	Stedman	21,641.82
North Carolina	Linsvine	0,990.94	Sunrise Baptist	Asheville	250.00
Alexis Baptist	Alexis	43,337.00	Tar Landing Baptist	Jacksonville	8,500.00
Altapass Baptist	Spruce Pine	9,442.00	Thompsonville Baptist	Reidsville	7,700.00
Anderson Creek Community		610.60	Topsail Baptist	Hampstead	3,370.26
Autryville Baptist		9.265.24	Trinity Baptist	Wake Forest	3,177.53
Bayboro Baptist	Autryville Bayboro	5,016.06	Unity Baptist	Belmont	2,750.00
Beaver Creek Baptist	Spruce Pine			Fayetteville	118,954.93
Beaverdam Baptist	Asheville	2,820.86	Village Baptist Vineyard, The	Dunn	500.00
		4,531.06 4,178.48		Waco	
Beulah Christian Baptist	Zebulon Jacksonville		Waco Baptist Wake Cross Roads Baptist		3,563.84
Blue Creek Baptist Brookdale Baptist		7,766.72		Raleigh Asheville	47,982.72
	Kannapolis	6,600.00	West Asheville Baptist		38,541.60
Catawba Valley Baptist	Morganton	30,238.12	Westwood Baptist	Asheville	4,222.05
Cherryville, First Baptist	Cherryville	32,599.03	Wood Baptist	Louisburg	2,387.50
Cornerstone Baptist	High Point	6,504.59	New Jersey	CUA	200.00
Cross Road Baptist	Asheboro	5,000.00	Alpha & Omega Baptist	Clifton	300.00
Crossnore, First Baptist	Crossnore	74,439.13	Ohio		50.00
East Lumberton Baptist	Lumberton	10,000.00	Concord Missionary Bapti	st Columbus	50.00
Eller Memorial Baptist	Greensboro	6,295.74	Pennsylvania		
Faith Baptist	Durham	9,605.56	Three Rivers Grace Comm	iunity Bethel Park	10,961.10
First Free Will Baptist	Gastonia	100.00	South Carolina		
Gethsemane Baptist	Fayetteville	2,148.20	East Cooper Baptist	Mount Pleasant	20,548.86
Glorieta Baptist	Concord	7,731.25	McKown's Mountain Bapt	ist Gaffney	250.00
Gospel Baptist	Norlina	250.00	Tennessee		
Grace Community	Buies Creek	250.00	Broadmoor Baptist	Memphis	60,258.00
Green Pines Baptist	Knightdale	6,484.54	Cornerstone Baptist	Springfield	361.63
Hephzibah Baptist	Wendell	37,213.97	Crossville, First Baptist	Crossville	23,574.95
Horse Shoe, First Baptist	Horse Shoe	2,020.85	Donelson Fellowship, The	Nashville	597.95
Jessup Grove Baptist	Greensboro	3,117.21	East Maryville Baptist	Maryville	4,375.00
Lake Gaston Baptist	Littleton	10,000.00	Forest Hill Baptist	Germantown	10,762.10
Lakewood Baptist	Kannapolis	9,832.21	Grace Community	Nashville	10,000.00
Lily Memorial Baptist	Shelby	3,929.76	Hillsboro Baptist	Franklin	538.00
Little River Baptist	Penrose	12,548.47	Impact Fellowship	Maryville	161.15
Macedonia Baptist	Liberty	3,879.64	Kirby Woods Baptist	Memphis	28,962.71
Merrimon Avenue Baptist	Asheville	58,714.47	Laurel Bank Baptist	Friendsville	8,060.50
Millersville Baptist	Taylorsville	21,477.28	Lighthouse Baptist	Memphis	2,028.89
Montwood Baptist	Roxboro	1,875.00	Meridian Baptist	Crossville	11,775.76
Morningside Baptist	Brevard	1,753.22	North Athens Baptist	Athens	4,701.53
Mount Hermon Baptist	Durham	7,778.00	Northwood Baptist	Nashville	4,355.68
Mount Vernon Baptist	Boone	62,933.30	Ridgeview Baptist	Knoxville	15,805.82
Mount Vernon Baptist	Raleigh	74,424.13	Sevier Heights Baptist	Knoxville	64,400.00
Mt. Island Baptist	Paw Creek	3,429.57	Tri-Cities Baptist	Gray	24,075.03
	Leicester	22,897.97	Two Rivers Baptist	Nashville	80,570.77
Newfound Baptist		40 144 41	Towns		
Northside Baptist	Greensboro	20,622.96	Texas		
Northside Baptist	Charlotte	1,888.78	Airline Manor Baptist	Houston	318.24
Northside Baptist Oak Grove Baptist Oak View Baptist				Houston Garland Allen	318.24 342.00 13,749.99

Amelia Baptist Bandeton, First Baptist Arple Springs Baptist Arpple Springs Baptist Arple Archer City, First Baptist Arp Emmanuel Baptist Bandera Road Community Bannockburn Baptist Beaumont, First Baptist Bedias Baptist Bellaire, First Baptist Bethel Baptist Bethel Baptist Berchman Baptist Birchman Baptist Birchman Baptist Birchman Baptist Bolton Street Baptist Brazos Meadows Baptist Brownsville Community Fellowsh Brownsville, First Baptist Brownsville, First Baptist Buna First Baptist Calvary Baptist Sandard Calvary Bap	-	9,469.81	East New Hope Baptist Eastside Baptist Eastside Baptist Edgemont Park Baptist El Paso, First Baptist Emmanuel Baptist Emmanuel Baptist Euless, First Baptist Fannin Terrace Baptist Farmersville, 1st Baptist Fellowship Baptist Fellowship Baptist Fellowship of Huntsville Fielder Road Baptist Free Bridge Baptist Freeport, First Baptist Friendship Baptist Gateway Baptist Glen Rose, First Baptist Glen Rose, First Baptist Glendale Baptist	Mt. Pleasant Baytown New Braunfels Mesquite El Paso Bryan Pittsburg Euless Midland Farmersville Bridge City Huntsville Arlington Point Freeport Beaumont Spring	1,066.92 2,448.54 5,280.89 7,536.00 150.00 17,606.19 207,958.15 51,905.86 12,515.30 207,009.34 360.00 2,945.63 3,180.00
Angleton, First Baptist Apple Springs Baptist Archer City, First Baptist Bandera Road Community Bannockburn Baptist Bedias Baptist Bedias Baptist Bedias Baptist Bellaire, First Baptist Bethel Baptist Brichman Baptist Birchman Baptist Brichman Baptist Brazos Meadows Baptist Brazos Meadows Baptist Brownsville Community Fellowsh Brownsville, First Baptist Brownsville, First Baptist Brownsville, First Baptist Calvary Baptist	Angleton e Springs cher City Arp Antonio Austin Bedias Bellaire w Caney leaumont leaumont Blanco Amarillo Hewitt Angleton hipBrowns pomsville Buna Denison	36,951.06 662.65 15,396.59 25,428.21 260.00 186,261.80 3,407.63 9,069.07 2,471.01 14,687.75 17,634.04 71,498.00 3,271.74 8,155.43 18,030.35 250.00 ville8,601.47 9,469.81	Eastside Baptist Edgemont Park Baptist El Paso, First Baptist Emmanuel Baptist Emmanuel Baptist Euless, First Baptist Fannin Terrace Baptist Fallowship Baptist Fellowship Baptist Fellowship of Huntsville Fielder Road Baptist Free Bridge Baptist Freeport, First Baptist Friendship Baptist Gateway Baptist Glen Rose, First Baptist	New Braunfels Mesquite El Paso Bryan Pittsburg Euless Midland Farmersville Bridge City Huntsville Arlington Point Freeport Beaumont	5,280.85 7,536.00 196.70 150.00 17,606.19 207,958.15 51,905.86 12,515.30 13,676.00 1,200.00 207,009.34 360.00 2,945.63 3,180.00
Apple Springs Baptist Archer City, First Baptist Archer City, First Baptist Archer City, First Baptist Bandera Road Community Bannockburn Baptist Beaumont, First Baptist Bedias Baptist Bellaire, First Baptist Bethel Baptist Bethel Baptist Bethel Baptist Bethel Baptist Bethel Baptist Bethel Baptist Bervil Oaks, First Baptist Brichman Baptist Bridge Church of Freeport, The Brownsville, First Baptist Brownsville, First Baptist Brownsville, First Baptist Calvary Baptist San	e Springs cher City Arp Antonio Austin Bedias Bellaire w Caney leaumont ort Worth Blanco Amarillo Hewitt Angleton nipBrowns wonsville Buna Denison	662.65 15,396.59 25,428.21 260.00 186,261.80 3,407.63 9,069.07 2,471.01 14,687.75 17,634.04 71,498.00 3,271.74 8,155.43 18,030.35 250.00 ville8,601.47 9,469.81	Edgemont Park Baptist El Paso, First Baptist Emmanuel Baptist Emmanuel Baptist Euless, First Baptist Fannin Terrace Baptist Farmersville, 1st Baptist Fellowship Baptist Fellowship of Huntsville Fielder Road Baptist Free Bridge Baptist Freeport, First Baptist Friendship Baptist Gateway Baptist Glen Rose, First Baptist	Mesquite El Paso Bryan Pittsburg Euless Midland Farmersville Bridge City Huntsville Arlington Point Freeport Beaumont	7,536.00 196.70 150.00 17,606.15 207,958.15 51,905.86 12,515.30 13,676.00 1,200.00 207,009.34 360.00 2,945.63 3,180.00
Archer City, First Baptist Arg Emmanuel Baptist Bandera Road Community Bannockburn Baptist Beaumont, First Baptist Bedias Baptist Bellaire, First Baptist Bethel Baptist Bethel Baptist Bethel Baptist Berichman Baptist Birchman Baptist Bolton Street Baptist Bolton Street Baptist Brazos Meadows Baptist Bridge Church of Freeport, The Brownsville Community Fellowsh Brownsville, First Baptist Bromsville, First Baptist Bromsville, First Baptist Calvary Baptist	cher City Arp Antonio Austin Bedias Bellaire w Caney leaumont ort Worth Blanco Amarillo Hewitt Angleton hipBrowns wensylle Buna Denison	15,396.59 25,428.21 260.00 186,261.80 3,407.63 9,069.07 2,471.01 14,687.75 17,634.04 71,498.00 3,271.74 8,155.43 18,030.35 250.00 ville8,601.47 9,469.81	El Paso, First Baptist Emmanuel Baptist Emmanuel Baptist Euless, First Baptist Fannin Terrace Baptist Farmersville, 1st Baptist Fellowship Baptist Fellowship of Huntsville Fielder Road Baptist Free Bridge Baptist Freeport, First Baptist Gateway Baptist Gateway Baptist Glen Rose, First Baptist	El Paso Bryan Pittsburg Euless Midland Farmersville Bridge City Huntsville Arlington Point Freeport Beaumont	196.70 150.00 17,606.15 207,958.15 51,905.86 12,515.30 13,676.00 207,009.34 360.00 2,945.63 3,180.00
Arp Emmanuel Baptist Bandera Road Community Bannockburn Baptist Beaumont, First Baptist Bedias Baptist Bedias Baptist Bethel Baptist Brichman Baptist Brichman Baptist Brichman Baptist Brazos Meadows Baptist Brazos Meadows Baptist Bridge Church of Freeport, The Brownsville Community Fellowsh Brownsville, First Baptist Brownsville, First Baptist Brownsville, First Baptist Calvary Baptist	Arp Antonio Austin leaumont Bedias Bellaire w Caney leaumont ort Worth Blanco Amarillo Hewitt Angleton hipBrowns wnsville Buna Denison	25,428.21 260.00 186,261.80 3,407.63 9,069.07 2,471.01 14,687.75 17,634.04 71,498.00 3,271.74 8,155.43 18,030.35 250.00 ville8,601.47 9,469.81	Emmanuel Baptist Emmanuel Baptist Euless, First Baptist Fannin Terrace Baptist Farnersville, 1st Baptist Fellowship Baptist Fellowship of Huntsville Fielder Road Baptist Free Bridge Baptist Freeport, First Baptist Gateway Baptist Glen Rose, First Baptist	Bryan Pittsburg Euless Midland Farmersville Bridge City Huntsville Arlington Point Freeport Beaumont	150.00 17,606.19 207,958.15 51,905.86 12,515.30 13,676.00 207,009.34 360.00 2,945.63 3,180.00
Bandera Road Community Bannockburn Baptist Beaumont, First Baptist Bedias Baptist Bellaire, First Baptist Bethel Baptist Browled Baptist Brichman Baptist Blanco, First Baptist Bolton Street Baptist Brazos Meadows Baptist Bridge Church of Freeport, The Brownsville Community Fellowsh Brownsville, First Baptist Brownsville, First Baptist Brownsville, First Baptist Calvary Baptist	Antonio Austin leaumont Bedias Bellaire w Caney leaumont ort Worth Blanco Amarillo Hewitt AntipBrowns promsville Buna Denison	260.00 186,261.80 3,407.63 9,069.07 2,471.01 14,687.75 17,634.04 71,498.00 3,271.74 8,155.43 18,030.35 250.00 ville8,601.47 9,469.81	Emmanuel Baptist Euless, First Baptist Fannin Terrace Baptist Farmersville, 1st Baptist Fellowship Baptist Fellowship Baptist Fellowship of Huntsville Fielder Road Baptist Free Bridge Baptist Freeport, First Baptist Friendship Baptist Gateway Baptist Glen Rose, First Baptist	Pittsburg Euless Midland Farmersville Bridge City Huntsville Arlington Point Freeport Beaumont	17,606.19 207,958.13 51,905.86 12,515.30 13,676.00 1,200.00 207,009.34 360.00 2,945.63 3,180.00
Bannockburn Baptist Beaumont, First Baptist Bedias Baptist Bellaire, First Baptist Bethel Baptist Bethel Baptist Berevil Oaks, First Baptist Birchman Baptist Birchman Baptist Bolton Street Baptist Bolton Street Baptist Brazos Meadows Baptist Bridge Church of Freeport, The Brownsville Community Fellowsh Brownsville, First Baptist Brownsville, First Baptist Calvary Baptist Sac	Austin Bedias Bellaire we Caney leaumont ort Worth Blanco Amarillo Hewitt Angleton hipBrownsville Buna Denison	186,261.80 3,407.63 9,069.07 2,471.01 14,687.75 17,634.04 71,498.00 3,271.74 8,155.43 18,030.35 250.00 ville8,601.47 9,469.81	Euless, First Baptist Fannin Terrace Baptist Farmersville, 1st Baptist Fellowship Baptist Fellowship of Huntsville Fielder Road Baptist Free Bridge Baptist Freeport, First Baptist Friendship Baptist Gateway Baptist Glen Rose, First Baptist	Euless Midland Farmersville Bridge City Huntsville Arlington Point Freeport Beaumont	207,958.15 51,905.86 12,515.30 13,676.00 1,200.00 207,009.34 360.00 2,945.63 3,180.00
Beaumont, First Baptist Bedias Baptist Bellaire, First Baptist Bethel Baptist Bevil Oaks, First Baptist Birchman Baptist Birchman Baptist Bolton Street Baptist Bolton Street Baptist Brazos Meadows Baptist Bridge Church of Freeport, The Brownsville Community Fellowsh Brownsville, First Baptist Brazos Baptist Calvary Baptist Sac	deaumont Bedias Bellaire w Caney leaumont ort Worth Blanco Amarillo Hewitt Angleton nipBrowns ywnsville Buna Denison	3,407.63 9,069.07 2,471.01 14,687.75 17,634.04 71,498.00 3,271.74 8,155.43 18,030.35 250.00 ville8,601.47 9,469.81	Fannin Terrace Baptist Farmersville, 1st Baptist Fellowship Baptist Fellowship of Huntsville Fielder Road Baptist Free Bridge Baptist Freeport, First Baptist Friendship Baptist Gateway Baptist Glen Rose, First Baptist	Midland Farmersville Bridge City Huntsville Arlington Point Freeport Beaumont	51,905.86 12,515.30 13,676.00 1,200.00 207,009.34 360.00 2,945.63 3,180.00
Bedias Baptist Bellaire, First Baptist Bethel Baptist Bethel Baptist Bethel Baptist Bevil Oaks, First Baptist Brichman Baptist Blanco, First Baptist Bolton Street Baptist Brazos Meadows Baptist Bridge Church of Freeport, The Brownsville Community Fellowsh Brownsville, First Baptist Brownsville, First Baptist Brownsville, First Baptist Calvary Baptist Sac	Bedias Bellaire w Caney leaumont ort Worth Blanco Amarillo Hewitt Angleton nipBrowns wasville Buna Denison	9,069.07 2,471.01 14,687.75 17,634.04 71,498.00 3,271.74 8,155.43 18,030.35 250.00 ville8,601.47 9,469.81	Farmersville, 1st Baptist Fellowship Baptist Fellowship of Huntsville Fielder Road Baptist Free Bridge Baptist Freeport, First Baptist Friendship Baptist Gateway Baptist Glen Rose, First Baptist	Farmersville Bridge City Huntsville Arlington Point Freeport Beaumont	12,515.30 13,676.00 1,200.00 207,009.34 360.00 2,945.63 3,180.00
Bellaire, First Baptist Bethel Baptist Bevil Oaks, First Baptist Birchman Baptist Bolton Street Baptist Bolton Street Baptist Brazos Meadows Baptist Bridge Church of Freeport, The Brownsville Community Fellowsh Brownsville, First Baptist Brownsville, First Baptist Brownsville Saptist Calvary Baptist	Bellaire w Caney leaumont ort Worth Blanco Amarillo Hewitt Angleton nipBrowns ownsville Buna Denison	2,471.01 14,687.75 17,634.04 71,498.00 3,271.74 8,155.43 18,030.35 250.00 ville8,601.47 9,469.81	Fellowship Baptist Fellowship of Huntsville Fielder Road Baptist Free Bridge Baptist Freeport, First Baptist Friendship Baptist Gateway Baptist Glen Rose, First Baptist	Bridge City Huntsville Arlington Point Freeport Beaumont	13,676.00 1,200.00 207,009.34 360.00 2,945.63 3,180.00
Bellaire, First Baptist Bethel Baptist Bevil Oaks, First Baptist Birchman Baptist Blanco, First Baptist Bolton Street Baptist Bolton Street Baptist Brazos Meadows Baptist Bridge Church of Freeport, The Brownsville Community Fellowsh Brownsville, First Baptist Bromsville, First Baptist Bromsville, First Baptist Calvary Baptist	ew Caney deaumont ort Worth Blanco Amarillo Hewitt Angleton hipBrowns ownsville Buna Denison	14,687.75 17,634.04 71,498.00 3,271.74 8,155.43 18,030.35 250.00 ville8,601.47 9,469.81	Fellowship of Huntsville Fielder Road Baptist Free Bridge Baptist Freeport, First Baptist Friendship Baptist Gateway Baptist Glen Rose, First Baptist	Huntsville Arlington Point Freeport Beaumont	1,200.00 207,009.34 360.00 2,945.63 3,180.00
Bethel Baptist Ne Bevil Oaks, First Baptist B Birchman Baptist B Blanco, First Baptist B Bolton Street Baptist B Brazos Meadows Baptist Bridge Church of Freeport, The Brownsville Community Fellowsh Brownsville, First Baptist Bromsville, First Baptist Buna First Baptist Calvary Baptist N Calvary Baptist N Calvary Baptist Po Calvary Baptist San	deaumont ort Worth Blanco Amarillo Hewitt Angleton nipBrowns ownsville Buna Denison	14,687.75 17,634.04 71,498.00 3,271.74 8,155.43 18,030.35 250.00 ville8,601.47 9,469.81	Fielder Road Baptist Free Bridge Baptist Freeport, First Baptist Friendship Baptist Gateway Baptist Glen Rose, First Baptist	Arlington Point Freeport Beaumont	207,009.34 360.00 2,945.63 3,180.00
Bevil Oaks, First Baptist Birchman Baptist Fo Blanco, First Baptist Bolton Street Baptist Brazos Meadows Baptist Bridge Church of Freeport, The Arownsville Community Fellowsh Brownsville, First Baptist Brownsville, First Baptist Brownsville, First Baptist Calvary Baptist Po Calvary Baptist Saicalvary Baptist	deaumont ort Worth Blanco Amarillo Hewitt Angleton nipBrowns ownsville Buna Denison	17,634.04 71,498.00 3,271.74 8,155.43 18,030.35 250.00 ville8,601.47 9,469.81	Free Bridge Baptist Freeport, First Baptist Friendship Baptist Gateway Baptist Glen Rose, First Baptist	Point Freeport Beaumont	360.00 2,945.63 3,180.00
Birchman Baptist Fo Blanco, First Baptist Bolton Street Baptist Brazos Meadows Baptist Bridge Church of Freeport, The Brownsville Community Fellowsh Brownsville, First Baptist Brownsville, First Baptist Calvary Baptist	Blanco Amarillo Hewitt Angleton hipBrowns ownsville Buna Denison	3,271.74 8,155.43 18,030.35 250.00 ville8,601.47 9,469.81	Freeport, First Baptist Friendship Baptist Gateway Baptist Glen Rose, First Baptist	Freeport Beaumont	2,945.63 3,180.00
Blanco, First Baptist Bolton Street Baptist Brazos Meadows Baptist Bridge Church of Freeport, The Brownsville Community Fellowsh Brownsville, First Baptist Buna First Baptist Calvary Baptist Sai Calvary Baptist Calvary Baptist Sai Calvary Baptist Sai Calvary Baptist	Amarillo Hewitt Angleton hipBrowns ownsville Buna Denison	8,155.43 18,030.35 250.00 ville8,601.47 9,469.81	Freeport, First Baptist Friendship Baptist Gateway Baptist Glen Rose, First Baptist	Beaumont	3,180.00
Bolton Street Baptist Brazos Meadows Baptist Bridge Church of Freeport, The Brownsville Community Fellowsh Brownsville, First Baptist Buna First Baptist Calvary Baptist	Amarillo Hewitt Angleton hipBrowns ownsville Buna Denison	8,155.43 18,030.35 250.00 ville8,601.47 9,469.81	Friendship Baptist Gateway Baptist Glen Rose, First Baptist	Beaumont	20.0
Brazos Meadows Baptist Bridge Church of Freeport, The Brownsville Community Fellowsh Brownsville, First Baptist Brownsville, First Baptist Brownsville, First Baptist Calvary Baptist	Hewitt Angleton hipBrowns ownsville Buna Denison	18,030.35 250.00 ville8,601.47 9,469.81	Gateway Baptist Glen Rose, First Baptist		20.0
Bridge Church of Freeport, The Brownsville Community Fellowsh Brownsville, First Baptist Buna First Baptist Calvary Baptist Po Calvary Baptist Calvary Baptist Sai Calvary Baptist Calvary Baptist Sai Calvary Baptist	Angleton nipBrowns ownsville Buna Denison	250.00 ville8,601.47 9,469.81	Glen Rose, First Baptist		4,500.00
Brownsville Community Fellowsh Brownsville, First Baptist Buna First Baptist Calvary Baptist	nipBrowns ownsville Buna Denison	ville8,601.47 9,469.81		Glen Rose	3,600.00
Brownsville, First Baptist Buna First Baptist Calvary Baptist Calvary Baptist Calvary Baptist Calvary Baptist Calvary Baptist Calvary Baptist Po Calvary Baptist Sar Calvary Baptist Sar Calvary Baptist	Buna Denison	9,469.81	Otendare property	Houston	479.02
Buna First Baptist Calvary Baptist Calvary Baptist Calvary Baptist Calvary Baptist Calvary Baptist N Calvary Baptist Po Calvary Baptist Calvary Baptist Calvary Baptist	Buna Denison		Grace Community	Conroe	25.00
Calvary Baptist Calvary Baptist Calvary Baptist Calvary Baptist Calvary Baptist N Calvary Baptist Po Calvary Baptist Calvary Baptist Calvary Baptist	Denison	8,934.52	Grace Community	Glen Rose	2,225.00
Calvary Baptist Calvary Baptist Calvary Baptist N Calvary Baptist Po Calvary Baptist Calvary Baptist Calvary Baptist		1,377.61	Grace Covenant Baptist	Willis	600.00
Calvary Baptist Calvary Baptist N Calvary Baptist Po Calvary Baptist Calvary Baptist Sai Calvary Baptist		7,542.06	Granite Shoals, First Bapti		4,768.36
Calvary Baptist N Calvary Baptist Po Calvary Baptist Sai Calvary Baptist Sai	Lubbock	19,185.22	Greenville, First Baptist	Greenville	3,297.47
Calvary Baptist Po Calvary Baptist Sai Calvary Baptist	lederland	3,340.79	Hainesville Baptist	Mineola	3,355.02
Calvary Baptist Sar Calvary Baptist	ort Arthur	6,878.69	Harbor View Chapel	Corpus Christi	100.00
Calvary Baptist	n Angelo	8,574.43	Harleton Baptist	Harleton	37,996.04
	Talco	19,514.59	Harwood Terrace Baptist	Bedford	11,434.00
	Cameron	22,325.81	Haslam, First Baptist	Joaquin	4,000.00
Carpenter's Way Baptist	Lufkin	44,471.33	Heights Baptist	Alvin	52,203.39
	arrollton	167,047.20	Hempstead, First Baptist	Hempstead	2,011.51
J	arrollton	3,050.00	Henrietta, First Baptist	Henrietta	811.00
7 1 3 4 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Ore City	2,103.58	Hillcrest Baptist	Big Spring	26,202.10
	Ft. Worth	15,000.00	Hillcrest Baptist	Kemp	2,939.98
Celeste, First Baptist	Celeste	14,635.29	Holly Springs Baptist	Jasper	10,415.79
	Crandall	20,943.37	Horizon City, 1st Baptist	Horizon City	3,430.39
Central Baptist	Pampa	15,804.00	Hyde Park Baptist	Austin	134,413.56
	rt Neches	3,202.71	Hyde Park Baptist	Denison	1,987.52
	Crandall	162.26	Immanuel Baptist	Fort Stockton	3,940.08
Champion Forest Baptist	Houston	456,499.00	Irving, First Baptist	Irving	58,020.91
Christ Community Baptist	Waller	2,552.58	Joy Baptist	Henrietta	288.00
	Ft. Worth	358.00	Kempner, First Baptist	Kempner	1,667.11
Cielo Vista	El Paso	250.00	Kerrville, First Baptist	Kerrville	35,064.01
	Cleveland	58,049.32	Kyle, First Baptist	Kyle	1,100.00
Cloverleaf Baptist	Houston	204.26	La Hermosa, Iglesia Bautis		1,622.00
	e Colony	18,883.03	Laird Hill Baptist	Laird Hill	2,140.00
	Columbus	5,218.75	Lake Arlington Baptist	Arlington	
Copperas Cove, First Baptist Cop			Lake Baptist	Grapeland	176,890.00 3,477.98
Cornerstone Baptist	Terrell	7,689.18	Lake Fork Baptist	Alba	
Cornerstone Baptist	Wylie	1,506.50	Lakeside City, First Baptisi		18,608.65
	Gatesville	5,588.50	Lakeview Baptist		2,168.00
Cottonwood Creek Baptist	Allen	38,828.00	Lamar Baptist	Fort Worth	25,185.53
Creekside Bible Fellowship	Rowlett	1,200.00	Lamar Point Baptist	Arlington Paris	55,311.18
	Burleson	10,664.25	Lawler Baptist		1,999.93
	Crockett	22,357.87	Lumberton, First Baptist	Florence	6,269.00
Crosby, 1st Baptist	Crosby	44,898.02	Maplecrest Baptist	Lumberton	18,738.16
	Crowley	2,209.90	McNeil Baptist	Vidor	499.64
	Dalhart		Meadows Baptist	Luling	7,014.11
Dalhart, First Baptist	Dayton	85,021.24 69,353.00	Memorial Baptist	Plano	24,206.74
Dayton, First Baptist				Grapevine ip, Inc. Keller	133,921.02
Deberry Baptist	Deberry	4,949.35 12,062.13	Metroport Cities Fellowshi Midway Baptist	in the Keller	500.00
Diana, First Baptist Drew's Landing Baptist	Diana			Big Spring	500.00 14,621.00

Church Name Miller Heights Baptist	City	Amount	Church Name	City	Amount
Morgan Avenue Baptist	Belton	12,106.06	Spring Branch, First Baptist		224.42
Morse, 1st Baptist	Corpus Christi	19,763.60	Stamford, First Baptist	Stamford	11,334.20
Mother Holman Manual I	Morse	12,603.11	Stinnett, First Baptist	Stinnett	3,428.79
Mother Holmes Memorial I Motley Hills Baptist		24,328.95		The Woodlands	73,724.62
Mulberry Springs Baptist	Kerrville	5,296.14	Sugar Land, First Baptist	Sugar Land	128,604.31
Nolanville, First Baptist	Hallsville	15,407.91	Sunnyvale, First Baptist of		91,666.63
	Nolanville	5,453.15	Sunray Baptist	Sunray	1,326.69
North Houston, First Baptis	hite Settlement	28,018.02		fountain Home	1,398.20
North Main Baptist		835.10	Temple Baptist	Gainesville	35,995.90
North Shore, Churchon the	Liberty	39,000.00	Texarkana, First Baptist	Texarkana	2,600.00
Northrich Baptist		750.00	Texas Oaks Baptist	Austin	9,882.89
Northside Baptist	Richardson	6,660.39	The Heights	San Angelo	4,835.81
Northview Baptist	Uvalde	1,610.70	Tomball, First Baptist	Tomball	53,859.56
Northway Baptist	Bryan	9,303.05	Trinity Baptist	Ft. Worth	23,416.91
	Angleton	5,000.04	Trinity Baptist	Port Arthur	11,091.74
Northwood Baptist	Nacogdoches	1,800.00	Trophy Club, First Baptist	Trophy Club	3,460.95
Oak Island Baptist	Anahuac	2,084.28	Tuscola, First Baptist	Tuscola	11,356.26
Oak Ridge Baptist	Spring	14,860.00	Tyland Baptist	Tyler	3,922.70
Old Level Bostist	New Braunfels	41,231.75	Victory Baptist	Newark	289.85
Old Laurel Baptist	Buna	3,844.88	Vidor, First Baptist	Vidor	34,084.89
Ore City, First Baptist	Ore City	9,405.70	View Baptist	Abilene	2,755.00
Park Cities Baptist	Dallas	7,500.00	Vincent Baptist	Big Spring	458.82
Park Place Baptist	Houston	28,116.83	Walnut Ridge Baptist	Mansfield	118,618.44
Parkview Baptist	Lufkin	3,319.69	Weches Baptist	Alto	2,004.60
Parmer Lane Baptist	Austin	11,959.60	West End Baptist	Freeport	4,158.01
Pasadena, First Baptist	Pasadena	21,447.11	West End Baptist	Saratoga	324.02
Patillo Baptist	Lipan	1,497.51	West Mesquite Baptist	Mesquite	2,922.25
PaulAnn Baptist	San Angelo	15,833.81	White Rock Baptist	Celeste	1,302.41
Peaceable Kingdom Baptist		50.00	Wichita Falls, 1st Baptist	Wichita Falls	47,982.95
Perrin, First Baptist	Perrin	13,334.00	Wilcrest Baptist	Houston	22,097.67
Pine Drive Baptist	Dickinson	14,738.92	Winnsboro First Baptist	Winnsboro	27,601.10
Pinecrest Baptist	Silsbee	27,069.62	Woodland Trails Baptist	Houston	9,948.00
Pioneer Drive Baptist	Abilene	2,818.50	Zavalla, First Baptist	Zavalla	5,908.29
Pittsburg, First Baptist	Pittsburg	34,360.93	Utah	02000000	70.0732
Ponder, First Baptist	Ponder	13,527.28	Trinity Baptist	Park City	250.00
Potosi Baptist	Abilene	4,468.26	Virginia	122.00	7522700
Providence Baptist	Mauriceville	1,947.16	Azalea Baptist	Norfolk	250.00
Quitman, First Baptist	Quitman	22,371.69	Bayview Baptist	Norfolk	3,200.00
Ranger, First Baptist	Ranger	12,392.65	Blue Ridge Christian Fellow		4,210.39
Rayburn Baptist	Sam Rayburn	6,790.25	Calvary Baptist	Charlottesville	4,782.01
Redwater, First Baptist	Redwater	25,750.00	Columbia Baptist	Falls	20,451.79
Rhea's Mill Baptist	McKinney	16,469.00	Damascus, First Baptist	Damascus	5,145.00
Richards Baptist	Richards	9,555.10	Evergreen Baptist	Evergreen	15,987.27
Ridgecrest Baptist	Greenville	29,866.54	Fellowship of Hampton Ros		4,793.00
Ridgemont Baptist	Abilene	5,761.80	The state of the s	Drakes Branch	1,930.01
Ridglea Baptist	Fort Worth	40,094.15	Glade Creek Baptist	Blue Ridge	1,980.00
Romayor, First Baptist	Romayor	5,249.67	Round Hill Baptist	King George	6,850.00
Rosenberg, First Baptist	Rosenberg	8,792.99	Sudley Springs Worship Cer		12,280.89
Rosston Baptist	Rosston	300.00	West Salem Baptist	Salem	16,131.08
Rule, First Baptist	Rule	177.50	Winchester, First Baptist	Winchester	1,237.00
Runge, First Baptist	Runge	3,656.19	Woodland Heights Baptist	Richmond	327.60
Rural Shade Baptist	Cleveland	18,460.68	Washington		
Rush Creek, The Church on		11,200.00	Trinity Baptist	Renton	12,134.92
Saginaw Park Baptist	Fort Worth	496.26	Wisconsin	g: g	
Sealy, First Baptist	Sealy	6,780.35	Highland Crest Baptist	Green Bay	82,470.58
Shady Acres, First Baptist	Brazoria	7,439.65	West Virginia		4 404 44
Shepherd, First Baptist	Shepherd	10,402.22	Jordan Christian Fellowship	Sophia	1,495.00
Shiloh Baptist	Thrall	1,559.15			
South Oaks Baptist	Arlington	24,866.24	Grand Total		8,346,806.93
Southcrest Baptist	Lubbock	154,366.65			
Southwest Baptist Speegleville Baptist	DeSoto Waco	34,813.71 3,140.86			

Recommendations to the Southern Baptist Convention

Recommendation 1. Proposed 2004-05 SBC Operating Budget

The Executive Committee of the Southern Baptist Convention recommends the Southern Baptist Convention adopt the 2004-05 Southern Baptist Convention Operating Budget in the amount of \$7,975,000, as follows:

SOUTHERN BAPTIST CONVENTION OPERATING BUDGET SUMMARY STATEMENT OF INCOME

	PROPOSED	ADOPTED
	2004-05	2003-04
Cooperative Program	\$6,082,296	6,053,127
Designations	300,000	300,000
LifeWay Christian Resources	610,000	600,000
Interest/Dividends	275,000	275,000
SBC Life	275,000	291,900
Other Income	432,704	322,765
TOTAL INCOME	\$7,975,000	\$ <u>7,842,792</u>
EXPEN	DITURES	
Convention Administration Expense	es	
Convention Operations	18	\$953,000
SBC Committees		102,500
SBC Building Management		476,292
Annual Meeting		971,000
Operating Reserve		
SUBTOTAL	\$ <u>2,388,095</u>	\$2,502,792
Executive Committee Operations E	xpenses	
Administration		\$1,928,827
Executive Committee Meeting	S	255,000
Southern Baptist Foundation		448,000
Convention Relations		931,150
Convention News		636,249
Cooperative Program Developme	ent	_715,774
SUBTOTAL	\$ <u>5,161,905</u>	\$4,915,000
Convention Support		
Baptist World Alliance		\$ 300,000
Kingdom Relationships	425,000	_125,000
TOTAL BUDGETED EXPENSE	S \$ <u>7,975,000</u>	\$7,842,792

Recommendation 2. 2004-05 SBC Cooperative Program Allocation Budget

The Executive Committee of the Southern Baptist Convention recommends the Southern Baptist Convention adopt the 2004-05 Southern Baptist Convention Cooperative Program Allocation Budget in the amount of \$183,201,694, as follows:

2004-2005 SOUTHERN BAPTIST CONVENTION COOPERATIVE PROGRAM ALLOCATION BUDGET PROPOSAL

	Proposed 2004-2005	Proposed 2004-2005
	Budget	% of Total
	Allocation	Allocation
WORLD MISSION MINISTRIES	,	Milocation
INTERNATIONAL MISSION DO AND	* ** ***	
INTERNATIONAL MISSION BOARD	\$ 91,600,846	50.00%
NORTH AMERICAN MISSION BOARD TOTAL WORLD MISSION MINISTRIES	41,751,667	22.79%
TOTAL WORLD MISSION MINISTRIES	\$ <u>133,352,513</u>	72.79%
THEOLOGICAL EDUCATION MINISTRIES		
SEMINARIES:		
SWBTS	9,489,885	5.18%
SBTS	8,091,766	4.42%
NOBTS	8,018,457	4.38%
SEBTS	7,468,180	4.08%
GGBTS	3,350,948	1.83%
MWBTS	2,785,926	1.52%
TOTAL SEMINARIES	\$ 39,205,162	21.40%
HISTORICAL LIBRARY AND ARCHIVES	439,684	0.24%
TOTAL THEOLOGICAL		
EDUCATION MINISTRIES	\$ <u>39,644,846</u>	21.64%
CHRISTIAN ETHICS AND		
RELIGIOUS LIBERTY MINISTRIES		
ETHICS & RELIGIOUS		
LIBERTY COMMISSION	\$_2,729,706	1.49%
FACILITATING MINISTRIES		
ANNUITY BOARD	\$ 1,392,333	0.76%
SBC OPERATING	\$ 6,082,296	3.32%
(includes \$425,000 for Kingdom Relationshi	ips)	
TOTAL FACILITATING MINISTRIES	\$ <u>7,474,629</u>	4.08%
CHURCH ENRICHMENT MINISTRIES		
LIFEWAY CHRISTIAN RESOURCES	-0-	0.00%
TOTAL BUDGET ALLOCATION	\$183,201,694*	100.00%

^{*} The first \$250,000 receipts in excess of 100% of the budget will be allocated to the SBC Operating Budget to fund the enhancement of Cooperative Program education at the six seminaries. The balance of any budget overage will be distributed to the entities according to the same percentages as the Cooperative Program Allocation Budget.

Recommendation 3. Annuity Board of the Southern Baptist Convention: Request for Approval of Ministry Statement Amendments

The Executive Committee of the Southern Baptist Convention recommends the Southern Baptist Convention adopt amendments to the ministry statements of the Annuity Board as follows:

(Note: Addition of new text is indicated by <u>underline</u>, and deletion of old text is indicated by strikethrough.)

ANNUITY BOARD

of the Southern Baptist Convention

MISSION STATEMENT (Current Proposed)

The Annuity Board exists to assist the churches, and other denominational entities, and other evangelical ministry organizations by making available retirement plan services, life and health coverage, risk management programs and personal and institutional investment programs.

MINISTRIES

- Assist churches, and denominational entities, and other evangelical ministry organizations by making available retirement plan programs for Southern Beptist their ministers and denominational employees.
- Assist churches, and denominational entities, and other evangelical ministry organizations by making available life and health coverage and risk management programs.
- Assist churches and denominational entities through relief to <u>Southern Baptist</u> ministers and <u>Southern Baptist</u> denominational employees.
- Assist churches, and denominational entities, and other evangelical ministry
 organizations by making available a personal investment program to Southern
 Baptist their ministers and denominational employees and their spouses.
- Assist churches and denominational entities by making available institutional investment services through cooperative agreements with state Baptist foundations (or state Baptist conventions where no foundation exists) and the Southern Baptist Foundation. <u>Assist other evangelical ministry organizations</u> by making available institutional investment services.

RELATIONSHIPS

The Annuity Board will work within the Southern Baptist Convention entity relationship guidelines approved by the Great Commission Council and the Executive Committee and printed in the *Organizational Manual* of the Southern Baptist Convention.

Recommendation 4. Annuity Board of the Southern Baptist Convention:
Articles of Incorporation Amendments (Name Change
and Purposes) and Amendment to SBC Bylaw 14. Entities
and Auxiliary of the Convention (First of Two Successive
Annual Meetings)

The Executive Committee recommends that the Southern Baptist Convention meeting in Indianapolis, Indiana, June 15-16, 2004, in its capacity as the sole member of the Annuity Board of the Southern Baptist Convention, approve the following "Restated Articles of Incorporation for Annuity Board of the Southern Baptist Convention with Amendments", Exhibit A, and

That the Southern Baptist Convention take action in this annual meeting, as the first of the required successive annual meeting approvals (pursuant to Southern Baptist Convention Bylaw 37), to amend Southern Baptist Convention Bylaw 14(A)(1) to change "Annuity Board of the Southern Baptist Convention" to "GuideStone Financial Resources of the Southern Baptist Convention," and

That the Southern Baptist Convention, in its capacity as the sole member of the Annuity Board of the Southern Baptist Convention, approve effective upon the 2005 Convention's amendment of Bylaw 14(A)(1) as proposed above, the following "Articles of Amendment to Amended and Restated Articles of Incorporation of GuideStone Financial Resources of the Southern Baptist Convention (formerly Annuity Board of the Southern Baptist Convention)," Exhibit B, which change the legal name of this entity to GuideStone Financial Resources of the Southern Baptist Convention, and

That the Southern Baptist Convention act to authorize the Annuity Board to do business as (dba) GuideStone Financial Resources for one year, pending a second affirmative vote on the name change at the Southern Baptist Convention annual meeting in Nashville, Tennessee, June 21-22, 2005.

* Amendments include expanding the purposes of the corporation. The expansion will allow the Annuity Board to engage in a broader range of activities, including but not limited to the ministries identified in the expanded Ministry Statement which will be recommended by the Executive Committee to the Southern Baptist Convention meeting in Indianapolis, Indiana, June 15-16, 2004. See Recommendation 3, p. 69.

Exhibit A

RESTATED ARTICLES OF INCORPORATION OF ANNUITY BOARD OF THE SOUTHERN BAPTIST CONVENTION WITH AMENDMENTS

Pursuant to the provisions of Article 1396-4.03 of the Texas Non-Profit Corporation Act, the undersigned corporation adopts the following Restated Articles of Incorporation with Amendments which (i) amends Article Four by deleting the initial statement and the second paragraph, and combines the first paragraph with Article Two, (ii) amends the remaining paragraphs of Article Four, (iii) deletes the last paragraph of Article Seven and amends Article Six and Seven and combines them, as amended, into Article Six, (iv) deletes the initial phrase of Article Ten referencing "Art. 1396-4.02," and a portion of its second sentence, (v) deletes that portion of Article Eleven that identifies the principal office and place of business, (vi)

amends Article Twelve, (vii) adds a new Article Twelve, and (viii) makes minor technical and grammatical changes and renumbers the Articles to take into account deletions and additions. Each such amendment has been effected in conformity with the provisions of the Texas Non-Profit Corporation Act.

RESTATED ARTICLES ARTICLE ONE

The name of the corporation is Annuity Board of the Southern Baptist Convention.

ARTICLE TWO

The corporation is a non-profit corporation. It is organized and shall be operated exclusively for the advancement of religion and other charitable purposes. The corporation shall be and operate as a church benefits board within the meaning of article 1407a of Vernon's Annotated Revised Civil Statutes of the State of Texas and section 414(e)(3)(A) of the Internal Revenue Code of 1986, as amended (the "Code"), or corresponding provisions of law hereafter in effect.

ARTICLE THREE

The period of its duration is perpetual.

ARTICLE FOUR

No part of the corporation's net earnings shall inure to the benefit of any trustee, officer, or other private individual, no substantial part of its activities shall be carrying on propaganda, or otherwise attempting to influence legislation, and it shall not participate in, or intervene in (including the publishing or distributing of statements), any political campaign on behalf of or in opposition to any candidate for public office.

The corporation shall not carry on any activities not permitted to be carried on (a) by a corporation exempt from federal income tax under section 501(c)(3) of the Code or corresponding provisions of law hereafter in effect, or (b) by a corporation contributions to which are deductible under section 170(c)(2) of the Code or corresponding provisions of law hereafter in effect.

All of the corporation's assets are pledged for use in carrying out the corporation's purposes, and the use, directly or indirectly, of any part of the corporation's assets in any other activity or transaction is expressly prohibited.

ARTICLE FIVE

The corporation shall have one Member, the Southern Baptist Convention, a religious non-profit corporation chartered by act of the Senate and House of Representatives of the State of Georgia.

ARTICLE SIX

The affairs of this corporation shall be managed by the corporation's board of directors, also by custom referred to as the board of trustees, except to the extent the Texas Non-Profit Corporation Act vests powers in the Member and further to the extent these Articles or the Bylaws of the corporation vest powers in the Member which would otherwise be vested in the board of trustees. The power to alter, amend or repeal the Bylaws of the corporation is vested solely in the corporation's board of trustees. The trustees shall be named each year by the action of the Southern Baptist Convention. The membership of the board of trustees shall consist of one (1) trustee from each qualified state, plus one additional trustee from each state where there are 500,000 or more members of cooperating Baptist churches residing in such

state. In no event shall more than three (3) trustees be elected from the same church. The President of the Southern Baptist Convention shall be a member of the board of trustees with full voting power.

The term of office of a trustee shall be four years unless the trustee is elected to fill an unexpired term (or is elected to fill a vacancy until the Southern Baptist Convention elects a trustee to fill the unexpired term). A trustee shall hold office until the expiration of the term to which the trustee is elected, or until the trustee is no longer qualified, or is removed. Notwithstanding the foregoing, the qualifications and term of office of a trustee, the number of trustees constituting the board of trustees, and any increase or decrease from time to time of such number, shall be determined by the Southern Baptist Convention. The election of trustees shall occur by the act of the Southern Baptist Convention. Vacancies occurring in the board of trustees because of an increase in the number of trustees shall be filled by the Southern Baptist Convention. Vacancies occurring for any other reason shall also be filled by the Southern Baptist Convention, except that the board of trustees may fill a vacancy on an interim basis until the Southern Baptist Convention acts to fill the vacancy. No decrease shall have the effect of shortening the term of any incumbent trustee.

ARTICLE SEVEN

The Southern Baptist Convention may remove a trustee prior to the expiration of the trustee's term for any reason deemed sufficient to the Southern Baptist Convention, the election and removal of trustees by the Southern Baptist Convention being religious acts within the scope of the free exercise of the Southern Baptist Convention's religion under the Constitution of the United States. The removal of a trustee must be approved by the messengers to an annual meeting of the Southern Baptist Convention in accordance with the following process: The Southern Baptist Convention cannot consider a motion to remove a trustee unless written notice of intent to remove the trustee was received by the President of the Executive Committee of the Southern Baptist Convention on or before the preceding January 15. The notice may be given by or on behalf of the board of trustees or by any member of a church cooperating with the Southern Baptist Convention. The President of the Executive Committee shall be responsible for informing the trustee in question, the corporation, and the editor of Baptist Press that the trustee's removal has been proposed. If the President of the Executive Committee did not receive timely notice of intent to remove, then any motion at the annual Southern Baptist Convention to remove a trustee shall be referred to the Executive Committee for consideration and report to the next annual session of the Southern Baptist Convention which may consider and vote upon removal of the trustee. No single motion may undertake to remove more than one trustee. A motion to remove a trustee shall be adopted if it receives the affirmative vote of two-thirds of the messengers present and voting. If the motion to remove a trustee is adopted, the removal shall be effective immediately upon delivery to the corporation's secretary of a written notice of removal signed by the President or Recording Secretary of the Southern Baptist Convention. Any vote in favor of the removal of a trustee shall be deemed as having conclusively established the sufficiency of any reason for removal. There shall be no right of judicial review concerning the removal of a trustee at any point in the removal process.

ARTICLE EIGHT

A trustee of the corporation shall not be personally liable to the corporation or its Member for monetary damages for an act or omission in the trustee's capacity as a trustee, except for:

- a breach of the trustee's duty of loyalty to the corporation or to its Member;
 an act or omission not in good faith that constitutes a breach of duty of the trustee to the corporation or an act or omission that involves intentional misconduct or a knowing violation of the law:

- (3) a transaction from which the trustee received an improper benefit, whether or not the benefit resulted from an action taken within the scope of the trustee's office; or
- (4) an act or omission for which the liability of a trustee is expressly provided by an applicable statute.

Any repeal or modification of the foregoing paragraph shall not adversely affect any right or protection of a trustee of the corporation existing at the time of such repeal or modification.

ARTICLE NINE

Amendments to the Restated Articles of Incorporation shall be made only with the advice and consent of the Southern Baptist Convention. No amendment shall be made which would alter the corporation's exclusive charitable and religious purposes, or inure to any trustee, incorporator, donor or donors, or to any private shareholder or individual who has personal and private interest in the activities of this corporation. No merger, consolidation, dissolution, or sale, lease, exchange, or other disposition of all, or substantially all, of the property and assets of the corporation can occur until after approval of the Southern Baptist Convention. The corporation shall neither establish, nor acquire a controlling interest or greater than a twenty-five percent (25%) interest in, any subsidiary or other legal entity or enterprise unless the Southern Baptist Convention or its Executive Committee has approved the same and its governing instruments.

ARTICLE TEN

The address of the registered office of the corporation in the State of Texas is 2401 Cedar Springs, Dallas, Texas 75201 and the name of the registered agent at such address is Rodney R. Miller.

The number of the initial board of trustees of the corporation was five; and the names and addresses of the initial board of trustees were:

S.P. Brooks Waco, Texas
Rice Maxey Sherman, Texas
Cullen F. Thomas Dallas, Texas
J. Dabney Day Dallas, Texas
Robert H. Coleman Dallas, Texas

ARTICLE ELEVEN

In the event of a dissolution of the corporation by lapse of time or otherwise, when it has, or is entitled to, any interest in any funds or property of any kind, real, personal or mixed, such funds or property or rights thereto shall not be transferred to private ownership, but shall be transferred and set over unto the Southern Baptist Convention or its successor, provided said Southern Baptist Convention or its successor is an organization which is exempt from federal income taxation under section 501(c)(3) of the Code (or corresponding provision of law hereafter in effect), or if not, then such funds or property or rights thereto shall be transferred to a charitable or religious organization which is exempt from federal income taxes under section 501(c)(3) of the Code, or corresponding provisions hereafter in effect, as may be selected by the Southern Baptist Convention or its successors.

ARTICLE TWELVE

Any action required by the Texas Non-Profit Corporation Act to be taken at a meeting of the trustees or of any committee of the corporation may be taken without a meeting if a consent in writing, setting forth the action to be taken, is signed by a sufficient number of trustees or committee members as would be necessary to take that action at a meeting at which all of the trustees or committee members were present and voted.

REQUIRED STATEMENT

This instrument accurately copies the articles of incorporation and all amendments thereto that are in effect to date and as further amended by such restated articles of incorporation; this instrument contains no other change in any provision thereof.

The amendments were adopted at a meeting of the corporation's board of trustees held on November 4, 2003, at which a quorum was present, and the amendments received the vote of the majority of the trustees in office. The corporation has one member which has the voting rights set forth in the foregoing restated articles of incorporation with amendments. The amendments were adopted by the unanimous consent of the sole member of the corporation on June ____, 2004.

Dated:	
	Annuity Board of the Southern Baptist Convention
	By:
	Its President

Exhibit B

ARTICLES OF AMENDMENT TO AMENDED AND RESTATED ARTICLES OF INCORPORATION

OF

GUIDESTONE FINANCIAL RESOURCES OF THE SOUTHERN BAPTIST CONVENTION (FORMERLY ANNUITY BOARD OF THE SOUTHERN BAPTIST CONVENTION)

GuideStone Financial Resources of the Southern Baptist Convention, a Texas nonprofit corporation subject to the Texas Non-Profit Corporation Act, has adopted the amendment to its Amended and Restated Articles of Incorporation filed on ______ as stated in these Articles of Amendment.

ARTICLE I

The name of the corporation prior to the filing of these Articles of Amendment is Annuity Board of the Southern Baptist Convention.

ARTICLE II

Article I of the Amended and Restated Articles of Incorporation is amended to read as follows:

The name of the corporation is GuideStone Financial Resources of the Southern Baptist Convention.

ARTICLE III

The amendment was adopted at a meeting of the corporation's board of trustees held on November 4, 2003, at which a quorum was present, and the amendment received the vote of the majority of the trustees in office. The corporation has one member which has the voting

rights set forth in the corporation's restated articles of incorporation	on with amendments. The
amendment was adopted by the unanimous consent of the sole mer	mber of the corporation on
June, 2004.	

Dated:	June	, 2005

GuideStone Financial Resources of the Southern Baptist Convention

Ву:		
	Its President	

Recommendation 5. SBC Calendar of Activities Recommendations

The Executive Committee of the Southern Baptist Convention recommends the Southern Baptist Convention adopt the 2008-09 SBC Calendar of Activities and amendments to the 2005-06, 2006-07, and 2007-08 calendars, as follows:

2008-09 SBC Calendar of Activities

October 2008

Cooperative Program Emphasis

On Mission Together: To Share the Gospel Sunday, October 5

World Hunger Sunday, October 12

November 2008

On Mission Together: Equipping the Next Generation Sunday, November 2

November - December 2008

Week of Prayer and Mission Study for International Missions and the Lottie Moon Christmas Offering, November 30 -December 7

January 2009

January Bible Study, January 4-7

Sanctity of Human Life Sunday, January 18

February 2009

"True Love Waits" Emphasis

Racial Reconciliation Sunday, February 8

Focus on WMU, February 9-15

March 2009

On Mission Together in North America: Week of Prayer and Mission Study and the Annie Armstrong Easter Offering, March 1-8

Youth Week, March 8-14

Substance Abuse Prevention Sunday, March 15

On Mission Together: Planting New Congregations Sunday, March 22

April 2009

SBC Seminaries Sunday, April 5

Cooperative Program Sunday, April 26

Baptist Doctrine Study, April 12-16

Life Commitment Sunday, April 19

May 2009

Senior Adult Sunday, May 3

Christian Home Week, May 3-10

On Mission in Baptist Associations, May 17-23

Day of Prayer and Fasting for World Evangelization, May 31

June 2009

Crossover (Convention City - date has not yet been set)

Baptist Men's Emphasis, June 21

Adopt An Annuitant Sunday, June 28

July 2009

Citizenship and Religious Liberty Sunday, July 5

August 2009

Social Issues Sunday, August 2 (Emphasis not yet determined)

On Mission Together: Praying for Students, August 9

Church Music Emphasis Week, August 16-22

September 2009

Single Adult Sunday, September 6

Anti-Gambling Sunday, September 20

Discipleship Rally, September 21

Amendments:

The North American Mission Board requests the SBC Calendar of Activities be amended, effective 2005-06, to reflect the following:

The reinstatement of an emphasis on Baptist Men and their ministries in the family and in the marketplace. (Baptist Men's Day was removed from the denominational calendar as a result of the reorganization of the Southern Baptist Convention.) The North American Mission Board invites the participation of LifeWay Christian Resources in the development and implementation of this emphasis, but the North American Mission Board's desire to develop, promote, and implement the emphasis is not contingent on LifeWay's participation. The approval of this proposed amendment would place the men's emphasis on the SBC Calendar of Activities as follows:

- · June 18, 2006
- June 17, 2007
- · June 15, 2008
- June 21, 2009 (as requested in annual SBC Calendar of Activities requests submitted December 2003)

SOUTHERN BAPTIST FOUNDATION

901 Commerce Street, Suite 600, Nashville, Tennessee 37203

MORRIS H. CHAPMAN, Chairman MICHAEL W. WEEKS, President

During fiscal 2003 we saw a market like none in recent memory, but this year it wasn't the stock market—this year it involved fixed income markets. Our country continued to experience low interest rates, and on June 13, 2003, the yield on the 10 year treasury hit a 41 year historical low, at 3.10%. The ministries we serve feel severe financial pressure from the fact that fixed income market yields continue at prolonged lows, and as we invest for our ministry partners, we hold to the long view, because we know that interest rates cycle and our Income Fund strategy cannot be based upon a short-term view. Consistent, superior results are achieved when investment decisions are made in contemplation of an entire rate cycle.

Market consensus is that we will see a significant move upward in rates by the end of 2004. We are positioned to take advantage of such a move.

On a more positive note, after a five year decline in the equity markets and after our Foundation completely restructured our investment strategy with regard to equity securities, we experienced a wonderful year, with a net return of almost 22% for calendar year 2003. Feedback from our ministry partners has been one hundred percent positive, and we are grateful.

We had a gratifying year in 2003, adding 52 new accounts and 15 new relationships. We did lose one of our oldest agency accounts this year after a 30 year relationship, and about \$29 million was moved away from us as a result. Aside from that, we saw assets increase by approximately 5%, ending the year with assets of \$185 million.

The assets we invested generated \$6.7 million in income for Baptist causes, compared to \$8.2 in 2002. The change was almost entirely the result of the large relationship mentioned above. A moderate amount of the decline resulted from the stagnation in long-term interest rates.

All in all, we made significant changes in the way we manage the Foundation's business this past year. We have not changed the ministry goals, which center on maximizing performance/earnings of the assets invested while investing conservatively and wisely, all with the goal of support for proclaiming the gospel of Jesus Christ.

We are privileged to work with Southern Baptists and their entities in the furtherance of the gospel.

General Boards

Eighty-Sixth Annual Report

ANNUITY BOARD

2401 Cedar Springs Road, Dallas, Texas 75201-1498

GEORGE J. TOUS VAN NIJKERK, Chairman O.S. HAWKINS, President and Chief Executive Officer

Introduction

History will record 2003 as a milestone year for the Annuity Board. During the year, trustees led the way in requesting a name change and ministry assignment changes for the Annuity Board. The Executive Committee of the Southern Baptist Convention unanimously approved the requests and will recommend the changes to the Southern Baptist Convention meeting in Indianapolis in June 2004.

Following the worst three-year cycle since 1941, the financial markets made a significant rebound in 2003. Annuity Board investors enjoyed seeing much of the losses they experienced in the previous 36 months restored to their accounts in the rally. The retirement class of AB Funds Trust performed extremely well with the majority of the Select Funds outperforming their respective benchmarks.

In response to the continuing national health care crisis, the Annuity Board announced new health plans to be available January 1, 2004. These new plans offer more flexibility with varying levels of deductibles and monthly rates. Along with the new plans, the Board emphasized a three-prong approach to address the rising cost of health care. First, the Annuity Board is aggressively managing costs and continuing to create plans that provide more options for participants. Second, participants are encouraged to develop healthy habits related to eating and exercise. And third, churches need to take the initiative, if at all possible, to provide medical coverage as a benefit for their ministers and staff rather than as a part of the salary package.

The Endowment ministry of the Annuity Board continued its work to make Southern Baptists aware of the tragic plight of retired ministers and their widows who were unable to plan adequately for retirement. Individuals and churches responded with open hearts and open hands as they helped to underwrite the financial assistance given to those who are in desperate need. The Cooperative Program provided approximately \$1.4 million to help meet this need. Every cent received from the Cooperative Program is used in the Relief ministry of the Annuity Board. No administrative expenses are paid from the Cooperative Program gifts. In addition to the amount given through the Cooperative Program, individuals and churches contributed over \$4.5 million to ensure that the needs of these deserving servants of God were met.

The average relief recipient is 78 years old with \$973 in monthly income and \$1,072 in monthly expenses. The federal poverty guideline for a single individual is \$748 per month and \$1,010 for a couple. Annuity Board financial assistance guidelines require that single applicant's monthly

income may not exceed \$1,250, and a couple's income may not exceed \$1,665 per month. Relief recipients must also have less than \$30,000 in assets, not including their home, and must have served at least 10 years in some Southern Baptist paid position. Widows may qualify based on their husband's service if they were married at least 10 years. Qualified single recipients receive \$200 per month, and couples receive \$265 per month.

While we are encouraged by increased participation by active participants, and are optimistic concerning new avenues of service, we must continue to remember our roots and lovingly care for those who need our help. The Annuity Board was founded to provide relief for those "old soldiers of the cross" and their widows. We are still committed to that mandate as we are faithfully serving those who serve the Lord.

Program Report

The Program of Management of Retirement Accounts

The program of management of retirement accounts has as its objective making available age retirement plans for all ministers and all other full-time Southern Baptist denominational workers. The objective is accomplished through a combination of plans.

Following is the statistical report of the retirement plans as of December 31, 2003:

Church Annuity Plan. – Participation in the Church Annuity Plan continued strong in 2003. At year end there were 23,202 active churches for a total of 54,198 active member participants.

Convention Annuity Plan. — A total of 255 agencies and institutions provide retirement plans for their employees. A total of 33,376 employees comprise active participation in these agencies' plans.

Ministers' Annuity Plan. - The Ministers' Annuity Plan enrolled 43 during the year.

Qualified Plans. – The Annuity Board provides IRC 401(a) qualified plans as an alternative for use by Southern Baptist Convention organizations when IRC 403(b) approaches do not meet their needs. This includes 401(a) defined benefit and 401(k) defined contribution plans. At the end of 2003, six qualified plans were being serviced, covering 327 active participants.

Voluntary Annuity Plan. – The Voluntary Annuity Plan records 1,637 active participants at the close of 2003.

Benefits Paid to Annuitants

The heart of this ministry is the recipients. Annuity benefits were paid to 30,019 participants/beneficiaries in 2003. Installment payments were made to 3,813 participants.

The Program of Ministers' Relief Administration

The relief program provides financial assistance to retired ministers, other denominational workers, their spouses and widows. Funding is provided by the Cooperative Program of the Southern Baptist Convention and donations from churches and individuals.

The Relief Committee approved a Christmas check of \$200 for all monthly and expense grant persons on the roll December 1, 2003. This is the same amount given in 2002.

There were 1,140 individuals or couples receiving monthly relief grants, and 404 were receiving expense grants at year end. This total of 1,544 persons receiving Relief benefits compares to 1,536 persons receiving Relief at the end of 2003.

An "average" recipient is 78 years old with monthly income of \$973 and monthly expenses of \$1,072, which results in an income deficit of \$99 each month.

Six thousand seven hundred thirty-two (6,732) individual payments were processed for expense grant recipients, the largest number of payments on record for any one year.

One-time emergency grants were paid to 14 persons.

The amount received from the Cooperative Program totaled \$1,449,777 at the end of 2003, compared to \$1,545,040 in 2002. A total of \$5,532,571 was spent in 2003. This compares to \$5,157,739 spent in 2002.

The Program of Insurance Plans and Related Services

The Board administers an insurance program that includes life, long-term disability, personal accident, accidental death and dismemberment, and medical coverage for employees of churches and agencies and products for trustees and seminary students.

Following is the statistical report of the insurance plans:

- Life claims paid totaled \$7,346,694.
- · Disability claims paid totaled \$2,729,882.
- · Medical claims paid totaled \$106,010,912.
- Retail and mail order prescription drug claims paid totaled \$28,582,915.

Personal Plans (PSP)

- Personal Plans Employee Term Life Plans. A total of 20,764 members actively participated on December 31, 2003. The volume of insurance in force amounted to \$2,069,096,710.
- Personal Plans Disability Plans. A total of 702 members participated in the Short Term Disability Plans, and 9,077 members participated in the Long Term Disability Plans.
- Personal Plans Medical Plans. Members covered totaled 12,418.
- · Personal Plans HMO Medical Plans. Members covered totaled 2,336.
- Premium Waiver. The Personal Plans employee life plans had 289 members with a volume of \$15,878,331.
- Personal Plans Personal Accident Plan. Members covered totaled 3,176. The volume of coverage in force totaled \$539,787,000.
- Personal Plans Accidental Death and Dismemberment. Members covered totaled 12,693. The volume of coverage in force totaled \$1,153,447,000.
- · Personal Plans Dental. Members covered totaled 5,504.

Group Plans (ESP)

- Group Plans Employee Life Plans. A total of 28,202 members in 479 agencies or large churches were covered. Volume of insurance in force amounted to \$2,842,587,925.
- Group Plans Medical Plans. A total of 7,884 members in 319 agencies or large churches were covered.
- Group Plans HMO Medical Plan. A total of 2,495 members in 180 agencies or large churches were covered.
- Group Plans Dental Plan. A total of 5,604 members in 246 agencies or large churches were covered in a dental plan.
- Group Plans Disability Plan. A total of 473 members in 38 agencies participated in Short Term Disability Plans, and 11,038 members in 376 agencies participated in Long Term Disability Plans.

- Group Plans Personal Accident Plan. A total of 6,366 employees in 258 agencies or large churches were billed. The volume of insurance in force amounted to \$853,458,000.
- Group Plans Accidental Death and Dismemberment Plan. A total of 3,885 employees in 113 agencies or large churches were covered. The volume of insurance amounted to \$294,355,000.
- Business Travel Accident. A total of 3,536 executives, trustees, and directors in 94 agencies were protected. The volume of insurance in force amounted to \$408,200,000.
- Premium Waiver. The Group Plans employee life plans had 286 members with a volume of \$18,746,350.

Property and Casualty Insurance Program

The Property and Casualty Insurance Program promotes a wide range of property and casualty insurance coverages to Southern Baptist churches, agencies, and institutions. These coverages are underwritten by the GuideOne Insurance Group of West Des Moines, Iowa, and marketed nationwide through local independent insurance agents.

In addition to offering comprehensive coverages and competitive prices, these coverages can be customized to fit the needs of the smallest churches to the largest agencies and institutions.

Coverages written include (but are not limited to) protection for property, contents, liability, fidelity, crime, day care, sexual misconduct, and directors' and officers' liability.

Total number of accounts written is 11,273 with a premium volume of \$62,363,261.

Long Term Care Program

The Long Term Care Program is made available through the General Electric Capital Assurance Company, San Rafael, California. Persons eligible for coverage include Annuity Board participants, spouses, as well as parents and in-laws.

Matter Referred by the Convention

During the annual meeting of the Southern Baptist Convention in Phoenix, Arizona, June 17-18, 2003, the Convention referred the following item to the Annuity Board of the Southern Baptist Convetion for consideration, action, and report.

 SBC Referral: Acceptance of Financial Gifts and Contributions (Items 70 and 82, Proceedings of the Southern Baptist Convention, June 17-18, 2003, SBC Annual, pp. 65, 66)

Motion: Brian Kaylor, Missouri

"I move that the messengers of this Convention meeting in Phoenix, Arizona, June 17-18, 2003, vote to request the Executive Committee of the Southern Baptist Convention and all agencies and institutions of the Southern Baptist Convention to accept all financial gifts and contributions from all Baptist individuals, churches, associations, groups, organizations, and conventions."

Response: The Annuity Board of the Southern Baptist Convention reserves the right to assess each gift from any church, association, state convention, or other organization to determine the appropriateness of the gift, the relationship of the donor to the Annuity Board, and the impact of the gift on the Annuity Board as an entity of the Southern Baptist Convention.

One Hundred Fifty-Ninth Annual Report

INTERNATIONAL MISSION BOARD

P.O. Box 6767 (3806 Monument Avenue), Richmond, Virginia 23230

DOUGLAS SAGER, Chairman JERRY A. RANKIN, President

Introduction

Missionaries of the International Mission Board began engagement of 146 new unreached people groups during 2002, and the number has continued to grow during 2003. Yet, thousands of unreached peoples remain unengaged, including 533 groups with populations of more than 100,000. Nearly a quarter of the world's population still lives in people groups who have no meaningful access to the gospel.

It is our intention to see that all unreached peoples with population greater than 100,000 are engaged with the gospel by the end of 2005. This will require increased numbers of missionary personnel, greater involvement of volunteers, and the mobilization of many SBC churches, as well as partners around the world.

Increasing numbers of Southern Baptists are seeking to respond to God's call through international missions service through the IMB. Nine hundred fifty-three new long-term and short-term missionary personnel were appointed during 2003. However, hundreds more were ready to be sent, but funding was not available to send them.

Although Cooperative Program and Lottie Moon giving has continued to increase, the number of missionary personnel has been increasing four times faster than the income from that giving. In 2003, we had to take the difficult step of limiting the number of new personnel who can be sent, until the giving catches up with the opportunity. Unless there is significant increase in Lottie Moon and/or Cooperative Program giving, we anticipate sending only 600 new personnel in 2004.

In the midst of these challenges, the Lord continues to demonstrate His desire to bring the peoples of the world to Himself. The end of 2003 brings to a close a three-year concerted emphasis on reaching the peoples of China. During this time, we have seen a great increase in the numbers of new believers and churches in China, as church planting movements have continued to break out in various parts of the country.

A major focus of 2004-2006 will be on the peoples of India. A majority of the more than one billion people of that great country have little or no access to the gospel. We are expecting a large increase in the number of IMB personnel assigned to India, as well as increasingly effective mobilization of Indian Christians to reach the unreached of their country.

At the same time, we continue a major emphasis on the Muslim peoples of the world. The aftermath of September 11, 2001, has produced a greater openness to the gospel among many Muslim peoples, as well as a greater awareness of Muslims among the SBC constituency. We continue to advance among Muslim peoples, and see remarkable movement among some Muslim people groups in Asia as well as Africa.

Reports of Ministries

Note: In 2003 the SBC approved changes in the IMB's ministry statements. The following ministry reports reflect the previous ministry statements.

Ministry Statement: Assist churches by appointing and supporting international missions personnel.

Nine hundred fifty-three new missionaries were sent in 2003. This was the third largest number ever sent. Three hundred ninety-three long-term missionaries were appointed in 2003 (Career, Associate, Apprentice). This was the second largest number ever appointed.

Five hundred sixty short-term missionaries (2 years or longer) were approved for service in 2003 (ISC, Journeymen, and Masters). At the end of 2003, the total number of missionaries serving through the International Mission Board was approximately 5,375.

The number of new missionaries sent in 2003 decreased because of budget shortfall. Approximately 65 candidates for long-term missionary appointment were delayed. Two of the six ISC conferences were eliminated. More than 100 applicants for short-term service were not able to move ahead in the process.

Nearly 70 percent of the new missionaries sent in 2003 were assigned to work with Unreached People Groups, and approximately 27 percent of these went to the Last Frontier, where the people have very limited access to the gospel.

Thirty-one percent of the long-term missionaries appointed this year had previously served with the IMB for two years or longer.

Ministry Statement: Assist churches by evangelizing persons and planting churches in other nations, except Canada.

All new personnel received intensive training regarding church planting movements during orientation at the Missionary Learning Center. Regional leadership continued to emphasize our vision of planting reproducing churches, providing missionaries with instructional material, best practices, and training opportunities. We conducted three additional in-depth field assessments of church planting movements among Hindu and Muslim people groups in 2003.

The International Mission Board continued to track engagement and progress of the gospel among each of the world's more than 11,000 people groups. As of August 2003, IMB missionaries were directly or indirectly engaging 1,371 people groups (a 135% increase since our 1997 reorganization).

Throughout 2003, the International Mission Board continued to collaborate with other Great Commission Christians to track and share strategic information related to the status of global evangelization. We introduced a key collaborative piece in 2003, the Web site peoplegroups.org, which provides instant access to the status of any of the world's people groups as well as a means to provide feedback regarding that information.

International Mission Board missionaries continued to train and assist Baptist partners in planting healthy Baptist churches. In our most recent Annual Statistical Report (2003), IMB missionaries and overseas Baptist partners reported the planting of 16,721 new Baptist churches – a 98.9% increase over the previous year. Along with these new churches, our missionaries and Baptist partners reported starting 10,031 new outreach groups.

For the first time, the number of persons baptized surpassed one-half million, with 510,357 baptisms reported – an increase of 17.7% respectively.

In the same report, our Baptist partners reported 2,339 home missionaries and 1,523 international missionaries.

IMB missionaries and overseas Baptist partners reported 86,059 leaders (a 47.8% increase over the previous year) trained through nonresidential programs such as Theological Education by Extension. They also reported 22,366 leaders enrolled in residential programs.

Ministry Statement: Assist churches by meeting human needs and establishing needbased ministries in other nations, except Canada.

Southern Baptists continue to be sensitized toward the effectiveness of human needs ministries in sharing the gospel and planting churches. Establishment of a human needs Web page, development of new print materials, and directly communicating to churches in how they can be involved, have all helped enhance this awareness. Our constituents are giving to, praying for, and being personally involved in human needs projects around the world. They realize one of the greatest benefits of human needs projects is that it provides tangible evidence of God's love. It is this evidentiary benefit that leads to opportunities where God's love in Jesus Christ can be shared.

As in 2002, we have seen human needs ministry efforts in 2003, through both developmental projects and disaster relief ministries, facilitate effective spiritual ministries and church planting efforts in some of the most difficult lands and peoples, including many people groups of Central Asia and Northern Africa and the Middle East. Proactive partnering and collaboration with IMB regional leadership and the Global Research Department have also significantly enhanced these efforts.

Ministry Statement: Assist churches by enlisting volunteers and coordinating the work of mission volunteers in other nations, except Canada.

A total of 25 formal partnerships of 3-5 year duration was established with churches, associations, and state conventions. Planning began for forty-seven additional long-term partnerships. Also, 20 partnership relationships were established between IMB field personnel and collegiate entities.

A "Tool Box" for the effective utilization of volunteers within IMB field strategies was produced.

Volunteer totals were approximately 25,000, including youth and collegiate. Total number of youth and collegiate volunteers was approximately 5,500. The drop in numbers is primarily attributable to the continuing effect from September 11, the SARS outbreak, and the economy.

International Mission Training Institute Team Leader and Cross-Cultural training was held at approximately 75 sites with over 5,000 volunteers trained. Ten were held on university and seminary campuses. Several seminaries are also utilizing the training manuals in courses on volunteers.

Matter Referred by the Convention

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 SBC Referral: Acceptance of Financial Gifts and Contributions (Items 70 and 82, Proceedings of the Southern Baptist Convention, June 17-18, 2003, SBC Annual, pp. 65, 66)

Motion: Brian Kaylor, Missouri

"I move that the messengers of this Convention meeting in Phoenix, Arizona, June 17-18, 2003, vote to request the Executive Committee of the Southern Baptist Convention and all agencies and institutions of the Southern Baptist Convention to accept all financial gifts and contributions from all Baptist individuals, churches, associations, groups, organizations, and conventions."

Response: The International Mission Board will continue to comply with guidelines and previous actions of the Southern Baptist Convention to receive financial gifts and contributions channeled thorough recognized state conventions and directly from churches and individuals considered in cooperation with the SBC; the IMB will maintain the prerogative of not receiving gifts from entities and organizations that are not aligned with the cooperative missions program of the Southern Baptist Convention.

2003 Annual Statistical Report Global Summary					
Church Growth Indicator	2002	2003	%Change		
Churches	71,903	87,419	21.6%		
New Churches	8,407	16,721	98.9%		
Total Outreach Groups	41,455	47,103	13.6%		
New Outreach Groups	10,069	10,031	-0.4%		
Baptisms	433,519	510,357	17.7%		
Church Membership	6,706,303	7,042,714	5.0%		
Participants in Church Bible Teaching	3,593,084	3,775,890	5.1%		
New Believers in Discipleship	298,814	426,849	42.8%		
Church Members in Discipleship	724,215	894,470	23.5%		
Non-Residential Leadership Training	58,227	86,059	47.8%		
Residential Leadership Training	21,809	22,366	2.6%		
Baptist Partner Home Missionaries	2,570	2,339	-9.0%		
Baptist Partner International Missionaries	1,361	1,523	11.9%		

The International Mission Board's Annual Statistical Report (ASR) contains the most accurate information for the stated reporting period available at the time of publication.

After publication, the board's Global Research Department continues to process both new and revised reports as field personnel continually strive to provide the most accurate picture of the board's work and influence during the given reporting period. Regional offices may submit new or revised reports for a variety of reasons: typographical errors in the original report, newly received or corrected information from Baptist Partners, clarification of reporting categories, etc.

After publication of the ASR, all analyses utilize the most current data for the reporting period available at that time (including all new and revised reports submitted since the ASR's publication). Thus, subsequent ASRs will reflect corrected data and may differ from previously published reports.

For current data regarding a given reporting period, including the latest revisions, contact the Global Research Information Center (GRIC@imb.org).

LIFEWAY CHRISTIAN RESOURCES

One LifeWay Plaza, Nashville, TN 37234

WAYNE HAMRICK, Chairman JAMES T. DRAPER, JR., President

Introduction

At LifeWay Christian Resources, we are constantly alert to expanding opportunities that present ways to help spiritually transform people and cultures by offering biblical solutions for life.

Our vision statement is: As God works through us ... We will help people and churches know Jesus Christ and seek His Kingdom by providing biblical solutions that spiritually transform individuals and cultures.

We have six initiatives that guide our efforts as we seek to allow God to work in and through everything we do:

- · Building and strengthening our relationships.
- · Helping the churches.
- · Strengthening families.
- · Positioning ourselves for even more effective ministry.
- · Expanding our global focus.
- · Becoming a Kingdom enterprise.

LifeWay Christian Resources has never received Cooperative Program funds from the Southern Baptist Convention, but is self-supporting. It invests a significant amount in Southern Baptist missions and ministries worldwide.

Through published resources, consultants, technology, improved and enlarged ways to deliver resources and hands-on ministry, we proclaim that Christ is the Way, the Truth, and the Life.

Jesus told him, "I am the way, the truth, and the life. No one comes to the Father except through me" (John 14:6, the Holman Christian Standard Bible).

Ministry Report, Church Resources

Assist Churches in the Development of Church Ministries

Ministry Assignment – The focus of LifeWay Christian Resources is helping people and churches know Jesus Christ and seek His Kingdom by providing biblical solutions that spiritually transform individuals and cultures. LifeWay addresses this vision by assisting Southern Baptist churches as they develop and carry out ministries in the name of Jesus Christ. This assistance is provided primarily through LifeWay Church Resources, a division of LifeWay Christian Resources. The goal of LifeWay Church Resources is to provide a complete and balanced program of assistance for local churches as those congregations develop their ministries. This comprehensive assignment is addressed by providing programs, products, and services that help churches grow in the areas of Bible study, discipleship, music, worship, administration, media/library, recreation, fellowship and family ministry, and by consulting with church leaders regarding total church growth concepts, strategies, and resources.

Sunday School

Significant Goals and Accomplishments – Sunday School work continues to focus on helping churches to advance participation in Southern Baptist Sunday Schools. Southern Baptist churches maintain a total Sunday School enrollment of approximately 8.1 million members and an average attendance of over 4 million.

A major Sunday School evangelism strategy, "FAITH," launched in January 1998, continues to be embraced enthusiastically by the churches to reach people for Christ. Since 1998 more than 7,000 churches have been trained in Sunday School FAITH with more than 200,000 people being trained in local churches. During 2003, 57 FAITH clinics were conducted. These clinics trained 572 pastors with a total of 1,418 participants. In June of 2003, the sixth Sunday School FAITH discipleship resource was released. "Growing As A FAITH Leader" emphasizes the role of a FAITH leader in the ongoing work of Sunday School.

During 2002-2003, Sunday School resources and training events focused on the theme "Essentials for Excellence" with the purpose of connecting every day life to Sunday School as well as encouraging the creation of new Bible study units and developing new leaders. The new Sunday School resources, "Essentials for Excellence" provided practical age group and general Sunday School leaders with guidance on how to multiply their ministry.

An estimated 3.5 million units of the 2003 Vacation Bible School resources featuring the theme, The Great Kingdom Caper: Cracking the Character Code were distributed. In 2002, churches reported that almost 3.3 million people were enrolled in VBS with more than 109,000 decisions to accept Christ. Vacation Bible School continues to be a flagship outreach event for many churches.

In fall 2003 the *Holman Christian Standard Bible* became the contemporary translation used in Sunday School curriculum resources based on a translation other than the King James Version. KJV was retained as an option in selected learner and leader guides for those customers who prefer that translation.

G-Force: Experiencing God Full Blast debuted in fall 2003 as a new option for children's worship and Sunday School.

Two new curriculum options for adults became available during 2003. Life Connections is a relationship-oriented, undated Bible study series that offers eight options each which includes 13 sessions. MasterWork is a continuing dated series of studies based on works of well-known authors. It employs LifeWay's popular interactive study model with the leader functioning as a fellow learner and group facilitator rather than as a traditional teacher.

A redesign of resources in the Family Bible Study for Adults brought added strength to this popular Bible study curriculum series. The redesign sharpened the focus of learner guides and provided more help to teachers by providing more content in leader guides and leader packs. One major change was the development of *Christian Single Plus*. This edition of *Christian Single* magazine includes a Bible study plan targeted for single adult ministry.

Future Plans – During 2003-2004, Sunday School work with the churches will focus on Sunday School as an open group strategy for carrying out the Great Commission. Churches will be afforded opportunities to be involved in training events to assist them in understanding what a kingdom-focused church looks like and how it functions using open groups. In cooperation with the North American Mission Board, LifeWay will continue to emphasize reaching one million people for Christ in 2005. This progressive strategy includes enlisting one million people to pray for the lost in 2003 and 100,000 new classes begun in 2004 to support the new converts.

In response to customer needs, *Preschool Bible Foundations* will return in fall 2004. For sixth graders, *Everything You Need to Be a Teenager* will begin a new set of volumes with fall 2004. The *Illustrated Study Bible for Kids*, a new *Holman Christian Standard Bible*® for school-age children, will be released spring 2004.

How-to Sunday School Guide: Curriculum Workshop for Church Leaders and How-to Sunday School Guide: Curriculum Workshop for Adult Leaders are two resources in the How-to Sunday School Guide Series that will be used in 2004. The resources in this series provide training for age group and general Sunday School leaders in understanding and selecting appropriate LifeWay curriculum to meet the unique needs of their classes and departments and to cultivate transformational teaching.

Leadership and Adult Publishing will produce two new resources in 2004. *QuickSource*, available summer 2004, will be a dated resource that supplements Family Bible Study leader guides by providing teachers additional options for leading the session. *Biblical Illustrator Plus*, available spring 2004, will be a quarterly CD-ROM that offers current content from the print edition of *Biblical Illustrator* as well as selected archived articles that relate to the Bible study for the quarter of release.

LifeWay's 40-Day Experience resources are available for use in churches during 2004. Extreme Love examines the Great Commandment in Mark 12:30 and Know Fear, based on the B&H book of the same title by Ed Young Jr., shows how fears can be overcome by faith. The 40-Day Experience resources provide daily devotionals for 40 days and small group content for seven sessions.

Discipleship Training

Significant Goals and Accomplishments – Discipleship is a primary function of the church. It occurs in small groups, large gatherings, one-on-one relationships, and individually when Christian disciples seek to grow in knowledge, skills, and proper attitudes. Whether it is through philosophy or program, the goal of discipleship training is to mature disciples for service in God's kingdom.

Approximately two million people were enrolled and participating in some type of discipleship experience through a local Southern Baptist church. Sales of resources from such outstanding writers as Beth Moore, Henry Blackaby, and T. W. Hunt indicate that adult disciples by the thousands are being equipped for ministry. Foundational materials for youth and children were used to give the basics of Baptist doctrine, Christian ethics, mission emphasis, and service.

With the purchase of Serendipity House, LifeWay introduced Serendipity resources to many discipleship training groups. These unique Bible studies offer different approaches to exploring the Word of God.

Planning for intentional discipleship was emphasized through conferences and personal consultations. Leaders from different size churches were guided in learning about who we are as Christians, discovering what we need to know as believers, and finding out what we need to do as disciples.

In 2003, LifeWay-sponsored camps (Centrifuge/M-Fuge/Crosspoint/Centri-Kid and Centri-Break) spent the year playing, praying, and learning about Bible study, and contributed \$569,790 for Southern Baptist North American Mission Board projects. There were 81,198 campers involved in these events. Centrifuge camps began in 1979 with two locations and nearly 7,500 campers taking part. Out of the 81,198 campers taking part in camps this year, 10,219 decisions were made for Christ, There are 261 event weeks scheduled for 2004.

I'm a Christian Now was released in May 2003 for school-age children. E-Anytime Anywhere Preschool began releasing in fall 2003 as an on-line downloadable resource for anytime preschoolers are at church.

Future Plans – LifeWay continues to publish excellent resources to enable churches to make disciples and mature believers. Some examples are: Discovering the Biblical Jesus (the 2004 doctrine study of Christ), Hunger for the Holy (deals with nurturing intimacy with Christ), Believing God, Paul on Leadership, and Grace and Truth Paradox will also help Christians better understand their relationship with God.

True Love Waits will conduct an international event in 2004. Commitment cards will be displayed at the Summer Olympics in Athens on August 22. G-Force (the new children's worship curriculum) will introduce new material each quarter.

Bible Skills, Drills, and Thrills for grades 1-6 will be released May 2004. In addition to providing a track for Bible Drill, this new curriculum will enhance Bible skills learning for all school-age children.

Several new undated releases are scheduled for 2004 that will address key issues and concerns relative to adult discipleship. Authors will include Gary Chapman, Voddie Baucham, Beth Moore, Gene Mims, Calvin Miller, and others.

Music Ministry

Significant Goals and Accomplishments - Music, Publishing, and Recording published 29 literature periodicals, including choral, instrumental, and keyboard magazines; CDs; cassettes; packs; and kits. Plans & Pluses, the administrative piece for children's music series, now has a CD-ROM included. Children's music series continues to receive favorable reviews from churches. Churches welcomed the outstanding text, Music Camp-Survival Tips for Making It Fun. We also introduced A Mother's Journal of Love, a baby book with a CD of lullabies included. Genevox produced music for all types and sizes of churches, preschool through senior adult, including 11 Christmas, Easter, youth, and children's musicals; five general collections; 59 anthems; two keyboard collections; one folio book; nine orchestrations, two solo instrumental collections (with tracks), plus an additional 258 associated products. Church Street Music produced 13 anthems and two keyboard books. We continue to increase our downloadable music material on a distributor's Web site, and launched our own downloadable music with 13 orchestra pieces, available as PDFs. Ministry specialists were involved in more than 60 events. Inner Circle has more than 5,500 members. More than 1,700 students attended SonPower, a student music event held annually in Orlando, Florida, and San Antonio, Texas. Bound for Glory, a new Senior Adult Music Event held in Nashville, Tennessee, had an attendance of nearly 800. More than 5.3 million copies of The Baptist Hymnal have been ordered since its 1991 release. Worship and Music Leadership Weeks at Ridgecrest and Glorieta continue reaching capacity crowds with a combined attendance of more than 2,300.

Future Plans – State and regional conferences are planned to assist churches in training and product interpretation. Additional help to churches will result from new ventures in publishing print music and recordings (alliances and distribution agreements) and improved communication with SBC churches and networks, seeking to assist them in their Great Commission efforts in worship, evangelism, discipleship, ministry, and fellowship.

Church Leadership

Significant Goals and Accomplishments – The kingdom-focused church is the heartbeat of church ministry leadership's training and consultation. LifeWay specialists and more than 249

local church practitioners (LifeWay Ministry Multipliers) fulfilled 604 requests from state conventions, associations, and churches that resulted in training 51,542 church leaders in the biblical principles and best practices of a kingdom-focused church. In addition, national and regional LifeWay leadership training events were conducted, impacting the ministry of 24,504 church leaders. Christian Growth Study Plan issued 54,240 course credits resulting in the completion of 30,683 Leadership and Christian Growth certificates.

Church ministry leadership's pastoral ministries assisted pastors with their personal development as well as the ministerial skills needed to effectively lead the church to advance the kingdom. LeaderCare provided retreats to offer hope, healing, and restoration to ministers and their spouses. An average of 39 calls per month to the LeaderCare Helpline, 888-789-1911, provided aid and encouragement to pastors, staff, and their families.

Church Administration and Growing Churches were merged into a new magazine, LeaderLife, to assist pastors and other ministerial staff in carrying out their ministry roles.

Broadman & Holman published The Kingdom-Focused Church by Gene Mims.

New quarterly release leadership magazines were launched in fall 2003. LeaderLife is a magazine for pastors and ministry staff that offers practical solutions and addresses key issues related to their ministry roles. For preschool and children's leaders, mINistry with kids is provided as a key tool to train leaders and to understand the needs of these age groups. Leading Student Ministry, is designed to equip vocational and volunteer youth leaders. Leading Adults, also a quarterly release, is designed to encourage and equip leaders for dynamic adult ministry by providing resources for personal growth and practical solutions for adult ministry challenges.

Leadership and Adult Publishing released some key new resources targeted to church leaders.

Mapping Your Church Strategy, designed to be compatible with the book The Kingdom-Focused Church, helps a pastor lead a church to find and follow God's unique plan.

Future Plans – Broadman & Holman will publish The Kingdom-Focused Leader by Mike Miller. The message of the kingdom-focused church will continue to form the core of leadership training and publications.

Paul on Leadership by Gene Wilkes will be released in 2004. This book, by the same author as Jesus on Leadership, will explore leadership concepts and practices as modeled by the apostle Paul.

Family Ministry

Significant Goals and Accomplishments – "Building a Kingdom Family" was successfully implemented at last year's Pastors' Conference in Phoenix, Arizona. LifeWay Christian Resources hosted three Kingdom Family Conferences in 2003. These conferences were held in local churches in Oklahoma, Florida, and Colorado. LifeWay continues to schedule and conduct Kingdom Family Conferences across the country. In addition, we partnered with LifeWay Conference Centers as they conducted three Christian Family Weekends. These will continue to be scheduled.

Family Ministry continued to provide resources for churches, state conventions, associations and other ministries. This was done through Kingdom Family Conferences, Fall Festivals of Marriage, and Toward a Growing Marriage. Family Ministry magazine distribution continues to remain strong. Titles include HomeLife, ParentLife, BabyLife, Christian Single, and Living with Teenagers.

Progress has been made in curriculum development and a variety of seminars and family enrichment events. LifeWay Church Resources released Come Home to the Heart of God: Building Life on the Seven Pillars of God's Kingdom Family. This resource will strengthen families.

The Five Love Languages of Teenagers by Gary Chapman, and 30 Days, a resource designed to enhance parent-teen relationships, were released.

Come Home to the Heart of God by Tom Elliff, released November 2003, is a major resource in the Kingdom Families Emphasis that focuses on the seven pillars of a kingdom family.

A new Web site, www.lifeway.com/kingdomfamilies has been established for Kingdom Families and will provide support to those trying to build Kingdom Homes. In addition to the Web site, individuals may subscribe to a monthly e-newsletter for helpful information on building Kingdom Families.

LifeWay continues to work with our SBC entities to build Kingdom Families as part of the Empowering Kingdom Growth initiative of the Convention.

Future Plans – LifeWay is strategically investing a greater amount of its knowledge and resources to develop the spiritual health of the home. Kingdom Families – Come Home to the Heart of God conferences continue to be conducted across the country. LifeWay, in cooperation with other agencies, will work toward building kingdom families as part of the Empowering Kingdom Growth initiative of the Convention.

Designed by God, a resource for students on the subject of homosexuality, will be released in 2004.

ParentLife celebrates its 10-year anniversary in 2004 with a redesign.

Assist Churches in Ministries to College and University Students

Significant Goals and Accomplishments – Recognizing a need for revamped resources; numerous new initiatives were undertaken this past year.

Core collegiate conferences were taught at both Ridgecrest/Glorieta Sunday School weeks and also during Collegiate Week; a "collegiate site" on the LifeWay Web site has been developed for churches to find teaching plans. This site is Collegiate EXTRA and offers current updates to the teaching plan; National Collegiate Week has added Ridgecrest Conference Center as an additional site. Attendance goals for Ridgecrest have already been met; A National Collegiate Network committee structure known as NCMNET continues to help plan and carry out strategic evangelistic and discipleship initiatives to college students.

The Sunday School resource, Collegiate Learner Guide/Teacher Helps has been redesigned to greatly improve the look and content. The fall issue of the newly designed curriculum piece was 37,422 units that generated \$81,812 in sales. Currently, the winter issue has sold 34,047 units and generated \$74,386 in sales.

A new church training manual, Creating College Ministry That Works, was developed and released to help churches implement MAP in their college ministry. To date, over two hundred copies have been sent to State BCM Directors and local church ministers.

Collegiate Learner Guide was redesigned to meet the needs of churches and campus ministries.

Future Plans – During March 2004, Beach Reach will encourage hundreds of college students to spend spring break in Panama City, Florida, ministering to college students. Working with local churches in the area, Beach Reach will offer servant evangelism through free van rides and pancake breakfast. Last year more than 100 students prayed to receive Jesus as Savior.

A new collegiate leadership resource by Tim Elmore will be available in 2004: A Life of Influence.

New partnerships with IMB, NAMB, and Baptist colleges highlight some of what is happening in this redesign. Collegiate Ministry is also working with WMU to revive "Friendship House International," a church based ministry to international students.

As part of the 100,000 new units emphasis, National Collegiate Ministry is exploring ways to help NAMB with campus churches and dorm Bible study groups using the newly revamped Bible study curriculum. Goals call for 250 new works to start on campuses and in churches in the next two years.

A new national strategy for collegiate ministry is being developed and may begin implementation by March 1, 2004.

Assist Churches with Christian Schools and Home School Ministries

Ministry Assignment – The Christian schools ministry assignment is carried out by the Christian Schools component in LifeWay Church Resources Central Operations. The home school ministry assignment is also a part of Central Operations. The goal for these components is to provide consultation, products, and services needed by churches with Christian schools, independent Christian schools, churches desiring to start Christian schools, as well as home schooling families.

Significant Goals and Accomplishments – The Christian school component completed its seventh year of operation. During that time, the staff consulted with churches operating Christian schools, churches interested in starting schools, and existing Christian schools. These consultations were supported by various events.

The component developed a biblical philosophy of education to guide the training of children and youth. This philosophy is presented in the resource Kingdom Education: God's Plan For Educating Future Generations, 2nd edition. This resource provides the driving force behind the services and resources to Christian schools, churches, and families concerning biblical education.

This year the Christian school component released FutureQuest, a 12th grade Bible curriculum. The curriculum applies to both Christian schools and home school families. With this release, LifeWay Church Resources now offers Christian school and home school families a complete middle and high school Bible curriculum designed to help students develop a biblical worldview.

The Christian school component conducted its first Building a Kingdom School Institute in June of 2003, Over 100 school leaders from 45 ministries and 17 states attended this event.

Future Plans – This component will expand its efforts to help build kingdom-focused schools. This emphasis will include an annual national Building a Kingdom School Institute, several onsite training sessions, and the development of supporting resources to help churches and schools become more kingdom-focused.

The Christian school component will continue to expand its consulting services to churches and Christian schools based on the principles of Kingdom Education in an effort to help churches grow the kingdom through education.

Work is in progress for developing a teacher-training module to assist Christian school educators in planning, implementing, and evaluating biblical worldview integration in every subject area and every grade level. This resource and training service will strengthen all Christian schools.

Assist Churches in Ministries to Men and Women

Significant Goals and Accomplishments – In 2003 five "Stand Firm" men's ministry leadership and life-skills training events were offered in California, Florida, Missouri, Ohio, and Texas. Additional men's ministry leadership training and Bible conferences were offered in Alabama, Alaska, Idaho, Indiana, Michigan, Minnesota/Wisconsin, New Mexico, North Carolina, Texas, Tennessee, and Wyoming. A growing list of LifeWay Ministry Multipliers, men who are church

practitioners, has been identified and trained to help churches develop effective, life-changing men's ministries.

Men from hundreds of SBC churches and associations took part in the "There Came a Man" (John 1:6) emphasis. This joint effort between LifeWay Men's Ministry and the Lay Mission Mobilization Units of IMB and NAMB mobilized men in simultaneous mission outreach projects during summer 2003. Through ministry teams, men participated in street evangelism, prayer walking, church construction, and a variety of mission projects around the nation and world.

In addition to *Stand Firm* men's devotion magazine and a growing line of Bible study and leadership resources, LifeWay published a fourth edition of *Momentum*, a men's ministry resource catalog. Several study track plans were also published to help churches plan their ministries with men. These and other leadership tools were made available to churches through print and Internet access.

Women's enrichment ministry Bible studies by Beth Moore and other authors have continued to have phenomenal growth, evidencing God's continued movement among Christian women. New 2003 LifeWay Bible study releases for women included Jennifer Rothschild's Walking by Faith; Get a Life by Vicki Courtney; and Believing God: Experiencing a Fresh Explosion of Faith, and When Godly People Do Ungodly Things: Arming Yourself in the Age of Seduction by Beth Moore. During the year, LifeWay hosted twelve Living Proof events with Beth Moore. In addition, Beth Moore conducted a "Beloved Disciple" simulcast event, which was fed by satellite to over 40 churches. Living Beyond Yourself, Beth Moore's second on-line Bible study, features all new teaching sessions taped at Houston's First Baptist Church, as well as other Internet exclusives. To date, more than 10,000 women worldwide have registered for this on-line study, and enrollment is still open.

LifeWay continued to offer a variety of Women's Enrichment Ministry Leadership Training opportunities, including Women Reaching Women Training led by LifeWay Ministry Multipliers, Woman to Woman Mentoring led by author Janet Thompson, and an annual National Women's Leadership Forum. LifeWay, NAMB (HeartCall Evangelism), and WMU continue to cooperate to provide a balanced ministry for women in the church.

Thousands of women participated in the premiere of an on-line Bible study Believing God with Beth Moore. In 2003 Get a Life: Debunking Six Myths in the Quest for Contentment by Vicki Courtney and When Godly People Do Ungodly Things by Beth Moore were released. Jennifer Rothschild partnered with LifeWay to publish the study, Walking by Faith.

Future Plans – In 2004 LifeWay will sponsor a variety of men's ministry leadership training and enrichment events, including three Stand Firm men's conferences in Florida and Louisiana and two men's Bible conferences in Tennessee and North Carolina. Other leadership training will be offered around the nation and in Canada. Men's ministry study track plans and leadership tools are available via print and Internet access. LifeWay plans to partner in the development and distribution of a four-year men's study course curriculum, which equips pastors to lead their men in discovering and practicing biblical manhood.

Several resources and studies for women will be released in 2004, including Vertically Inclined by Mary Kassian, The Frazzled Female by Cindi Wood, and Believing God (print/DVD kit) and Living Beyond Yourself (video) by Beth Moore. In addition, The Beloved Disciple, Believing God, and When Godly People Do Ungodly Things, all by Beth Moore, and the women's ministry leadership resource Women Reaching Women will be made available in Spanish.

LifeWay International

Significant Goals and Accomplishments – Helping churches make strong disciples who have a balanced understanding of the Great Commission is still our key goal and priority. LifeWay International consultants led discipleship conferences in 31 countries throughout the world. In this effort, 2,064 training hours were invested to conduct 621 leadership workshops where 47,206 pastors and leaders from 4,284 churches were trained.

In June 2003 LifeWay International hosted a three-day training conference at LifeWay in which 40 international English-speaking volunteer consultants from 16 countries were trained. Currently LifeWay International's network of international volunteer consultants is made up 267 leaders from 36 countries.

LifeWay International expanded its global presence by promoting two part-time resident consultants to full-time status serving South Africa and Central America/Colombia.

LifeWay International also improved accessibility and availability of LifeWay products worldwide. One hundred new distributors are now LifeWay customers, for a total of 900 customers worldwide. People in 81 different countries can now buy LifeWay products in their own currency.

LifeWay Canada started operations during 2003, and the results have been extremely encouraging. Now churches in Canada can buy LifeWay products and resources locally through LifeWay Canada.

LifeWay Brazil continues to expand by adding new LifeWay products to the list of products locally available in Portuguese.

Future Plans – More resources will be added to LifeWay International's network of consultants. Through a partnership with a distributor in the United Kingdom, we will have a new national resident consultant attending to training needs there.

An International Consultants' Seminar will be held in Miami to train Spanish-speaking volunteer consultants and distributors on leading conferences in their home countries.

LifeWay International will continue to expand LifeWay's ministry in India and Southeast Asia through the release of international versions of key resources and planning conferences to introduce them.

Emphasis will continue to be given to the development and publication of more suitable resources for areas of the world with low per-capita income.

Assist Churches Through the Operation of Conference Centers and Camps

Ministry Assignment – The ministry of conference centers and camps is to assist churches and individuals through the development, promotion, and operation of conferences and resident camp facilities useful to Southern Baptist Convention entities, state conventions, associations, and churches in establishing, enlarging, and improving their ministries.

Significant Goals and Accomplishments – The ministry of conference centers and camps hosted more than 100,000 guests at Ridgecrest, North Carolina, and Glorieta, New Mexico, in 2003, leading to more than 2,900 spiritual decisions. Almost 1,300 campers attended Camp Ridgecrest for Boys and Camp Crestridge for Girls.

Capital improvements at Ridgecrest included the completion of Mt. Laurel Inn, a 120-room hotel with meeting space, and the renovation of Royal Gorge apartments.

Capital improvements at Glorieta featured the renovation of Holcomb Auditorium including new meeting space. Spruce, Birch, and Fir dormitories were completely remodeled with new bunk beds and bath facilities. Air conditioning was installed at Chaparral Inn. Other renovations include Glorieta's lake and the Chuckwagon food outlet.

Future Plans – A long-term master plan to revitalize Ridgecrest and Glorieta through new construction and renovation of guestrooms, meeting space, and amenities will be completed. These plans will position the centers for continued success well into the 21st century. The conference centers expect to host 100,000 guests for leadership training and personal growth conferences during 2004.

Ridgecrest plans capital improvements in the form of total renovation of all meeting space above the dining hall; a new telephone system for the camps; installation of a new miniature golf course; installation of electronic door locks on all guestrooms, and repairs to the dam at Camp Ridgecrest.

Planned capital improvements at Glorieta include reroofing of Hall of States; upgrades to fire alarm systems in Aspen, the dining hall, and the Chuckwagon; repiping of the bulk propane facility; renovation of tennis courts; new audiovisual equipment; renovation of the lobby in Oklahoma Hall; upgrade of existing electronic key card system; upgrades to water well No. 1 and waste water plant; and the purchase of a new garbage truck.

Special conferences and events being planned and sponsored at Ridgecrest in 2004 are: Marriage Impact, Blue Ridge Mountain Christian Writers' Conference, Single Adult Labor Day Get Away, Christian Law Enforcement Summit, Home School Family Vacation, Christian Family Vacation, Be the Man Conference, and Sisters Who Care.

At Glorieta, special conferences and events in 2004 are: Ski Xplosion for Youth, Ski Singles Winter Retreat, Marriage Impact, Home School Conference, Celebration of Service for Retired Ministers, Single Adult Labor Day Getaway, Single Adult Memorial Day Adventure, and Christian Family Weekend.

Assist Churches through the Publication of Books and Bibles

Ministry Assignment – The ministry to aid churches through the publication of books and Bibles is assigned to the Broadman & Holman Publishing division to produce, publish, and distribute products, including books of Christian content and purpose, and Bibles that contribute to the effectiveness of churches and individuals.

Significant Goals and Accomplishments – Important books released in 2003 included: New York Times bestseller Jericho Sanction by Oliver North; A Heart Like His and Beloved Disciple by Beth Moore; Life Lifters by Zig Ziglar; The Burkett & Blue Wealth to Last by Larry Burkett and Ron Blue; Know Fear by Ed Young, Jr.; Pursuing God's Own Heart by Jerry Vines; He's God and We're Not by Ray Prichard; Crown Him King by James Merritt, The Kingdom Focused Church by Gene Mims; The Sacred Trust by Emir and Ergun Caner; The Nature of Hope by Adrian Rogers and Tom Fox.

Holman Bible Publishers continued its promotion of the Holman Christian Standard Bible® translation with the release of a New Testament with Psalms and Proverbs and The Gift. Holman also released the new revised Illustrated Holman Bible Dictionary, along with two new Holman QuickSource Guides: Atlas of Bible Lands and The Illustrated Guide to Biblical History by Kendell Easley.

In the church supplies/educational products department, new bulletins, postcards, and bookmarks have continued to be produced to bring a fresh new look to the line.

In 2003 Broadman & Holman launched a new home school Web site on lifeway.com, featuring many of its home school authors and books, including *The Spiritual Power of a Mother* by Michael Farris; *Worldwide Guide to Homeschooling* by Brian Ray.

Future Plans – In 2004, Broadman & Holman will continue to develop and produce products that are biblically based and have the highest spiritual quality and integrity. In Bibles, the Holman Christian Standard Bible® – will debut the full text in various editions. Dedicated to meeting family needs, B&H will also extend its line of home school materials with more books, videos, curriculum, and on-line resources, including Countering Culture by David Noebel. New trade market books releasing include titles: Believing God by Beth Moore; A Greater Freedom, Oliver North, general editor; Against All Odds by Chuck Norris; Twice Adopted, a biography by Michael Reagan; Can the State Acknowledge God by Judge Roy Moore; Empowering Kingdom Growth by Ken Hemphill; What Every Christian Ought to Know by Adrian Rogers; Preaching with Passion Preaching Series by Jimmy Draper; Sacred Desk by Emir Caner; Handbook for Parents by Dorothy Patterson; Confessions of a Grieving Christian by Zig Ziglar; Your Girl, Yada Yada Devotional Journal and More Than Just Talk: A Journal for Girls by Vicki Courtney; and Conversation Peace by Mary Kassian.

Assist Churches Through the Operation of LifeWay Christian Stores

Ministry Assignment – The assignment to serve people, churches, associations, state conventions, and entities of the Southern Baptist Convention by distributing appropriate products through LifeWay Christian Stores is the responsibility of the LifeWay Christian Stores division.

Significant Goals and Accomplishments – During fiscal 2003, 10 new stores and acquisitions were completed. LifeWay Stores ended the fiscal year with 118 stores in 22 states. New stores were added in Baton Rouge, Louisiana; Beaumont, Texas; Albany, Georgia; and Bowling Green, Kentucky. Existing stores were relocated in Hurst, Texas and Roanoke, Virginia. One existing store was remodeled in Atlanta, Georgia. Acquired stores were in Columbus, Ohio; Amarillo, Texas; Indianapolis, Indiana; and Chicago, Illinois. Each store provides expanded ministry opportunities into new or more heavily populated markets.

A combination of strategic, operational, and marketing initiatives helped contribute to LifeWay Christian Stores' continued revenue growth despite a continued sluggish economy. The division recorded a 0.7 percent increase in revenue over fiscal 2002.

LifeWay Christian Stores' Internet commerce site, www.lifewaystores.com, continued to offer more than 85,000 products on-line while providing new levels of service and site improvement. Some of these milestones included preparing the Internet site to offer digital music downloads where customers can legally download their favorite Christian songs and an increased focus on advances in e-mail marketing. Lifewaystores.com has served more than 130,000 people and churches in more than 110 countries. Implementation of a new customer information management system laid the groundwork for improved customer service, positioning LifeWay Christian Stores to maximize their database.

Ministry remains LifeWay Christian Stores' primary purpose. Besides staying sensitive to ongoing in-store ministry opportunities, LifeWay Stores aided in prayer list ministries and various ministry partnerships with local churches and associations, as well as continuing to promote the SBC World Hunger Fund. Donation canisters and informational materials were placed in each store near cash registers. Contributions were sent to the Southern Baptist Convention for 100 percent dispersion to more than 200 hunger ministries in the U.S. and overseas.

LifeWay Christian Stores ministered to church leaders by extending cost savings privileges to include more products than ever before. At the end of fiscal year 2003, more than 102,000 clergy were represented in the LifeWay Christian Stores' Minister Discount Program. Ministers, church staff, and furloughing missionaries use this discount for materials vital to their ministry efforts.

Future Plans – LifeWay Christian Stores anticipates meeting customer needs by continuing to be a primary provider of products and services which promote spiritual growth and emphasize ministry concerns of the Southern Baptist Convention. Plans include serving additional markets, creating additional customer programs to better serve consumers, increasing the performance and overall functionality of LifeWay Christian Stores' Internet site, and streamlining retail operational methods for the most efficient stewardship of resources that God provides.

Assist Churches in Stewardship Education

Ministry Assignment – The pastoral ministries area of church ministry leadership has stewardship education as its ministry assignment. Pastoral ministries partners with publishing components in producing resources that help produce healthy churches and believers grow in commitment to Jesus Christ as they apply biblical principles of stewardship.

Significant Goals and Accomplishments – In 2003, LifeWay's stewardship ministry focused on providing a year-round process of stewardship education to churches and to partner with Broadman & Holman Publishers of LifeWay Christian Resources to provide new relevant stewardship resources. Through a partnership with LifeWay's central operations component, the stewardship ministry area provides debt consultation service to pastors and staff members through lifeway.com.

Future Plans – LifeWay's stewardship ministry will seek to provide more access to stewardship information via the Internet as well as providing appropriate relevant products and services for stewardship education in the churches.

Assist Churches Through Church Architecture Consultation and Services

Ministry Assignment – This ministry is carried out through the church architecture department in LifeWay Church Resources. The goal is to develop products and services needed by Southern Baptist churches, associations, state conventions, and denominational entities and to assist them in planning, financing, furnishing, equipping, and using property and facilities.

Significant Goals and Accomplishments – Church architecture provided consulting, planning, and architectural design assistance to more than 140 churches, including full architectural services for eight projects. Staff architects are currently registered in 26 states and can obtain additional registrations as needed to serve the churches.

In addition to relationships with individual churches, the church architecture staff also positively influenced over 300 churches through participation in 14 building conferences and seminars in states.

Future Plans – With the addition of church capital fund raising services to the church architecture department in October 2001, the spectrum of services provided for churches includes pre-design consultation, master planning and architectural service, and capital fund raising to finance the construction of new church facilities. Future plans will further integrate these services in new ways that further meet the needs of churches.

Assist Churches in Capital Fund-Raising

Ministry Assignment – Church Capital Fund Raising Service is part of LifeWay Church Resources and provides leadership to churches in securing funds for capital needs under the Together We Build® name and the small church self-guided program, Bridge To Tomorrow®.

Significant Goals and Accomplishments – The goal of capital fund-raising is to lead churches in reaching people as they give sacrificially to fund special ministry needs. While churches are assisted in achieving their financial goals, the churches also benefit spiritually through renewal of personal commitments and a heightened awareness of basic stewardship principles.

After becoming part of the Church Architecture services of LifeWay Church Resources in October 2001, Church Capital Fund Raising has become part of a full spectrum of services from pre-design consultation, through master planning and architectural services, to capital fund raising to finance the construction of new church facilities.

Future Plans – Church Capital Fund Raising continues to expand to reach the widest possible number of churches, with a continued emphasis on helping smaller congregations through Bridge To Tomorrow. The consultant-led Together We Build program will continue to be modified to make it the most effective fund-raising program for all Southern Baptist churches and will be supplemented with new programs designed to respond to changes in church patterns.

Matter Referred by the Convention

During the annual meeting of the Southern Baptist Convention in Phoenix, Arizona, June 17-18, 2003, the Convention referred the following item to LifeWay Christian Resources of the Southern Baptist Convention for consideration, action, and report.

 SBC Referral: Acceptance of Financial Gifts and Contributions (Items 70 and 82, Proceedings of the Southern Baptist Convention, June 17-18, 2003, SBC Annual, pp. 65, 66)

Motion: Brian Kaylor, Missouri

"I move that the messengers of this Convention meeting in Phoenix, Arizona, June 17-18, 2003, vote to request the Executive Committee of the Southern Baptist Convention and all agencies and institutions of the Southern Baptist Convention to accept all financial gifts and contributions from all Baptist individuals, churches, associations, groups, organizations, and conventions."

Response: LifeWay reserves the right to assess each gift from any church, association, state convention or other organization, to determine the appropriateness of the gift, the relationship of the donor to LifeWay, and the impact of the gift on LifeWay as an entity of the Southern Baptist Convention.

NORTH AMERICAN MISSION BOARD

4200 North Point Parkway, Alpharetta, Georgia 30022

TERRY FOX, Chairman ROBERT E. RECCORD, President

Introduction

The North American Mission Board was established by the Southern Baptist Convention in June 1997 and entrusted with a clear and compelling mission: "The North American Mission Board exists to proclaim the gospel, to start New Testament churches, to minister to persons in the name of Christ, and to assist churches in performing those functions." Over the course of the past several years, that clear statement of mission has been "boiled down" into one simple phrase—Answer God's Call, Tell His Story, Change Your World!—and has become the foundation from which the work and ministry of the North American Mission Board is built. We believe the world will be changed as Southern Baptists faithfully answer God's call to tell the story of Jesus with passion and enthusiasm. Thus, the mission and purpose of the North American Mission Board becomes very clear. We exist to help churches faithfully answer God's call, tell His story, and change the world in which they live! We attempt to do that in five specific ways:

Equipping for Evangelism – It is our business to prepare and equip Southern Baptist believers to effectively tell the story of Jesus. As the Southern Baptist Convention grows toward its goal of 1 million baptisms in 2005, we must prepare workers to gather the harvest.

Assisting in Church Planting – It is our business to help churches start churches. While the reported number of new church plants and new affiliates is up from previous years, it is not growing on pace with population growth. In order to plant 2,500 churches in the year 2005, there must be a groundswell of existing churches committed to starting new churches.

Deploying Missionaries – It is our business to recruit and send effective missionaries into all of North America. The current North American missionary count is down from the previous year, while the number of jointly-funded missionary vacancies is growing. Both are indicators of the need to "call out the called" for missionary service.

Mobilizing Christians and Churches – It is our business to provide opportunities through which Southern Baptists can share the gospel in word and action. Southern Baptist's goals for new churches, new believers, and new Bible study units will be met only as believers are motivated and mobilized to use their gifts to edify the body of Christ.

Penetrating the Culture – It is our business to help churches penetrate secular culture with the good news. There is no doubt about the lostness of North America—more than 270 million people on our continent do not know Jesus. That leaves no doubt in regard to our challenge to reach diverse cultures with diverse approaches to sharing the gospel.

The status of North American Mission Board efforts in these five major priority areas for 2003 is included in the Ministry Report Section below. We count it a privilege to serve Southern Baptist churches through the work of the North American Mission Board. We are committed to helping you Answer God's Call, Tell His Story, and Change Your World!

Ministry Report

Assist churches by the appointment and support of missionaries in the United States and Canada.

The appointment and support of missions personnel continues to be an essential part of the North American Mission Board strategy for church planting, evangelism, and ministry in North America. Missions personnel are approved and/or appointed to serve in various capacities, such as associational missionaries, church planter pastors, church planting missionaries, local collegiate evangelism, Baptist center directors, resort missionaries, evangelism specialists, ministry evangelism consultants, volunteer mobilization missionaries, and strategic focus cities missionaries. Most missions personnel are jointly appointed and approved with state Baptist conventions. A small percentage of the total missionary personnel workforce is assigned to national or regional work. By year-end 2003, the total number of missionary personnel serving through the North American Mission Board was 5,176. These personnel serve through the following categories:

- 1,454 appointed personnel
- · 1,791 approved personnel
- · 1,931 Mission Service Corps personnel serving at least two years

In 2003, a missionary compensation administration plan was implemented to provide equity in missionary support. Missionary positions were graded into five pay grades. Two of these were for limited term positions, the US/C-2 and Nehemiah church planting missionary deployment strategies. Three missionary grades were classified as career and had appropriate pay differentials. Internal and external equity were considered in establishing salary ranges. Salaries were benchmarked for adequate salary levels. In cases where NAMB provides the total compensation for the missionary, the missionary is an employee of NAMB and assumes the complete responsibility for administering missionary compensation. In most cases, missionaries are jointly appointed with a state convention, and the missionary's compensation is provided by NAMB, the state convention partner, and any local church or associational partner. In these cases, missionary compensation administration is a shared responsibility between all partnering entities.

Assist churches in the ministry of evangelism and Christian social ministries.

The North American Mission Board is focused upon helping Southern Baptist believers to effectively tell the story of Jesus. NAMB works with state Baptist conventions and local associations to assist churches in the ministry of evangelism by providing resources and strategies that equip believers to communicate the gospel of Jesus Christ to every person in North America. Resources like *The NET* and the *Ministry Evangelism Toolkit* provide basic training for those who want to share their faith in a variety of contexts. In 2003, more than 16,000 churches used these tools to prepare themselves to tell the story of Jesus. In addition, NAMB provided assistance to more than 10,000 churches who are establishing ministries for sharing the gospel via the Internet. In addition, more than 15,000 churches utilized *Great Commission Prayer Strategy* resources to prepare themselves and their communities for evangelistic campaigns. At least 15,950 churches were involved in some element of the *Great Commission Prayer Strategy* in 2003.

NAMB also provides assistance to state conventions, associations, and churches to equip students to share their faith. The "Campus Missionary" strategy for student evangelism continues to gain momentum and spread rapidly across North America. There are now more than 10,000 registered "campus missionaries" who have been commissioned by their local church to reach their campus with the gospel. In addition, there have been more than 7,800 "downloads" of materials necessary for supporting a student-initiated Bible club strategy on middle and high school campuses. Approximately 1,500 churches have utilized resources such as *Its TIME* and *thekristo.com* to equip students to share the gospel. NAMB has also partnered with seven state Baptist conventions to deploy the *eXit*! strategy for sharing the gospel with students on approximately 500 campuses.

The work of interfaith evangelism received additional focus in 2003 as sensitivities to the cultural and spiritual diversities of North America were raised. More than 28,800 people were trained in various aspects of how to share the gospel with persons from various religious and cultural backgrounds. The Interfaith Evangelism Web site received 65,541 visits, and more than 17,000 interfaith evangelism pieces were downloaded by those interested in telling the story of Jesus to the diversity of cultures that compose North America.

The onset of the war in Iraq brought the work and ministry of Southern Baptist chaplains into focus in 2003. There are currently 2,833 endorsed chaplains ministering in institutional and military settings. Southern Baptist chaplains had reported 2,945 professions of faith resulting from their ministries as of October of 2003.

Ministry Evangelism continues to be a primary point of focus as churches seek to develop a variety of contextual ministries that will become a "bridge" or "avenue" by which the gospel can be shared. More than 8,050 churches implemented the *Ministry Evangelism Tool Kit*, a resource for ministry evangelism in 2003. In addition, NAMB produced language translations of materials that equip churches to share the gospel through community ministries.

The use of the Internet as an avenue for evangelism continued to grow in 2003. At least 900,000 presentations of the gospel were made through NAMB gospel Web sites and at least 1,500 SBC churches assisted to develop Internet strategies and train believers in the use of the Internet as an evangelistic tool. NAMB assisted over 10,000 churches with downloads to present the gospel on their Web sites and trained 629 Internet Encouragers to communicate and follow up with persons who responded to the gospel via the Internet.

Assist churches in the establishment of new congregations.

A review of the six-year history of NAMB reveals some good news in regard to church planting. NAMB partnered with our state conventions and associations to start 1,685 new churches in 2003. Since 1997, Southern Baptists have averaged 1,602 new churches per year. This is almost 100 more per year than the all-time high of 1,506 prior to 1997. There has been a 171% increase in SBC church plants since 1997. Of the churches planted, approximately 38 percent are in town and country settings, and 60 percent are ethnic or African American. In 2003, more than 770 associations enlisted to plant at least one new church, and 2,209 churches participated in *On Mission to Start A Church Sunday*. While these numbers are encouraging, they fall short of the number of churches needed to effectively tell the story of Jesus in North America. We must continue to encourage and help churches to start a great variety of new congregations.

We must also continue to recruit, train, and deploy effective church planters across North America. In the past year, 4,727 potential church planters were identified, and 503 new planters were assessed for deployment. More than 4,000 church planters participated in basic training and mentoring opportunities in 2003 in order to better prepare themselves for service and effectiveness as a church planter.

In addition to the training provided through the opportunities mentioned above, the Nehemiah Church Planting Centers were maintained on the six SBC seminaries in the United States and the one Canadian SBC seminary. Midwestern was vacant for six months due to the retirement of the center director. The leaders in each of the seven Nehemiah Professor/Director positions in 2003 were NAMB national missionaries, fully funded by NAMB and seconded to the seminaries. During 2003, there were 687 students enrolled in church planting classes, 211 students assessed as part of the total 503 assessed, 116 students deployed in short-term internships, and 78 deployed in long-term internships. As an extension of the Nehemiah Project, 12 colleges and universities were enlisted to use Nehemiah Project curriculum to train potential church planters.

A collaborative partnership was established in 2003 with the International Mission Board to develop a North American database of unreached and under-reached people groups. At least eight planning meetings were conducted relative to strategy and compatibility of technology. The Church Planting Group sent two staff to London, England, to be trained in IMB's Strategy Coordinator training. Staff of the Church Planting Group developed an indigenous people group strategy for North America and assisted five state conventions in developing their own people group strategies. A language CD-ROM was developed which contained the essential basics, determined by an SBC interagency task force, to plant a Southern Baptist church among all major people groups. The CD-ROM was translated into 10 languages in 2003. A North American strategy for reaching more ethnics and planting more ethnic churches, developed by NAMB's Ethnic Advisory Council, was integrated into NAMB's Continental Strategy.

Assist churches through the involvement and coordination of their members in volunteer missions throughout the United States and Canada.

The North American Mission Board is responsible for providing opportunities through which Southern Baptists can share the gospel in word and action. Last year 25,000 believers responded to one such opportunity through their participation in *World Changers*. In cities throughout North America, these young people met physical needs by refurbishing substandard housing in some of the most impoverished areas on our continent. They also used their "manual labor" as the context for sharing the world-changing news that Christ is alive and He wants a relationship with each one of us. More than 1,800 people across North America know Jesus today as a result of the direct ministry and witness of *World Changers*.

In addition to World Changers, a new pre-packaged student missions initiative, PowerPlant, was launched with 269 total participants at two project locations. Participants worked with church planters in strengthening the community ministry and outreach of church plants in Atlanta and Cornwall, Ontario. Participants were taught church planting principles and evangelism skills in addition to their involvement in hands-on mission activities. Of 260 documented presentations of the gospel, 101 people made a decision to accept Christ. Twenty participants indicated a call to vocational ministry.

In the world of Adult Volunteer Mobilization, *Baptist Builders* sponsored the third annual Baptist Builders National Roundtable and drew the largest attendance in its history. Workshops were conducted by representatives from industry, architects, state convention leaders, and others involved in church construction. The National Campers on Mission Rally was conducted in Pueblo, Colorado. More than 450 campers attended the rally and participated in workshops that provided training in The Bridge, construction, evangelism, mission skills, crafts, and other areas of mission involvement.

On February 1, the Volunteer Mobilization team successfully launched a new on-line volunteer management system called "The Bridge: Connecting Volunteers with Missions" (http://thebridge.namb.net) which was a significant upgrade from the previous Volunteer Mobilization Information System. At the end of August the number of registered users on The Bridge (http://thebridge.namb.net) was 11,282. Of that were 1,667 registered groups reflecting more than 49,000 volunteers. At the end of 2002 there were 8,699 registered users and 1,570 groups reflecting just more than 42,500 volunteers. The number of registered users increased by 2,583, representing a 30 percent growth.

Assist churches by involving their members in missions and mission education.

The year 2003 brought significant progress in the development of mission education strategies for On Mission Christians and churches. On Mission Celebrations, focused on communicating the work and ministry of our missionaries, were held in 74 associations. In addition, 31 Global Impact Celebrations were resourced by NAMB mission personnel, printed material, and displays. These celebration events resulted in communication of the Southern Baptist missions story, and more importantly, the commitment of many believers and churches to become more involved in missions.

Children's Mission Education has developed a new approach to *Royal Ambassadors* which emphasizes character development within a mission education context and emphasizes virtues and on mission commitment to lay the foundation for transforming leaders and boys into onmission Christians. Six personal development books and a new father and son approach to RAs was introduced at the SBC in June. NAMB has 93 nationally-certified trainers who are involved in helping to start RA chapters and train leaders.

Challengers, the Southern Baptist mission education organization for teenaged young men, have a reported enrollment of 55,887. They continue to develop relationships with Baptist colleges and universities to provide college scholarships to Challengers who complete the Challengers Journey, the personal advancement plan for comprehensive mission training and mobilization.

Adult Mission Education is beginning a major redesign of its materials much like RAs did in the past year. With help from leading experts in the field they are redefining men's work to mobilize men to become lay missionaries with a love for their local church. A new leadership approach incorporating a 3-G strategy of gathering, grouping, and growing is being designed. Focus groups and field test materials are being developed to test the new concepts. The new materials will motivate men to mission involvement.

Assist churches by communicating the gospel throughout the United States and Canada through communications technologies.

Video production, television production, and Internet development are vital media for communicating the gospel. Recent operational changes in FamilyNet, the NAMB-owned television network, have positioned NAMB and FamilyNet for growth and increased effectiveness in penetrating our culture with the message of Christ. In 2003 NAMB and FamilyNet utilized technology to share the gospel by: (1) Continuing the production and distribution of radio programming designed to share the gospel in secular radio markets; (2) Providing \$4 million toward the continuing operation of FamilyNet as a not-for-profit organization; (3) Beginning a revamp of FamilyNet programming; and (4) Developing an operating agreement that allows FamilyNet to focus upon television production and distribution.

NAMB media teams in Alpharetta, Georgia, produced audience-centered communication to support evangelism, church planting, and mobilization strategies in North America. On Mission magazine, with a circulation of 100,000, provides practical resources and inspiration for sharing Christ in today's world. GO! Magazine, with a circulation of 50,000, communicates the same priorities to teens. In addition, nearly 2,000 pastors subscribe to the bimonthly video E-ssentials which reaches an estimated 700,000 viewers per issue. NAMB also produced several video segments during the year which were available for download from the Internet, including two segments about the war in Iraq which were downloaded 230,000 times. We also developed communication and media plans for Strategic Focus Cities efforts in Miami and New York City, CrossOver Phoenix, and for the 2005 evangelistic media campaign, What Now?

Assist churches by strengthening associations and providing services to associations.

The North American Mission Board assists associations in developing and implementing their God-given vision that will result in churches making disciples who are involved in kingdom work. In fulfilling that vision, the Associational Strategy Team currently assists 1,233 associations, led by 918 associational missionaries across North America. Highlights for 2003 include:

Strategy Development – As of November 2003 there are 67 new associations involved in the process of strategy development. Thirteen of North America's largest cities are within those 67 associations. The city of Atlanta has 10 associations involved in a City Reaching Strategy. Two training retreats were held in 2003 to update the Strategy Development Consultants, and 21 Urban Consultants were trained in October 2003. The Associational Strategy Team provided consultants to assist the six associations in the Montana Southern Baptist Convention to develop a strategic plan simultaneously. Each association shared their strategic plan with the Montana Southern Baptist Convention staff and the national entity leaders. The Montana Convention has utilized the associational strategy plans as foundation for their state strategy.

Leadership Development – Seventy-five percent of all Baptist associations were represented in associational leadership training events in 2003. Those events included Connections 2003 Conferences in Chicago, Illinois; Atlanta, Georgia; and Glorieta, New Mexico and customized ABLE training with our state partners in Kentucky, Tennessee, Illinois, Arkansas, Oklahoma, Alabama, Northwest, and the Northern Plains Region.

Partnership Development – NAMB is working with state conventions and associations to develop partnership strategies for sharing the gospel and planting churches across North America. Thus far, ten state conventions have participated in training events related to partnership development.

Assist churches in relief ministries to victims of disaster.

Southern Baptist Disaster Relief ministry now has 27,523 trained volunteers and 397 mobile units available for deployment through the state Baptist conventions. In 2003, Southern Baptist Disaster Relief units responded to 164 disasters with more than 19,267 volunteers involved in disaster response. Disaster response opportunities in 2003 included regional ice storms, floods, tornadoes, hurricanes, the Columbia Space Shuttle crash, and the Iraqi war crisis. Southern Baptist Disaster Relief volunteers prepared more than 1,848,701 meals in support of the American Red Cross and The Salvation Army. More than 3,231 yards, homes, and churches were repaired following disasters.

Southern Baptist Disaster Relief Ministry conducted a successful National Roundtable with more than 250 participants from the state Baptist conventions. Workshops were conducted by American Red Cross, The Salvation Army, Federal Emergency Management Agency, National Voluntary Organizations Active in Disaster, National Organization for Victim Assistance, and other disaster responding agencies. There were also 6,634 additional volunteers trained in disaster relief and 44 new mobile units placed into service last year.

Administrative actions for disaster relief in 2003 included development of the Disaster Relief Database for the management of disaster and development and testing of an administrative program for the Disaster Relief Database. In addition, NAMB disaster relief leaders began the development of the training manuals for Disaster Relief Chaplains and Public Information Officers and continued development of agreements with other volunteer response agencies, such as Mercy Medical Airlift and the Department of Homeland Security (FEMA).

Supportive Operations

Church Finance – The Church Finance Ministry Team supports the mission of NAMB in assisting SBC churches in reaching the United States and Canada for Christ by providing financial counseling to SBC churches and providing financing for church buildings and sites. In 2003, the CFM team completed a total of 725 consultations, of which included 620 SBC churches; approved 61 loans for \$17.0 million, and closed 67 loans totaling \$26.6 million. It

serviced 659 loans with balances totaling \$134 million. At the end of 2003, there were 11 loan commitments outstanding totaling \$4.6 million. Delinquent loans past due 90 days or more amounted to \$1.2 million compared to \$2.0 million at the end of 2002.

Warehouse/Distribution (Marketing) — December 31, 2003, marked the one-year anniversary of NAMB's partnership with PBD Worldwide Fulfillment Services. Due to lower fulfillment costs, the net contribution to NAMB from sale of priced products increased by \$586,998 over 2002. Marketing recently negotiated a lower rate for fulfillment of Web orders (from 15% to 9%), which will result in further savings in 2004.

Matters Referred by the Convention

During the annual meeting of the Southern Baptist Convention in Phoenix, Arizona, June 17-18, 2003, the Convention referred the following motions to the North American Mission Board of the Southern Baptist Convention for consideration, action, and report.

 SBC Referral: Ordination As a Requirement for U.S. Military Chaplain Endorsement (Items 16 and 47, Proceedings of the Southern Baptist Convention, June 17-18, 2003, SBC Annual, pp. 44, 62)

Motion: Al Hill, Virginia

"I move that ordination to pastoral ministry by a cooperating Southern Baptist church shall be a requirement for endorsement as a military chaplain in the United States Army, Navy, or Air Force."

Response: The North American Mission Board, SBC, is committed to endorse chaplains in keeping with the teachings of the Word of God and based upon the Baptist Faith and Message. Every applicant for endorsement is asked to read and affirm his or her agreement with the current Baptist Faith and Message.

The North American Mission Board Trustees elected by the Southern Baptist Convention thoroughly review each application before granting endorsement. They carry out their responsibilities with care, caution, and conviction.

Women serve in numerous institutional settings and roles that are not the same as that of "pastor." They are called and gifted to serve in many caring roles and have a tremendous role in evangelism and spiritual care.

Southern Baptists, following scriptural principles, have developed a rich and meaningful tradition of ordaining men into the pastoral ministry. In 1984, the Southern Baptist Convention passed a resolution encouraging "the service of women in all aspects of church life and work other than pastoral functions and leadership roles entailing ordination." Most Southern Baptists are not comfortable with the practice of ordaining women into the ministry.

In the future, the North American Mission Board will endorse only ordained men to the office of chaplain to serve in the military or any place where the role and function of the chaplain would be seen the same as that of a pastor. We recognize ordination as a local church action, but endorsement and its requirement is the action of a national agency.

The trustees of the North American Mission Board, SBC, continue to affirm women in many areas of chaplaincy ministry that do not require ordination and where the role is not that of pastor.

 SBC Referral: Middle Eastern Immigrant Ministry Funding (Items 69 and 82, Proceedings of the Southern Baptist Convention, June 17-18, 2003, SBC Annual, pp. 64, 66)

Motion: Jamal Bishara, Arizona

"I move that the Southern Baptist Convention increase its attention and funding for Middle Eastern immigrant ministries specifically in the areas of church planting and evangelism and give greater attention and support for this overlooked area and for church plants and church planters working among these many Middle Eastern immigrants and potential future missionaries."

Response: While current budget constraints prohibit an increase in funding, the North American Mission Board, SBC, affirms the relevance of the motion and is committed to continue to develop ministry evangelism and church planting strategies to share Jesus among Middle Eastern immigrants. The North American Mission Board will be sensitive to issues impacting this critically-important population and will respond as appropriate within budget and ministry assignment parameters.

 SBC Referral: Evangelization of International Students in America (Items 72 and 82, Proceedings of the Southern Baptist Convention, June 17-18, 2003, SBC Annual, pp. 65, 66)

Motion: Lawson Lau, Illinois

"I move that the presidents of the North American Mission Board and the International Mission Board, in godly cooperation, jointly initiate the recruiting, commissioning, and assigning of missionaries to bring the gospel of the King of Kings, Jesus Christ, to an estimated two million international students, scholars, and their families residing in the United States, as a spirit-led response to our Heavenly Father, who in His sovereignty has brought people from every nation in the world to the doorstep of Southern Baptists so that Southern Baptist families may respond to Jesus' great commandment as well as the Great Commission by serving Christ in foreign missions without leaving the shores of the United States of America."

Response: The North American Mission Board affirms the spirit of the motion and is committed to continue to develop and implement evangelism strategies for reaching international students with the gospel. While not presuming upon the ministry assignments or strategies of the International Mission Board, the North American Mission Board will welcome the involvement of IMB and other SBC entities who desire to support stateside evangelism efforts among student populations. Further, the North American Mission Board will capitalize upon its cordial and cooperative relationship with IMB, through the Inter-Mission Council, to gain insight for evangelizing international students. Finally, the North American Mission Board receives this motion with a commitment to continue to develop staff and strategies that assist the local church to meet needs and share Christ with international students.

 SBC Referral: Acceptance of Financial Gifts and Contributions (Items 70 and 82, Proceedings of the Southern Baptist Convention, June 17-18, 2003, SBC Annual, pp. 65, 66)

Motion: Brian Kaylor, Missouri

"I move that the messengers of this Convention meeting in Phoenix, Arizona, June 17-18, 2003, vote to request the Executive Committee of the Southern Baptist Convention and all agencies and institutions of the Southern Baptist Convention to accept all financial gifts and contributions from all Baptist individuals, churches, associations, groups, organizations, and conventions."

Response: The Board of Trustees of the North American Mission Board reserves the right to assess each gift from any individual, church, association, state convention, or other organization to determine the appropriateness of the gift and the relationship of the donor to the North American Mission Board. As a cooperating entity of the Southern Baptist Convention, the North American Mission Board chooses to assess gifts from individuals, churches, associations, state conventions, and other organizations to determine the positive or negative impact of the gift upon the North American Mission Board and the Southern Baptist Convention. Implicit in this statement is the intent of the North American Mission Board to abide by any decision made by the Southern Baptist Convention in regard to this matter.

TABLE A – Missions Personnel Listed by Group as of December 31, 2003

Group	Appointed/ Approved	Missions Service Corps	Total
Administrative	2	3	5
Evangelization	559	819	1,378
Church Planting	2,273	403	2,676
Mobilization & Media	22	559	581
Strategic Partners Group	388	141	529
Organizational Development Group	1	6	7
Total	3,245	1,931	5,176

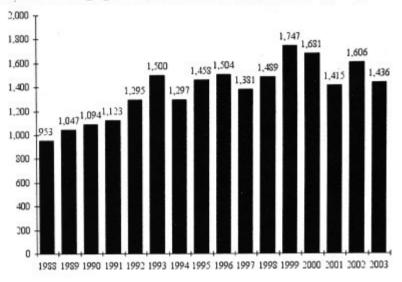
TABLE B – Missions Personnel Listed by Job Title as of December 31, 2003

Job Title	Number	Job Title N	umber
Assoc Ministry Evangelism Director	64	Mission Service Corps	1,931
Assoc State Director of Evangelism	11	Multihousing Church Planting Missionary	11
Associational Missionary	174	National Chaplaincy Missionary	1
Baptist Center Director	34	National Church Planting Missionary	11
Baptist Center Missionary	14	National Collegiate Evangelism Missionary	0
Campus Evangelism Coordinator	8	National Mobilization Missionary	6
Chaplaincy Missionary	4	Pastor/Center Director	15
Church Planting Missionary	200	Port Ministries Missionary	4
Church Planting Missionary Pastor	107	Professor/Director of Church Planting	6
Church Planting Team Missionary	26	Regional Collegiate Evangelism Coordinato	or 9
Church Planter Pastor	789	Resort Missionary	16
Criminal Justice Ministry Director	2	Special Ministries Missionary	5
Evangelism Specialist	20	State Church Planting Program Director	27
Family and Church	1,459	State Collegiate Evangelism Coordinator	8
Health Care Missionary	3	State Director of Evangelism	23
Interfaith Evangelism Missionary	3	State Director of Missions	18
International Collegiate Evang. Mis.	3	State Ministry Evangelism Director	27
Literacy Missions Missionary	3	State Missions Leader	8
Local Collegiate Evangelism Mis.	52	Strategic Focus Cities Missionary	15
Migrant Ministries Director	3	Strategic Outreach Missionary	2
Minister of Missions	5	Teacher Missionary	5
Ministry Evangelism Consultant	26	Volunteer Mobilization Missionary	7
Ministry Evangelism National Mission	nary 6	Weekday Ministries Director	5
AT ALL ON THE STATE OF THE STAT		Total	5,176

TABLE C-Missions Personnel Listed By State/Area and Job Family as of December 31, 2003

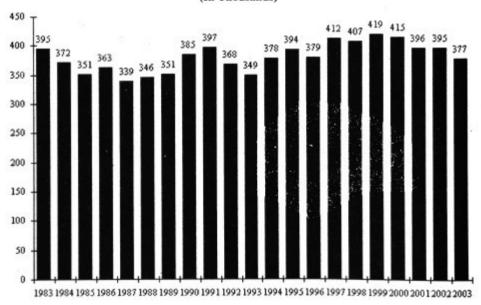
	Church	Field		Missionary			Seminary	State		
	Planter	Personnel	Missionary	Service Corps/		Mission	Student	Admin.		
State	Intern	Assistance	Interim	Tentmaker	Missionary	Assoc.	Intern	Personnel	US/C-2	Total
Alaska	0	0	-	90	13	5	0	3	0	27
Alabama	0	10	6	4	14	16	0	4	0	6
Arkansas	0	18	0	29	90	2	0	2	0	122
Arizona	2	63	0	85	14	14	0	-	0	152
California	13	152	3	90	3	89	0	s		336
Canada	1	55	0	13	14		0	. 0		102
Caribbean	0	33	2	3	-			• •		3.5
Colorado	7	F		2	10			•		201
District of Columbia	0	0	. 0	-					40	-
Dakota Fellowship	0	0 00				9 4	0 0	٠.	0.0	- 00
Florida		0 0			90		0 0	- ;	0 1	29
Geomes		90	9 7	10	97	47	0	4	-	130
none no	• •	8/1	4		50	13	2	0	0	194
HEMBI	0	35	-	10	4	2	0	0	1	36
lows	0	4	0	0	00	4	0	2	0	55
Illinois	4	12	73	=	23	13	0	90	0	73
Indiana	7	54	-	=	58	18	0	2	-	118
Kansas-Nebraska	3	79	-	51	37	61	0	-	-	165
Kentucky	2	90	0	99	16	16	4		. 0	114
Louisiana	8	2	0	90	117	2	0	0		C
Maryland-Delaware	14	36	0	9	21	180	0			8
Michigan	9	09	0	91	14	1	0	। ব	10	113
Minnesota-Wisconsin	14	37	0	12	=	. 46	00	, ,		1
Mississippi	0	0	0	17	0					11
Missouri	90	0	0	10	10	4	0	-	00	
Montana	0	4	0	61	13					74
National	0	0	-	88	62	22				178
North Carolina	2	20	-	00	14		0	-		48
New England	16	18	0	=	23		0	. 00		148
New Mexico	0	4	0	32	4	-	0			0.0
Nevada	00	41	0.	9	15	- 00	0	. 2		80
Northwest	91	30	0	35	23	-	0	00	15	162
New York	24	19	-	13	25	22	0	9	15	145
Othio	9	83	0	32	39	15	0	8	v	185
Oklahoma	0	123		45	91	13	0	-	-	199
Pennsylvania/South Jersey	4	R	23	=	18	12	0	4	т	110
South Carolina	23	9	7	6	4	7	0	0	*	42
Tennessee	=	0	0	21	90	-	0	0	-	48
Texas (SBT)	00	0	0	35	9	m	0	0	0	52
Texas (BGCT)	0	0	0	807	14	18	0	0	3	842
Utah-Idaho	0	53	0	12	90	10	0	14	9	91
Virginia	0	32	0	vo.	4	13	0	2	0	35
Virginia Conservatives	0	0	0	0	91	15	0	-	-	33
West Virginia	2	6	0	12	28	90	0		-	63
Wyoming	0	45	0	12	4	4	0	64	3	70
Total	***		**		200	000				

Figure 1 - New Congregations (Church Plants Plus New Affiliates), SBC, 1988-2003



Source: Reports from State Directors of Missions compiled by the Church Multiplication Team, NAMB, Alpharetta, GA

Figure 2 – Baptisms Reported by SBC Churches, 1983–2003 (In Thousands)



Source: Annual Church Profile, LifeWay Christian Resources, Nashville, TN

Institutions

GOLDEN GATE BAPTIST THEOLOGICAL SEMINARY

201 Seminary Drive, Mill Valley, California 94941

DAVID GEORGE, Chairman WILLIAM O. CREWS, JR., President

Introduction

The writer of Ecclesiastes wrote: There is an appointed time for everything. And there is a time for every event under heaven (Ecclesiastes 3:1, NASB). At Golden Gate Baptist Theological Seminary, it is a time of transition. In anticipation of retirement, President Bill Crews has asked the Board of Trustees to begin the search for a new president. The Board has begun the process to find the man God would select to serve as the seventh president of this sixty year-old lighthouse in the western part of the United States. To effect a smooth transition, the Board elected President Crews to the transition position of Chancellor to assist the Board and the new president in a healthy transition. All Southern Baptists should join the Golden Gate family in prayer as the Seminary moves through the transition process.

It is also a time of accreditation reaffirmation. The Seminary received affirmation of accreditation from the Western Association of Schools and Colleges (next visit 2008) and affirmation of accreditation from the Association of Theological Schools in the form of affirmation without any notations of weakness. In addition, Golden Gate anticipates notification from ATS of approval to offer complete Master of Divinity and the M.A. (Theological Studies) at its Rocky Mountain Campus (Denver). This approval means that the Seminary has achieved a major five-year strategic goal to offer full degrees throughout its Western assignment without requiring those called to train to leave their present ministry to relocate.

It is a time for restructuring of the primary degree offered by the Seminary. The Seminary completed retooling its M.Div. and M.A. in Christian education programs for the realities of 21st century evangelism and church growth. The faculty worked to strengthen biblical and theological requirements and leadership formation, WHILE SHORTENING THE DEGREE TO 81 HOURS! This achievement amounts to an academic miracle. The M.A. in Christian Education was rethought from top to bottom, streamlined down from 60 hours to 49, and renamed as the M.A. in Educational Leadership.

It is a time for evaluation of other current programs at the Seminary. The faculty and trustees evaluated the reasons for the 10-year declining enrollment in the Seminary music programs. The prayerful, yet painful, conclusion was that what the Seminary has been offering, or the way the Seminary was offering music and worship training, was simply not well-conceived or deliverable to church worship leaders in the West. Therefore, in the spring of 2003, both faculty and then trustees voted to offer only a small concentration in worship/music courses until an effective new

program could be developed. Admissions to the existing music programs were closed and a plan implemented to teach-out all students currently enrolled in the music and worship degrees.

It is a time for new members on the leadership team. Trustees elected two new regional campus directors to fill vacancies in 2003. Dr. David Johnson, long time pastor of First Southern Baptist, Phoenix, and Ph.D. in New Testament, was elected director for the Arizona Campus located in Scottsdale. Dr. Chris Turner was elected director of the Pacific Northwest Campus (Vancouver, Washington). Dr. Turner previously served in the Northwest as a collegiate ministry supervisor and as a church planter. He has for the past three years served as the Director of Enrollment Management for Golden Gate.

It is a time to continue to look to the future as we pursue the vision of shaping effective leaders for the churches of tomorrow. The Seminary is always grateful for the prayerful and faithful financial support of Southern Baptists through the Cooperative Program and requests your continued prayers during this time of transition.

Ministry Report

The Ministry of Leadership Training in Theology:

There were 1,469 ministerial students enrolled in the 2002-2003 academic year, which equated to 552 full-time equivalent students. These students trained at the residential campus in Northern California and at the four accredited regional campuses in Southern California, the Pacific Northwest, Denver, Colorado, and Scottsdale, Arizona; or at one of the 56 Contextualized Leadership Development Centers (CLD). 706 students studied at the Northern California Campus, 258 at the Southern California Campus, 93 at Vancouver, Washington, 48 at Arizona, 64 at Colorado, and 324 CLD students were candidates for the Diploma in Christian Ministries, the Diploma in Church Planting, or the Diploma in Theology. These CLD extension education theological programs make it possible for those called to preach and minister to train in "heart languages" other than English. 108 advanced ministry students enrolled in the Doctor of Ministry Program, and 20 students pursued the advanced research Th.M. degree. A total of 175 ministerial students completed their degree or diploma programs in 2002-2003, and 317 new students enrolled, for a net gain of 9%.

The Program of Leadership Training in Christian Education:

34 students enrolled in Christian Education programs at Golden Gate during the 2002-2003 school year with a full-time equivalent of 20 students. During the year, two students completed their program of study in Christian Education and received their degree or diploma.

The Ministry of Leadership Development in Church Music:

There were 22 students enrolled in the Church Music programs during the 2002-2003 school year, compared with 25 in 2001-2002. The degrees granted this year were one with the Masters degrees in Music and one with the Master of Arts in Worship Leadership.

Matter Referred by the Convention

During the annual meeting of the Southern Baptist Convention in Phoenix, Arizona, June 17-18, 2003, the Convention referred the following item to Golden Gate Baptist Theological Seminary for consideration, action, and report.

 SBC Referral: Acceptance of Financial Gifts and Contributions (Items 70 and 82, Proceedings of the Southern Baptist Convention, June 17-18, 2003, SBC Annual, pp. 65, 66)

Motion: Brian Kaylor, Missouri

"I move that the messengers of this Convention meeting in Phoenix, Arizona, June 17-18, 2003, vote to request the Executive Committee of the Southern Baptist Convention and all agencies and institutions of the Southern Baptist Convention to accept all financial gifts and contributions from all Baptist individuals, churches, associations, groups, organizations, and conventions."

Response: Golden Gate Baptist Theological Seminary continues to reserve the right to individually assess each financial gift or contribution from an individual church, association, or organization to determine the appropriateness, relationship of the donor, and impact of each gift to the seminary.

MIDWESTERN BAPTIST THEOLOGICAL SEMINARY

5001 North Oak Trafficway, Kansas City, MO 64118

DAN EDDINGTON, Chairman R. PHILIP ROBERTS, President

Introduction

"Go therefore and make disciples of all the nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to observe all things that I have commanded you; and lo, I am with you always, even to the end of the age" (Matthew 18:19-20).

The Great Commission provides Midwestern Baptist Theological Seminary with its marching orders. There should never be a moment in our history when we need to ask the question, "What is our purpose for existence?" We know. Jesus gave it to us just before His glorious return to the Heavenly Father. Our assignment is to make disciples and disciple makers of Godcalled people to carry the good news to the ends of the earth.

Notably the motto of MBTS is in "the Heart of America for the Hearts of the World." Our location speaks of the commitment of Southern Baptists to be an instrument of God to impact an entire continent for Christ. Located for almost fifty years in a large Midwestern metropolitan area, definitely not the Bible-belt, MBTS is committed to the task of rolling back the threshold of unchurched and lost North America and, yes, onwards of the whole earth. We do that by grounding the called-out people of our churches and fellowships in the wonderful truths of the Bible.

This task is undertaken, therefore, not as an end in itself, but as a means to the end of evangelism, discipleship, and church planting. What good does it serve if we possess all the knowledge of the truths of Christianity that is possible for us to possess, and these facts are never shared or passed on to others? The answer is that nothing would be accomplished. The application of those truths as they are preached and shared with a lost humanity is what makes our existence relevant and vital. All of this ministry vision is summarized in our mission statement: Midwestern Baptist Theological Seminary biblically educates God-called men and women to be and to make disciples of Jesus Christ throughout the world.

Noted below are some of the indicators of the truth – God's truth, the truth of Scripture and of the gospel—being alive and active in our midst. We ask for your continued prayers, encouragement and gifts to the Cooperative Program to make our continued ministry possible and effective.

- 1. Midwestern Journal of Theology: The Midwestern Journal of Theology made its debut in March of 2003. The inaugural issue of the journal featured a "Meet the Faculty" theme addressing various theological issues and was very well-received. The last issue [Fall 2003] of the journal featured articles on the Pastoral Epistles, written primarily to aid pastors and churches in their study of 1 & 2 Timothy, which books were the subject of this year's SBC January Bible Study. This issue also featured several book reviews by our faculty. The United States Library of Congress ISSN for the journal is 1543-6977.
- Institutional Advancement and Business Services: We are pleased to report the addition of Dr. N.S.R.K. Ravi to our staff as vice president of Business Services and Institutional Advancement. Dr. Ravi also brings a wealth of experience about reaching people of all

religions with the truth of the gospel. Dr. Jim Sells, former president of Southwest Baptist University, is currently our interim director and special assistant to the president in the area of Institutional Advancement. The Lord is at work. As of January, 2004 gifts and pledges of \$100,000 in November and \$50,000 in December, 2003, toward our three-year capital campaign have signaled the Lord's encouragement in MBTS fundraising efforts.

- 3. Covenant Ministries: God's hand is surely on the inner-city ministry and facility given to Midwestern in December 2002. We are thankful to report that a Bible-based partnership has been established involving the Missouri Baptist Convention, North American Mission Board, the Northland Baptist Church in Kansas City, Missouri (primary sponsor), and many other area SBC churches. These organizations are contributing both financially and volunteer workers. John Mark Clifton, Church Planting Strategist with the Missouri Baptist Convention, is working closely with our volunteers to ensure that a Baptist witness for Christ continues in urban Kansas City. A Planning Team is working closely with local Directors of Missions and local churches to expand this inner-city ministry and to plant a church at the downtown facility. MBTS is currently designing an Urban Ministries track that will directly involve students in this urban ministry so that they will leave MBTS not only with theoretical head knowledge, but also with valuable hands-on practical application of learned theory in reaching the major cities of the world with the gospel. We are indeed thankful to God for this gift and believe that it is part of God's continued blessing to us.
- 4. Student Development: FTEs have increased an average of 8.1% at Midwestern Seminary for the last two years, exceeding a total of 300 this past year. Both the number of onsite student visits and the number of new students admitted have increased notably over the last year. We are very happy to report that enrollment in both our masters and advanced degree programs has increased significantly during the last three years. However, enrollment in our prebaccalaureate and baccalaureate (diploma) programs has been on the decline. We are taking steps to correct this trend, which is discussed below in section 7. Whatever the result, we thank God especially for the support of local churches, as well as churches in other parts of the country who recognize and support Midwestern's significant contribution to the life of Southern Baptist theological education.
- 5. Ministry Opportunities: We are thankful to the Lord for staff and faculty who are committed to the whole enterprise of the application of the gospel. The Midwestern Evangelism Team (MET) continues to see growth in this important ministry. There are now some 29 churches partnering with MET. Not only have souls been reached for the gospel through MET, but also students have been equipped and encouraged and enthused with a real zeal for the cause of evangelism. Students of evangelism classes alone, during the period fall 2001 fall 2003, shared the gospel over 2,600 times, yielding approximately 500 first time decisions for Christ. Faculty, staff, and students together have given real meaning to the motto "In the heart of America for the hearts of the world."
- 6. Academic Affairs: Midwestern has been blessed by the addition of two new eminently qualified faculty members. Dr. Robin Hadaway joins us as Associate Professor of Missions, having served on the mission field with the IMB for many years and most recently as IMB's Regional Leader for Eastern South America. Dr. Rodney Harrison joins us as Assistant Professor of Church Planting and Director of the Nehemiah Program. Before coming to MBTS, Dr. Harrison served the California Southern Baptist Convention and NAMB as church planter strategist for central California. Both these men bring a wealth of not only academic knowledge but also knowledge of successful practical application of learned theory. The reestablishment of an Associate of Arts degree with a major in biblical studies reported in the

last ministry report is progressing well. We feel that this program and the proposed B.A. degree programs currently being studied and developed will aid in gaining new baccalaureate students, reversing the negative trend experienced in recent years. Current planning calls for a college to be established by the spring of 2005 for offering the B.A. programs and it will be operated as a school of MBTS. This development will enable MBTS to be more effective in reaching its ministry assignment.

7. Last, we thank Southern Baptists for their continued support of Midwestern Seminary. Cooperative Program giving funds over 60 percent of our annual budget. While we recognize that faculty and staff salaries are not what they should be, we also are incredibly indebted to our Southern Baptist family for their support and encouragement to Midwestern Seminary. The future of Midwestern is as bright as the promises of God. We rejoice to know His blessing and encouragement upon our lives and ministry together with all Southern Baptists. We ask for your prayers and continued support. We praise God for the fact that we are allowed to be viable participants in the family of the seminaries supported by Southern Baptists.

Enrollment Figures by Degree Programs Converted to Full-Time Equivalents as per SBC Seminary Formula

Enrollment undunlicated headcount by degree level

Enrollment, unduplicated headco	unt, by de	gree level			
Program	1998-99	1999-00	2000-01	2001-02	2002-03
Prebaccalaureate (Dip-Min. Wives)	101	98	93	63	55
Baccalaureate (Diploma)	62	83	80	67	65
Basic Degrees					
(MDiv, MACE, MACM, MA-)	383	395	461	508	478
Advanced Degrees (DMin, DEdMin	1) 132	124	118	94	103
Total	681	700	752	732	701
Credit hours by degree level	1998-99	1999-00	2000-01	2001-02	2002-03
Prebaccalaureate (Dip-Min. Wives)	231	238	247	171	123
Baccalaureate (Diploma)	813	932	738	654	288
Basic Degrees					
(MDiv, MACE, MACM, MA-)	5,300	5,280	5,238	5,795	6,139
Advanced Degrees (DMin, DEdMin	700	330	302	423	455
Total	7,044	6,780	6,525	7,043	7,305
SBC annual formula FTE	1998-99	1999-00	2000-01	2001-02	2002-03
Total	293	258	259	282	301
New Student, unduplicated header	ount,				
by degree level	1998-99	1999-00	2000-01	2001-02	2002-03
Prebaccalaureate (Dip-Min. Wives)	21	25	18	11	21
Baccalaureate (Diploma)	16	8	13	11	26
Basic Degrees					
(MDiv, MACE, MACM, MA-)	64	109	124	97	159
Advanced Degrees (DMin, DEdMin) 4	5	7	7	23
Total	105	147	162	126	229
Graduates by degree level	1998-99	1999-00	2000-01	2001-02	2002-03
Prebaccalaureate (Dip-Min. Wives)	8	3	7	3	5
Baccalaureate (Diploma)	16	7	6	4	4
Basic Degrees					
(MDiv, MACE, MACM, MA-)	65	31	37	46	67
Advanced Degrees (DMin, DEdMin) 5	12	13	25	4
Total	94	53	63	78	80

Cooperative Program (CP) allo	cation and	expenses p	er unduplic	ated headco	unt student
	1998-99			2001-02	
Total CP Allocation	\$3,574,566	\$3,545,825	\$3,204,017	\$3,012,313	\$2,891,438
Total Edu. & General Expenses	\$4,626,466	\$4,853,255	\$4,980,178	\$4,956,027	\$5,191,317
CP allocation per SBC			64 16	16 0	
annual formula FTE	\$12,200	\$13,744	\$12,371	\$10,682	\$9,606
CP allocation per student	\$5,249	\$5,065	\$4,261	\$4,115	\$4,125
CP allocation per total credit hou	rs \$507	\$523	\$491	\$428	\$396
Expenditures per student	\$6,794	\$6,933	\$6,623	\$6,771	\$7,406
Expenditures per total credit hour	rs \$657	\$716	\$763	\$704	\$711
Faculty	1998-99	1999-00	2000-01	2001-02	2002-03
Full-time	19	19	19	19	18
Part-time	41	38	33	26	29
FTE (Full-time+ part-time hours/	18 hrs) 34	31	27	26	25

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Motion: Brian Kaylor, Missouri

"I move that the messengers of this Convention meeting in Phoenix, Arizona, June 17-18, 2003, vote to request the Executive Committee of the Southern Baptist Convention and all agencies and institutions of the Southern Baptist Convention to accept all financial gifts and contributions from all Baptist individuals, churches, associations, groups, organizations, and conventions."

Response: The Board of Trustees of Midwestern Baptist Theological Seminary has duly considered the above motion, and in accordance with the legal authorities and procedures of the Southern Baptist Convention, reserves the right to accept or reject, at its sole discretion, any offers of financial gifts and/or contributions from any source.

NEW ORLEANS BAPTIST THEOLOGICAL SEMINARY

3939 Gentilly Blvd. New Orleans, LA 70126

RONALD M. YARBROUGH, Chairman CHARLES S. KELLEY, JR., President

Introduction

In the 2002-2003 academic year, for the first time in its history, New Orleans Baptist Theological Seminary became the largest of the six SBC seminaries. This growth is a remarkable testimony to the glory and grace of God, for it is hard to imagine a more unlikely place for a Baptist seminary to thrive than the city of New Orleans. The strategy the Lord led us to pursue is one that intentionally seeks to reinvent seminary for the 21st century in order to provide the kind of leaders Southern Baptists need for the next chapter in our Convention's story. The major components of our strategy include the following.

Embracing Change

If you always do what you have always done, you will always get what you already have. Recognizing that the typical Southern Baptist church is the same size today as it has been for a long time, or smaller, we know we have to do things differently in our classrooms to produce the kind of ministers and missionaries who can make a difference in the local church and mission field. We have made massive changes in the curriculum and the way we do seminary in order to raise up a generation of leaders who can help churches learn to grow again.

Focusing on the Church

We are the church place. We began a total revision of our curriculum by asking the question, "What do students need to know and be able to do the day they walk in the door to serve a Southern Baptist church?" We created a pastoral ministry classroom with a baptistry, Lord's Supper table, and even a casket, to teach the nuts and bolts of how a pastor cares for his people. Each year our faculty and students begin the year by reviewing one particular aspect of church life in the Southern Baptist Convention. This fall we examined in depth SBC baptisms to try to understand who we are reaching and not reaching. The guidestone for all of our major decisions is an assessment of the impact of those decisions on the local church and its future leaders, because the local church is the center of the Baptist universe.

Emphasizing Access

We believe it is our responsibility to make theological education as accessible as possible to as many people as possible. Rather than expecting all students to fit into one model for delivering training for ministry, we have developed multiple ways for students to learn. We offer classes every day but Sunday. We do campus-based programs, but we also have extension centers all over the Southeastern United States for students who do not think they can uproot and move to New Orleans. We offer classes on the Internet at both the graduate and undergraduate level, making at least some theological education available to people anywhere in the world with a computer and Internet access. We use interactive television that connects our finest teachers on campus with classes meeting in multiple cities at the same time. The professor and students are able to talk back and forth as though they were in the same room. Through our undergraduate program, we have been able to make seminary training available for older students who never had an opportunity to attend or complete college training. In addition, most of our ethnic students are found in the

undergraduate program. In other words, most of our growth is not from students who came here instead of another seminary. Most of our growth is from students who did not think they could receive seminary training until we became flexible enough to adapt our programs to their needs.

New Orleans Baptist Theological Seminary remains a work in progress. We are continuously working to improve everything from our facilities to our curriculum. All that is in our power to do, we will do, in order to raise up a generation of ministers and missionaries to help Southern Baptists learn to grow again. What we have done to this point and will do in the future, is made possible by the Cooperative Program, which provides nearly fifty percent of our operating budget. In recognition of that fact, the trustees created a new teaching position: the Cooperative Program Chair of SBC Studies. The professor in this position will be responsible for teaching our seminary family the significance of the Cooperative Program. Thank you, Southern Baptists, for your ongoing support of this School of Providence and Prayer.

Ministry Report

Missions and Evangelism

The mission statement of New Orleans Baptist Theological Seminary states the purpose and intention of our institution is "to equip leaders to fulfill the Great Commission and the Great Commandments through the local church and its missions." Our commitment is to affect the future by training today those who will carry the gospel to the world with a heart for discipling believers and building healthy churches.

Evangelism

- Every student at NOBTS receives training in personal evangelism as well as actual supervised experience in personal witnessing through the Supervised Ministry courses, through which thousands of people hear a personal presentation of the gospel each year.
 These students reported over 150 professions of faith through 100 churches as a result of these witnessing experiences in the last academic year.
- The ministry of students in the unique NOBTS extension center in Angola State Penitentiary produced dozens of professions of faith last year, and opened up the opportunity of ministry in other correctional facilities.
- The seminary's extensive extension center system allows hundreds of NOBTS students to serve where they are in hundreds of churches across the Southeast. Many persons are won to Christ through the ministry of these extension center students.

Missions

- Our commitment to reaching the world has led to a partnership with the IMB and fellow believers in Moscow, Russia. Several avenues of service are being formalized, including faculty members ministering to the pastors in the area, and students training local church members in Moscow in initiating and leading small group Bible studies. Groundwork is in place for a group of faculty members and students to visit Moscow in fall 2004 and summer 2005 for the purpose of meeting this need. On the New Orleans campus, prayer was focused on Moscow for a week in September.
- Seminary faculty members are active every year in leading groups of students on mission trips to share the gospel in an international setting. Last year the faculty led students on mission trips to Romania and to Indonesia. The Romanian mission trip in the summer of 2003 resulted in over 350 professions of faith. Faculty members also went on mission trips to Cuba, Russia, Indonesia, Greece, Italy, and the Philippines.
- Through the Nehemiah Project, in association with the North American Mission Board, eleven new NOBTS graduates were commissioned as church planters for a two-year term of

service. Over 30 recent graduates are now serving throughout North America, including New York, Maryland, Nevada, Arizona, Texas, Idaho, Florida, Georgia, and Louisiana.

- By invitation of the Cuban Baptist Convention and in cooperation with the International Mission Board, four NOBTS faculty members have participated in the training of Cuban national pastors and seminary students for the past few years. The Baptist Seminary in Havana invited input from our faculty in assessing and instituting curriculum goals as they make preparations to open their doors to the long list of nationals waiting to attend. At the National Pastors Conference in December, two of our faculty taught the graduate level course, Worship Leadership, to Cuban pastors.
- Last year thirty-three individuals who have trained at NOBTS joined the ranks of over 200 NOBTS alumni and former students who are currently serving in some capacity through the IMB. Of the thirty-three, eighteen were recent graduates, with 15 being commissioned for long-term service and three for short-term service. Their places of service span the globe and include Southern Africa, Central and Eastern Europe, Spain, Mexico, Russia, Costa Rica, Peru, Taiwan, Brazil, Southeast Asia, and Central and East Asia.
- The seminary consistently emphasizes missions through a number of events such as NAMB weeks, IMB emphasis weeks, Life Beyond Seminary week, and periodic emphases on missions in specific areas of the world. In each of these events, missionaries are brought to the campus to share and dialog with students. Prayer is focused in chapel each week for a particular people group being ministered to through our IMB missionaries.
- The seminary provides several missionary residences for missionaries on stateside assignment to interact with the seminary community.
- The seminary trustees approved the creation of the NOBTS Global Missions Center in order to highlight and coordinate mission trips and missions focus on campus.

Academics

Curriculum and Programs

- NOBTS continues to evaluate its programs and courses in order to keep them cutting-edge
 quality for today's ministry needs. The new Master of Divinity degree with a specialization
 in Christian Apologetics was designed to engage the culture and provide a Christian witness.
 Several new degree programs (the Master of Arts in Missiology, the Master of Arts in
 Worship Ministries, the Master of Arts in Theology, and the Master of Arts in Biblical
 Studies) were implemented during the year, and plans continued on the development of a
 Master of Social Work program.
- Initiated successfully in 2003, the Summer Biblical Language Institute is an accelerated Biblical Languages program offering a sequence of introductory and intermediate language, and an advanced exegesis course on location overseas. The immersion in the local culture for the exegesis course offers a challenging and exciting finale to language learning. Up to ten hours of course credit can be earned, with Greek and Hebrew offered on alternate summers.
- NOBTS continues to expand its academic horizons through the establishment of our newest centers, the Baptist Center of Theology and Ministry and the Global Missions Center. These centers, and others that are under development, give a unique blend of academia and practical personal involvement from students and local church leaders. The inaugural event sponsored by the Baptist Center proved to be a highly successful and well-attended conference on Baptist polity.
- The Korean Theological Institute was created in 2003 in an effort to offer Korean courses at the master's degree level, taught in the Korean language. In addition to the work with Koreans, the seminary also has specially focused language and ethnic programs for Hispanics, Vietnamese, French Haitians, Portuguese, and African Americans.

- The Women's Ministry program now has over 200 women enrolled at the certificate, associate, baccalaureate, and master's levels.
- Youth Ministry Institute draws youth ministers to seminars each January and other students to weekend format classes throughout the year, including the new certificate in youth ministry.
- The professional doctoral degrees (Doctor of Ministry and Doctor of Educational Ministry) continue to thrive, with Leadership being the most popular area of specialization.
- A major revision in the Th.M. and Ph.D. programs was implemented during the 2002-2003 academic year.

Making Seminary Education Accessible – NOBTS is committed to making theological education accessible to anyone in the Southeast who feels called of God. Our passion for distance learning is driven by our concern to sharpen the skills of the approximately 40 percent of church staff members in the Southeast who have no theological training. The seminary has 18 extension centers placed strategically around the Southeast to facilitate students who are already serving in churches and cannot move to the main campus. Through compressed interactive video, these students are taught by the same trustee-elected faculty who teach on the New Orleans campus. The Internet is transforming the academic world, and NOBTS is on the cutting edge. Over a dozen graduate and undergraduate on-line courses are offered each semester, with over 100 students from around the nation and overseas enrolled.

<u>A World-Class Faculty</u> – NOBTS is blessed with 59 trustee-elected faculty who exemplify academic excellence in their educational preparation and their scholarly work. They have earned a total of 63 baccalaureate degrees at 43 different institutions; 73 master's degrees earned at 20 different institutions; and 59 doctoral degrees earned at 12 different institutions. The scholarly excellence of the NOBTS faculty is manifested in their publication of numerous books, articles, and musical compositions. The NOBTS faculty has world-class credentials not only in its academic preparation, but also in its ministerial experience. The faculty members have totaled hundreds of years of ministerial experience as pastors, missionaries, ministers of education, ministers of music, youth ministers, Christian counselors, and ministry based evangelism workers. During the 2002-2003 academic year, the seminary added the following individuals with excellent academic and ministerial credentials to the faculty:

Dr. Rick Byargeon, Associate Professor in Hebrew & Wisdom Literature

Dr. Randy Millwood, Associate Professor of Discipleship, occupying the Broadmoor Chair of Discipleship

Dr. Reggie Ogea, Director, Doctor of Ministry Degree Program, Associate Professor of Leadership and Pastoral Ministry

Dr. Ed Steele, Assistant Professor of Music

Enrollment Milestones – NOBTS student enrollment again surpassed 3,000 students in the 2002-2003 academic year. The total enrollment was a new record of 3,678 students, making New Orleans Baptist Theological Seminary one of the largest seminaries in the world, and the largest SBC seminary in student headcount. Master of Divinity student enrollment again surpassed 1,000 students, master's level students surpassed 1,600, and the combined associate and baccalaureate student enrollment also surpassed 1,200 students.

Enrollment	Enr	olln	nen	t
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M.Div.	1,038	Ed.D.	0
M.A.C.E.	205	D.M.A.	4
M.M.C.M.	17	Internet only	42
M.M.	0	Nondegree (master's)	221
M.A.	13	Certificate	422
M.A.M.F.C.	24	Diploma	28
D.Min.	181	Associate	531
D.Ed.Min.	67	Baccalaureate	696
Th.M.	42	Internet only	16
Ph.D.	93	Nondegree (undergraduate)	30
Th.D.	0		

		1998-99	1999-00	2000-01	2001-02	2002-03
Basic Degrees:						
M.Div.		440	497	949	1,003	1,038
M.A.C.E.		138	126	228	225	205
M.M.C.M.			37	28	15	17
M.M.		45				0
D.Min.		87	106	140	168	181
D.Ed.Min			29	29	52	67
Th.M.			8	7	6	42
Ph.D.		81	59	104	86	93
Th.D.			0	0	0	0
Ed.D.		15	0	0	0	0
D.M.A		1	3	4	22	4
M.A.M.F.C.	*	37	46	35	133	24
M.A.						13
Internet						66
Nondegree						251
Formula allowance for						
off campus programs		195	204	216	236	251
Total FTE Enrollment		1,391	1,458	1,542	1.688	1,791

Annual Accumulative Enrollment (nonduplicating head count) 2002-2003: 3,678

Graduates	1998-99	1999-00	2000-01	2001-02	2002-03
Prebaccalaureate	49	59	118	64	107
Baccalaureate	40	52	57	73	73
Graduate	204	163	207	178	229
Doctoral	21	32	26	38	39
Total	314	306	408	353	448

Cooperative Program Allocation and Expense Per Student

	277	000–2001 Audited)	2001-02 (Audited)		2002-03 (Audited)
Cooperative Program Allocation	\$	6,450,344	\$ 7,046,289	S	7,319,853
Average Per Student	\$	4,183	\$ 4,182	\$	4,087
Total E & G Operating Expense	\$1	1,281,251	\$ 12,264,678	\$	13,023,379
Expenditure Per Student	\$	7,315	\$ 7,279	\$	7,272

Development

The Annual Giving Program goal of \$100,000 was exceeded with gifts totaling \$176,908. The total giving for the current year: \$2,899,053. Four new scholarship funds were created for a total of 210 funds.

Matter Referred by the Convention

During the annual meeting of the Southern Baptist Convention in Phoenix, Arizona, June 17-18, 2003, the Convention referred the following item to New Orleans Baptist Theological Seminary for consideration, action, and report.

 SBC Referral: Acceptance of Financial Gifts and Contributions (Items 70 and 82, Proceedings of the Southern Baptist Convention, June 17-18, 2003, SBC Annual, pp. 65, 66)

Motion: Brian Kaylor, Missouri

"I move that the messengers of this Convention meeting in Phoenix, Arizona, June 17-18, 2003, vote to request the Executive Committee of the Southern Baptist Convention and all agencies and institutions of the Southern Baptist Convention to accept all financial gifts and contributions from all Baptist individuals, churches, associations, groups, organizations, and conventions."

Response: New Orleans Baptist Theological Seminary reserves the right to assess the propriety of accepting any gift in light of its identity, mission, and values as an entity of the Southern Baptist Convention. We will follow all guidelines on the receiving of gifts established by vote of the Southern Baptist Convention.

THE SOUTHEASTERN BAPTIST THEOLOGICAL SEMINARY

P.O. Box 1889, Wake Forest, North Carolina 27588-1889

TIMOTHY LEWIS, Chairman' DANIEL L. AKIN, President

Introduction

On January 15th I was honored to be elected as the sixth president of Southeastern Baptist Theological Seminary. On January 21st I began this new assignment given to me by our Lord. It has been nothing less than a spiritual delight from the very first moment.

The Spirit of God is present on this campus in a most unusual way. From the faculty and administration to the student body, there is a passion for the things of God that defies explanation. At Southeastern, we know that lost people matter to God. Therefore, lost people matter to us as well. As we attempt to reach the 21st century world with the gospel of Christ, the wedding of head, heart, and hands drives the manner in which we do theological education and equip persons for ministry.

Keith Eitel continues to spearhead our missions program and our highly successful 2+2 and 2+3 program that gets our students on the mission field in the most timely manner possible. In 2003 we deployed 18 units to East Africa, and in 2004 we will deploy 14 units to East Asia. We have requests from key International Mission Board regional leaders through 2008. Dr. Jerry Rankin of the International Mission Board says of this program, "The partnership between Southeastern and the IMB over the past 10 years has been one of the most positive and encouraging aspects of my 10 years as IMB president. Southeastern is the foremost seminary for training missionaries and modeling practical involvement in cross-cultural missions as part of the campus ethos and the practical equipping of seminary students."

Our Master of Arts in Christian Ethics is training a new generation to confront and answer the multiplicity of new ethical challenges that seems to emerge almost daily. Dan Heimbach, Mark Liederbach, and David Jones provide a trio of instructors second to none in the field of Christian Ethics. This 48 hour program is comprehensive and challenging, but it is vitally necessary for the 21st century church.

Southeastern is committed to a biblical model of counseling. The word has gotten out, and we now have more than 210 students in one of our Biblical Counseling Tracks. Sam Williams and Frank Catanzaro do an outstanding job in training men and women to provide biblical guidance in the churches of the Southern Baptist Convention. The ability to impact with biblical truth marriages and families is something we are deeply committed to doing. This program of study can provide just that as we send biblical counselors across the nation and around the world.

Southeastern Seminary is honored to join hands with the churches of the Southern Baptist Convention in taking the gospel to every man, woman, boy, and girl on the planet. We are thankful for God's hand of blessing which rests upon us, and we are committed without compromise to train up a generation of "Apostle Pauls" who are great, wonderful theologians and fervent missionary/evangelists. Our goal is that our graduates will be grounded in the Bible, equipped for ministry, and "always ready to give a defense to everyone who asks a reason for the hope that is in you with meekness and fear" (1 Peter 3:15). This is why we exist. This is who we are.

Ministry Report

Enrollment Figures by Degree Programs Converted to Full-time Equivalents as per SBC Seminary Formula

jected
003-04
33
288
900
250
70
35
30
60
1,600
1,000
2,450
680
380

Matter Referred by the Convention

During the annual meeting of the Southern Baptist Convention in Phoenix, Arizona, June 17-18, 2003, the Convention referred the following item to The Southeastern Baptist Theological Seminary for consideration, action, and report.

 SBC Referral: Acceptance of Financial Gifts and Contributions (Items 70 and 82, Proceedings of the Southern Baptist Convention, June 17-18, 2003, SBC Annual, pp. 65, 66)

Motion: Brian Kaylor, Missouri

"I move that the messengers of this Convention meeting in Phoenix, Arizona, June 17-18, 2003, vote to request the Executive Committee of the Southern Baptist Convention and all agencies and institutions of the Southern Baptist Convention to accept all financial gifts and contributions from all Baptist individuals, churches, associations, groups, organizations, and conventions."

Response: Southeastern Baptist Theological Seminary will continue to observe established SBC guidelines on accepting gifts, and the trustees reserve the right to accept or reject any monetary or nonmonetary gift from any source outside the Cooperative Program. The decision to accept or reject is based on the gift's impact on the mission of the institution in light of the beliefs set forth in *The Baptist Faith & Message 2000* and our effort to glorify God.

One Hundred Forty-Fifth Annual Report

THE SOUTHERN BAPTIST THEOLOGICAL SEMINARY

2825 Lexington Road, Louisville, KY 40280

BUDDY GRAY, Chairman R. ALBERT MOHLER, JR., President

Introduction

For the Truth. For the Church. For the World. For the Glory of God. That theme represents the heart and soul of The Southern Baptist Theological Seminary and expresses our mission and purpose as we serve the churches of the Southern Baptist Convention. This theme establishes our highest purpose—to stand for the truth as we serve the church, as we preach the gospel to the world, and do all things to the glory of God.

For the Truth. In a world that increasingly rejects the very idea of truth, Southern Seminary is committed to the faith once for all delivered to the saints. Without apology, we stand for Christian truth in an age of moral relativism, postmodern worldviews, and passing intellectual fads. The substance of theological education at Southern Seminary is established in the infallible, inerrant, and authoritative Word of God. We teach the enduring and eternal truths of God's Word and help our students to apply God's truth to everyday life. Southern Seminary's faculty represents the highest standards of academic excellence and the highest commitment to theological integrity.

For the Church. The church stands at the very center of Christ's work on earth. The church is the purchased people, Christ's own possession, described in the New Testament as Christ's body and bride. Likewise, the church stands at the center of our Baptist vision, and without apology, Southern Seminary serves the local church as the focus of our ministry. Our purpose is to train, educate, and prepare God-called ministers for more effective service as pastors, evangelists, staff ministers, and missionaries. At the center of our purpose is the training of pastors, and Southern Seminary now enrolls more Master of Divinity students studying for the pastorate than any other seminary in the world. We aspire to produce a generation of pastors and leaders who will lead the Southern Baptist Convention in the next century.

For the World. The Great Commission is our strategic plan. We are a commissioned people, and Southern Seminary is committed to train our students to be effective witnesses for Christ all over the world. We seek to inculcate a global vision in our students—fired by a passion to see God's glory in the nations and to see lost persons come to saving faith in the Lord Jesus Christ. Our students now serve from the teeming streets of urban America to the deserts of the Middle East. Many of these students are putting their lives on the line on behalf of the Great Commission and are serving as models for this generation.

For the Glory of God. The ultimate end of all things is the glory of God. God demonstrates His glory in transformed hearts, changed lives, growing churches, and mission fields marked by responsiveness to the gospel. God's glory is demonstrated in the humble ministry of a church planter, in the public ministry of a pastor, in the hidden ministry of a missionary serving in an unidentified land, and in the enduring ministry of all those who serve the gospel of our Lord Jesus Christ. God's glory is also demonstrated when Christians engage the issues of our day. Cultural engagement is a central task undertaken by Southern Seminary and represented

by a cutting-edge faculty that addresses the issues of the day from the basis of Christian truth and with the application of a comprehensive Christian worldview.

Southern Seminary has experienced remarkable growth over the last year, continuing a pattern that is now well established. These new students represent a great blessing to Southern Seminary, as well as a challenge as we are called to meet their needs in both the classroom and learning resources. During the 2002-2003 academic year, a total of 3,309 students enrolled for transcript credit courses at Southern Seminary—an increase of 9.16 percent over 2001-2002. Students enrolled represented at least 49 states and 48 nations. Southern Seminary is preparing students for diverse areas of vocational ministry, with the largest number committed to the pastorate. In 2002-2003, Southern Seminary and Boyce College conferred 409 degrees. Of these degrees, 333 students earned masters or doctoral degrees, while another 72 were awarded Associate, Bachelor of Science, and Bachelor of Arts degrees from Boyce College. Southern Seminary also awarded 4 diplomas to deserving students enrolled in those programs.

Additions to the faculty include: Dr. James Scroggins, Dean of Boyce College; Dr. Gregg Allison, Associate Professor of Theology; Dr. Robert Vogel, Professor of Christian Preaching; Dr. Ken Fentress, Assistant Professor of Old Testament Interpretation; Dr. David Sills, Associate Professor of Christian Missions and Cultural Anthropology; Dr. Mark McClellan, Professor of Christian Theology and Missions at Boyce College.

Recent Administrative staff additions include: Steve Bailey, Director of Buildings and Grounds; Wayne Milligan, Controller; Tonya Pennick, Director of Accounting Services; Renee Widdig, Assistant Manager of Guest Housing; John Wright, Accounting Supervisor; Mike Withers, Coordinator for International and Disability Service; Leroy Zaring, Supervisor of Building Security.

The past year has been a time of transition for Southern Seminary. God called two members of Southern Seminary's senior administrative team to leadership positions at other institutions. Dr. Danny Akin, Dean of the School of Theology and Senior Vice-President for Academic Administration since 1996, was elected president of our sister seminary in Wake Forest, North Carolina. He was succeeded by Dr. Russell Moore, Assistant Professor of Christian Theology and Director of the Carl F.H. Henry Institute for Evangelical Engagement.

Dr. Jerry Johnson, Boyce College Dean since 2002, was called to the presidency of Criswell College. His successor is Dr. James Scroggins, Assistant Professor of Youth Ministry at Boyce College and Minister to Students at Highview Baptist Church in Louisville, Kentucky.

Both Akin and Johnson have played a critical role in the growth of Southern Seminary and will be missed. But we are confident that God will use them to lead their new institutions to even greater heights, and excited that He has given us two men who will help lead Southern into the future. Southern Seminary is honored that these institutions have come to us in order to find presidents that will lead them boldly into the future. We are thankful that God has continued to enrich Southern Seminary as a resource to our Convention in the training of outstanding leaders.

Southern Seminary remains grateful for the faithful support of Southern Baptists through the Cooperative Program. Through the Cooperative Program, Southern Baptists provided 30.1 percent of the seminary's total budgeted income for 2002-2003. Other income came from student and other fees (29.7 percent), endowed and similar funds (18.3 percent), auxiliary enterprises (13.9 percent), other gifts (5.1 percent), and other income (2.9 percent).

Southern Seminary is thankful for the support and partnership of the churches of the Southern Baptist Convention as we go about our glorious mission: For the Truth. For the Church. For the World. For the Glory of God.

2003 Enrollment by Degree Programs Converted to Full-Time Equivalent as per SBC Seminary Formula

Degree Programs 1999-2000 2000-2001 2001-2002 2002-2003 2003-2004 Boyce: Diploma 12 12 5 0 0 Associate of Arts 50 36 20 14 15 Bachelor of Arts 93 103 129 144 158 Bachelor of Science 141 246 338 374 396 Diploma Programs: Theology 34 30 25 22 22 Christian Education 3 3 6 6 6 Church Music 5 3 2 0 2		7000				Destanted
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Bachelor of Science			100000000000000000000000000000000000000	20	14	
Diploma Programs: Theology	Bachelor of Arts	93	103	129	144	158
Theology	Bachelor of Science	141	246	338	374	396
Christian Education	Diploma Programs:					
Church Music	Theology	34	30	25	22	22
Missions 9 8 6 5 5 5 5 5 5 5 5 5	Christian Education	3	3	6	6	6
Special (Including SWI) 22 20 26 25 26	Church Music	5	3	2	0	2
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Ed.D. in Leadership 47 61 77 78 75 Ph.D. 155 163 169 179 180 Total FTE Enrollment 1,766 1,978 2,136 2,302 2,405 Official FTE (per Formula deductions) 1,465 1,648 1,730 1,722 — Annual Cumulative Enrollment (nonduplicating head count) 2,642 2,866 3,030 3,309 3,500 Projected Degree Programs 1999-2000 2000-2001 2001-2002 2002-2003 2003-2004 Prebaccalaureate and Baccalaureate Programs: Diploma Programs (Boyce and Seminary) 6 2 8 4 8 8 4 8 8 Associate of Arts 9 12 7 1 3 3 Bachelor of Arts 3 14 4 14 28				7.7		127.70
Ph.D. 155 163 169 179 180 Total FTE Enrollment 1,766 1,978 2,136 2,302 2,405 Official FTE (per Formula deductions) 1,465 1,648 1,730 1,722 — Annual Cumulative Enrollment (nonduplicating head count) 2,642 2,866 3,030 3,309 3,500 Projected Degree Programs 1999-2000 2000-2001 2001-2002 2002-2003 2003-2004 Prebaccalaureate and Baccalaureate Programs: Diploma Programs (Boyce and Seminary) 6 2 8 4 8 8 4 8 8 4 8 8 4 8 8 4 8 8 4 8 8 4 8 8 4 8			1,000			37,000
Total FTE Enrollment 1,766 1,978 2,136 2,302 2,405 Official FTE (per Formula deductions) 1,465 1,648 1,730 1,722 — Annual Cumulative Enrollment (nonduplicating head count) 2,642 2,866 3,030 3,309 3,500 Projected 2002-2001 Degree Programs 1999-2000 2000-2001 2001-2002 2002-2003 Projected 2003-2004 Projected 2003-2004 Projected 2003-2004 Baccalaureate Programs: Diploma Programs 8 4 8 Associate of Arts 9 12 7 1 3 Bachelor of Arts 3 14 4 14 28				633,633		2000 0000
Official FTE (per Formula deductions) 1,465 1,648 1,730 1,722 — Annual Cumulative Enrollment (nonduplicating head count) 2,642 2,866 3,030 3,309 3,500 Degree Programs 1999-2000 2000-2001 2001-2002 2002-2003 2003-2004 Prebaccalaureate and Baccalaureate Programs: Diploma Programs (Boyce and Seminary) 6 2 8 4 8 Associate of Arts 9 12 7 1 3 Bachelor of Arts 3 14 4 14 28				169	179	180
Formula deductions	Total FTE Enrollment	1,766	1,978	2,136	2,302	2,405
Annual Cumulative Enrollment (nonduplicating head count) 2,642 2,866 3,030 3,309 3,500 Degree Programs 1999-2000 2000-2001 2001-2002 2002-2003 2003-2004 Prebaccalaureate and Baccalaureate Programs: Diploma Programs (Boyce and Seminary) 6 2 8 4 8 8 4 8 8 4 8 8 4 8 8 4 8 8 4 8 8 4 8	Official FTE (per					
Enrollment (nonduplicating head count) 2,642 2,866 3,030 3,309 3,500	Formula deductions)	1,465	1,648	1,730	1,722	
head count) 2,642 2,866 3,030 3,309 3,500 Degree Programs 1999-2000 2000-2001 2001-2002 2002-2003 Projected 2003-2004 Prebaccalaureate and Baccalaureate Programs: Diploma Programs (Boyce and Seminary) 6 2 8 4 8 Associate of Arts 9 12 7 1 3 Bachelor of Arts 3 14 4 14 28	Annual Cumulative					
Projected Programs 1999-2000 2000-2001 2001-2002 2002-2003 2003-2004 Prebaccalaureate and Baccalaureate Programs:	Enrollment (nonduplicat	ing				
Degree Programs 1999-2000 2000-2001 2001-2002 2002-2003 2003-2004	head count)	2,642	2,866	3,030	3,309	3,500
Prebaccalaureate and Baccalaureate Programs: Diploma Programs (Boyce and Seminary) 6 2 8 4 8 Associate of Arts 9 12 7 1 3 Bachelor of Arts 3 14 4 14 28						Projected
Baccalaureate Programs: Diploma Programs (Boyce and Seminary) 6 2 8 4 8 Associate of Arts 9 12 7 1 3 Bachelor of Arts 3 14 4 14 28		1999-2000	2000-2001	2001-2002	2002-2003	
Diploma Programs (Boyce and Seminary) 6 2 8 4 8 Associate of Arts 9 12 7 1 3 Bachelor of Arts 3 14 4 14 28						
(Boyce and Seminary) 6 2 8 4 8 Associate of Arts 9 12 7 1 3 Bachelor of Arts 3 14 4 14 28		:				
Associate of Arts 9 12 7 1 3 Bachelor of Arts 3 14 4 14 28	Diploma Programs					
Associate of Arts 9 12 7 1 3 Bachelor of Arts 3 14 4 14 28	(Boyce and Seminary)	6	2	8	4	8
Bachelor of Arts 3 14 4 14 28	Associate of Arts	9	12	7		
D 1 1 CC : 10	Bachelor of Arts	3	14	4	14	
	Bachelor of Science	12	12	14		

Basic Degrees:	999-2000	2000-2001	2001-2002	2002-2003	Projected 2003-2004
M.Div.		5.22			
	131	137	146	185	186
M.A. in C.E.	33	21	18	35	28
M.C.M.	12	13	11	10	12
M.M.	NA	2	1	1	5
M.A. in Worship	NA	NA	3	2	7
M.A. In Missiology	6	1	8	7	5
M.A. in Counseling				1	5 2
M.A.T.S.	NA	2	2	2	8
Advanced Degrees:					
Th.M.	4	5	10	4	9
D.Min.	15	26	29	35	54
D.Miss.	1	0	1	1	4
D.M.A./D.M.M.	0	6	2	3	3
Ed.D. in Leadership	NA	14	14	17	15
Ph.D.	13	18	. 12	30	47
Total Graduates:	245	285	290	409	467
Faculty Headcount:					
Professor ·	31	28	29	30	38
Associate Professor	15	18	17	25	22
Assistant Professor	8	7	5	9	15
Instructor, Sr., and Visiting Pr	of. 72	86	68	36	36
Adjunct Personnel	38	33	31	33	39
F.T.E. Faculty	198	197	192	209	

Matter Referred by the Convention

During the annual meeting of the Southern Baptist Convention in Phoenix, Arizona, June 17-18, 2003, the Convention referred the following item to The Southern Baptist Theological Seminary for consideration, action, and report.

 SBC Referral: Acceptance of Financial Gifts and Contributions (Items 70 and 82, Proceedings of the Southern Baptist Convention, June 17-18, 2003, SBC Annual, pp. 65, 66)

Motion: Brian Kaylor, Missouri

"I move that the messengers of this Convention meeting in Phoenix, Arizona, June 17-18, 2003, vote to request the Executive Committee of the Southern Baptist Convention and all agencies and institutions of the Southern Baptist Convention to accept all financial gifts and contributions from all Baptist individuals, churches, associations, groups, organizations, and conventions."

Response: The Southern Baptist Theological Seminary is fully committed to the highest standards of financial accountability and integrity. Our policies are in accordance with the Business and Financial Plan of the Southern Baptist Convention, subsequent specific actions of the Convention dealing with financial issues, and all relevant principles and requirements of relevant business practices, accounting standards, and legal requirements. Furthermore, as a Christian institution, Southern Seminary has policies in place to evaluate proposed gifts and financial arrangements in order to ensure faithfulness in our stewardship.

THE SOUTHWESTERN BAPTIST THEOLOGICAL SEMINARY

2001 West Seminary Drive, Fort Worth, TX 76115 P.O. Box 22040, Fort Worth, TX 76122-0040

DAVID ALLEN, Chairman PAIGE PATTERSON, President

Introduction

Southwestern Baptist Theological Seminary, located on the highest prominence in Tarrant County in the midst of Fort Worth, Texas, has long been known as a mission based evangelical seminary that has radically shaped the modern mission movement and provided untold hundreds of pastors for the churches of the Southern Baptist Convention. B.H. Carroll, the founder of the school, and his immediate successor, L.R. Scarborough, set the highest of all standards for seminaries who wish to combine doctrinal faithfulness to Christ, profound study of the Bible and all of its ramifications, and the most intense evangelistic missionary and homiletical expertise. That tradition established by Carroll and Scarborough continues to represent the ethos of Southwestern Baptist Theological Seminary.

Southwestern Baptist Theological Seminary is a seminary composed of three schools: a School of Church Music, a School of Educational Ministries, and a School of Theology. These three schools incorporate multiple majors from Counseling to the developing of a full program of church music in a local church to the application of Christian principals to the great ethical issues of our day. Last year, Southwestern conferred 569 degrees, bringing the total number over the years to 38,678. Fanning out across the world, these graduates have ignited fires of the gospel of Jesus Christ in many nations.

The new Ralph M. Smith Leadership Development Center on campus now provides a place for local churches, associations, and other institutions and agencies to gather for special conferences and know that lodging and meals, as well as the most advanced conference center facilities available, are there to be used. To this mix, Southwestern Seminary adds its more than ninety career professors who provide counsel, teaching, and direction in the business of evangelizing the world and constructing churches everywhere for the glory of Christ's name.

Texans have always been proud of their hospitality, and although Southwestern Baptist Theological Seminary has served people from all over the United States, we are happy that people visiting on campus discover that Southwestern has adopted that Texas outlook. Several things characterize the experience of people coming on to Southwestern's campus. They first notice the genuine friendliness that ought to characterize the fellowship between born again believers. Second, they notice the deep commitment to the doctrine of the church as embodied in the *Baptist Faith and Message*, 2000. Third, they notice the intensity of the application of all of our studies to the task of evangelism and world missions.

We are exceptionally grateful to the Southern Baptist Convention for the amazing support that is provided through the Cooperative Program of the Convention.

Program Report

1.Enrollment	

2002-2003 2,209 (2) Credit hours completed	2001-2002 2,381	2000-	2001	3-Yr. Rollin	
(2) Credit hours completed		2,3	71	2,32	
	(reported by d	egree program	s):		
	2004-2005*	2003-2004*		2001-2002	2000-2001
Prebaccalaureate Program	s:				
Theology	2,196	2,196	2,196	1,981	1,957
Educational Ministries	604	604	604	524	647
Church Music	130	130	130	133	90
Lay Ministry	37	37	37	0	230
Special (all degree levels)	1,941	1,941	1,941	1,465	1,160
Basic Degree Programs:					0.00000
M.A. Miss	1,613	1,613	1,613	975	619
M.A. Islamic	501	501	501	378	188
M.Div.	21,112	21,112	21,112	19,147	25,519
M.A.C.E.	9,525	9,525	9,525	8,893	10,032
M.M	1,564	1,564	1,564	2,141	2,736
M.A.M.F.C.	3,587	3,587	3,587	3,933	4,608
M.A.C.C.	267	267	267	360	148
M.A.M.B.E.	1,338	1,338	1,338	2,588	1,820
M.A.Comm	612	612	612	- 0	1,163
M.A.C.M.	432	432	432	498	427
M.A.C.S.E.	211	211	211	0	240
M.A.Theology	1,294	1,294	1,294	1,488	1,226
M.A.L.M.	239	239	239	324	381
M.A. Worship	90	90	90	0	0
Advanced Degree Program	is:				
D.Min.	133	133	133	113	723
Ph.D.Theology	56	56	56	71	1,062
D.E.M.	38	38	38	56	682
Ph.D.EM	47	47	47	38	551
D.M.A./Ph.D.Music	15	15	15	8	195
Ph.D.Music		(included w	. DMA)	0	88
Th.M.	30	30	30		
*Projected Count					
(3) Annual accumulative e	nrollment (non	duplicating hea	idcount):		
(2)	2004-2005*	2003-2004*	2002-2003	2001-2002	2000-2001
	3,686	3,686	3,686	3,577	3,717
*Projected					
(4) Fall enrollment (headc		0.0000000000000000000000000000000000000		205002020	
	2004-2005* 2,887	2003-2004* 2,887	2002-2003 2,887	2001-2002 3,577	2000-2001 3,717
*Projected	2,007	4,007	2,007	3,311	3,717

2. Graduates

Degree Programs:	s:	am	ogr	P	ree)eg	D
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Degree Frograms:					000000000000000000000000000000000000000
	2004-2005*	2003-2004	* 2002-2003	2001-2002	2000-2001
Prebaccalaureate Progra	ams:				
Diploma	69	69	69	4	93
Certificate	14	14	14	52	4
Basic Degree Programs:					
M.A.M.F.C.	40	40	40	36	58
M.Div.	194	194	194	246	260
M.A.C.E	172	172	172	174	201
M.A.C.S.E.	3	3	3	2	1
M.M.	18	18	18	43	32
M.A.Miss	17	17	17	9	4
M.A.Comm	9	9	9	12	11
M.A.M.B.E./M.A.C.C.	.M. 18	18	18	31	22
M.A.C.M.	1	1	1	1	2
M.A.Theology	12	12	12	12	7
M.A.L.M.	4	4	4	4	4
Gr.Dip.Theology	count w/Diploma	count w/Diploma	count w/Diploma	23	. 0
M.A.Islamic	5	5	5	2	0
Advanced Degree Progr	ams:				
D.Min.	13	13	13	26	14
Th.M	9	9	9	8	. 7
Ph.D.Theology	22	22	22	18	17
D.M.A./Ph.D.Music	2	2	2	2	7
Ph.D.E.M.	9	9	9	5	5
D.E.M.	18	18	18		

^{*}Projected Count

Southwestern Seminary Totals

	2000-2001	2001-2002	2002-2003	2003-2004*
FTE Enrollment	2,371	2,381	2,209	2,209
Total Students	3,717	3,577	2,887	2,887
New Students	927	669	634	634
Graduates	662	747	569	569
Faculty (FTE)	118.2	121.3	159	159
E&G Expenses	\$24,527,095	\$26,148,901	\$26,060,454	\$27,102,692
CP Income	\$10,189,462	\$10,341,164	\$10,074,507	\$ 9,668,426

^{*}Projected

The Program for Leadership Development
The Leadership Development Department sponsored 82 training events enrolling 7,059 persons with
721.4 continuing education units (CEU's) awarded during the 2002-2003 academic year.

Matter Referred by the Convention

During the annual meeting of the Southern Baptist Convention in Phoenix, Arizona, June 17-18, 2003, the Convention referred the following item to The Southwestern Baptist Theological Seminary for consideration, action, and report.

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Motion: Brian Kaylor, Missouri

"I move that the messengers of this Convention meeting in Phoenix, Arizona, June 17-18, 2003, vote to request the Executive Committee of the Southern Baptist Convention and all agencies and institutions of the Southern Baptist Convention to accept all financial gifts and contributions from all Baptist individuals, churches, associations, groups, organizations, and conventions."

Response: Southwestern Baptist Theological Seminary understands that previous action of the Southern Baptist Convention excluded reception of gifts under certain circumstances. The Board of Trustees of Southwestern Baptist Theological Seminary intends to be faithful to the requests of the Southern Baptist Convention.

SEMINARY EXTENSION

(A ministry of the Council of Seminary Presidents) 901 Commerce Street, Suite 500, Nashville, Tennessee 37203

R. ALBERT MOHLER, JR., President of the Council WILLIAM E. VINSON, JR., Director

Introduction

Seminary Extension, a ministry of the Southern Baptist seminaries, provides theological education and ministry training for persons who desire distance education in Extension Centers or by independent study. Seminary Extension is offering two new delivery systems. Courses are now available by CD and over the Internet.

By action of the Southern Baptist Convention, Seminary Extension began its work June 15, 1951, with Lee Gallman as its director.

Non-credit basic level courses and ethnic ministry courses are available in English and several foreign languages. Certificates are awarded for completing six courses. A limited number of diploma level courses are available in Spanish.

Undergraduate programs are available for which a diploma or certificate may be earned. Also, 32 of the diploma level courses are recommended for college credit transfer by the American Council on Education. The Southern Baptist seminaries, Judson College, and many other Baptist colleges readily accept such courses for credit toward bachelor's degrees. Many other secular and religious colleges also grant credits for these courses, as well as other diploma level courses. Several different diplomas are awarded for the completion of a sixteen course program.

Seminary Extension is licensed by the Tennessee Higher Education Commission, and the Independent Study Institute is accredited by the Distance Education Training Council (DETC). DETC itself is one of the few national accrediting agencies which are endorsed by both the U.S. Department of Education and the Council for Higher Education Accreditation.

Students may attend one of the more than 450 extension centers which have qualified instructors, or study independently, or enroll for an on-line course. Study guides and teacher's guides, written by seminary professors, assist the learners.

Program Report

Below are the number of course enrollments and total number of students for the 2002-2003 academic year.

Course Enrollments (Extension Center and Independent Study Institute)

7,075

Total Number of Students

3,782

SOUTHERN BAPTIST HISTORICAL LIBRARY AND ARCHIVES

901 Commerce Street, Suite 400, Nashville, Tennessee 37203 BILL SUMNERS, Director and Archivist AUGUST, 2002–JULY, 2003

The year witnessed several significant accomplishments by the Southern Baptist Historical Library and Archives.

- · Completed the development of the cataloging/preservation workroom.
- Updated information on the Southern Baptist Historical Library and Archives Web site with additions to the guide to the archives and materials on microfilm. The site averaged 8,461 sessions monthly with over 135,000 pages viewed each month.
- · Added archivist position to the staff.
- Enhanced cooperation with the seminary libraries through the Advisory Board and dealings with libraries' personnel.
- Weeded unneeded and unwanted materials from the periodical collection and performed preservation action.
- Added 488 books, 4,300 periodical issues, 342 microfilm reels, 1,761 microfiche sheets, 273 annuals, and 25 archival collections.
- Completed the processing of major archival collections as the Eddie Martin Papers,
 T. W. Medarsis Papers, James Merritt Papers, William B. Berry Papers, and the mission minutes of the International Mission Board (32 linear ft.).
- · Finished the microfilming of the pre-1985 small state Baptist newspapers.
- · Awarded ten Lynn E. May, Jr. Study grants.
- Completed displays on the early history of the Sunday School Board and the service of Dr. Harold Bennett
- Responded to 5,800 patrons' requests in person, by telephone, by correspondence, and by E-mail.

Research Use. The personnel of the Southern Baptist Historical Library and Archives served researchers and others who contacted us in person, by telephone, mail, and E-mail. The information listed below provides data on the material used by researchers and the services provided by the staff of the Library and Archives. The collection continues to attract users from all parts of the country representing a wide range of educational institutions.

SOUTHERN BAPTIST HISTORICAL LIBRARY AND ARCHIVES MATERIALS USED REPORT, AUGUST 2002 – JULY 2003

MATERIAL	AUG	SEF	ост	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AVE	тот	LY
ANNUALS	05	07	72	112	41	127	48	128	56	02	04	113	60	715	958
ARCHIVES/MSS	116	85	91	127	16	29	06	80	08	12	290	79	.78	939	491
AUDIO VISUALS	02	03	02	00	02	42	37	05	00	04	08	01	9	106	161
BH FILES/BIO SH	EETS 08	12	05	15	08	13	04	40	06	04	08	20	12	143	106
BOOKS USED	91	133	109	111	168	124	118	168	146	55	128	237	132	1,588	456
CHURCH/ASSOC.	HIST.08	00	01	16	00	04	01	02	01	02	32	04	6	71	25
ELECTRONIC	30	05	63	24	13	17	01	02	06	31	06	07	17	205	38
MICROFILM	121	29	52	56	29	34	42	26	49	79	100	134	63	751	605
PAMPHLETS	01	33	00	00	25	33	06	01	07	01	09	04	10	120	73
PERIODICALS	08	11	1,422	76	08	14	93	607	35	57	30	76	203	2,437	503
PHOTO IMAGES	28	58	02	13	08	09	05	42	25	11	27	23	21	251	233

RESEARCH USE REPORT, AUGUST 2002 – JULY 2003

ACTIVITY	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AVE	TOT	LY
CORRESP. CONTACTS	168	152	160	105	100	197	172	144	181	180	134	284	165	1,977	2,034
PATRON CONTACTS	118	88	113	98	63	51	93	135	46	88	99	190	99	1,182	1,408
REGISTERED USERS	07	09	16	13	10	.12	10	13	07	12	20	24	13	153	156
TELE. CONTACTS	269	227	259	105	173	261	256	219	181	269	214	275	226	2,708	2,365

Acquisitions. A wide range of Baptist historical materials continued to be added to the collection including books and periodicals. The librarian has acquired numerous needed and missing Baptist titles though Internet book dealers. The preservation microfilming program microfilms church records, Baptist annuals, doctor of ministry projects, and state Baptist newspapers on a regular basis. During the year the collection acquired the papers of James Merritt (SBC president), the papers of evangelist Jess Hendley, additions to the T. W. Medearis papers, the missionary papers of William H. Sears, 65 linear feet of missionary correspondence and mission files from the International Mission Board, and 200 linear feet of Executive Office Records from LifeWay Christian Resources. The latter collection included the presidential files of Dr. James L. Sullivan.

Type of material	Total acquired	Type of material	Total acquired
Annuals	273	Microforms	342 reels, 1,761 fiche
Archives	25 collections	Pamphlets	90
Books	488	Periodicals	4,299 issues
Church/Assoc. Histories	55	Photographs	540
MP Films	13	Recordings	863
History files	52	18.3 (57.98) (2.47)	

Arrangement and Description Projects. The staff continues to catalogue books, pamphlets, archives, recordings, and other material into the collection. Major processing projects completed during the year included the Eddie Martin Papers, T. W. Medaris Papers, James Merritt Papers, and the missionary papers of William B. Berry (Brazil). Current processing work is being conducted on the Wilbur C. Fields Papers and the Helen Falls Collection. At present, over 100 finding aids are accessible through the Web site. Additions continued to be made to the on-line archival guide, and OCLC records are updated with finding aid links. Approximately 32 boxes of International Mission Board mission materials files and missionary correspondence were added to the existing database on these records.

Microfilm and Preservation Projects. The collection continues to microfilm Baptist church records, doctor of ministry projects, and periodicals. A major project of microfilming state Baptist newspapers from smaller state conventions was completed. The filming project focused on pre-1985 publications. Other preservation tasks included the reboxing of portions of the periodical collection and refoldering of the J. M. Frost Papers into archival quality folders.

Outreach. The Baptist Press story on the opening of the Eddie Martin Papers was released on February 18th and appeared in several Baptist state newspapers. The Lynn E. May, Jr. Study Grants are made available to encourage the use of the unique resources of the Southern Baptist Historical Library and Archives. Ten study grants were awarded to applicants from a wide range of institutions, including state universities, private colleges, and Southern Baptist seminaries.

Displays on Eddie Martin and the early years of the Sunday School Board were completed. A recent tabletop display on Dr. Harold Bennett, former President of the Executive Committee, was completed. The Southern Baptist Historical Library and Archives exhibited at the annual meeting of the Southern Baptist Convention in Phoenix, Arizona in June 2003. The Library and Archives was an exhibitor at the Tennessee Archives Week's Family Heritage Day in October 2002.

The Web site for the Southern Baptist Historical Library and Archives was reorganized to assist viewers in finding needed information. The guide to archival collections and information on the microfilm collections are continuing to be expanded. The site continues to be useful to researchers and the general Baptist audience. Listed below is a table showing the Web site activity over the past fiscal year, including the number of user sessions and number of pages viewed.

 MONTH
 AUG
 SEP
 OCT
 NOV
 DEC
 JAN
 FEB
 MAR
 APR
 MAY
 JUN
 JUL
 Totals

 Number of sessions
 7,241
 7,811
 8,096
 8,547
 8,639
 8,572
 9,328
 10,342
 9,746
 7,866
 7,242
 8,096
 78,323

 # of pages viewed
 13,422
 14,273
 16,407
 14,581
 12,564
 13,954 15,423
 17,431
 17,321
 14,610
 13,110
 15,438
 135,385

Staff Activities and Updates. This year the staff has been involved in several activities and training endeavors. In August 2002, the director attended the Society of American Archivists annual meeting where he made a presentation along with Edie Jeter, Archivist for the International Mission Board, on Web sites. The presentation was made before the Archivists of Religious Collections Section. The director attended the planning meeting for the "Symposium of Baptist Historians, 2007" at William Jewell College. The meeting included representatives from a wide range of Baptists in North America who are interested in planning an event to commemorate the founding of the Philadelphia Baptist Association in 1707. The director was elected vice chair of the planning group. The director continued to be involved in the African American Southern Baptist History Project. A paper entitled "African American Baptist History Resources" was presented at the Project meeting in Phoenix and published in the premier issue of the African American Southern Baptist History Journal. The Baptist History and Heritage Society has recently issued A How-to Manual for Your Church's History which included a chapter on locating and preserving church records by the Director of the Southern Baptist Historical Library and Archives.

Assistant Librarian, Peggy Hester, retired at the end of March. The staff and friends honored Peggy with a retirement dinner on March 31st. Peggy proved to be a loyal, trustworthy, and superb worker, committed to serve the people who contact us for assistance.

Taffey Hall joined the staff as Archivist for the Southern Baptist Historical Library and Archives in May of 2003. Ms. Hall will be completing her Master's degree in the Public History program at Middle Tennessee State University. Ms. Hall has proved already to be a valuable addition to the staff.

Financial and Administrative Matters. The revenue for the fiscal year was \$3,311 above budget. Expenses were \$37,338 below budget for the year. This resulted in an annual surplus of \$40,649.

Four microfilm cabinets were purchased to house the growing microfilm collection. Two Dell computers were purchased to replace the oldest two computers in the library. Two offices in the library were painted and redesigned to reflect changes in the development of the staff.

Non-Baptist serials that had been weeded from the collection along with duplicate and unwanted items were sold to a book dealer for \$3,500. These were items unclaimed by ATLA members and SBC seminary libraries. The proceeds of this sale will be placed in the Southern Baptist Historical Library and Archives Endowment Fund.

The staff is continuing to work on the revising and updating of internal policies and procedures. It has been over 10 years since these have been reviewed and updated.

Our Role as Denominational Servants. All of the staff of the Southern Baptist Historical Library and Archives view their role as servants to those who come to us for information. The Convention has determined that our function and purpose is a worthy endeavor for Southern Baptists. We serve the staff of other denominational entities, churches, associations, state conventions, and researchers with a wide range of interests. We gladly identify ourselves as denominational servants for Southern Baptists.

Commission

THE ETHICS & RELIGIOUS LIBERTY COMMISSION

901 Commerce Street, Suite 550, Nashville, Tennessee 37203

DALE WALLACE, Chairman RICHARD LAND, President

Introduction

When we are tempted to throw up our hands in exasperation at a nation that seems to have turned its back on the One who has blessed it so richly, we can be confident in knowing that America can be changed and that God is looking to Southern Baptists to take part in restoring our nation to its Judeo-Christian foundation.

As Christians we have responsibilities in the realm of the nation as well as in the realm of the Lord's kingdom. As citizens of heaven (Phil. 3:20), we are called to be obedient to the Lord (Ex. 20:1-5). Our Lord has commanded us to be the "salt" of the earth and the "light" of the world (Matt. 5:13-16), making a difference in our society.

Christians are to actively engage the world, preserving as salt and illuminating as light. Obedient discipleship requires nothing less than active, principled involvement with society, including informed participation in our nation's public policy process.

The Ethics & Religious Liberty Commission's vision is a "society that affirms and practices Judeo-Christian values rooted in biblical authority." We look forward to a day when decisions made in our homes, in our states, and in-our nation's Capital are in accordance with biblical principles. We anticipate a time in which life at all ages and stages is valued, religious liberty is protected for all, and our trust is placed squarely in God, whose only begotten Son is our Savior Jesus Christ. We are determined in every aspect of our ministry to assist Bible-believing families in bringing this vision to fruition.

The ERLC is dedicated to awakening, informing, energizing, equipping, and mobilizing Christians to be the catalysts for the biblically based transformation of their families, churches, communities, and the nation. This will require an equipped Christian army actively working in every sphere of human life. God has called Southern Baptists to play an instrumental role in awakening, informing, and equipping this army. It isn't enough just to tell people what is wrong in our nation; we also must equip them to confront the issues of the day with the truth of God's Word.

Through our communications ministry, For Faith & Family, we are reaching individuals via broadcast, Internet, and print avenues. Our offices in Washington, D.C., bring the "salt" and "light" of the gospel right onto Capitol Hill, making our elected representatives and others aware of the biblical perspective on critical issues and communicating news from inside the Beltway to Southern Baptist families across the nation. We continue to speak with the national media, allowing us numerous opportunities to present the biblical position on issues of the day to millions of Americans reading their daily newspaper or watching news programs.

We are humbled by the opportunity to serve Southern Baptists at this crucial time. Like other responsible ministries, as good stewards we have tightened our budget this past year, but we have not retreated in our efforts to both represent Southern Baptists and to equip them with resources vital to the building up of their faith and families. The following is a brief report of our ministry this past year. It demonstrates clearly our commitment to the vision God has given us and that Southern Baptists have entrusted to us.

Ministry Report

PUBLIC POLICY/MOBILIZATION

- We are now finalizing the "For Faith & Family Impact Team" manual, a significant upgrade to our current Christian Life Committee booklet. This new resource will help Southern Baptists to be better educated, equipped, and energized to take a stand for righteousness in the culture. The manual, produced in consultation with local churches, explains why cultural engagement matters and how individuals and families can effectively participate in the cultural dialogue. It will include a practical step-by-step approach to impacting the culture. In accordance with our mission and charge, we look forward to the establishment of hundreds of local church Impact Teams dedicated to equipping and encouraging Southern Baptists to change the culture for good and for God.
- President Bush reappointed our president, Dr. Richard Land, to another year of service as a commissioner on the United States Commission on International Religious Freedom. In this position of international prominence, Dr. Land was able to learn more about religious persecution around the world and share more effectively the historic Baptist perspective on religious liberty. Throughout the year the commission spoke effectively for people of all religious beliefs, challenging oppressive regimes and cultures to honor the free exercise of religion in their lands, one of the most basic human rights.
- From both our Nashville and Washington offices, we spoke to lawmakers and public
 officials about the ways in which public policy impacts families and individuals. Same-sex
 marriage, the Federal Marriage Amendment, gambling, rape, sex trafficking and
 enslavement, persecution, substance abuse, cloning, stem cell research, and genetic
 engineering were just some of the issues we tackled.
- Government officials were very responsive to contacts and input on the numerous issues we
 addressed. The Prison Rape Reduction Act is a much-needed step toward creating a more
 humane environment for the men and women sentenced to prison. In addition, we were
 pleased with the passage and signing of the Partial Birth Abortion Ban. This law represents the
 first major rollback of the death sentence imposed upon millions of babies by Roe v. Wade.
- We were appreciative of the White House briefing that was held on July 29, 2003, for Southern Baptist megachurch pastors and other leaders. This meeting was held at our request and enabled us to hear from top White House officials on matters of concern to Southern Baptists. While our attendees spoke to many areas of concern, they focused on the current impasse on judicial nominations, cloning, homosexual marriage, and Iraq. The meeting gave us opportunity to share our concerns with White House officials and also with senators and their staffs afterward.
- We also are very pleased with the level of contact we had with state convention ethics leaders throughout the year, keeping them informed of public policy developments in Washington that they could help to influence. We sent out 24 action alerts and 24 Web alerts for general awareness.
- In 2002, our partnership with IMB and NAMB to promote the Southern Baptist World Hunger Fund helped raise \$7,403,994 for hunger needs. Through this effort, Southern Baptists served 3.5 million meals to hungry people in the U.S. and saw 17,500 people saved in the nation as a direct result of this hunger ministry. The benefit internationally was also quite impressive. Southern Baptists conducted 220 human needs projects in 62 countries, planting churches and leading people to the Lord as well. We are especially appreciative of the WMU for the significant time and expense they have put into helping us to promote the World Hunger Fund.

RESEARCH

- Our research team continued its tireless search of the Internet and numerous publications to
 help us maintain an active database on nearly 900 issues. We tracked developments in all kinds
 of issues, such as fetal stem cell research, divorce, drugs, pornography, homosexuality, and
 education. It is very likely that we have an active file on any moral issue of concern.
- The Research Institute's two meetings this year set in motion a number of new initiatives
 that will enable us to help educate Southern Baptists and the culture at large on the issues
 affecting every family in America. A few contributions made by our Fellows this past year
 include a program to identify emerging leaders in ethics and public policy and an extensive
 FAO on homosexuality for the ERLC Web site.
- We are especially excited about our redesigned Web site. A visitor to our Web site can search
 our research and issues sections and find first-rate, Bible-based answers to a great host of
 issues that affect them and their families. The Research Institute's journal, Perspectives on
 Worldview Foundations, is also available on-line.

EDUCATION/EQUIPPING

Publishing & Product Development

- Dr. Land's book, For Faith & Family: Changing America by Strengthening the Family, has been a tremendous success since its June 2002 release. The manuscript for Dr. Land's next book, Real Homeland Security: The America God Will Bless, will be released by Broadman & Holman Publishers in June 2004.
- In keeping with our ministry Vision and Mission statements, we have published the first of a series of softcover books entitled the Transforming America Series, containing excerpts from Dr. Land's book For Faith & Family: Changing America by Strengthening the Family. The first of the series, released during the 2003 Southern Baptist Convention in Phoenix, Arizona, is entitled Real Homeland Security: How Godly Families Protect a Nation. The second release is entitled Till Culture Do Us Part: The Erosion of Holy Matrimony.
- Chance for Change, the gambling recovery video and workbook series produced by the
 ministry Church Initiative also was completed and is available for use by churches or others
 who want to offer an effective perennial ministry to people with gambling problems and
 their families.
- Our Culture Response Kits continued to receive high praise. These monthly moral issues
 resource kits provide a complete set of tools to help someone understand or share with
 others the biblical perspective on current issues. The kits include our Faith & Family
 bulletin inserts, fact sheets, Bible Study and Helps Guide, posters, and a specially chosen
 book or video on the issue. Recent kits have addressed pornography, gambling, popular
 culture and entertainment, sanctity of human life, and homosexuality.
- We continued to maintain a catalog of crucial resources, many of which we have published ourselves. The pamphlets and books we offer speak to numerous issues, including homosexuality, AIDS, gambling, drugs and alcohol, pornography, euthanasia, abortion, separation of church and state, and many others.
- We also have added an on-line resource center to assist interested people in finding just the right resources related to the moral issues of our day. The on-line resource center can be reached through our Web site.

Media Relations and Public Speaking

 Dr. Land and other ERLC staff were interviewed nearly 500 times by local and national television, radio, and print news organizations, addressing the whole range of ethical and moral issues, from embryonic stem cell research to faith-based initiatives to religious persecution.

- For the third consecutive year, God has granted Dr. Land unparalleled opportunities to communicate the ERLC message through various radio, print, and television interviews. His television exposure increased by 1,260 percent since September 1, 2002, his significant radio exposure held steady, while his print exposure increased by 1,181 percent. We have also seen a significant increase in international exposure. The potential listening, viewing, and readership audience surpassed 500 million people.
- Our ministry included personal involvement in many settings, including public speaking, teaching, and membership in numerous national organizations. We traveled the country, speaking to religious and civic groups of every size about the issues that affect them and their families. We had a regular presence in seminaries, where we are helping to prepare current and future church leaders to confront the problems that threaten our families and our nation.

Web-based Outreach

• A crucial component of the ERLC's ministry is our interactive presence. The commission's Web sites allow visitors to be kept abreast of recent developments that affect their faith and family. Visitors to these sites can stay informed about the latest developments in legislation, current trends in our culture, and view material that our president, Dr. Richard Land, recommends. In addition, people all over the world can access a vast database of archived For Faith & Family programs or listen in on the current program. A visitor to any of these Web sites also will find links to highly focused, like-minded ministries.

PRINT AND EDITORIAL

- The ministry's flagship publication, For Faith & Family (formerly Light) magazine, continued its successful ministry. The magazine's mission is simple but profound: To equip and encourage its readers and their families to think biblically and act Christianly. With a circulation in excess of 60,000, the magazine is fast becoming a "must-read" for discerning students of the culture on diverse issues such as the sanctity of human life, infertility, drug abuse, homosexuality, parenting, and racial reconciliation. And in every case, the magazine discovers a timely and well-suited response in God's Word. Regularly, the magazine features articles on Christians who are daring to take a stand and speak the truth—spurring the reader to go and do likewise, making a difference for Christ and His kingdom.
- Faith & Family bulletin inserts complement the work of the ERLC. This monthly, four-color
 publication, distributed by Tyndale House Publishers, provides an overview of selected
 moral, ethical, and social issues. These inserts are issue-specific and designed for use inside
 and outside the church. Offering biblical insight and wisdom on the critical issues of the day,
 each insert includes a presentation of the gospel.
- eSalt is our biweekly electronic newsletter that provides subscribers with information on the
 latest developments in our nation's capital. This electronic newsletter offers an overview of
 pending and decided Supreme Court cases, news on congressional activity, and reports from
 the White House. As an e-mail document, eSalt is able to provide live embedded links to the
 Internet that afford readers the opportunity to react instantly to pending legislation or possible
 presidential decisions. Serving a subscription list exceeding 15,000, this publication also
 provides alerts to subscribers when immediate action is needed from concerned Christians.

BROADCAST COMMUNICATIONS

Our radio ministry, For Faith & Family, continued its ministry to 1.5 million weekly
listeners, presenting moving testimony from people who are making a difference in their
communities by living out their faith in their homes, communities, workplaces, and the
public square. Regularly, we interviewed people who have persevered through difficult
times because of God's abiding presence. These guests provided incredible insight to our

d. Significant assumptions

The discount rate for projected benefit obligations was 6.5% and 7% for the years ended December 31, 2003 and 2002, respectively.

e. Discontinuance

The Annuity Board expects that the Plan will continue without interruption. In the event that the Plan is terminated, no assets will inure to the benefit of the employer prior to satisfaction of all benefit obligations to the participants.

6. EMPLOYEE BENEFIT PLANS

The Annuity Board provides certain postretirement health care and life insurance benefits to qualified employees.

Post Retirement Benefit Expense:

(in thousands)	2003	2002
Benefit obligation at December 31	\$ 6,121	\$ 5,329
Fair value of plan assets at December 31 Net funded status	(6,121)	(5,329)
Prepaid (accrued) benefit cost recognized in the statement of financial position	S(2,812)	\$(2,403)
Weighted-average assumptions as of December 31:		
Discount rate	6.50%	7.00%
Rate of compensation increase	5.00%	5.00%
Expected return on plan assets	N/A	N/A

For measurement purposes a 10% annual rate of increase in the per capita cost of covered health care benefits was assumed for 2003. The rate was assumed to decrease gradually to 5% for 2012 and remain at that level thereafter. Additional information related to the plan includes:

Benefit cost	\$ 707	\$ 519
Employer contributions	297	239
Benefits paid	297	239

The Annuity Board sponsors a supplemental monthly retirement benefit which covers eligible executives. Per plan documentation, benefits are based on years of service and levels of compensation. The liability for this plan at December 31, 2003 is \$2.7 million and is included in the liabilities of the Operating Fund.

The Annuity Board sponsors a defined contribution pension plan which covers substantially all Annuity Board employees. During 2003 and 2002, contributions to the plan amounted to approximately \$2.7 million in each year.

7. COMMITMENTS AND CONTINGENCIES

The Annuity Board leases certain computer and office equipment. Rent expense in 2003 and 2002 under noncancelable operating leases amounted to \$0 and \$13,000, respectively.

There are no future minimum rentals required under noncancelable operating leases as of December 31, 2003.

The Annuity Board is a defendant in various legal proceedings which arose in the normal course of business. In management's opinion (based upon advice of legal counsel) the ultimate liability, if any, related to legal matters, will not have a material effect on the financial position or operations of the Annuity Board.

REPORT of INDEPENDENT ACCOUNTANTS on ACCOMPANYING INFORMATION

To the Trustees and Members of the Annuity Board of the Southern Baptist Convention:

The report on our audit of the basic financial statements of the Annuity Board of the Southern Baptist Convention as of December 31, 2003 and for the year then ended appears on page 1 of this document. That audit was conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The Schedule of Receipts of Cooperative Program Funds Received Through the Executive Committee of The Southern Baptist Convention on page 16 is presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

In accordance with Section CXII (1) of the Business and Financial Plan of the Constitution and Bylaws of the Southern Baptist Convention, as part of our audit procedures, investments which were held in custodial accounts were confirmed to us by such custodians.

PricewaterhouseCoopers LLP February 12, 2004

SCHEDULE OF RECEIPTS OF COOPERATIVE PROGRAM FUNDS RECEIVED THROUGH THE EXECUTIVE COMMITTEE OF THE SOUTHERN BAPTIST CONVENTION for the year ended December 31, 2003

Churches/Miscellaneous/Individuals \$57,831 New England 980 Alabama 129,000 New Mexico 7,821 Alaska 1,505 New York 1,499 Arizona 5.311 North Carolina 72,690 Arkansas 58,798 Northwest 5.611 California 16,610 Ohio 13,859 Colorado 3.984 Oklahoma 68,173 District of Columbia 2,329 Pennsylvania-South Jersey 1.521 Florida 109,190 South Carolina 93,207 Georgia 162,576 Tennessee 101,213 Hawaii Pacific 2.517 Texas-Baptist General Convention of Texas 84,245 Illinois 20.615 Texas-Southern Baptist Convention of Texas 65,414 Indiana 7.002 1.015 Iowa 652 Virginia-Baptist General Association of Virginia 17.043 Kansas-Nebraska 7.224 Virginia-Southern Baptist Conservatives of Virginia24,772 West Virginia Kentucky 60,756 3,191 Louisiana 56,783 Wyoming 952 Maryland-Delaware 12,679 Puerto Rico/U.S. Virgin Islands 11 Michigan 4,137 Dakota Fellowship 255 Minnesota-Wisconsin 416 Total Cooperative Program 1,414,474 Mississippi 80,181 Total designations 49,994 Missouri 48,156 Montana 752 Total distribution \$1,464,468 Nevada 1,998

REPORT OF INDEPENDENT AUDITORS

To the Trustees and Members of the Annuity Board of the Southern Baptist Convention

In our opinion, the accompanying statements of financial position and the related statements of revenues and expenses and changes in participant accumulations and fund balances present fairly, in all material respects, the financial position of the Annuity Board of the Southern Baptist Convention ("Annuity Board") at December 31, 2003 and 2002, and its revenue and expenses for the years then ended in conformity with accounting principles generally accepted in the United States of America. These financial statements are the responsibility of the Annuity Board's management; our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits of these statements in accordance with auditing standards generally accepted in the United States of America, which require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, and evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

PricewaterhouseCoopers LLP February 12, 2004

INTERNATIONAL MISSION BOARD OF THE SOUTHERN BAPTIST CONVENTION

BALANCE SHEET

December 31, 2003 (with comparative totals as of December 31, 2002)

(Dollars in thousands)

See accompanying notes to financial statements.

Year ended December 31, 2003 (with comparative totals for the year ended December 31, 2002) (Dollars in thousands) STATEMENT OF ACTIVITIES

	Unrestricted net assets	Temporarily restricted net assets	Permanently restricted net assets	2003 Total	2002 Total
Contributions:					
	\$ 93,057	1	1	93,057	90,658
Lottie Moon Christmas Offering	132,612	.1	1	132,612	115,522
Hunger and relief	1	7,232	I	7,232	6,149
Other contributions	563	66199	1	6.762	6.494
Total contributions	226.232	13,431		239,663	218.823
Other income (loss):					
Investment income, net (note 2)	13,973	219	3,422	17,614	4.000
Unrealized gains (losses) on investments, net	41,285	1	1	41.285	(25,034)
Legacies and additions to endowments (notes 8 and 9)	627	28	188	843	1,888
Other	5.052	248		5,300	5.877
Total other income (loss)	60,937	495	3,610	65.042	(13,170)
Total contributions and other income (loss)	287,169	13,926	3,610	304,705	205,653
Net assets released from restrictions (note 10)	12,346	(12,346)			1
Total contributions, other income (loss) and net assets released from restrictions	299,515	1.580	3,610	304,705	205,653
Expenses:					
Overseas programs:					
Missionary support	\$199,343	1	1	199,343	188,801
Evangelism and church development	9,421	1	1	9,421	10,472
Christian leadership development	77.6	1	1	776	1,369
Media ministries	2,058	i	1	2,058	1,790
Health care ministries	009	1	1	009	728
Human needs ministries	5,988	1	. 1	5,988	5,450
Other field activities	14,875	1	1	14,875	13,710
Special gifts	4.646	1		4,646	5.015
Total overseas programs expenses	237,908	1	1	237,908	227,335
Stateside supporting:					
Administrative	36,496	1	ţ	36,496	42,439
Promotional	3,905	1		3,905	6388
Total stateside supporting expenses	40,401	1		40,401	48.828
Total overseas programs and stateside supporting expenses	278,309			278.309	276,163
Change in net assets	21,206	1,580	3,610	26,396	(70,510)
Net assets at beginning of year	219,054	15,256	17,200	251.510	322,020
Net assets at end of year	\$ 240,260	16.836	20.810	277,906	251,510

See accompanying notes to financial statements.

Statement of Cash Flows Year ended December 31, 2003 (With comparative totals for the year ended December 31, 2002) (Dollars in thousands)

(Louisia in thousands)		
	2003	2002
Cash flows from operating activities		
Cash received from contributions	\$ 223,663	218,823
Investment income	12,549	5,976
Legacies	843	1,888
Other receipts	5,064	5,989
Overseas expenses	(227,092)	(225,209)
Stateside expenses	(35,990)	(44,252)
Net cash used in operating activities	(20,963)	(36,785)
Cash flows from investing activities:		
Sales of investments	492,902	1,072,347
Purchases of investments	(469,569)	(1,032,792)
Purchases of property and equipment	(2,171)	(3,212)
Net cash provided by investing activities	21.162	36,343
Net increase (decrease) in cash	199	(442)
Cash at beginning of year	673	1,115
Cash at end of year	\$ 872	673
Reconciliation of change in net assets to net cash used in		
operating activities:		
Change in net assets	\$26,396	(70,510)
Adjustments to reconcile change in net assets to net cash		
used in operating activities:		
Depreciation	2,764	2,352
Unrealized (gains) losses on investments	(41,285)	25,034
Increase (decrease) in funds held by the Annuity Board		
of the Southern Baptist Convention	(5,481)	1,294
Increase in Lottie Moon Christmas offering receivable	(16,000)	<u></u> :
Decrease in prepaid expenses and other assets	1,352	527
Increase (decrease) in accounts payable	862	(1,158)
Increase (decrease) in amounts appropriated to missions	3,591	(1,774)
Increase in accrued postretirement and postemployment benefits	6,838	7,450
Net cash used in operating activities	\$ (20,963)	_(36,785)

See accompanying notes to financial statements.

Notes to Financial Statements December 31, 2003 (Dollars in thousands)

(1) Summary of Significant Accounting Policies

(a) Organization

The International Mission Board of the Southern Baptist Convention (the Board) is a not-for-profit organization which began operations in 1845 and was incorporated on February 23, 1901 in the Commonwealth of Virginia. Its purpose is to recruit, select, appoint, train, and support God-called, qualified career missionaries to participate strategically in overseas assignments in evangelism which result in churches. The Board has over 5,300 missionaries serving approximately 600 people groups, and its outreach continues to grow with over 85,000 churches and over 7 million members worldwide. Other ministries of the Board include:

- · Christian leadership development
- · Media ministries
- · Health care ministries
- Human needs ministries

(b) Basis of Accounting

The accompanying financial statements have been prepared on the accrual basis.

(c) Basis of Financial Reporting

The accompanying financial statements were prepared from the accounts maintained by the Board. They do not include the accounts of the mission treasurers in international countries through whom the major portion of field appropriations is disbursed and whose accounts are reported upon separately. The intention of management is to utilize foreign field property and equipment and other assets for the benefit of the local ministries. In many cases, title to this property will be transferred to the local ministries; accordingly, the accompanying balance sheet does not reflect the substantial amount of property and equipment and other assets used in international countries.

The financial statements include certain prior year summarized comparative information in total but not by net asset class. Such information does not include sufficient detail to constitute a presentation in conformity with generally accepted accounting principles. Accordingly, such information should be read in conjunction with the Board's financial statements as of and for the year ended December 31, 2002, from which the summarized information was derived.

Revenues, expenses, gains, and losses are classified based on the existence or absence of donor-imposed restrictions. Accordingly, net assets and changes therein are classified as follows:

Unrestricted Net Assets – Net assets that are not subject to donor-imposed stipulations, representing investment of property and equipment and the portion of expendable resources that are available without limitation for support of Board operations and certain future retirement and insurance benefits for home office and missionary personnel and retirees.

Temporarily Restricted Net Assets – Net assets subject to donor-imposed stipulations that may or will be met either by actions of the Board and/or the passage of time. These net assets represent contributions and other income which must be spent for the purpose designated by the donors. Expirations of temporary restrictions on net assets (i.e., the donor-stipulated purpose has been fulfilled and/or the stipulated time period has elapsed) are reported as reclassifications between the applicable classes of net assets.

Permanently Restricted Net Assets – Net assets subject to donor-imposed stipulations that the principal be invested and the income be used either for a designated purpose or for general operations of the Board. Generally, the donors of these assets permit the Board to use all of, or part of, the income earned on related investments for general or specific purposes.

Revenues are reported as increases in unrestricted net assets unless use of the related assets is limited by donor-imposed restrictions. Expenses are reported as decreases in unrestricted net assets. Gains and losses on investments are reported as increases or decreases in unrestricted net assets unless their use is restricted by explicit donor stipulation or by law.

Contributions of assets other than cash are recorded at their estimated fair value.

(d) Investments

Substantially all of the investments are carried at fair value based upon quoted market prices as reported by the Board's investment managers. Investments in real estate are reported at the fair value at the date of the gift.

Ordinary income and net gains (losses) on investments are reported as follows:

- as increases or decreases in permanently restricted net assets if the terms of the gift (in conjunction with the Board's gift policy) or the Board's interpretation of relevant state law require that they be added to the principal of a permanent endowment fund.
- as increases or decreases in temporarily restricted net assets if the terms of the gift impose restrictions on the
 use of the income.
- · as increases or decreases in unrestricted net assets in all other cases.

(e) Fair Value of Financial Instruments

The carrying amounts of cash, prepaid expenses and other assets, accounts payable and amounts appropriated to missions approximate fair value because of the short maturity of these instruments. The fair value of investments is described previously and in note 2. SFAS No. 107, Disclosures about Fair Value of Financial Instruments, defines fair value of a financial instrument as the amount at which the instrument could be exchanged in a current transaction between willing parties.

(f) Lottie Moon Christmas Offering Receivable

The Board records a receivable for the estimated offering that has been received by churches and conventions as of December 31 that has not been received at the Board by December 31.

(g) Property and Equipment

Property and equipment are stated at cost. Depreciation of buildings and equipment is provided over the estimated useful lives of the respective assets on a straight-line basis (generally 20 to 50 years for buildings and 5 to 10 years for equipment).

(h) Tax-Exempt Status

The Board received a favorable determination letter from the Internal Revenue Service dated April 27, 1977, stating that it is exempt from income taxes as defined by Section 501(c)(3) of the Internal Revenue Code.

(i) Use of Estimates

Management of the Board has made a number of estimates and assumptions relating to the reporting of assets, liabilities, revenues and expenses and disclosure of contingent assets and liabilities to prepare these financial statements in conformity with accounting principles generally accepted in the United States of America. Actual results could differ from those estimates.

(2) Investments

Costs and carrying values at December 31, 2003 and 2002 are summarized as follows:

		2003		2002
	Cost	Carrying <u>value</u>	Cost	Carrying value
Cash and cash equivalents	\$ 15,150	15,150	24,809	24,809
Bonds	59,360	59,891	75,418	75,127
Stocks	150,733	187,749	148,692	145,245
Deed of trust notes	333	333	402	402
Real estate	1,540	1,540	1,540	1,540
Amounts held by the Annuity Board of	ſ			
the Southern Baptist Convention	32,127	_32,127	26,646	26,646
Very Action to Action to the Section Action Control	259,243	296,790	277,507	273,769
Less investments held for others	1,191	1.191	1,603	1,603
Total	S 258,052	295,599	\$.275,904	272,166

The components of investment income for the years ending December 31, 2003 and 2002 are as follows:

	2003	2002
Interest and dividends	\$ 16,144	9,372
Realized gains (losses)	2,032	(3,392)
Investment expenses	(562)	(1,881)
PARTIES OF TAXABLE PARTIES OF TA	\$ <u>17,614</u>	4,099

The Board holds and invests funds for other mission entities on a temporary basis.

(3) Amounts Designated by Board

Board-designated assets represent unrestricted legacies designated by the Board as endowment funds but available for use by the Board for other purposes. At December 31, 2003 and 2002, amounts designated by the board of trustees were as follows:

		2003	2002
Contingency reserve	8	50,000	50,000
Endowments		36,896	57,864
Other:			
Employee benefit plans		32,127	26,646
Lottie Moon Christmas Offering		17,485	14,724
Unexpended appropriations for foreign missions		8,280	9,119
Home office appropriations not expended in current year		6,554	3,160
Total other	-	64,446	53,649
Total	5_	151,342	161,513

The contingency reserve has been set up at the instruction of the Southern Baptist Convention to provide for deficits that may result from decreased receipts or emergencies. The reserve may not exceed the operating budget requirements for six months. The board of trustees has set the balance in the contingency reserve at \$50,000, which is sufficient to cover less than three months of the 2004 operating budget needs.

(4) Property and Equipment, Net

Property and equipment at December 31, 2003 and 2002 are summarized as follows:

	2003	2002
Land and improvements	\$ 3,186	3.186
Buildings	49,579	48,211
Equipment	_15,838	15,035
Total	68,603	66,432
Less accumulated depreciation	25,011	22,247
Property and equipment, net	\$ 43,592	44 185

(5) Pension Plans

The Board has pension plans covering substantially all employees as follows:

(a) Missionary Pension Plans

Through 1981, the Board maintained a noncontributory defined benefit pension plan for missionary personnel. Effective December 31, 1995, the Annuity Board of the Southern Baptist Convention (the Annuity Board) assumed responsibility for this plan. All plan assets, liabilities, and administrative responsibilities were transferred to the Annuity Board on that date. At the time of transfer to the Annuity Board, plan assets were substantially equal to plan liabilities. The defined contribution plan, effective January 1, 1982, provides, among other things, that the Board will contribute annually 10% of missionary pay to the individual missionary's account. Total contributions charged to pension expense for the defined contribution plan were \$7,613 and \$7,404 in 2003 and 2002, respectively.

(b) Home Office Pension Plan

The home office pension plan is a defined contribution plan administered by the Annuity Board. Under this plan the Board contributes 10% of compensation for eligible participants. Total contributions charged to pension expense for the defined contribution plan amounted to \$2,038 and \$2,116 in 2003 and 2002, respectively.

(6) Postretirement Benefits Other Than Pensions

The Board provides health care and other benefits to substantially all retired home office employees and their eligible spouses and all retired missionaries and their eligible family members. Generally, home office employees who have attained age 65 or age 55 and 10 years of service and missionaries who have attained age 65 or age 62 and 25 years of service are eligible for these benefits. Certain benefit plans are contributory; other benefit plans are noncontributory.

The components of the postretirement benefit cost for 2003 and 2002 are provided in the following table:

		2003	2002
Service cost	\$	2,144	2,235
Interest cost on accumulated postretirement benefit obligation		7,475	7,189
Amortization of unrecognized prior service cost	100	374	256
Net periodic postretirement benefit cost	5_	9,993	9,680

As of January 1, 2002, the Board elected to defer immediate recognition of gains and losses and amortize them over the lesser of five years and the average remaining service period of active participants expected to receive benefits under the plan. The unrecognized gain (loss) as of December 31, 2003 and 2002 was \$1,834 and (\$11,597), respectively.

The Board's postretirement benefit plans currently are not funded. Benefits paid during the years ended December 31, 2003 and 2002 were \$3,696 and \$5,115, respectively. The accrued postretirement benefit costs at December 31, 2003 and 2002 were:

2002
1 76,992
0 13,315
2 29,713
4) (4,338)
4 (11,597)
3 104,085
6

The assumed discount rate used in determining the accumulated postretirement benefit obligation was 6.25% in 2003 and 2002. The assumed rate of increase in future compensation levels was 4.75% in 2003 and 2002. The assumed health care cost trend rate used in measuring the accumulated postretirement benefit obligations was 10% in 2003 declining to 5% in the year 2013. Increasing the assumed health care cost trend rate by one percentage point in each year would increase the accumulated postretirement benefit obligation as of December 31, 2003, by approximately \$5,835 and increase the aggregate service and interest cost components of net periodic postretirement benefit cost for 2003 by approximately \$683.

(7) Postemployment Benefits

The Board provides certain postemployment benefits to former or inactive employees following employment but before retirement. These benefits include tuition assistance for missionary children and certain disability benefits.

At December 31, 2003 and 2002, the accrual for postemployment benefits was \$12,595 and \$12,055, respectively. The discount rate used to calculate the postemployment benefits was 6.25% in 2003 and 2002.

(8) Temporarily Restricted Net Assets

Temporarily restricted net assets at December 31, 2003 and 2002 relate to the following:

	2003	2002
Hunger and relief	\$ 15,177	13,458
Special gifts for missionaries and related projects	373	441
Other mission projects	1,286	1,357
Total temporarily restricted net assets	S_16,836	_15,256

(9) Permanently Restricted Net Assets

Permanently restricted net assets were \$20,810 and \$17,200 at December 31, 2003 and 2002, respectively. The principal of these net assets must be invested in perpetuity; however, all or part of the income may be used for general or specific purposes as stipulated by the donor. Investment gains (losses) in permanently restricted funds of \$3,422 and (\$2,208) were recognized based on the terms of the original gifts and applicable state law for the years ended December 31, 2003 and 2002, respectively.

(10) Net Assets Released from Restrictions

Net assets were released from donor restrictions by incurring expenses satisfying the restricted purposes and are as follows:

	2003	2002
Overseas programs:		
Human needs ministries	\$ 5,572	5,116
Special gifts	4,649	5,282
Missionary support	48	. 29
Evangelism and church development	1,090	762
Media ministries	654	346
Health care ministries	216	66
Christian leadership development	85	241
Other field activities	32	40
Total net assets released from restrictions	\$ <u>12,346</u>	11,882

INCOME FROM STATES For the year ended December 31, 2003

		Cooperative	Designated	World	Lottie	Special Gifts
State	Total	Program	Purpose	Relief	Moon	Not Budgeted
Alabama	\$18,770,121.47	\$8,486,826.32		\$678,755.82	\$9,210,461.78	\$394,077.55
Alaska	232,845.87	99,011.24		11,946.91	107,699.97	14,187.75
Arizona	1,073,794.10	349,399.84		24,409.99	625,600.33	74,383.94
Arkansas	8,986,558.61	3,868,252.31		190,907.38	4,725,339.12	202,059.80
California	3,043,988.53	1,092,771.80		143,199.50	1,601,242.94	206,774.29
Colorado	880,419.74	262,095.79		19,861.58	514,957.17	83,505.20
Dakota Fellowship	65,587.56	16,764.20		3,184.43	44,278.93	1,360,00
Dist, of Columbia	246,569,87	153,210.79		123.44	89,207.46	4.028.18
Florida	13,833,027.10	7,183,577.42		250,056.99	5,985,225.08	414,167.61
Georgia	22.344.519.77	10,695,786.81		686,259.47	10,271,820.27	690,653.22
Hawaii	365,114.26	165,573.69		15,803.93	177,644,72	6.091.92
Illinois	2,502,228.64	1.356,234.91		123,642.52	962,999,97	59,351.24
Indiana	931,683,90	460,644.41		92,268.40	355,524.30	23,246.79
Iowa Fellowship	126,937.47	42,874.89		9,028.57	66,747.51	8,286.50
Kansas/Nebraska	1,151,964.86	475,248.71		31,882.29	604,434,61	40,399.25
Kentucky	8,280,778.28	3,997,091.90		313,312.28	3,814,522.03	155,852.07
Louisiana	7,464,832.10	3,735,728.44		155,333.78	3,437,518.25	136,251.63
Maryland-Delaware	1,889,215.34	834,142.77		105,737.61	884,369.40	64,965.56
Michigan	580,550.18	272,171.39		16,807.68	268,052.90	23,518.21
Minnesota/Wisconsin	128,511.43	27,393.48		2,522.54	76,330.41	22,265.00
Mississippi	13,282,540.03	5,275,076.79		208,053,14	7,553,961.54	245,448.56
Missouri	7,951,245.83	3,168,136.25		363,935.75	4,172,312.04	246,861.79
Montana Fellowship	135,331.96	49,483.28		8,159.50	73,503.81	4,185.37
Nevada	232,089,00	131,458.70		8,745.12	91,311.54	573.64
New England	106.298.18	64,438.09		6,912.50	5,501.14	29,446.45
New Mexico	1,342,735.50	514,562.58		83,238,24	721.784.50	23,150.18
New York	335,915.06	98,637.93		8,687.34	198,045.93	30,543.86
North Carolina	17,537,694.48	4,782,268.39		701,203.01	11,796,091,97	258,131.11
Northwest	860,773.50	369,152.09		32,450.43	428,537.59	30,633.39
Ohio	2,409,766,64	911,772,74		48,509,42	1,413,071.99	36,412.49
Oklahoma	8,945,121.45	4,485,056.24		338,080.55	3,926,308.34	
Pennsylvania/S. Jersey	319,193,59	100,082.00		13.861.19	155,565.70	195,676.32 49,684.70
South Carolina	14,650,042.52	6,132,062.32		647,738.77	7,548,963.34	321,278.09
Tennessee	17,402,631.29	6,658,722.41		662,645.70	9,379,096.65	
Texas-SBTC	7,859,662.87	4,303,537.17		329,597.10	3,226,528.60	702,166.53
Texas-BGCT	21,564,610.35	5,542,441.66		212,174.02	14,970,025.29	839,969,38
Utah/Idaho	219.813.97	66,748.76		8,313.71	and the second second	
Virginia-SBCV	2,700,139.53	1,629,722.85		21,436.08	137,968.45	6,783.05
Virginia-BGAV	7,351,864.38	1,121,276.17	554,962.97	547,886.76	1,048,223.09	757.51
West Virginia	424,854.44	209,950.88	234,502.57	34,436.50	4,666,475.41	461,263.07
Wyoming	160,479.41	62.653.75			173,911.73	6,555.33
Misc-Received Directly	209,614,87	161,335,03		7,847.45 4,564.07	84,004.98	5,973.23
Miscellaneous-Churches	4,332,620.37	3,643,364,66		4,364.07	33,007.29	10,708.48
Overseas	421,283.24	755.81		******	689,255.71	
Accruals	16,007,596,20	133,61	7,596.20	58,772.30	294,470.52	67,284.61
Accrusis	\$239,663,167,74	\$93,057,497,66	\$562,559,17	#2 222 202 DC	16,000,000.00	
Received through the	92397003.101.19	933,037,491,00	3302.339.17	\$7,232,293,76	\$132,611,904.30	\$6.198.912.85
Executive Committee:	\$208,362,464.39	\$93,057,497,66		\$5,271,685.89	*100.040.004	
Received directly:	31,300,703,35	273/037/491300	\$562,559,17		\$109,848,874.62	\$ 184,406.22
Total	\$239,663,167.74	\$93,057,497.66	\$562,559,17	1,960,607,87 \$7,232,293,76	22,763,029,68	6.014.506.63
TOM	+237/003/101/4	+220/21/A21/00	-404-227-17	*1.636.693.76	\$132,611,904.30	\$6,198,912.85

The board received an additional \$40,635.78 through the Executive Committee during 2003 for additions to endowment & similar funds and for other special purposes.

INDEPENDENT AUDITORS' REPORT

The Trustees of the International Mission Board of the Southern Baptist Convention:

We have audited the accompanying balance sheet of the International Mission Board of the Southern Baptist Convention (the Board) as of December 31, 2003, and the related statements of activities and cash flows for the year then ended. These financial statements are the responsibility of the Board's management. Our responsibility is to express an opinion on these financial statements based on our audit. The prior year summarized comparative information has been derived from the Board's 2002 financial statements, and in our report dated March 21, 2003, we expressed an unqualified opinion on those financial statements.

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

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the International Mission Board of the Southern Baptist Convention at December 31, 2003, and the change in its net assets and its cash flows for the year then ended, in conformity with accounting principles generally accepted in the United States of America.

KPMG, LLP March 19, 2004

NORTH AMERICAN MISSION BOARD

Consolidated Statements of Financial Position

		December 31
Assets	2003	2002
Cash and interest bearing deposits	\$ 9,433,708	\$ 16,170,374
Receivables	2,292,015	2,564,411
Investments, at fair value	84,355,739	70,614,912
Assets held by third party trusts	36,233,007	29,419,198
Church loans, less allowance for possible loan losses of \$5,428,000 and \$5,928,000 at December 31, 2003 and 2002, respectively	128,621,822	125,089,392
Real estate owned	1,264,488	1,450,129
Mission properties	1,813,361	2,098,322
Property and equipment, net	18,911,284	21,205,469
Other assets, net	3,378,231	2,049,275
Total assets	\$286,303,655	\$270,661,482
Liabilities and net assets		
Accounts payable and accrued expenses	\$ 7,858,018	\$ 9,085,664
Term Loan	10,000,000	10,000,000
Accrued postretirement benefits	68,754,955	62,154,371
Total liabilities	86,612,973	81,240,035
Net assets		
Unrestricted net assets:		
Contingency	25,300,375	26,505,945
Church loans	128,621,822	_125,089,392
Total unrestricted net assets	153,922,197	151,595,337
Temporarily restricted net assets	3,805,532	2,675,983
Permanently restricted net assets	41,962,953	_35,150,127
Total net assets	199,690,682	189,421,447
Total liabilities and net assets	\$286,303,655	\$270,661,482
		7(2)

See accompanying notes.

Consolidated Statements of Activities and Changes in Net Assets

Changes in unrestricted net assets	Year ended	December 31
Revenues, gains and other support	2003	2002
Cooperative Program	\$ 42,415,609	\$ 41,321,905
Annie Armstrong offering	49,650,279	49,246,012
Gifts and contributions	5,797,897	5,994,843
Interest on church loans	9,219,093	10,751,009
Investment income	625,653	24,317
Sales of product, net of direct costs	1,344,594	1,491,181
World Changers	3,652,674	3,995,256
Other	3,915,519	3,268,296
	116,621,318	116,092,819
Satisfaction of program restrictions	1.435,678	3,183,185
Total unrestricted revenues, gains and other support	118,056,996	119,276,004
Expenses		
Program expenses:		
Missionary appointment support and equipping	50,219,804	48,304,896
Evangelization	12,421,850	12,455,412
Church planting	19,489,287	19,670,397
Ministry evangelism	4,398,657	4,581,409
Volunteer ministries	5,972,270	5,596,174
Mission education	2,640,284	2,227,518
Communication technology	15,955,229	16,901,189
Associational services	1,698,605	1,711,130
Disaster ministries	981,898	2,209,274
Total program expenses	113,777,884	113,657,399
Administrative expenses	_15,202,035	16,341,683
Total expenses	128,979,919	129,999,082

Year Ended December 31

Changes in unrestricted net assets before unrealized		
gains / (losses) on investments	(10,922,923)	(10,723,078)
Unrealized gains / (losses) on investments	13,249,783	(9,813,911)
Total changes in unrestricted net assets	2,326,860	(20,536,989)
Changes in temporarily restricted net assets		9.4 90.00 90 000
Contributions	2,494,682	1,285,962
Investment income	70,545	83,076
Satisfaction of program restrictions	(1,435,678)	(3,183,185)
Total changes in temporarily restricted net assets	1,129,549	(1,814,147)
Changes in permanently restricted net assets		
Contributions	1,096,520	2,428,959
Permanently restricted gains / (losses)	5,716,306	(3,591,188)
Total changes in permanently restricted net assets	6,812,826	(1,162,229)
Changes in net assets	10,269,235	(23,513,365)
Total net assets at beginning of year	189,421,447	212,934,812
Total net assets at end of year	\$199,690,682	\$189,421,447

See accompanying notes.

Consolidated Statements of Cash Flows

	rear Em	ded December 31
Operating activities	2003	2002
Changes in net assets	\$10,269,235	\$(23,513,365)
Adjustments to reconcile changes in net assets to net cash		
(used in) provided by operating activities:		
Depreciation and amortization	3,180,549	2,480,826
Reduction in possible losses on church loans	(500,000)	(500,000)
Net realized and unrealized (appreciation)/depreciation on investments	(11,428,947)	12,376,729
Gain/(loss) on investments held by third party trusts	(5,716,306)	3,591,188
Contributions restricted for long-term investment	(6,812,826)	1,162,229
Donated assets held by third party trusts	(1,097,503)	(2,420,744)
Loss on sale of fixed assets	200 (200 (200 (200 (200 (200 (200 (200	140,697
Changes in operating assets and liabilities:		
Receivables	272,396	643,786
Other assets, net	(1,328,956)	(898,291)
Accounts payable and accrued expenses	(1,227,646)	2,688,381
Accrued postretirement benefits	6,600,584	4,329,393
Net cash (used in) provided by operating activities	(7,789,420)	80,829
Investing activities		
Purchases of investments	(32,783,317)	(35,338,216)
Proceeds from sale of investments	30,471,437	27,581,050
Loans made to churches	(26,555,544)	(17,590,981)
Payments received on church loans	23,523,114	30,875,212
Change in mission properties, net	284,961	797,749
Change in real estate owned, net	185,641	(1,166,399)
Proceeds from sale of property and equipment	-	41,400
Purchases of property and equipment	(886,364)	(997,518)
Net cash (used in) provided by investing activities	(5,760,072)	4,202,297
Financing activities		
Borrowings from line of credit	297,000	14,398,000
Principal payments on line of credit	(297,000)	(14,398,000)
Borrowings from term loan	_	10,000,000
Contributions restricted for long-term investment	6,812,826	(1,162,229)
Net cash provided by financing activities	6,812,826	_8,837,771
(Decrease) increase in cash	(6,736,666)	13,120,897
Cash and cash equivalents at beginning of year	16,170,374	_3,049,477
Cash and cash equivalents at end of year	\$ _9,433,70	\$1 6,170,374
Sina notes		

See accompanying notes.

Notes to Consolidated Financial Statements December 31, 2003

1. Organization and Function

The North American Mission Board (the "Board") is an agency of the Southern Baptist Convention ("SBC") and receives most of its financial support from gifts received through the Executive Committee of the SBC. The Board aids and shares in the support of Southern Baptist churches, media, missions, and missionary efforts in the United States and its territories and Canada by providing direct programs and activities, by sharing in the funding of state convention programs and activities, and by assisting individual churches in obtaining financing for the acquisition or construction of church buildings.

The consolidated financial statements of the Board include the accounts of its affiliates and subsidiaries, FamilyNet, Inc. ("FamilyNet"), NAMB Covenant Productions, Inc. ("Covenant"), DFW Uplink, Inc. ("DFW Uplink"), and TimeRite Agency, Inc. ("TimeRite"). All significant intercompany transactions have been eliminated in the accompanying consolidated financial statements.

Certain information concerning the Board's affiliates and subsidiaries is as follows:

- FamilyNet is a nonprofit corporate affiliate of the Board that provides 24-hour inspirational and family television
 programs to cable systems and broadcast affiliates. FamilyNet also provides inspirational radio programming free
 of charge to radio stations throughout North America.
- · TimeRite is a for-profit corporate subsidiary of the Board which functions as the sales agency for FamilyNet.
- Covenant is a nonprofit supporting organization of the Board established to assist the Board in effecting the Board's religious purposes by the placement of communication media. Covenant had no financial activity in 2003 or 2002.
- DFW Uplink is a for-profit corporate subsidiary of the Board. During 2003, the Board of Directors of DFW Uplink recommended that DFW Uplink cease to carry on its business operations. All assets and liabilities were transferred to FamilyNet, and DFW Uplink was dissolved at December 31, 2003.

2. Summary of Significant Accounting Policies

Basis of Accounting

The consolidated financial statements of the Board are prepared on the accrual basis using accounting principles generally accepted in the United States.

Cash and cash equivalents

The Board considers all highly liquid investments with original maturities of three months or less to be cash equivalents with the exception of cash and cash equivalents held for reinvestment, which are included in investments. Cash and cash equivalents are stated at cost, which approximates fair value.

Fair Values of Financial Instruments

The Board used the following methods and assumptions in estimating its fair value disclosures for financial instruments:

Cash, Receivables, Investments and Accounts Payable and Accrued Expenses – The carrying amount reported in the Consolidated Statements of Financial Position approximates their fair value.

Church Loans – The fair value for church loans is estimated using discounted cash flow analyses, using interest rates currently being offered for loans with similar terms to borrowers of similar credit quality. The fair value of church loans approximates its carrying value.

Term Loan – The fair value for the term loan is estimated using discounted cash flow analyses based on the Board's current incremental borrowing rates for similar types of borrowing arrangements. The fair value of the term loan approximates its carrying value.

Investments

Investments are stated at fair value. Fair value is determined from quoted market prices or market prices of similar instruments.

Investment income of \$696,198 and \$107,393 is comprised of net realized losses of \$1,820,836 and \$2,562,818 and interest and dividend income of \$2,517,034 and \$2,670,211 for the years ended December 31, 2003 and 2002, respectively.

Investment income and net appreciation (depreciation) on investments of donor restricted contributions, whether permanently or temporarily restricted, are reported as follows:

 As increases in permanently restricted net assets if the terms of the gift or the Board interpretation of relevant state law require that they be added back to the principal of the permanently restricted contributions.

- As increases in temporarily restricted net assets if the terms of the gift or the Board interpretation of relevant state law impose restrictions on the current use of the investment income or net appreciation (depreciation).
- As increases (decreases) in unrestricted net assets in all other cases.

Assets Held by Third Party Trusts

The Board is the beneficiary of certain perpetual irrevocable trusts held and administered by independent trustees. Under the terms of the trusts, the Board has the irrevocable right to receive the income earned on the trust assets in perpetuity. The fair value is recognized as an asset and as a permanently restricted contribution at the date the trust is established. The Board's best estimate of fair value is based on information received from the trustees. Gains and losses, which are not distributed by the trusts, are reflected as changes in permanently restricted net assets.

Church Loans

Church loans are recorded in the statements of financial position at the principal amounts outstanding net of allowance. Interest income is recognized in a manner that results in a yield on principal amounts outstanding. The accrual of interest is discontinued when, in management's judgment, it is determined that the collectibility of interest or principal is doubtful.

Real Estate Owned

Real estate owned is comprised of properties accepted in satisfaction of the debt of church loans. These properties, which are now held for sale, are recorded at the lower of cost (book value of the loans) or fair value less cost to sell.

Mission Properties

Mission properties represent land and buildings purchased by or donated to the Board to be used as churches or related facilities in strategic locations. Purchased mission properties are recorded at cost. Property received by donation is recorded at fair market value on the date of donation. The Board's policy is to convey title of mission properties to the churches or missions as soon as the congregation is able to demonstrate financial viability; accordingly, mission buildings and improvements are reflected at the lower of cost or market.

Property and Equipment

Property and equipment are stated at cost. Depreciation is provided using the straight-line method over the useful lives of the assets, generally 39 years for buildings, 3 years for computer equipment, and 5 to 10 years for equipment, furniture and fixtures.

Net Asset Classifications

The Board's net assets and its revenues, gains and other support are required to be classified based on the existence or absence of donor-imposed restrictions using three classifications: permanently restricted, temporarily restricted, and unrestricted. These three classifications are defined as follows:

- Permanently restricted net assets include contributions which contain donor-imposed restrictions that stipulate the
 resources be maintained permanently, but permit the Board to use, or expend part or all of the income derived from,
 the donated assets for either specified or unspecified purposes. These net assets consist of endowment funds and
 assets held by third parties.
- Temporarily restricted net assets contain donor-imposed restrictions that permit the Board to use or expend the
 assets as specified. The restrictions are satisfied either by the passage of time or by actions of the Board.
- Unrestricted net assets are not restricted by donors, or the donor-imposed restrictions have expired.

Revenue and Support Recognition

Unrestricted, temporarily restricted and permanently restricted gifts, grants, and other income are recorded as revenue, gains and other support when received by the Board or when received and allocated on its behalf by the Executive Committee of the Southern Baptist Convention. The Board's policy is to record temporarily restricted revenue, gains and other support as unrestricted if the restriction is satisfied in the year the revenue, gains and other support is recognized.

Program Expense Classification

The Board's program expenses are classified according to its primary ministry activities. These ministry activities are defined as follows:

- Missionary Appointment Support and Equipping: Appoint, approve, support, and equip career missions personnel; endorse chaplains; enlist and assist bivocational ministers in mission service.
- Evangelization: Serve as a channel in motivating and helping churches, associations, and state conventions to develop and implement effective strategies of evangelism; implement direct evangelism projects in strategic areas.
- Church Planting: Work in partnership with churches, associations, and state conventions to start new congregations among all people groups; implement direct church starting projects in strategic areas.

- Ministry Evangelism: Work with churches, associations, and state conventions in ministering to people with distinctive needs, seeking to bring them to wholeness in Jesus Christ; implement direct ministry projects in strategic areas.
- Volunteer Ministries: Coordinate volunteer enlistment and training for volunteer mission and ministry projects in the United States and Canada; assist the International Mission Board in volunteer enlistment and training.
- Mission Education: Develop organizations, services, and materials for establishing, enlarging, and improving missions and ministry learning and personal mission experiences in churches, associations, state conventions, and Canada.
- Communication Technology: Produce and present media (radio and television programming, advertisements, printed material and videos) that extends the message of Southern Baptist churches; provide counseling services to persons who respond to media; assist churches, associations, state conventions, and Southern Baptist Convention entities to effectively use media in accomplishing their tasks.
 - Associational Services: Strengthen the work of associations by assisting them in developing, resourcing, and implementing effective strategies that undergird churches and their work.
 - Disaster Ministries: Provide appropriate assistance to special disaster relief ministries such as the National Fellowship of Baptists in Missions and Disaster Relief.

Income Taxes

The Board, EarnilyNet and Covenant are exempt from Federal income taxes as organizations described in Section 501(c)(3) of the Internal Revenue Code (Code). The Board, FamilyNet, and Covenant, however, are potentially subject to tax on unrelated business income under Section 511(a) of the Code. The remaining subsidiaries of the Board (DFW Uplink and TimeRite) are taxable entities and file separate Federal income tax returns.

Use of Estimates

The preparation of consolidated financial statements in conformity with accounting principles generally accepted in the United States requires management to make estimates and assumptions that affect the reported amounts in the consolidated financial statements and in the accompanying notes. The primary estimation processes include the development of the fair value of assets held by third party trustees, allowance for possible loan losses and accrued post retirement benefits. Actual results could differ from those estimates.

3. Investments

Investments are summarized as follows at December 31:

	2003	2002
Investments:		
Equity Securities	\$60,505,957	\$43,635,682
U.S. Treasury Securities	4,563,536	5,216,138
Mortgage Backed Securities	9,853,513	11,401,785
Corporate Debt Securities	8,395,076	9,350,972
Cash equivalents	_1,037,657	1,010,335
Total investments	\$84,355,739	\$70,614,912

4. Church Loans

Church loans are comprised of variable and fixed rate mortgage loans with various Baptist churches primarily in the United States, with a few in United States territories and Canada. The loans bear interest at rates generally ranging from 5.95% to 8.95% per annum with original maturities ranging up to 20 years. Collateral for the loans consists of church real estate. The Board's policy permits loans up to 85% of the initial collateral value, with a maximum loan amount for the Board equal to three percent of an asset pool consisting of performing loans, investments, and cash. Performing loans are defined as total loans in the Church loans portfolio excluding loans past due ninety days or more. Loans to churches in California, Ohio, Florida, Arizona and Georgia comprise the following percentages of the loan portfolio (including participations): approximately 28% and 29%, 8% and 6%, 7% and 10%, 7% and 9%, 4% and 7% for the years ended December 31, 2003 and 2002, respectively, with no other state comprising 5% or more of the portfolio.

In the event that a church is unable to repay its loan according to its original schedule, the Board pursues collection and workout plans including interest only payments, reduced payments, moratorium on payments, deed in lieu of foreclosure, or foreclosure, depending on the individual church's circumstances. It is the Board's preference not to provide any concession which reduces the loan's yield; however, there are some situations that warrant discontinuing interest payments for a certain period of time. Generally, the Board discontinues interest accual for all loans on which collection of interest is not reasonably expected. Interest income on nonaccrual loans is recognized on a cash basis. Cash payments are applied first to interest and then to the principal balance.

Activity in the allowance for possible loan losses on church loans is as follows for the years ended December 31:

	2003	2002
Balance at beginning of year	\$5,928,000	\$6,428,000
Provision	(500,000)	(500,000)
Balance at end of year	\$5,428,000	\$5,928,000

The Board's recorded investment in loans that are considered to be impaired under Financial Accounting Standards Board Statement No. 114, Accounting by Creditors for Impairment of a Loan, was \$49,957 and \$185,342 for the years ended December 31, 2003 and 2002, respectively. The related allowance for credit losses for all impaired loans as of December 31, 2003 and 2002 was \$49,957 and \$91,307 for 2003 and 2002, respectively. The Board's average recorded investment in impaired loans during the years ended December 31, 2003 and 2002 was approximately \$117,650 and \$186,943, respectively.

5. Property and Equipment

Property and equipment are summarized as follows at December 31:

	2003	. 2002
Land and buildings	\$23,978,569	\$23,820,859
Equipment, furniture and fixtures, vehicles, other	17,756,464	17,598,423
Computer equipment	4,195,602	3,624,989
Total	45,930,635	45,044,271
Less accumulated depreciation	27,019,351	23,838,802
Property and equipment, net	\$18,911,284	\$21,205,469

Depreciation expense is allocated among program expenses and administrative expenses in the Consolidated Statements of Activities and Changes in Net Assets.

6. Long Term Debt

The Board has a line of credit agreement with a bank whereby it can borrow up to \$10,000,000 bearing interest at LIBOR plus .50 percent (1.62% at December 31, 2003). There were no amounts outstanding under the line of credit at December 31, 2003 and 2002, respectively. The line is secured by a negative pledge on church loans and matures in October 2004. Interest only is due monthly.

The Board has a term loan in the amount of \$10,000,000. Interest only is payable on a quarterly basis and the principal amount is payable in full in February 2005. The loan bears interest at LIBOR plus .50 percent.

7. Income Taxes

At December 31, 2003, TimeRite had net cumulative operating loss carryforwards for Federal income tax purposes of approximately \$7,677,822 available to be offset against future regular taxable income. The loss carryforwards expire in 2022. DFW Uplink had net operating loss carryforwards for Federal income tax purposes of approximately \$70,000 available to be offset against regular taxable income. The loss carryforwards will expire in 2020.

Substantially all of the Board's deferred tax assets at December 31, 2003 and 2002 are a result of TimeRite's net operating loss carryforwards. At December 31, 2003 and 2002, these deferred tax assets of \$2,610,000 and \$2,442,000, respectively, have been offset by valuation allowances of \$2,610,000 and \$2,442,000, respectively, resulting in no net deferred tax assets or liabilities. The valuation allowance increased by \$168,000 during 2003 and increased by \$21,000 during 2002.

8. Retirement Plan

Employees of the Board are covered by defined-contribution retirement plans which are administered by the Annuity Board of the Southern Baptist Convention. Contributions made by the Board during the years ended 2003 and 2002 were 10% of the employees' base compensation and totaled \$2,005,029 and \$2,289,475, respectively.

9. Postretirement Benefits Other Than Pensions

The Board provides health care and other benefits to substantially all retired employees and their eligible spouses and all retired missionaries and their eligible children. Certain benefits are contributory; other benefits are noncontributory according to guidelines based on age and years of service. The Board accrues the costs of such benefits during the periods employees provide service to the Board.

The Financial Accounting Standards Board issued a new Staff Position 106-1 Accounting and Disclosure Requirements Related to the Medicare Prescription Drug, Improvement and Modernization Act of 2003 (the Act). In accordance with the provisions allowed in the Act, management has elected to defer the adoption of the Act to the year ending December 31, 2004. Thus any measures of the APBO or net periodic postretirement benefit cost in the consolidated financial statements or accompanying notes do not reflect the effects of the Act on the plan. Specific authoritative guidance on the accounting for the federal subsidy is pending and that guidance, when issued, could require the North American Mission Board to change previously reported information.

Year ended

2002

6.5%

3.5%

2003

6.0%

3.5%

Net periodic postretirement benefit costs included the following components:

	2003	2002
Benefit obligation, January 1	\$81,023,381	\$72,802,904
Service cost	3,238,442	3,183,918
Interest cost on accumulated post retirement benefit obligation	6,084,676	4,963,342
Plan Amendments	(3,380,296)	_
Actuarial loss	12,984,986	2,903,238
Benefits paid	(5,635,423)	(2,830,021)
Benefit obligation, December 31	\$94,315,766	\$81,023,381
The Board's postretirement benefit plan currently is not funded. The st	tatus of the plan is as follo	ws at December 31:
	2003	2002
Funded status of plan	\$(94,315,766)	\$(81,023,381)
Unrecognized actuarial loss	25,560,811	18,869,010
Net obligation recognized in the		
Consolidated Statements of Financial Position	\$(<u>68,754,955</u>)	\$(62,154,371)
Weighted-average assumptions as of December 31:		
	2003	2002

The Board assumed a 9% health care cost trend rate for participants for 2003, decreasing to 5.0% by the year 2010 and thereafter to determine the accumulated postretirement benefit obligation.

Components of net periodic benefit cost are as follows:

	2003	2002
Service cost	\$ 3,238,442	\$3,183,918
Interest cost	6,084,676	4,963,342
Actuarial loss	1,787,803	758,822
Adjustment	1,605,086	2
Net periodic postretirement benefit cost	\$12,716,007	\$8,906,082

10. Net Asset Classifications

Discount rate

Rate of compensation increase

Temporarily restricted net assets are available for the following purposes at December 31:

	2003	2002
Hunger relief	\$ 918,642	\$ 750,612
Enduring Hope, (9-11/NY/DC)	164,943	349,163
Disaster relief, scholarships and other	2,721,947	1,576,208
	\$3,805,532	\$2,675,983

Net assets were released from donor restrictions during the year by incurring expenses satisfying the following restricted purposes:

	2003	2002
Hunger relief	\$ 750,612	\$ 679,015
Enduring Hope, (9-11/NY/DC)	246,617	1,636,129
Disaster relief, scholarships and other	438,449	868,041
	\$1,435,678	\$3,183,185

The income from permanently restricted net assets is primarily available to support unrestricted purposes of the Board.

11. Commitments

At December 31, 2003, the Board's Church Finance Ministry has committed to loan approximately \$4,491,000 to 11 churches. These commitments expire at various dates through 2004. Such commitments are made to accommodate the needs of the qualified churches. The credit risk associated with these commitments is essentially the same as that involved in extending loans to churches and is subject to the Board's normal credit policies and terms. Collateral for the loans will consist of church real estate.

NORTH AMERICAN MISSION BOARD REVENUE ANALYSIS BY STATE

For the year ended December 31, 2003

	Cooperative Program	Annie Armstrong	Underland 4	Hunger	Other
Alabama	\$ 3,868,295	\$ 4,716,362	Undesignated S 49.334	Designated	Designated S 2.490
Alaska	45,129	64,338	\$ 49,334	\$ 153,279	4.010
Arizona	159,256	308,797	6 20D	1,443	
Arkansas	1,763,149	1,476,734	6,208	4,657	10,160
California	498,085	759,936	41,625	39,038	4,984
Colorado	119,463		26,511	19,854	15,154
Dakotas	7,641	206,485	1,616	400	2,153 270
District of Columbia	69,833	21,796	_	490	
Florida	3,274,275	47,944	9	1,111	300
Georgia	4,875,140	2,504,067	169,289	53,752	11,923
Hawaii	75,468	4,753,788	310,379	157,197	35,069
Illinois	618,171	101,428	311	5,114	401
Indiana	209,962	609,264	488	31,274	12,359
Iowa	19,542	240,805		10,406	9,654
Kansas/Nebraska		43,880	-	2,070	1,463
Kentucky	216,618	274,008	35	5,223	1,157
Louisiana	1,821,875	1,618,070	201,591	93,754	30,441
	1,702,745	1,552,037	10,025	39,319	9,096
Maryland/Delaware	380,202	428,326	29,807	14,985	658
Michigan Minnesota/Wisconsin	124,055	164,230	162	3,640	2,870
	12,485	31,115		155	12,712
Mississippi Missouri	2,404,380	2,973,628	16,756	44,441	9,803
Missouri	1,444,036	2,121,233	35,969	74,493	7,505
Montana Nevada	22,554	48,723	25	1,680	_
	59,918	44,691		1,180	
New England	29,371	65,476		2,331	2,015
New Mexico	234,537	348,917	9,791	8,543	1,530
New York	44,959	111,191	1,672	1,278	2,217
North Carolina	2,179,757	5,423,374	10,939	82,430	1,415
Northwest	168,260	206,497	1,638	10,962	2,093
Ohio	415,586	438,723	13,772	10,353	4,671
Oklahoma	2,044,289	1,399,433	11,422	34,084	18,404
Pennsylvania/S. Jersey	45,617	95,440	625	2,071	2,375
South Carolina	2,794,994	3,401,350	75,497	104,177	3,323
Tennessee	3,035,046	3,477,883	148,647	97,245	46,381
Texas-BGCT	2,526,245	4,619,271	561,295	11,123	22,545
Texas - SBTC	1,961,552	1,474,088	66,062	9,430	65,750
Utah/Idaho	30,424	79,339	21	1,327	400.07
Virginia - BGAV	511,077	1,919,345	88,515	102,562	10,130
Virginia - SBCV	742,828	276,013	6,200	15,133	-
West Virginia	95,695	138,956	_	7,803	6,759
Wyoming	28,557	48,499	-	1,546	6,116
Canada		41,473	6,892	676	503
Caribbean	344	4,336	40	16	7,093
Miscellaneous	1,734,194	968,990	1,621,279	159,828	4,125,772
Total	\$42,415,609	\$49,650,279	\$3,524,447	\$ <u>1,421,473</u>	\$4,513,724
Received through					
Executive Committee	\$42,415,609	\$48,270,493	\$1,306,725	\$1,252,923	\$100,179
Received directly		1.379.786	2,217,722	_168,550	4,413,545
Total	\$42,415,609	\$49,650,279	\$3,524,447	\$ <u>1.421.473</u>	\$4,513,724

Report of Independent Auditors

Board of Trustees

North American Mission Board of the Southern Baptist Convention

We have audited the accompanying consolidated statements of financial position of the North American Mission Board of the Southern Baptist Convention (the "Board") as of December 31, 2003 and 2002, and the related consolidated statements of activities and changes in net assets and cash flows for the years then ended. These consolidated financial statements are the responsibility of the Board's management. Our responsibility is to express an opinion on these consolidated financial statements based on our audits.

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

In our opinion, the financial statements referred to above present fairly, in all material respects, the consolidated financial position of the North American Mission Board of the Southern Baptist Convention at December 31, 2003 and 2002, and the changes in their consolidated net assets and their consolidated cash flows for the years then ended, in conformity with accounting principles generally accepted in the United States.

Our audits were conducted for the purpose of forming an opinion on the consolidated financial statements taken as a whole. The revenue analysis by state used for management reporting purposes is presented for purposes of additional analysis and is not a required part of the consolidated financial statements. Such information has been subjected to the auditing procedures applied in our audits of the consolidated financial statements and, in our opinion, is fairly stated in all material respects in relation to the consolidated financial statements taken as a whole.

ERNST & YOUNG LLP February 27, 2004

LIFEWAY CHRISTIAN RESOURCES

Statements of Financial Position September 30, 2003 and 2002

Assets	2003	2002
Current assets:		
Cash and short-term investments	\$ 3,908,000	\$ 20,928,000
Cash - temporarily restricted	308,000	214,000
Accounts receivable, less allowance for doubtful accounts of	200,000	
\$767,000 and \$766,000, respectively	35,411,000	39,433,000
Inventories	69,527,000	69,941,000
Prepaid expenses and other current assets	6,125,000	5,691,000
Total current assets	115,279,000	136,207,000
Reserve funds, at fair value:		
Marketable securities:		
Marketable equity securities	53,107,000	47,583,000
Other marketable securities	13,065,000	14,324,000
Cash in savings accounts and other liquid investments	11,733,000	5,376,000
Total reserve funds	77,905,000	67,283,000
Fixed assets, at cost, net of accumulated depreciation and amortization	154,150,000	145,651,000
Other noncurrent assets:		
Goodwill, less accumulated amortization of		
\$2,488,000 and \$1,923,000, respectively	4,242,000	3,135,000
Prepaid pension and post-retirement benefits other than pension	53,980,000	45,706,000
Other	6,702,000	7,002,000
Total other noncurrent assets	64,924,000	55,843,000
	\$412,258,000	\$404,984,000
Liabilities and net assets	2003	2002
Current liabilities:		
Accounts payable	\$ 27,814,000	\$ 28,032,000
Accrued liabilities	16,823,000	18,628,000
Deferred income	5,547,000	5,659,000
Current portion of long-term obligations	7,566,000	7,242,000
Total current liabilities	57,750,000	59,561,000
Long-term obligations	2,148,000	8,924,000
Liability for post-retirement benefits	1,940,000	1,653,000
Other long-term liabilities	993,000	843,000
Total liabilities	62,831,000	70,981,000
Net assets:	240 110 000	222 700 000
Unrestricted	349,119,000	333,789,000
Temporarily restricted:	*** ***	217.000
Mission program	308,000	214,000
Total net assets	349,427,000	334,003,000
AND DESCRIPTION OF THE PROPERTY OF THE PROPERT	\$412,258,000	\$404,984,000

See accompanying notes.

Statements of Activities For the fiscal years ended September 30, 2003 and 2002

	2003	2002
Changes in unrestricted net assets:		
Sales	\$414,344,000	\$414,491,000
Operating expenses:		
Variable	142,423,000	145,595,000
Fixed direct production	26,034,000	26,951,000
Fixed direct operating	227,335,000	218,931,000
Cooperative work with state boards	3,655,000	3,602,000
Southern Baptist Convention support	1,091,000	1,082,000
	400,538,000	396,161,000
Increase in unrestricted net assets from operations	13,806,000	18,330,000
Other increases (decreases) in unrestricted net assets, net	9,836,000	_(7,825,000)
Increase in unrestricted net assets before cumulative effect of		
change in accounting principle	23,642,000	_10,505,000
Changes in temporarily restricted net assets:		750-1-271 0000
Net assets released from restriction	-	(872,000)
Net income of the mission program	94,000	14,000
Net income of the capital campaign program	-	48,000
Increase (decrease) in temporarily restricted net assets	94,000	(810,000)
Increase in net assets before cumulative effect of change		
in accounting principle	23,736,000	9,695,000
Cumulative effect of change in accounting principle	_(8,312,000)	
Increase in net assets	15,424,000	9,695,000
Net assets, beginning of year	334,003,000	324,308,000
Net assets, end of year	\$349,427,000	\$334,003,000

See accompanying notes.

Statements of Cash Flows For the Fiscal Years ended September 30, 2003 and 2002

	2003	2002
Operating activities		
Increase in net assets	\$ 15,424,000	\$ 9,695,000
Adjustments to reconcile increase in net assets to net cash		
provided by operating activities:		
Depreciation and amortization	15,988,000	15,016,000
Cumulative effect of change in accounting principle	8,312,000	_
Net realized losses, dividends, interest income and expenses		
from reserve funds	1,433,000	7,301,000
Net unrealized (gains) losses on reserve funds	(12,055,000)	2,009,000
Net gain on sale and disposal of fixed assets	(122,000)	(322,000)
Changes in operating assets and liabilities, net of acquisitions:		
Cash - temporarily restricted	(94,000)	560,000
Accounts receivable, net	4,022,000	302,000
Contributions receivable - temporarily restricted, net	-	250,000
Inventories	(7,013,000)	907,000
Prepaid expenses and other current assets	(434,000)	(586,000)
Prepaid pension and post-retirement benefits other than pension	(8,274,000)	(6,112,000)
Other	300,000	(1,291,000)
Accounts payable	(218,000)	2,454,000
Accrued liabilities	(1,790,000)	1,739,000
Deferred income	(112,000)	(55,000)
Liability for post-retirement benefits	287,000	133,000
Other long-term liabilities	150,000	201,000
Net cash provided by operating activities	15,804,000	32,201,000

Investing activities		
Additions of fixed assets, net	(22,201,000)	(38,123,000)
Proceeds from retirements of fixed assets, net	245,000	807,000
Proceeds from sales of reserve fund assets, net of expenses	45,250,000	34,742,000
Purchases of stores	(3,105,000)	- 1, 12,000
Purchase of publisher	(5,155,555)	(548,000)
Dividend and interest income from reserve fund assets	1,401,000	1,440,000
Purchase of reserve fund assets	(46,651,000)	(36,182,000)
Net cash used in investing activities	(25,061,000)	(37,864,000)
Financing activities		
Proceeds from long-term debt	s -	\$ 19,700,000
Payments on long-term debt	(7,763,000)	(11,137,000)
Net cash provided by (used in) financing activities	(7,763,000)	8,563,000
Net increase (decrease) in cash and short-term investments	(17,020,000)	2,900,000
Cash and short-term investments, beginning of year	20,928,000	18,028,000
Cash and short-term investments, end of year	\$_3,908,000	\$ 20,928,000
Supplemental disclosure of cash flow information		
Cash paid during the year for interest	\$433,000	\$586,000

See accompanying notes.

Notes to Financial Statements September 30, 2003 and 2002

1. Summary of Significant Accounting Policies

LifeWay Christian Resources of The Southern Baptist Convention ("LifeWay") is a publisher, distributor and retailer of Christian books, literature and music and is also a provider of church supplies and other Christian products. LifeWay's corporate office headquarters are in Nashville, Tennessee. Products are sold throughout the United States through more than 100 stores as well as directly to churches, third-party stores and distributors. Revenues are used to support achievement of LifeWay's mission statement.

Accounts Receivable

A large portion of the business activity of LifeWay is with churches and individuals affiliated with the Southern Baptist Convention. As of September 30, 2003, approximately 44 percent of accounts receivable was from Southern Baptist churches, 46 percent was from trade customers and 10 percent was from individual customers and other churches. As of September 30, 2002, approximately 45 percent of accounts receivable was from Southern Baptist churches, 46 percent was from trade customers and 9 percent was from individual customers and other churches.

Allowance for Doubtful Accounts

LifeWay evaluates the collectibility of accounts receivable based on a combination of factors. In circumstances in which management is aware of a specific customer's inability to meet its financial obligations to LifeWay, a specific allowance is established for the amount considered to be uncollectible. For all other amounts LifeWay recognizes allowance for bad debts based on historical account write-off experience. If circumstances change, the estimates of the recoverability amounts due LifeWay could change by a material amount.

Inventories

Inventories are valued at the lower of cost or market. During fiscal 2003 cost is determined using a combination of direct costing and average costing on a first-in, first-out basis. During fiscal 2002 cost is determined using a combination of direct costing and retail inventory methods on a first-in, first-out basis. See Note 12 for further discussion.

Contributions Receivable

Commitments to provide contributions of funds to LifeWay are classified as either pledges or intentions to give. Pledges are recorded as revenue at their estimated net realizable value, once management has determined the pledge is collectible. Intentions to give are recorded as revenue at the time cash is received. Effective October 1, 1999, management amended the wording utilized in connection with obtaining support for contributions such that most commitments to give will be considered an intention to give, and thus recorded as revenue on a cash basis.

LifeWay periodically evaluates the realizability of its accrued pledges receivable and records pledges at their estimated realizable amounts.

Marketable Securities

Statement of Financial Accounting Standards No. 124, Accounting for Certain Investments Held by Not-for-Profit Organizations ("SFAS No. 124") requires investments in equity securities with readily determinable fair values and all

other investments in debt securities to be reported at fair value in the statements of financial position, with related gains and losses included in the statements of activities. In accordance with SFAS No. 124, LifeWay's marketable securities have been recorded at fair value in the accompanying statements of financial position.

Included in marketable equity securities of LifeWay are international and domestic corporate stocks and stock mutual funds. Other marketable securities consist of international and domestic corporate bonds and bond mutual funds. Cash and other liquid investments consist of cash in savings accounts, U.S. Treasury Notes and miscellaneous investments held for long-term investment purposes.

The cost of marketable securities and other marketable securities is determined using the specific identification and average cost methods. Market values are based on available market information. LifeWay's investments do not have a significant concentration of credit risk within any industry or specific institution.

Fixed Assets

Fixed assets are recorded at cost and are depreciated and amortized by the straight-line method over the following useful lives:

Land improvements	5 years
Buildings and improvements	5 to 50 years
Furniture, fixtures and equipment	3 to 5 years
Roadways, sidewalks, utility systems, etc.	5 to 50 years
Automobiles and trucks	3 to 6 years
Leasehold improvements	5 to 10 years
Capitalized computer software development costs	3 to 8 years

The costs of assets and the related accumulated depreciation or amortization are removed from the accounts when such assets have been disposed, fully depreciated or amortized.

Fixed assets include capitalized computer software development costs, which are comprised of both internal and external costs directly related to the development of the computer software.

Interest costs incurred in the construction or acquisition of fixed assets are capitalized. Interest costs capitalized were approximately \$73,000 and \$613,000 in fiscal years 2003 and 2002, respectively..

Expenditures for maintenance and repairs are charged to expense when incurred. Expenditures for renewals and betterments are capitalized.

Goodwill

Goodwill represents the excess of cost over the fair value of net assets acquired and is amortized on the straight-line method over five to ten years. The carrying value of goodwill is reviewed if facts and circumstances suggest it may be impaired.

Impairment of Long-Lived Assets

LifeWay reviews its long-lived assets, including goodwill, for impairment when events or circumstances indicate that the assets might be impaired and the undiscounted cash flows estimated to be generated by those assets are less than the carrying amount of these assets. No indications of impairment were present at September 30, 2003 and 2002.

Deferred Income

Amounts received for future publication subscriptions, conference center reservations or other program activities are recorded as deferred income and recognized as income when earned.

Income Taxes

Management believes LifeWay operates as a tax-exempt organization under the provisions of Section 501(c)(3) of the Internal Revenue Code. Accordingly, no provision for income taxes has been made in the accompanying financial statements.

Revenue Recognition

Revenue from publishing sales is recognized upon shipment to the customer, and revenue from retail sales is recognized at the point of sale. Provision is made for the estimated effect of sales returns where return privileges exist. Returns of products from customers are accepted in accordance with standard industry practice. Revenue for seminars, conferences and other event-based activities is recognized as the activities take place.

Advertising Costs

LifeWay expenses all advertising costs as incurred. Advertising expense for the years ended September 30, 2003 and 2002 was \$17,772,000 and \$17,689,000, respectively.

Shipping and Handling

Shipping and handling fees billed to customers in the amounts of \$15,024,000 and \$14,739,000 have been included in sales in the accompanying statements of activities for fiscal 2003 and 2002, respectively. The related shipping and handling fees and costs incurred during fiscal 2003 and 2002, in the amounts of \$22,045,000 and \$22,047,000, respectively, are included in fixed direct operating expenses in the accompanying statements of activities.

Statements of Cash Flows

LifeWay considers all highly liquid debt instruments, excluding instruments held in reserve funds, with an original maturity when purchased of three months or less to be cash equivalents. Cash received from contributors, which has been designated by the contributor for a specific purpose is included in the accompanying statements of financial position as temporarily restricted.

Fair Value of Financial Instruments

Management estimates that the carrying amounts of cash and short-term investments, cash in savings accounts and other liquid investments, accounts receivable, accounts payable and accrued liabilities approximate fair value based on their short-term nature. In addition, management estimates the carrying value of its long-term debt approximates fair value based on current rates available.

Classification of Net Assets

The assets, liabilities, net assets and activities of LifeWay are reported in three categories, as follows:

Unrestricted - Expendable amounts utilized primarily for operations, which are not subject to donor imposed restrictions.

Temporarily Restricted - Contributions held which are subject to donor or other external restrictions that can be satisfied either by the passage of time or by donor specified actions. Temporarily restricted net assets at September 30, 2003 and 2002 are composed of funds contributed for specific LifeWay sponsored programs and activities.

Permanently Restricted – Assets for which a donor imposed restriction stipulates that the resource be maintained permanently, but permits LifeWay to use or expend part or all of the income derived from the donated assets. At September 30, 2003 and 2002, LifeWay maintained no permanently restricted net assets.

Use of Estimates

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

Effects of New Accounting Principle

In November 2002, the Emerging Issues Task Force ("EITF") reached a consensus on EITF Issue No. 02-16 "Accounting by a Customer (Including a Reseller) for Certain Consideration Received from a Vendor" ("EITF 02-16") which addresses the accounting and classification for consideration given by a vendor to a retailer in connection with the sale of the vendor's products or for the promotion of sales of the vendor's products. The EITF concluded that such consideration received from vendors should be reflected as a decrease in prices paid for inventory and recognized in cost of sales as the related inventory is sold, unless specific criteria are met qualifying the consideration for treatment as reimbursement of specific, identifiable incremental costs. As clarified by the EITF in January 2003, this issue is effective for arrangements with vendors initiated on or after January 1, 2003. The provisions of this consensus have been applied prospectively and are consistent with LifeWay's existing accounting policy. Accordingly, the adoption of EITF 02-16 did not have a material impact on LifeWay's financial statements.

2. Inventories

Inventories at September 30, 2003 and 2002 consist of the following:

	2003	2002
Publishing	\$26,043,000	\$26,346,000
Christian stores division merchandise	43,355,000	43,464,000
Conference center merchandise and supplies	129,000	131,000
	\$69 527 000	\$69 941 000

3. Reserve Funds

LifeWay's reserve funds consist of investments internally restricted by LifeWay's Trustees and may not be utilized by management without Trustee's approval. The maximum amount of shortterm borrowings for operations, as provided by the Trustees, from LifeWay's reserve funds or outside sources is calculated as ten percent of the net assets of the preceding fiscal year.

Investment securities held in reserve funds at September 30, 2003 and 2002 are summarized as follows:

2003		2002	
Market Value	Cost	Market Value	Cost
\$11,733,000	\$11,733,000	\$ 5,376,000	\$ 5,376,000
53,107,000	50,908,000	47,583,000	57,986,000
13,065,000	12,939,000	14,324,000	13,652,000
\$77,905,000	\$75,580,000	\$67,283,000	\$77,014,000
	Market Value \$11,733,000 53,107,000 13,065,000	\$11,733,000 53,107,000 13,065,000 \$11,733,000 50,908,000 12,939,000	Market Value Cost Market Value \$11,733,000 \$11,733,000 \$5,376,000 \$3,107,000 \$0,908,000 47,583,000 \$13,065,000 \$12,939,000 \$14,324,000

Income earned on reserve fund investments is retained and reinvested within the reserve funds and is included in the accompanying statements of activities (see Note 8). The following schedule summarizes the investment income.

	2003	2002
Unrealized gains (losses), net	\$12,055,000	\$(2,009,000)
Realized losses, net	(2,834,000)	(8,741,000)
Dividends and interest	1.401.000	1.440.000
Total return on investments	\$10,622,000	\$ (9,310,000)

A detail of LifeWay's reserve funds at September 30, 2003 and 2002, as internally restricted by LifeWay's Trustees, is as follows:

	2003	2002
Contingency	\$66,698,000	\$66,959,000
Fixed assets	_	4,167,000
Casualty insurance	500,000	500,000
Retirement programs	8,383,000	
Program		5,299,000
Medical insurance	_	89,000
Unrealized investment losses	2,324,000	(9,731,000)
	\$77,905,000	\$67,283,000

4. Fixed Assets

A summary of fixed assets at September 30, 2003 and 2002 is as follows:

	2003	2002
Land and improvements	\$ 10,353,000	\$ 10,304,000
Buildings and improvements	134,406,000	123,982,000
Furniture, fixtures and equipment	36,109,000	35,881,000
Roadways, sidewalks, utility systems, etc.	1,234,000	1,234,000
Automobiles and trucks	1,240,000	1,334,000
Leasehold improvements	19,628,000	17,435,000
Capitalized computer software development costs	12,862,000	11,669,000
	215,832,000	201,839,000
Less accumulated depreciation and amortization	(61,682,000)	(56,188,000)
1	\$154,150,000	\$145,651,000

Depreciation and amortization expense on fixed assets for fiscal 2003 and 2002 was \$15,423,000 and \$14,535,000, respectively.

5. Pension Plan

The Company has adopted Statement of Financial Accounting Standards No. 132, Employer's Disclosure about Pension and Other Postretirement Benefits ("SFAS No. 132"), which revised employer's disclosure about pension and other postretirement benefit plans. The following information, as well as the information in Note 6, is presented in accordance with SFAS No. 132.

LifeWay has a defined benefit pension plan covering substantially all of its employees. Normal retirement age is 65 for employees who have attained age 40 as of September 30, 1993. For all others, normal retirement age is social security retirement age. Earlier retirement for employees having at least 10 years of credited service is permitted at reduced benefits. Benefits are based on years of service and average salary, as defined, prior to retirement. The Projected Unit Credit Actuarial Cost Method is used to determine net periodic pension cost and to estimate pension benefit obligations. It is LifeWay's policy to make annual contributions to the plan equal to the amount of net periodic pension costs in excess of any prepaid pension cost. In 2003, LifeWay contributed \$8,383,000 to the pension plan. No contribution was required for fiscal year 2002.

Plan assets are stated at fair value and consist primarily of corporate equity and debt securities, U.S. government bonds and other collective short-term investments. Unrecognized net excess plan assets at the date of adoption of SFAS No. 87 at the beginning of fiscal 1988 ("transition asset") of approximately \$34,679,000 are being amortized against net periodic pension costs over the average remaining service lives of participating employees of 14.18 years. The actuarial assumption related to the discount rate on future benefit obligations was 7.25 and 7.7 percent for 2003 and 2002, respectively. The expected salary rate increase was 4 and 5 percent for 2003 and 2002, respectively. The computations also assume an expected long-term rate of return on invested plan assets of 9 and 10 percent for 2003 and 2002, respectively.

Net periodic pension income is included as a reduction of fixed direct operating expenses in the statements of activities. A reconciliation of the funded status of the plan at September 30, 2003 and 2002 (measurement date of June 30, 2003 and 2002), along with other significant plan information, is as follows:

La representation of the second of the secon	2003	2002
Benefit obligation	\$262,953,000	\$259,419,000
Actuarial fair value of plan assets	254,834,000	260,099,000
Funded status	\$ (8,119,000)	\$ 680,000
Prepaid benefit cost recognized in the statement of		
financial position	\$ 47,524,000	\$ 39,915,000
Net periodic pension income (expense)	\$ (774,000)	\$ 4,102,000
Employer contribution	\$ 8,383,000	\$ -
Benefits paid	\$ 15,547,000	\$ 15,051,000

At September 30, 2003, the actual fair market value of plan assets was \$257,062,000. Management considers the difference between the actual fair market value of plan assets at September 30, 2003 and the fair market value as determined by the actuary as of June 30, 2003, to be temporary and related only to market timing.

Changes were made to the plan effective October 1, 2003, including reducing the future benefit accrual rate, eliminating the Rule of 85 Early Retirement subsidy for most employees, and reducing the death benefit payable to dependent spouses.

6. Post-Retirement and Other Benefits

LifeWay provides certain health care and life insurance benefits for retired employees. The Defined Post-Retirement Medical Plan, Life Insurance Benefits Plan and Medicare Supplemental Benefits Plan specify the plan provisions, benefits and eligibility. Substantially all of LifeWay's employees may become eligible for those benefits if they reach normal retirement age while working for LifeWay. LifeWay established a separate legal trust in the form of a Voluntary Employee Beneficiary Association ("VEBA") to administer the assets and liabilities related to these post-retirement benefits. It is LifeWay's intention to fund the trust annually to maintain the assets of the trust in an amount equivalent to the estimated present value of the liability for retired employees. Any income earned on the assets of the trust is retained in the trust to reduce LifeWay contributions.

The weighted-average discount rate used in determining the accumulated post-retirement benefit obligation was 7.25 and 7.7 percent for 2003 and 2002, respectively. The expected salary rate increase was 4 and 5 percent for 2003 and 2002, respectively. The expected long-term rate of return on plan assets was 9 and 10 percent for 2003 and 2002, respectively.

A reconciliation of the combined funded status of the plans as of September 30, 2003 and 2002, along with other significant plan information, is as follows:

	2003	2002
Benefit obligation	\$35,711,000	\$ 40,885,000
Actuarial fair value of plan assets	35,806,000	39,659,000
Funded status	\$ 95,000	\$ (1,226,000)
Prepaid benefit cost recognized in the statement of financial position	\$ 6,456,000	\$ 5,791,000
Net periodic post-retirement benefits income	S665,000	\$ 2,010,000
Employer contribution	S	S
Benefits paid	\$.3,233,000	\$ 2,929,000

The actual fair market value of plan assets was \$36,522,000 at September 30, 2003. Management considers the difference between the actual fair market value of plan assets at September 30, 2003 and the fair market value as determined by the actuary as of June 30, 2003, to be temporary and related only to market timing.

For measurement purposes, a 10.0% annual rate of increase in the per capita cost of covered health care benefits was assumed for plan year 2003; the rate was assumed to decrease gradually to 5% for 2014 and remain at that level thereafter. The health care cost trend rate assumption has a significant effect on the amounts reported. To illustrate, increasing the assumed health care cost trend rates by 1 percentage point would decrease the accumulated post-retirement benefit obligation as of September 30, 2003 by \$1,043,000 and the aggregate of the service and interest cost components of net periodic post-retirement benefits cost for the year beginning October 1, 2002 by \$84,000. Decreasing the assumed health care cost trend rates by 1 percentage point would increase the accumulated post-retirement benefit obligation as of September 30, 2003 by \$1,630,000 and the aggregate of the service and interest cost components of net periodic postretirement benefits cost for the year beginning October 1, 2002 by \$51,000.

LifeWay provides supplemental retirement benefits to certain current executives as well as under contract to former presidents of LifeWay. At September 30, 2003 and 2002, the net present value of these future benefits of \$1,979,000 and \$1,674,000, respectively, is recorded as a liability.

LifeWay has a liability under a discontinued deferred compensation plan to former members of management. Because the plan was discontinued, the liability will decrease each year as payments are made by LifeWay. The liability was \$71,000 and \$107,000 at September 30, 2003 and 2002, respectively. LifeWay also maintains life insurance policies on these former members of management. At September 30, 2003 and 2002, the combined cash surrender value of these policies available to offset the deferred compensation plan was approximately \$1,089,000 and \$1,061,000, respectively, and has been included in other assets in the accompanying statements of financial position.

LifeWay has a voluntary contribution 401(k) savings plan for all eligible employees, as defined under the plan. Participating employees can contribute up to 14% of their annual earnings subject to certain limitations as defined in the plan, with LifeWay matching a portion of employee contributions not in excess of 6% of the employees' annual earnings. For 2003 and 2002, LifeWay's expense related to the plan was \$1,964,000 and \$2,313,000, respectively.

7. Loans Payable

On November 15, 2001, LifeWay obtained a term loan from Bank of America, N.A. for \$19,700,000 to fund various capital projects and to repay its outstanding obligations related to an unsecured loan payable in the amount of \$5,771,000. The loan bears interest at a fixed per annum rate of 3.64%. The outstanding September 30, 2003 balance of \$8,472,000 is payable in quarterly installments of \$1,742,000 (including interest) beginning February 15, 2002, with the final installment due on November 15, 2004.

In addition to other customary restrictions, the term loan agreement places certain restrictions on LifeWay regarding maintenance of its not-for-profit status, certain insurance and certain financial ratios, as well as its ability to incur other indebtedness.

8. Other Increases (Decreases) in Unrestricted Net Assets

Other decreases in unrestricted net assets for the fiscal years ended September 30, 2003 and 2002 is comprised of the following:

	2003	2002
Return on reserve fund investments (see Note 3)	\$10,622,000	\$(9,310,000)
Interest income, interest expense and bank fees, net	(557,000)	1,150,000
Other, net	_(229,000)	335,000
	\$ 9,836,000	\$(7,825,000)

9. Rental Expense and Lease Commitments

During fiscal years 2003 and 2002, LifeWay leased certain computer equipment that is accounted for as capital leases. The gross amount of equipment recorded under capital leases at September 30, 2003 and 2002 was \$3,143,000 and \$1,832,000, respectively. Accumulated amortization of such assets totaled \$1,859,000 and \$587,000 at September 30, 2003 and 2002, respectively. Amortization of the assets under capital leases is included in depreciation expense.

LifeWay rents certain store buildings and computer equipment under operating lease arrangements. The following schedule shows the composition of total rental expense, including contingent rentals, for the fiscal years ended September 30, 2003 and 2002.

	2003	2002
Minimum rentals – stores	\$13,152,000	\$11,786,000
Contingent rentals and other, net	3,349,000	3,830,000
	\$16.501.000	\$15,616,000

Following is a summary of future minimum payments under capital leases and under operating leases that have initial or remaining noncancellable lease terms in excess of one year at September 30, 2003.

Fiscal year:	Capital Leases	Operating Leases
2004	\$ 852,000	\$13,837,000
2005	276,000	12,395,000
2006	154,000	11,231,000
2007	1,000	9,006,000
2008	_	7,143,000
Thereafter		16.869,000
Total minimum lease payments	1,283,000	\$70,481,000
Less amount representing interest	41,000	300000000000000000000000000000000000000
Present value of net minimum lease payments	1,242,000	
Less current portion	(820,000)	
Long-term capital lease obligation	\$_422,000	

10. Commitments and Contingencies

LifeWay is subject to certain claims and lawsuits arising in the normal course of business. LifeWay maintains various insurance coverages in order to minimize financial risk associated with certain claims. In the opinion of management after consultation with legal counsel, uninsured losses, if any, resulting from the ultimate resolution of these matters will not be material to LifeWay's financial position or results of activities.

At September 30, 2003, LifeWay had commitments outstanding for capital expenditures under contract of \$68,000. These commitments relate to capital projects at the Nashville facilities and Chicago store. At September 30, 2002, LifeWay had outstanding commitments for certain construction in the amount of \$5,232,000.

11. Insurance

LifeWay maintains insurance coverage against losses of property with limits of \$178,823,000 on personal property (furniture, fixtures, equipment and inventories) and \$250,189,000 on real property (buildings). The property policy has a \$25,000 per occurrence deductible on Nashville property, a \$25,000 deductible on conference center property and a \$10,000 deductible on store property. Ocean Marine Cargo coverage is carried on LifeWay's ocean container shipments. A blanket crime policy is carried in the amount of \$5,000,000. Fiduciary responsibility insurance is carried on all fiducaries of the Retirement Trust Fund, Post-Retirement Benefits Trust and Employee Savings Plan in the amount of \$7,000,000. Directors and Officers liability coverage on the Trustees, Officers and LifeWay is carried in the amount of \$5,000,000. Policies for commercial, general and automobile liability insurance are carried in the amount of \$1,000,000. Excess liability coverage is carried in the amount of \$2,000,000. A publisher's liability policy is carried in the amount of \$1,000,000 that covers all publications published by LifeWay. Professional architects liability coverage is carried in the amount of \$2,000,000. Medical professional liability insurance is carried in the amount of \$2,000,000. Medical professional liability, automobile liability, and worker's compensation package policy.

LifeWay self-insures its employee medical and health benefits and worker's compensation exposures subject to certain maximum exposure levels. LifeWay's workers compensation selfinsured exposure is \$250,000 per claim with an aggregate annual loss cap of \$730,000 in Tennessee and an annual aggregate loss cap of \$1,208,000 in all other states. LifeWay's employee medical and health self-insured exposure is an aggregate loss cap of \$130,000 per individual.

12. Cumulative Effect of Change in Accounting Principle

At the beginning of fiscal year 2003, LifeWay changed its method of accounting for retail inventories from the retail inventory method to the lower of weighted average cost or market method. LifeWay believes the weighted average cost method is preferable because it results in greater precision in valuing inventories and cost of goods sold, and enables a better matching of revenues and cost of goods sold. The effect of the change as of the beginning of the year was a charge of \$8,312,000, which has been reflected as a cumulative effect of a change in accounting principle in the statement of activities. The pro-forma effect on prior years is not determinable.

Report of Independent Auditors

LifeWay Christian Resources of the Southern Baptist Convention

We have audited the accompanying statements of financial position of LifeWay Christian Resources of the Southern Baptist Convention as of September 30, 2003 and 2002, and the related statements of activities and cash flows for the fiscal years then ended. These financial statements are the responsibility of LifeWay's management. Our responsibility is to express an opinion on these financial statements based on our audits.

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

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of LifeWay Christian Resources of the Southern Baptist Convention at September 30, 2003 and 2002, and the results of its activities, the changes in its net assets and its cash flows for the fiscal years then ended in conformity with accounting principles generally accepted in the United States.

As discussed in Note 12 to the financial statements, in fiscal 2003 the Company changed its method of accounting for inventories.

Ernst & Young, LLP

Nashville, Tennessee December 12, 2003

GOLDEN GATE BAPTIST THEOLOGICAL SEMINARY STATEMENTS OF FINANCIAL POSITION JULY 31,

Assets		
0.000.000	2003	2002
Cash and cash equivalents	\$ 1,149,647	\$ 1,009,378
Accounts receivable	39,806	19,540
Receivables from charitable trusts	1,331,410	1,256,733
Notes receivable	1,277,240	1,240,996
Prepaid expenses and other assets	489,905	450,377
Marketable securities	8,249,118	7,323,689
Property, buildings and equipment, net	12,120,494	12,233,632
Beneficial interest in perpetual trusts	2,173,811	2,231,514
	\$26.831.431	\$25,765,859
Liabilities and Net Assets		
Liabilities		
Note payable to bank	\$ 250,000	\$ 345,097
Accounts payable and accrued liabilities	750,310	681,176
Post retirement benefit obligation	2.842,515	2,689,358
	3,842,825	3,715,631
Net Assets		
Unrestricted		
Undesignated	(2,566,317)	(2,699,360)
Quasi-endowment .	3,847,097	3,339,188
Invested in plant	12,120,494	12,233,631
Temporarily restricted	1,609,832	1,226,381
Permanently restricted	_7,977,500	7,950,388
	22,988,606	22,050,228
	\$26,831,431	\$25,765,859
See the accompanying notes to financial statements		

See the accompanying notes to financial statements.

STATEMENTS OF ACTIVITIES Year ended July 31, 2003

	remi emueu ou	my 51, 2005		
		Temporarily	Permanently	
	Unrestricted	Restricted	Restricted	Total
Operating Revenue				
Tuition and fees, net	\$ 1,789,544	S -	S -	\$ 1,789,544
Gifts and bequests	489,938	1,064,575	28,233	1,582,746
Southern Baptist Cooperative Program	3,696,633		0000000	3,696,633
Interest and dividends	122,499	212,592	-	335,090
Auxiliary enterprises	1,651,878			1,651,878
Other revenues and income	422,914			422,914
Net assets released from restrictions	1,384,377	(1.384.377)		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	9,557,784	(107,210)	28,233	9,478,807
Operating Expenses				
Instructional	3,641,892	0.50		3,641,892
Academic support	941,622	-		941,622
Institutional support	1,844,606			1,844,606
Student services	572,689			572,689
Auxiliary enterprises	1,500,080			1,500,080
	8,500,889			8,500,889
Operating profit	1,056,895	(107,210)	28,233	977,918
Nonoperating				
Realized and unrealized gains (losses)				
on marketable securities	167,451	472,568		640,020
Change in post retirement benefit		30		0.10,020
obligation	(153,157)		42	(153,157)
Loss on write-off of receivables				(133,137)
Gain (Loss) on value of beneficial intere	est -	30.403	(57,704)	(57,704)
Gain (Loss) on value of split-			(0.4.01)	(57,704)
interest agreements	-	18,093	56,584	74,677
Depreciation	(543,376)			(543,376)

Nonoperating CHANGE IN NET ASSETS Net assets – beginning as	(529,081) 527,813	490,661 383,451	(1,120) 27,113	(39,540) 938,378
previously reported Reclassification	12,873,459	1,226,381	7,950,388	22,050,228
Net assets - beginning - restated	12.873,459 \$13,401,273	1,226,381 \$ 1,609,832	7.950.388 \$7.977.500	22,050,228 \$22,988,606
See the accompanying notes to financial state	ments.			

STATEMENTS OF ACTIVITIES Year ended July 31, 2002

		Temporarily	Permanently	
Operating Revenue	Unrestricted	Restricted	Restricted	Total
Tuition and fees, net	C 1 660 405			
Gifts and beguests	\$ 1,559,496	S -	S -	\$ 1,559,496
Southern Baptist Cooperative Program	427,099	832,280	79,209	1,338,587
Interest and dividends	4,001,920			4,001,920
Auxiliary enterprises	231,907	107,936	-	339,843
Other revenues and income	1,518,378		1.0	1,518,378
Net assets released from restrictions	160,182		•	160,182
ivet assets released from restrictions	980,837	(980,837)		
O	8,879,818	(40,621)	79,209	8,918,406
Operating Expenses				
Instructional	3,346,945		77	3,346,945
Academic support	991,355		-	991,355
Institutional support	1,973,156	-	27	1,973,156
Student services	505,733	-	*1	505,733
Auxiliary enterprises	_1,513,337	-		1.513,337
	8,330,526			8.330,526
Operating profit	549,292	(40.621)	79,209	587,880
Nonoperating				
Realized and unrealized gains (losses)				90
on marketable securities	(765,642)	(291,731)	-	(1,057,373)
Change in post retirement benefit		85 90 93		
obligation	(105,007)	0.00	*	(105,007)
Loss on write-off of receivables	(23,593)	-		(23,593)
Gain (Loss) on value of beneficial inter	est -	1 - 2 - 2	(361,461)	(361,461)
Gain (Loss) on value of split-				
interest agreements		(52,647)	(107,157)	(159,804)
Depreciation	(542,366)			(542,366)
Nonoperating	(1,436,608)	(344,378)	(468,618)	(2,249,604)
CHANGE IN NET ASSETS	(887,316)	(384,999)	(389,409)	(1,661,724)
Net assets – beginning as				
previously reported	13,549,257	1,822,898	8,339,797	23,711,952
Reclassification	211,518	(211,518)	0,000,000	40,111,000
Net assets – beginning – restated	13,760,775	1,611,380	8,339,797	23,711,952
Net assets – ending	\$12.873.459	\$ 1,226,381	\$ 7,950,388	\$22,050,228
See the accompanying notes to financial statement		4 11201101	9 1220200	Tangle Value

Statements of Cash Flows Year Ended July 31,

	2003	2002
Cash flows from operating activities		
Change in net assets	\$ 938,378	\$(1,661,724)
Adjustments to reconcile change in net assets to net cash provided by operating activities		
Depreciation	543,376	542,366
Realized and unrealized (gains) losses on investments	(640,020)	1,057,373
Change in split-interest agreements	57,703	361,461
Changes in operating assets and liabilities		
Accounts receivable	(20,266)	92,341
Prepaid expenses and other assets	(39,528)	8,739
Accounts payable and accrued liabilities	69,134	(2,051)

Post retirement benefit obligation	153,157	105,007
Net cash provided by operating activities	1,061,933	503,513
Cash flows from investing activities		
Additions to plant assets	(430,237)	(398,619)
(Increase) decrease of notes receivable	(36,244)	264,178
Acquisitions of investments	(285,409)	_(100.075)
Net cash used in investing activities	(751,890)	(234,516)
Cash flows from financing activities		
Change in investments held in trust	(74,677)	159,804
Payments of notes payable	(95,097)	(304.903)
Net cash provided by financing activities	(169,774)	(145,099)
NET INCREASE IN CASH AND CASH EQUIVALENTS	140,269	123,897
Cash and cash equivalent - beginning	1,009,378	885,481
Cash and cash equivalents - ending	\$1,149,647	\$1,009,378
Supplemental disclosure of cash flow information:		
Cash paid for interest	\$5,911	\$_36,856

Notes to Financial Statements

NOTE A - THE SEMINARY

The Golden Gate Baptist Theological Seminary (the "Seminary"), a nonprofit California corporation, provides graduate level religious education in the western United States. The Seminary's main campus is located in Mill Valley, California. The Seminary also has the following campuses: the Southern California Campus in Brea, California; the Northwest Campus in Vancouver, Washington; the Arizona Campus in Phoenix, Arizona; and the Rocky Mountain Campus in Englewood, Colorado.

The Seminary is governed by a Board of Trustees elected by the Southern Baptist Convention (the "Convention").

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A summary of the significant accounting policies applied in the preparation of the accompanying financial statements follows:

· Fund Accounting

The accounts of the Seminary are maintained in accordance with the principles of fund accounting. This is the procedure by which resources for various purposes are classified for accounting purposes into funds that are in accordance with specified activities or objectives. For financial statement purposes all financial transactions are reported by the following net asset categories as prescribed for not-for-profit organizations by the Financial Accounting Standards Board.

· Unrestricted

Unrestricted net assets consist of all resources of the Seminary, which have not been specifically restricted by a donor.

** Temporarily Restricted

Temporarily restricted net assets consist of cash and other assets received with donor stipulations that limit the use of the donated assets. When a stipulated time restriction ends or purpose restriction is accomplished, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions.

.. Permanently Restricted

Permanently restricted net assets consist of assets whose use has been restricted for investment in perpetuity. The income from these assets is available for either general operations or specific programs as specified by the donor.

Cash and Cash Equivalents

The Seminary considers all highly liquid debt instruments purchased with maturity of three months or less to be cash equivalents, except for money market amounts, which are reported as marketable securities.

Marketable Securities

Investments are stated at fair value. Investment income, consisting of interest, dividends, realized and unrealized gains (losses), is allocated to temporarily restricted or permanently restricted net assets if stipulated by the donor. Income from pooled investments is allocated on the basis of carrying values, adjusted for additions and withdrawals.

· Accounts Receivable ·

The Seminary grants credit for tuition to certain of its seminarians, with typical payment terms corresponding to the semesters (with payments required in January, February, June and August) or the school year (with monthly payments required). Resulting accounts receivable are stated at the principal amount outstanding, net of an allowance for doubtful

accounts. An allowance for doubtful accounts is established when losses are estimated to have occurred, through a charge to expense. Receivables are charged against the allowance for doubtful accounts when management believes that collectibility is unlikely. The allowance was \$37,000 and \$59,000 at July 31, 2003 and 2002, respectively.

Property, Land and Equipment

Property, land and equipment are recorded at cost. Depreciation is provided in amounts sufficient to relate the cost of depreciable assets to activities over their estimated service lives, ranging from 5 to 50 years, using the straight-line method.

Tuition and Fee Revenue

Tuition and fee revenue is recognized at the standard catalog rate.

Operating and Nonoperating

Revenues, expenses, gains and losses are allocated between operating and nonoperating based on the underlying influence, control and discretion of management. Accordingly, operating revenue includes tuition, interest and dividends, Southern Baptist Convention allocations and auxiliary enterprises but does not include realized and unrealized gains (losses) on marketable securities. Operating expenses include salaries and wages, facility costs, supplies and professional services but does not include bad debts, loss on value of beneficial interest in perpetual trusts, change in postretirement benefit obligation and depreciation.

Functional Classification of Expenses

The Seminary's program consists of a single activity, which is to provide education to seminarians. Accordingly, certain costs have been allocated using activity based costing, which allocates facility costs on the basis of square feet, and costs on a functional basis are reported in the statement of activities to the financial statements.

· Income Taxes

The Seminary has been granted tax-exempt status by the Internal Revenue Service and the California Franchise Tax Board under sections 501(c)(3) and 23701(d), respectively.

Use of Estimates

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

· Reclassifications

Certain prior year information has been reclassified to conform to current year presentation.

NOTE C - CONCENTRATIONS OF CREDIT

The Seminary maintains its cash accounts with banks located in the Greater Bay Area. Cash balances are insured by the F.D.I.C. up to \$100,000 per bank. At July 31, 2003 and 2002, the Seminary had cash balances that exceeded the balance insured by the F.D.I.C.

NOTE D - MARKETABLE SECURITIES

Marketable securities consist of the following at July 31:

		A005	The second secon
	550	Fair	Unrealized
	Cost	Value	Appreciation
Short Term Funds(Money Market)	\$ 456,789	\$ 456,789	\$ -
Multi-Strategy Bond Fund	1,425,287	1,556,246	130,959
Multi-Strategy Equity Fund	3,663,412	4,464,371	800,959
Intermediate Term Fund	366,593	366,401	(192)
Venture Partners III	42,640	33,087	(9,553)
Real Estate Securities Fund	44,761	41,237	(3,524)
Realty Investors II	36,020	39,150	3,130
Pooled Funds - California			
Baptist Foundation	781,736	741,172	(40,564)
Other Investments	578,985	_550,666	(28,319)
	\$7,396,223	\$8,249,118	\$ 852,895
		2002	
		Fair	Unrealized
	Cost	Value	Appreciation
Short Term Funds(Money Market)	\$ 459,890	\$ 459,890	\$ -
Multi-Strategy Bond Fund	1,370,937	1,478,574	107,637
Multi-Strategy Equity Fund	3,419,945	3,744,922	324,977
Intermediate Term Fund	290,609	304,811	14,202
Venture Partners III	55,316	45,106	(10,210)

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Real Estate Securities Fund	20,969	25,267	4,298
Realty Investors II	45,625	45,550	(76)
Pooled Funds - California			
Baptist Foundation	782,308	692,516	(89,792)
Other Investments	593,151	_527,054	_(66,097)
	\$7,038,750	\$ <u>7.323.689</u>	\$ 284,939
NOTE E - NOTES RECEIVABLE			
Notes receivable consist of the following:		2003	2002
Home purchase assistance program		\$ 1,250,650	\$ 1,210,650
Faculty home loan program		26,590	30,346
		\$_1,277,240	\$_1,240,996

Notes issued under the Home Purchase Assistance Program help faculty and certain staff to purchase or refinance a home in the area. Interest at the rate of 2% is payable annually. At the time of sale or disposition of the home, additional interest is computed on the increase in the value of the property, not to exceed 10% per annum is due.

Faculty home loans to assist with the purchase of a home are limited to \$15,000. Interest ranges from 6% to 7% and the terms of the loans range from eight to ten years.

NOTE F - PREPAID EXPENSES AND OTHER ASSETS

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The Seminary has a twenty-year agreement with the Northwest Baptist Convention to occupy space in the Northern Baptist Center. At inception of the agreement, the Seminary made a single payment of \$500,000. If the agreement is dissolved within five, ten or fifteen years, the Seminary is entitled to a refund of \$375,000, \$250,000 or \$125,000, respectively. The agreement expires in 2017. Prepaid rent was approximately \$348,000 and \$373,000 at July 31, 2003 and 2002, respectively. Rent expense under this agreement for both years was \$25,000.

NOTE G - PROPERTY, BUILDINGS, AND EQUIPMENT

Property, plant, and equipment consist of the following:

	2003	2002
Buildings and improvements	\$ 15,781,778	\$ 15,557,042
Furniture, fixtures, and equipment	3,982,255	3,882,724
Library books and films	214,986	144,961
Construction in progress	140,683	104,738
	20,119,702	19,689,466
Less accumulated depreciation	9,346,718	8,803,344
	10,772,984	10,886,122
Land	1,347,510	1,347,510
	\$_12,120,494	\$ 12,233,632

Depreciation expense for the years ended July 31, 2003 and 2002, was \$543,000 and \$542,000, respectively.

NOTE H - LINE OF CREDIT

The Seminary had borrowed \$250,000 and \$345,097 of its \$800,000 line of credit at July 31, 2003 and 2002, respectively. The line was renewed on July 14, 2003 and expires on May 5, 2004. Interest is paid monthly at 0.5% over the bank's prime lending rate. Interest expense on the line of credit for the years ended July 31, 2003 and 2002, was \$5,911 and \$36,856, respectively.

NOTE I - PENSION PLAN

All full-time employees are eligible to participate in a defined contribution retirement plan (the "Plan"), under Section 403(b) of the Internal Revenue Code. The Plan is administered by the Annuity Board of the Southern Baptist Convention and operates as a multiemployer plan. The Plan is noncontributory for employees, and employer contributions are 10% of each participant's annual earnings after three years of continuous service with either the Seminary or another entity operating under the oversight of the Southern Baptist Convention. Pension expense for the years end July 31, 2003 and 2002, was \$250,753 and \$270,468, respectively.

NOTE J - POSTRETIREMENT BENEFIT OBLIGATION

Substantially all Seminary employees are eligible for certain post retirement health and supplemental benefits at normal retirement age if working for the Seminary at such date. The Seminary has not funded a trust in conjunction with such benefits and pays such post retirement benefit costs on a pay-as-you-go basis. At July 31, 2003 and 2002, the Seminary has recorded a benefit obligation of \$2,842,515 and \$2,689,358, respectively in the statement of financial position using the major assumptions of a 6.0% and 6.5% discount rate at July 31 2003 and 2002, respectively, 4.5% and 4.5% rate of compensation increase at July 31, 2003 and 2002 respectively, and assumed health care cost trend initial rate of 10% and 10% at July 31, 2003 and 2002, respectively. Other assumptions used for both years were an ultimate rate of 5% (time to ultimate rate of 8 years) and dental care trend rate of 5%. During 2003 and 2002, the Seminary paid \$120,379 and \$86,051 in benefits, respectively.

NOTE K - QUASI-ENDOWMENT

The Seminary has a quasi-endowment fund, which is designated to help Seminary employees and faculty purchase homes. The money is used to fund the Home purchase assistance program and the Faculty home loan program (see note E for outstanding loan amounts).

NOTE L - TEMPORARILY RESTRICTED NET ASSETS

Temporarily restricted net assets were held for the following purposes at July 31:

2000	2003	2002
Instruction	\$ 118,359	\$.
Student aid and services	451.518	310.689
Regional Campuses	295,423	316,282
Renovations	127,610	65,000
Technology	138,297	159,527
Other	85,649	
Receivables from charitable trusts	392,976	_374,883
	\$1,609,832	\$1,226,381

Net assets released from purpose restrictions during the year ended July 31, 2003 and 2002 were as follows:

	2003	2002
Instruction	\$ 452,408	\$ 372,655
Student aid and services	85,174	108,077
Regional Campuses	551,266	303,215
Renovations	160,441	
Technology	25,298	107,109
Other	109,790	_89,781
	\$1,384,377	\$ 980,837

NOTE M - PERMANENTLY RESTRICTED NET ASSETS

Permanently restricted net assets were held to support the following at July 31:

		2003	
	Endowments	Beneficial interest	Total
Instruction	\$ 597,808	\$2,213,219	\$2,811,027
Student aid and services	2,801,795	576,377	3,378,172
Institutional support	1,463,867	301,478	1,765,345
Faculty development	1,786	21,170	22,956
	\$4,865,256	\$3,112,244	\$7,977,500
	20-20-00-00-00-00-00-00-00-00-00-00-00-0	2002	
	Endowments	Beneficial interest	Total
Instruction	\$ 586,401	\$2,107,758	\$2,694,159
Student aid and services	2,784,970	708,084	3,493,054
Institutional support	1,463,867	276,352	1,740,219
Faculty development	1,786	21,170	22,956
15	\$ 4,837,024	\$3,113,364	\$7,950,388

NOTE N - FUNCTIONAL CLASSIFICATION

The expenses of the Seminary are classified on a functional basis among its program and supporting services as follows:

	2003				
	Allocated p	plant operations	Nonallocated plant operations		
	Expenses		Expenses	Expenses with capital expenditures	
Expenses					
Instructional expenses	\$3,641,892	\$3,718,127	\$3,504,844	\$3,553,438	
Academic support	941,622	1,011,608	815,807	899,661	
Institutional support	1,844,606	1,917,853	1,712,930	2,009,704	
Student services	572,689	599,478	524,532	524,532	
Plant Operations			976,821	976,821	
Education and general	7,000,809	7,247,066	7,534,934	7,964,156	
Auxiliary enterprises	1,500,080	1,797,198	965,955	966,971	
Total Operating Expenses	\$8,500,889	\$9,044,264	\$8,500,889	\$8,931,127	

	2002				
	Allocated p	plant operations	Nonallocated	plant operations	
	Expenses with Expenses depreciation		Expenses	Expenses with capital expenditures	
Expenses					
Instructional expenses	\$ 3,346,945	\$ 3,423,039	\$ 3,214,952	\$ 3,236,296	
Academic support	991,355	1,061,211	870,181	884,797	
Institutional support	1,973,156	2,046,288	1,846,339	2,193,219	
Student services	505,733	532,472	459,352	459,352	
Plant operations			940,792	940,792	
Educational and general	6,817,190	7,063,010	7,331,615	7,714,456	
Auxiliary enterprises	1,513,336	1,809,901	998,911	1.014,709	
Total operating expenses	\$ 8,330,526	\$ 8,872,911	\$ 8,330,526	\$ 8,729,165	

NOTE O - TUITION

Tuition is reflected net of student scholarships and tuition discounts for Seminary's employees and their dependents. Student scholarships were \$82,863 and \$99,334 in 2003 and 2002, respectively, and tuition discounts were \$87,295 and \$81,434 in 2003 and 2002, respectively.

NOTE P - LOSS ON WRITE-OFF OF BENEFICIAL INTEREST

During the year ended July 31, 2003, the Seminary received information from the Northwest Baptist Foundation ("NWBF") that the Seminary was in fact not the beneficiary of certain funds as previously reported by NWBF. Accordingly, the Seminary's management removed such funds, totaling \$162,000, from the accompanying Statement of Financial Position. This amount is included in the Loss in value of beneficial interest in the accompanying Statement of Activities for the year ended July 31, 2003.

NOTE O - SETTLEMENT INCOME

During the year ended July 31, 2003, the Seminary received a settlement of approximately \$244,000 related to prior financial losses related to a bankruptcy filing by the Baptist Foundation of Arizona (the "Foundation"). The Foundation used to manage some of Seminary's investments. The settlement was recorded as Other Revenue and Income in the accompanying Statement of Activities for the year ended July 31, 2003.

REPORT OF INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS

Board of Trustees

Golden Gate Baptist Theological Seminary

We have audited the accompanying statements of financial position of Golden Gate Baptist Theological Seminary (a nonprofit California corporation) as of July 31, 2003 and 2002, and the related statements of activities and cash flows for the years then ended. These financial statements are the responsibility of Golden Gate Baptist Theological Seminary's management. Our responsibility is to express an opinion on these financial statements based on our audit.

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

In our opinion, the financial-statements referred to above present fairly, in all material respects, the financial position of Golden Gate Baptist Theological Seminary at July 31, 2003 and 2002, and the change in its net assets and its cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

Grant Thornton LLP San Francisco, California September 29, 2003

Golden Gate Baptist Theological Seminary Distribution by States of Cooperative Program Receipts Years ended July 31, 2003 and 2002

Church	2003	2002		2003	_2002_
Churches	\$141,696	\$152,653	New Mexico	2,338	20,297
Misc/Individuals	7,136	12,254	New York	20,142	4,462
Alabama	334,997	342,263	North Carolina	3,549	195,291
Alaska	3,937	4.162	Northwest	189,743	15,135
Arizona	14,237	14,954	Ohio	14,042	37,118
Arkansas	149,664	156,176	Oklahoma	35,579	175,348
California	43,269	45,034	Pennsylvania-South Jersey		3,774
Colorado	12,009	10.731	South Carolina	3,960	248,739
District of Columbia	6,743	5,570	Tennessee	241,911	272,346
Florida	264,906	275,995	Texas-BGCT	263,439	204,382
Georgia	389,774	440,005	Texas-SBTC	212,720	152,833
Hawaii Pacific	6,434	5,956	Utah-Idaho	165,878	2,491
Illinois	54,255	55,887	Virginia-BGAV	2,613	50,068
Indiana	15,547	13,732	Virginia-SBCV	42,946	49,513
Iowa	1,748	1,919	West Virginia	58,278	7,555
Kansas-Nebraska	17,308	21,397	Wyoming	8,743	2,477
Kentucky	157,430	158,773	Puerto Rico/	0,740	2,417
Louisiana	148,263	152,196	U.S. Virgin Islands	2,503	105
Maryland-Delaware	32,177	34,156	Dakota Fellowship	30	433
Michigan	10,200	10,453	Montana Fellowship	519	1,644
Minnesota-Wisconsin	1,047	2,078	Total		1,044
Mississippi	209,341	213,858	Cooperative Program	3,597,976	3,714,372
Missouri	124,199	132,724	Total Designations	98,658	287,548
Nevada	1,895	4,876		3,696,633	\$4,001,920
New England	5,060	2,560	- Juli ariani isanina	- marchinesis	~3001.7EU

MIDWESTERN BAPTIST THEOLOGICAL SEMINARY, INC.

STATEMENT OF FINANCIAL POSITION

July 31, 2003 (With comparative totals as of July 31, 2002)

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	2003	2002
Current Assets:		
Cash	\$ 875,922	\$ 851,541
Accounts receivable - students		
(less allowance for doubtful accounts		
of \$15,000 in 2003 and \$15,000 in 2002)	129,103	76,558
Investments	3,342,414	3,180,887
Total Current Assets	4,347,439	4,108,986
Property and Equipment:		
Buildings and site improvements	10,547,656	9,885,278
Equipment and library books	3,325,115	3,253,578
100	13,872,771	. 13,138,856
Less accumulated depreciation	10,200,322	9,761,653
The contraction of the contracti	3,672,449	3,377,203
Land	1,288,327	1,138,327
Net property and equipment	4,960,776	4,515,530
Other Asset:		
Donated collections, artifacts	169,643	169,643
Total Assets	\$ <u>9,477,858</u>	\$ 8,794,159

See accompanying notes.

LIABILITIES AND NET ASSETS

	2003	2002
Liabilities:		
Accounts payable and accrued expenses	\$ 529,026	\$ 456,548
Students' deposits and deposits held in custody	25,250	25,950
Deferred income	144,446	113,427
Present value of annuities payable	64,231	15,953
Total Liabilities	762,953	611,878
Net Assets:		
Unrestricted	5,942,919	5,541,467
Temporarily restricted	1,399,322	1,271,250
Permanently restricted	1,372,664	1,369,564
Total Net Assets	8,714,905	8,182,281
Total Liabilities and Net Assets	\$ 9,477,858	S_8,794,159
Total Net Assets	8,714,905	8,182,28

See accompanying notes

STATEMENT OF ACTIVITIES

Year Ended July 31, 2003

(With comparative totals for the year ended July 31, 2002)

	2003				
1.47 F W. C 13 T W. C.	Unrestricted	Temporarily Restricted	Permanently Restricted	Total	2002 Total
Revenues:					
Tuition and fees	\$ 860,482	S -	\$.	\$ 860,482	\$ 708,923
Investment income	24,643	97,377	-	122,020	170,678
Unrealized gains (losses)	19,235	59,326	78	78,561	(491,126)
Private gifts, grants and bequests:					
Co-op program	2,891,438	51		2,891,438	3,012,313
Co-op program - state designated	86,374			86,374	143,707
Other	838,684	120,852	3,100	962,636	385,943
Auxiliary enterprises:					200000000000000000000000000000000000000
Student housing	607,392	40		607,392	585,915
Other sources	115,038	·		115,038	48,197
Total Revenues, Gains and Other Support	5,443,286	277,555	3,100	5,723,941	4,564,550
Net Assets Released from Restrictions	149,483	(149,483)	-		
Total Revenues	5,592,769	128,072	3,100	5,723,941	4,564,550

Expenses:					
Instruction	1,969,650		-1	1,969,650	1,784,047
Libraries	306,720			306,720	249.840
General administration	1,657,859	- 62		1,657,859	1,640,557
Student aid	207,600	120		207,600	224,803
Operation and maintenance of plant	1,049,488	- 2		1.049,488	1,056,780
Total Expenses	5,191,317		-	5,191,317	4.956,027
Change in Net Assets	401,452	128,072	3,100	532,624	(391,477)
Net Assets at Beginning of Year	5,541,467	1,271,250	1,369,564	8.182,281	8,573,758
Net Assets at End of Year	\$ 5,942,919	\$ 1,399,322	\$ 1,372,664	\$ 8,714,905	\$ 8,182,281

See accompanying notes.

STATEMENT OF CASH FLOWS Year Ended July 31, 2003

(With comparative totals for the year ended July 31, 2002)

, and the same to	2003	2002
Cash Flows from Operating Activities:	2003	2002
Contributions and bequests received	\$ 3,122,506	\$ 3,521,520
Student tuition, fees and housing	1,445,648	1,309,663
Interest and dividends received	122,020	170,678
Other receipts	115,038	48,197
Payments to vendors for goods and services	(1,862,312)	
Salaries and benefits paid to faculty and staff		(1,949,580)
Payments on post-employment benefits	(2,719,755)	(2,726,867)
Net cash provided by operating activities	(36,282)	(29,556)
Cash Flows from Investing Activities:	186,863	344,055
Purchase of equipment and building improvements	(122.016)	/1 502 020
Purchase of investments	(133,916)	(1,593,920)
	(123,507)	(203,660)
Proceeds from redemption of investments	40,541	1,346,511
Payments on annuities	(13,542)	(10,722)
Net cash used by investing activities	_(230,424)	(461,791)
Cash Flows from Financing Activities:		
Contributions restricted for long-term investment	67,942	20,443
Net cash provided by financing activities	67,942	20,443
Net Increase (Decrease) in Cash	24,381	(97,293)
Cash at Beginning of Year	851,541	948,834
Cash at End of Year	\$ 875,922	\$ 851,541

See accompanying notes.

Reconciliation of Change in Net Assets to Net Cash Provided by Operating Activities

	2003	2002
Change in Net Assets	\$ 532,624	\$ (391,477)
Adjustments to Reconcile Change in Net Assets to		
Net Cash Provided by Operating Activities:		
Unrealized (gains) losses on investments	(78,561)	491,126
Depreciation and amortization	438,670 -	419,302
Donated land and building	(750,000)	
Change in Operating Assets and Liabilities:		
Accounts receivable	(52,545)	(36,775)
Prepaids and deferred costs		3,218
Accounts payable and accrued expenses	134,298	(172,496)
Student deposits and deposits held in custody	(700)	(2,200)
Deferred income	31,019	53,800
Contributions restricted for long-term investment	(67,942)	_(20,443)
Net Cash Provided by Operating Activities	\$_186,863	\$_344,055

See accompanying notes.

NOTES TO FINANCIAL STATEMENTS

July 31, 2003

1. ORGANIZATION AND SIGNIFICANT ACCOUNTING POLICIES

Organization and Nature of Operations – Midwestern Baptist Theological Seminary, Inc. (the Seminary) is an agency of the Southern Baptist Convention (SBC) and is governed by a Board of Trustees elected by the SBC. The Seminary, with its primary campus located in Kansas City, Missouri, is accredited by the North Central Association of Colleges and Schools and the Association of Theological Schools in the United States and Canada. The Seminary operates masters and diploma courses in Wichita, Kansas, St. Louis and Springfield, Missouri, and doctoral programs in Tulsa and Oklahoma City, Oklahoma, and Little Rock, Arkansas. Revenues are received from tuition, residential housing, gifts, endowments, and other auxiliary services.

Accounts Receivable – The student receivables consist of unpaid tuition, fees and housing. Accounts receivable are stated at the amount management expects to collect from outstanding balances. Management provides for probable uncollectible amounts through the provision for a bad debt expenses and an adjustment to a valuation allowance based on its assessment of the current status of individual accounts. Balances that remain outstanding after management has used reasonable collection efforts are written off through a charge to the valuation allowance. Changes to the valuation allowance have not been material to the financial statements. No collateral is required to support any receivables.

Basis of Presentation – The financial statements include certain prior year summarized comparative information in total, but not by net asset category. Such information does not include sufficient detail to constitute a presentation in conformity with generally accepted accounting principles. Accordingly, such information should be read in conjunction with the Seminary's financial statements for the year ended July 31, 2002, from which the summarized information is derived.

Contributions – The Seminary reports gifts of cash and other assets as restricted support if they are received with donor stipulations that limit the use of the donated assets. When a donor restriction expires, that is, when a stipulated time restriction ends or purpose for restriction is accomplished, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions.

The Seminary has adopted the policy that the contributions restricted for capital improvements are released to unrestricted revenue when the property is placed in service.

Conditional pledges receivable, primarily in the form of future bequests, approximated \$350,000 at July 31, 2003. These pledges will be reflected in the Seminary's records when they become unconditional.

Concentrations of Risk – The Seminary's donors and students are drawn from throughout the United States. However, the Southern Baptist Convention contributed 73% and 85% of the Seminary's gifts in fiscal 2003 and 2002, respectively. The Seminary maintains its cash balances in a financial institution located in Kansas City, Missouri. These balances are insured by the Federal Deposit Insurance Corporation up to \$100,000. The Seminary put all its funds in a sweep account whereby the bank pledges government securities to insure any amounts over the \$100,000 FDIC limit.

Estimates — The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues, expenses, gains, losses, and other changes in net assets during the period. Actual results could differ from those estimates.

Income Taxes – The Seminary is exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code. In addition, the Seminary is classified as an organization that is not a private foundation under Section 509(a)(1).

Investments – Investments in equity securities having a readily determinable fair value and all debt securities are carried at fair value, determined primarily from quoted market prices. All other investments are valued at the lower of cost (or fair value at time of donation, if acquired by contribution) or market value. Investment income and gains that are initially restricted by donor stipulation, and for which the restriction will be satisfied in the same year, are included in unrestricted net assets. Other investment income, gains and losses are reflected in the statement of activities as unrestricted, temporarily restricted, or permanently restricted based upon the existence and nature of any donor or legally imposed restrictions. Investment income consists principally of interest and dividends.

Property and Equipment – Property and equipment are depreciated over the estimated useful life of each asset, which ranges from 5 to 40 years. Annual depreciation is primarily computed using the straight-line method. Expenditures for physical plant and equipment over a nominal amount have been substantially recorded at cost with the exception of gifts, which are recorded at market value at date of acquisition.

Reclassifications - Certain amounts in the 2002 financial statements have been reclassified to be consistent with the 2003 presentation.

2. INVESTMENTS

The investments at July 31, 2003 and 2002 consisted of the following:

Postario	2003	2002
Pooled funds	\$ 3 342 414	€ 2 190 997

The funds administered and invested under the direction of the Southern Baptist Foundation and Missouri Baptist Foundation have been pooled for investment purposes with funds received from other Baptist institutions. At July 31, 2003, the pooled funds consisted of cash and equivalents (24%), domestic common stocks (24%), domestic corporate bonds (34%), real estate (1%), and U.S. Treasury bonds and other U.S. agency debt (17%).

3. POST-RETIREMENT OBLIGATIONS

The Seminary provides certain health care and life insurance benefits to former employees or their spouses. Under this program, the expected cost of retiree health and life insurance benefits is charged to expense during the years that the employee renders service to the Seminary. In 2003 and 2002, the cost of benefits was \$36,282 and \$29,256, respectively. The accumulated post-retirement benefit obligation was \$300,000 at July 31, 2003 and 2002. The Seminary does not intend to pre-fund this obligation. The unfunded accumulated post-retirement benefit obligation was estimated using a 6% increase in current health and life insurance costs over the remaining expected lives of the individuals and was discounted using a rate of 4%.

UNRESTRICTED NET ASSETS

Unrestricted net assets were allocated as follow	vs at July 31, 2003 and 2002;	
	2003	2002
Net investment in property and equipment	\$4,960,776	\$4,515,530
Undesignated	827,757	815,175
Designated for annuity	108,805	165,824
Designated for maintenance	45,581	44,938
Total Unrestricted Net Assets	\$5,942,919	\$5,541,467
S. TEMPORARILY RESTRICTED NET ASS	ETS	
Temporarily restricted net assets consisted of the	ne following at year-end:	
Cash	\$ 187,037	\$ 187,037
Investments	1,212,285	1,084,213
Total Temporarily Restricted Net Assets	\$1,399,322	\$1,271,250
Temporarily restricted net assets are available	for the following purposes:	
Scholarships and student loans	\$ 500,931	\$ 454,899
Buildings and equipment	159,160	114,956
Ministry and general	700,290	664,850
Lectureships	38,941	36,545
Total Temporarily Restricted Net Assets	\$1,399,322	\$1,271,250

6. TEMPORARILY RESTRICTED ASSETS RELEASED FROM RESTRICTIONS

Net assets were released from donor restrictions by incurring expenses satisfying the restricted purposes or by occurrence of other events specified by donors. These amounts released during the years ended July 31, 2003 and 2002. are as follows:

	2003	2002
Scholarships and loans extended	\$ 52,045	\$ 59,928
Property and equipment	23,979	144,416
Fund-raising and public relations	1,835	2,554
Ministry	71,624	38,126
Total	\$_149,483	\$_245,024
7. PERMANENTLY RESTRICTED NET ASSETS		
Permanently restricted net assets are restricted to:		
Investments in perpetuity, the income from		

which is expendable to support: \$ 681,410 \$ 678,310 Scholarships and student loans 633,889 Ministry and general 633,889 832 832 Property and equipment 56,533 56,533 Lectureships Total Permanently Restricted Net Assets

8. COOPERATIVE PROGRAM APPORTIONMENT

The Seminary received a large portion of its operating revenues from the Cooperative Program of the Southern Baptist Convention. The revenues are recorded ratably over the year based on the annual budget allocation of the Convention.

During the years ended July 31, 2003 and 2002, the Seminary received \$2,891,438 and \$3,012,313, respectively, from the Convention. The Convention reported that the monies came from the organizations located in the following regions:

	2003	2002
Alabama	\$269,213	\$277,571
Alaska	3,164	3,375
Arizona	11,441	12,127
Arkansas	120,275	126,657
California	34,772	36,522
Colorado	9,651	8,702
District of Columbia	5,419	4,517
Florida	212,886	223,829
Georgia	313,234	356,839
Hawaii	5,170	4,830
Illinois	43,601	45,324
Indiana	12,494	11,126
Iowa Fellowship	1.405	1,556
Kansas-Nebraska	13,909	17,353
Kentucky	126,515	128,763
Louisiana	119,148	123,429
Maryland-Delaware	25,859	27,700
Michigan	8,197	8,477
Minnesota-Wisconsin	842	1,685
Mississippi	168,233	173,436
Missouri	99,810	107,638
Nevada	4,067	3,954
110 1000	1,879	2,076
New England New Mexico	16.186	16,460
New York	2,852	3,319
North Carolina	152,483	158,379
Northwest	11,285	12,275
Ohio	28,592	30,102
Oklahoma	141,255	142,205
Pennsylvania-South Jersey	3,183	3,060
South Carolina	194,406	201,725
Tennessee	211,707	220,870
Texas - BGCT	170,948	165,752
Texas - SBTC	133,304	123,946
Utah-Idaho	2,100	2,021
Virginia - BGAV	34,513	40,605
Virginia - SBCV	46,834	40,154
West Virginia	7,026	6,127
Wyoming	2,011	2,009
Puerto Rico/U.S. Virgin Islands	24	85
Dakota Fellowship	417	351
Montana Fellowship	1,523	1,333
Specials	119,605	134,049
Total Revenues Received from the Convention	\$2,891,438	\$3,012,313

9. PENSION PLAN

The Seminary participates in the retirement program of the Annuity Board of the Southern Baptist Convention. All administrative officers, directors, supervisory personnel and regular faculty are eligible for the plan, which is a defined contribution plan. Seminary contributions range from 6% to 10% of eligible compensation. The total pension expense for the years ended July 31, 2003 and 2002 was \$126,178 and \$126,798, respectively.

10.ALLOCATION OF EXPENSES

The cost of providing various program and supporting activities of the Seminary has been reported on a natural basis in the statement of activities. The costs of program services and supporting activities, including allocation of certain costs, are summarized below.

	2003	2002
Program services:		-00000000
Instruction	\$ 2,283,628	\$ 2,036,008
Student aid and housing	1.255,223	1,281,583
Total Program Services	3,538,851	3,317,591
Supporting services:		72 (0.00)
Administration	1,319,733	1,381,625
Fund-raising	332,733	256,811
Total Supporting Services	1.652,466	1,638,436
Total Allocation of Expenses	\$_5,191,317	\$ 4,956,027

11.COMMITMENTS

In 2002, the Seminary entered into operating leases for office equipment. The leases have terms of 60 months. The Seminary paid \$16,265 in rent on these leases for 2003. The future minimum lease payment under this lease is as follows:

Year Ending July 31,	
2004	\$16,265
2005	16,265
2006	16,265
2007	_10.843
	\$ 59,638

12.SIGNIFICANT ESTIMATES AND CONCENTRATIONS

Generally accepted accounting principles require disclosure of certain estimates and current vulnerabilities due to certain concentrations. Those matters include the following:

As discussed in Note 3, the Seminary provides health care and life insurance benefits to former employees or their spouses. An estimate of this liability has been recorded using assumptions about life expectancies, increases in health and life insurance premiums and discount rates. The Seminary's estimate for this liability could change materially in the future if the health insurance program is changed or modified.

13.PRIOR PERIOD ADJUSTMENTS

During 2003, management determined that net assets previously recorded as restricted were board designated. These amounts have been reclassified accordingly.

		Temporarily	Permanently	
	Unrestricted	Restricted	Restricted	Totals
Net assets as reported, 7/31/02	\$5,375,643	\$1,357,335	\$1,449,303	\$8,182,281
Annuities	165,824	_(86,085)	(79,739)	
Net assets as restated, 7/31/02	\$5,541,467	\$1,271,250	\$1,369,564	\$8,182,281

REPORT OF INDEPENDENT AUDITORS

Board of Trustees

Midwestern Baptist Theological Seminary, Inc.

We have audited the accompanying statement of financial position of Midwestern Baptist Theological Seminary, Inc. (the Seminary) as of July 31, 2003, and the related statements of activities and cash flows for the year then ended. These financial statements are the responsibility of the Seminary's management. Our responsibility is to express an opinion on these financial statements based on our audit. The prior year summarized comparative information has been derived from the Seminary's 2002 financial statements and, in our report dated September 13, 2002, we expressed an unqualified opinion on those financial statements.

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

As discussed in Note 13 to the financial statements, the Seminary has corrected the classification of certain net asset accounts.

Management has estimated the value of certain property donated and capitalized during the year at \$150,000 for land and \$600,000 for building. The building is being depreciated over an estimated useful life of 40 years. In our opinion, donated property should be recorded at fair value to conform with accounting principles generally accepted in the United States of America. The Seminary's records did not permit us to satisfy ourselves that the amount recorded is the fair value of the property. The effect on the financial statements of the preceding matter is not reasonably determinable.

In our opinion, except for the effect of the matter discussed in the preceding paragraph, the financial statements referred to above present fairly, in all material respects, the financial position of Midwestern Baptist Theological Seminary, Inc. as of July 31, 2003, and the changes in its net assets and its cash flows for the year then ended, in conformity with generally accepted accounting principles of the United States of America.

Keller & Owens, LLC September 5, 2003

Expenses: Programs:

Division of Biblical Studies

NEW ORLEANS BAPTIST THEOLOGICAL SEMINARY CONSOLIDATED FINANCIAL STATEMENTS AND INDEPENDENT AUDITOR'S REPORT FOR THE YEARS ENDED JULY 31, 2003 AND 2002

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION JULY 31, 2003 AND 2002

	2003	2002
Assets:		
Cash and cash equivalents	\$ 2,552,442	\$ 2,005,085
Accounts receivable, less allowance for doubtful		
accounts of \$40,000 in 2003 and 2002	1,302,437	349,760
Accounts receivable - related organizations	230,000	412,621
Inventories, prepaid expenses and other assets	557,577	481,199
Investments	43,453,190	41,017,205
Property and equipment, net	25,044,925	26,435,410
Funds held in trust by others	1.881,289	1,759,690
Total assets	\$75,021,860	\$72,460,970
Liabilities:		
Accounts payable and accrued expenses	\$ 745,271	\$ 1,672,777
Accounts payable - related organizations	522,727	367,162
Deposits and deferred revenue	1,967,069	545,926
Total liabilities	3,235,067	2,585,865
Net assets:		
Unrestricted	39,317,674	37,978,073
Temporarily restricted	6,657,222	6,617,158
Permanently restricted	25,811,897	25,279,874
Total net assets	71,786,793	69,875,105
Total liabilities and net assets	\$75,021,860	\$72,460,970

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

CONSOLIDATED STATEMENT OF ACTIVITIES FOR THE YEAR ENDED JULY 31, 2003

I ON I	REAL RESIDENCE	DED SCEL S	1, 2000		
	Unrestricted	Temporari Restricte		Permanently Restricted	_Total_
ues, gains, and other support:					
dent tuition and fees S	5,079,435	S	- 5	**	\$ 5,079,435
ts:					
Southern Baptist Convention -					
Cooperative Program	7,319,853		-	* 1	7,319,853
Other	1,276,346	933,85	56	293,891	2,504,093
lowment income	284,582	363,15	58	32,497	680,237
estment and other income	461,550	911,70	06	77,880	1.451.136
appreciation (depreciation)					
n fair value of investments	(151,839)	(1.92	25)	6,156	(147,608)
inge in value of funds held					(
n trust by others				108,205	108,205
ts to funds held in trust by others	-			13,394	13,394
es and services of auxiliary enterprises	1,292,234				1,292,234
er _	1,590,512	-	-	-	1,590,512
Total revenues, gains and					
other support	17,152,673	2,206,79	95	532,023	19,891,491
sets released from restrictions	2,166,731	(2.166.7)	31)		

850,715

850,715

Division of Theological and				
Historical Studies	399,039	2		399,039
Division of Pastoral Ministries	862,576			862,576
Division of	100,000			100000000
Christian Education Ministries	530,596		50	530,596
Division of				
Church and Music Ministries	558,408			558,408
Center of Evangelism				
and Church Growth	167,223	2	2	167,223
Leavell College	831,086	(4)	**	831,086
Non-Divisional Academic	2,816,634			2,816,634
Library	789,022	-	-	789,022
Support services:				
Academic Dean's Office	167,137	22	2	167,137
Registry Office	271,876	(*)	•	271,876
Administrative and general	2,238,277			2,238,277
Maintenance	1,288,903			1,288,903
Student aid	1,251,887		2	1,251,887
Auxiliary enterprises	2,716,510		- 1	2,716,510
Capital projects	1,123,123			1,123,123
Depreciation	1.116,791	-		1.116,791
Total expenses	17,979,803			17,979,803
Changes in net assets	1,339,601	40,064	532,023	1,911,688
Net assets at beginning of year	37,978,073	6,617,158	25,279,874	69,875,105
Net assets at end of year	\$_39,317,674	\$_6,657,222	\$ 25,811,897	\$ 71,786,793

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

CONSOLIDATED STATEMENT OF ACTIVITIES FOR THE YEAR ENDED JULY 31, 2002

\$3 880	Unrestricted	Temporarily Restricted	Permanently Restricted	Total_
Revenues, gains, and other support:				Accordance to the contract of
Student tuition and fees	\$ 4,395,433	S -	\$ -	\$ 4,395,433
Gifts:				
Southern Baptist Convention -				
Cooperative Program	7,046,289		-	7,046,289
Texas - SBTC	156,799			156,799
Other	758,208	1,538,057	217,280	2,513,545
Endowment income	200,295	503,536	23,930	727,761
Investment and other income	874,013	868,898	84,635	1,827,546
Net appreciation (depreciation)				
in fair value of investments	(288,288)	5,776	11,395	(271,117)
Change in value of funds held in				
trust by others			(260,084)	(260,084)
Gifts to funds held in trust by others			13,845	13,845
Sales and services of auxiliary enterp	rises 1,578,496	83		1,578,496
. Other	412,625			412,625
Total revenues, gains, and				
other support	_15,133,870	2,916,267	91,001	18,141,138
Net assets released from restrictions	2,399,761	(2,399,761)		
Expenses:				
Programs:				
Division of Biblical Studies	738,519	170	1870	738,519
Division of Theological and				
Historical Studies	350,963		0.0	350,963
Division of Pastoral Ministries	844,188			844,188
Division of Christian				
Education Ministries	599,961	(*)	61	599,961
Division of Church and				
Music Ministries	557,070			557,070
Center of Evangelism and				
Church Growth	159,146			159,146

Leavell College	757,873	+1	0.00	757,873
Non-Divisional Academic	2,706,204		-	2,706,204
Library	747,966	10		747,966
Support services:				
Academic Dean's Office	168,073		9.50	168,073
Registry Office	238,843	-		238,843
Administrative and general	2,122,062			2,122,062
Maintenance	1,096,060			1,096,060
Student aid	1,197,912	23		1,197,912
Auxiliary enterprises	2,027,769	53	-	2,027,769
Capital projects	1,866,484			1,866,484
Depreciation	1,121,773			1,121,773
Total expenses	17,300,866	-	-	17,300,866
Changes in net assets	232,765	516,506	91,001	840,272
Net assets at beginning of year	37,745,308	6,100,652	25,188,873	69,034,833
Net assets at end of year	\$ 37,978,073	\$_6,617,158	\$ 25,279,874	S 69,875,105
1.0 (C. C. C				

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

CONSOLIDATED STATEMENTS OF CASH FLOWS FOR THE YEARS ENDED JULY 31, 2003 AND 2002

	2003	2002
Cash flows from operating activities:		
Change in net assets	\$ 1,911,688	\$ 840,272
Adjustments to reconcile change in net assets to		
net cash provided by operating activities:		
Depreciation	1,116,791	1,121,773
Loss on disposition of property	33,214	-
Net depreciation in fair value of investments	147,608	271,117
Change in value of funds held in trust by others	(108,205)	260,084
Gifts to funds held in trust by others	(13,394)	(13,845)
Increase in cash value of life insurance	(84,376)	(98,667)
(Increase) decrease in accounts and student loans receivable	(952,677)	(20,809)
(Increase) decrease in inventories, prepaid expenses		
and other assets	(76,378)	(61,760)
(Increase) decrease in accounts receivable - related organizations	182,621	(227,314)
Increase (decrease) in accounts payable and accrued expenses	(927,506)	1,191,422
Increase (decrease) in accounts payable - related organizations	155,565	(79,330)
Increase (decrease) in deposits and deferred revenue	1,421,143	251,305
Contributions restricted for permanent investment	(293,891)	(217,280)
Net cash provided by operating activities	2,512,203	3,216,968
Cash flows from investing activities:		
Purchase of investments	(41,707,667)	(14,229,912)
Sale of investments	46,925,458	14,811,365
Issuance of investment notes receivable	(6,221,555)	(250,000)
Payments on investment notes receivable	129,547	92,250
Purchase of property and equipment	(1,384,520)	(3,431,434)
Net cash used by investing activities	(2,258,737)	(3,007,731)
Cash flows from financing activities:		
Proceeds from contributions restricted for long-term investments:		
Investment in endowment	293,891	217,280
Net increase in cash and cash equivalents	547,357	426,517
Cash and cash equivalents - beginning of year	2,005,085	1,578,568
Cash and cash equivalents - end of year	\$ 2,552,442	\$ 2,005,085
Supplemental disclosures:		

Noncash investing and financing transactions:

During the year ended July 31, 2003, the Seminary transferred \$1,625,000 of property to Providence Housing Corporation in exchange for a note receivable.

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

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

Note 1 - NATURE OF ACTIVITIES AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Nature of Activities

The consolidated financial statements include the accounts of the New Orleans Baptist Theological Seminary (Seminary) and the New Orleans Baptist Seminary Foundation (Foundation). The Seminary is an agency of the Southern Baptist Convention (SBC) and is governed by a Board of Trustees elected by the SBC. The Foundation is a nonprofit corporation organized under the laws of the State of Louisiana to provide financial support to the Seminary.

Because these entities (hereafter collectively termed the "Seminary") are under common control and management and share the same facilities and other resources, the accompanying financial statements include these entities on a consolidated basis. All significant intercompany balances and transactions have been eliminated.

Basis of Accounting

The financial statements of the Seminary have been prepared on the accrual basis of accounting and accordingly reflect all significant receivables, payables, and other liabilities.

Basis of Presentation

Financial statement presentation follows the recommendations of the Financial Accounting Standards Board (FASB) in its Statement of Financial Accounting Standards (SFAS) No. 117, Financial Statements of Not-for-Profit Organizations. Under those provisions, net assets and revenues, gains, and losses are classified based on the existence or absence of donor-imposed restrictions as follows:

- Unrestricted net assets Net assets that are not subject to donor-imposed stipulations.
- Temporarily restricted net assets Net assets subject to donor-imposed stipulations that can be fulfilled by actions of the Seminary pursuant to those stipulations or that expire by the passage of time.
- · Permanently restricted net assets Net assets subject to donor-imposed stipulations that they be maintained permanently by the Seminary. Generally, the donors of such assets permit the Seminary to use all or part of the income earned on the assets.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America includes the use of estimates that affect the financial statements. Accordingly, actual results could differ from those estimates.

Cash and Cash Equivalents

For purposes of the statement of cash flows, cash equivalents include time deposits, repurchase agreements, and all highly liquid debt instruments with original maturities of three-months or less, except that such investments purchased with endowment assets or deposits with trustees are classified as long-term investments.

At times, the Seminary maintains deposits with high quality financial institutions in amounts that are in excess of federal insurance limits.

Accounts Recievable

Accounts receivable include student accounts receivable and other receivables. Student accounts receivable represent amounts due for tuition, fees, and room and board from currently enrolled and former students. The Seminary extends unsecured credit to students in connection with their studies. Accounts receivable are stated at the amount management expects to collect from outstanding balances. Management provides for probable uncollectible amounts through a provision for bad debt expense and an adjustment to a valuation allowance based on its assessment of the current status of individual accounts. Balances that are still outstanding after management has used reasonable collection efforts are written off through a charge to the valuation allowance and a credit to accounts receivable.

During the year ended July 31, 2003, the Seminary began the policy of allowing students to register in advance during the summer preceding fall classes. Uncollected billings for student tuition and fees at July 31, 2003 for the fall semester are included in accounts receivable. In addition, billings for tuition and fees at July 31, 2003, in advance of the commencement of the fall semester, are recorded as deferred revenue. Tuition and fees are recognized as revenues in the period in which the related educational instruction occurs.

Inventories

Inventories are stated at the lower of cost or market, with cost determined using the first-in, first-out method and consist primarily of supplies.

Investments

Investments in marketable securities are stated at fair market value. Real estate investments and securities not publicly traded are stated at cost or fair market value at the date of gift. Notes receivable are valued at their outstanding principal balance. Restricted gains and investment income whose restrictions are met in the period the gains or income are recognized are reported as unrestricted revenue and gains.

Property and Equipment

Property and equipment are stated primarily at cost or, if donated, at the approximate fair market value at the date of donation, less accumulated depreciation. Depreciation is computed on the straight-line method over the estimated useful lives of the assets (which range from 5 to 67 years). Expenditures for new construction, major renewals and replacements, and equipment are capitalized.

Contributions of long-lived assets or contributions restricted for acquisition of long-lived assets are reported as increases in temporarily restricted net assets. Restrictions are considered met, and an appropriate amount reclassified to unrestricted net assets, over the useful life of the long-lived assets as calculated by the Seminary's depreciation policy.

Contributions

The Seminary accounts for contributions in accordance with the recommendations of the FASB in SFAS No. 116, Accounting for Contributions Received and Contributions Made. Contributions, including unconditional promises to give, are recognized as revenues in the period received. Conditional promises to give are not recognized until they become unconditional; that is, when the conditions on which they depend are substantially met. Contributions of assets other than cash are recorded at their estimated fair value. Contributions to be received after one year are discounted at an appropriate discount rate commensurate with the risks involved. Amortization of discounts is recorded as additional contribution revenue in accordance with donor-imposed restrictions, if any, on the contributions.

Restricted contributions whose restrictions are met in the period the contributions are received are reported as unrestricted contributions.

At July 31, 2003 and 2002, no conditional promises to give or contributions to be received after one year existed.

Income Taxes

The Seminary is a nonprofit organization that is exempt from federal income tax under Internal Revenue Code Section 501(c)(3).

Note 2 - CONCENTRATION OF CREDIT

The Seminary maintains its cash accounts generally with financial institutions located in the Greater New Orleans area. Cash balances are insured by the FDIC up to \$100,000 per bank. At July 31, 2003, the Seminary had cash balances that exceeded the balance insured by the FDIC.

Note 3 - ACCOUNTS RECEIVABLE

Accounts receivable at July 31, 2003 and 2002 are comprised of the following:

	2003	2002
Student accounts	\$1,256,856	\$255,969
Other accounts	45,581	93,791
Total	\$1,302,437	\$349,760

Note 4 - INVESTMENTS

Investments are stated at fair value at July 31, 2003 and 2002 and are summarized as follows:

At July 31, 2003:	Cost	Fair Value	Unrealized Appreciation (Depreciation)
Investments administered by			
Baptist Foundations:			
Southern Baptist Foundation	\$ 1,347,795	\$ 1,381,119	\$ 33,324
Baptist Foundation of Texas	750,000	786,973	. 36,973
Louisiana Baptist Foundation	591,404	581,051	(10,353)
Baptist Foundation of Alabama	325,119	342,524	17,405
Other private money managers:			
Investment Trust Company of Florida	19,725,710	19,589,526	(136,184)
Eagle Asset Management	8,193,050	8,135,160	(57,890)
Notes receivable	10,599,541	10,599,541	
Real estate	1,185,841	1,185,841	
Cash value of insurance policies	688,527	688,527	
Other	162,928	162,928	
Total	\$43,569,915	\$43,453,190	(\$116,725)

The following schedule summarizes investment return and its classification in the statement of activities:

Investment income and net	_Unrestricted_	Temporarily Restricted	Permanently Restricted	Total
realized gains Net unrealized gains (losses)	\$ 746,132 (151,839)	\$1,274,864	\$110,377 6,156	\$2,131,373
Total investment return	S 594,293	\$1,272,939	S_116,533	_(147,608) \$1,983,765

At July 31, 2002:		Fair	Unrealized Appreciation
	Cost	Value	(Depreciation)
Investments administered by			
Baptist Foundations:			
Southern Baptist Foundation	\$ 33,891,372	\$ 34,507,646	\$ 616,274
Baptist Foundation of Texas	750,000	769,225	19,225
Louisiana Baptist Foundation	559,374	563,940	4,566
Baptist Foundation of Alabama	323,336	336,972	13,636
Notes receivable	2,882,533	2,882,533	
Real estate	1,185,841	1,185,841	
Cash value of insurance policies	604,151	604,151	
Other	166,897	166,897	
Total	\$ 40,363,504	\$ 41,017,205	\$_653,701

The following schedule summarizes investment return and its classification in the statement of activities:

	Unrestricted	Temporarily Restricted	Permanently - Restricted	Total
Investment income and net realized gains	\$ 1.074.308	\$1.372.434	\$ 108,565	\$2,555,307
Net unrealized gains (losses)	(288,288)	5,776	11,395	(271,117)
Total investment return	S_786,020	\$1,378,210	\$_119,960	\$2,284,190

All investment income is available for current operations, except that portion attributable to donor-restricted investments, which is required to be reinvested.

Note 5 - PROPERTY AND EQUIPMENT

Property and equipment consists of the following at July 31, 2003 and 2002:

	2003	2002
Land and improvements	\$ 1,975,986	\$ 1,975,986
Leasehold improvements	934,085	934,085
Buildings, furniture and equipment	35,107,610	32,695,454
Library books and microfilm	2,014,620	2,014,620
Construction in progress	142,947	2,920,270
Total property and equipment	40,175,248	40,540,415
Accumulated depreciation	15,130,323	14,105,005
Net property and equipment	\$ 25,044,925	\$ 26,435,410

Depreciation for the years ended July 31, 2003 and 2002 totaled \$1,116,791 and \$1,121,773, respectively.

During 2001 the Seminary began a construction program to replace existing faculty housing with new construction. During 2002 the Seminary also began a construction program to replace a portion of existing student housing with new construction. At July 31, 2003, both construction programs were ongoing.

Note 6 - FUNDS HELD IN TRUST BY OTHERS

Various Baptist foundations administer perpetual trusts for the benefit of the Seminary. These trusts are neither in the possession nor under the control of the Seminary, but are held and administered by the foundations with the Seminary deriving only income from such funds. Such investments are recorded in the consolidated statements of financial position at the fair market value of the principal amounts as of July 31, 2003 and 2002, respectively. The principal amounts are not subject to withdrawal by the Seminary. The total amounts distributed by the trusts to the Seminary for the years ended July 31, 2003 and 2002 were \$62,484 and \$71,963, respectively.

Note 7 - DEPOSITS AND DEFERRED REVENUE

Deposits and deferred revenues at July 31, 2003 and 2002 are comprised of the following:

	2003	2002
Deferred tuition and fees	\$ 1,199,975	\$ -
Cooperative Program deferred receipts	720,164	492,526
Apartment/dorm deposits	46,930	53,400
Total	\$_1,967,069	\$_545,926

Note 8 - TEMPORARILY AND PERMANENTLY RESTRICTED NET ASSETS

Net assets released from restrictions during 2003 and 2002 were comprised of the following:

	2003	2002
Scholarships	\$ 1,174,008	\$ 1,115,309
Institutional support and faculty	992.723	1,284,452
	\$ 2,166,731	S.2.399,761

Temporarily restricted net assets as of July 31, 2003 and 2002 are available for the following purposes:

	2003	2002
Scholarships	\$ 719,432	\$ 706,397
Student loans	546,466	527,805
Institutional support and faculty	5.391,324	5,382,956
	\$.6,657,222	\$ 6.617.158

Permanently restricted net assets as of July 31, 2003 and 2002 are available for the following purposes:

	2003	2002
Endowment Funds	\$23,930,608	\$23,520,184
Funds held in trust by others	1,881,289	1,759,690
MEDICONE DA 1 170 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$25,811,897	\$25,279,874

Note 9 - RETIREMENT PROGRAM

The Seminary participates in the retirement program of the Annuity Board of the Southern Baptist Convention under which the Seminary contributes an amount equal to a percentage of each employee's annual salary. The Seminary's policy is to fund all pension costs in the period earned by the employee. Total pension expenditures for the years ended July 31, 2003 and 2002 were \$463,781 and \$423,241, respectively.

Note 10 - GIFTS

The Seminary receives a large portion of its operating revenues from gifts, of which a substantial portion is received from the Cooperative Program of the Southern Baptist Convention. Cooperative Program gifts are recorded ratably over the year based on the annual budget allocation of the Convention. Gifts are summarized as follows:

Southern Baptist Convention

New Orleans Baptist		Cooperative		
Theological Seminary	Total	Program	Designated	Other
Alabama	\$ 929,179	\$ 702,724	s -	\$ 226,455
Alaska	8,258	8,258	1.370	202000 (3.20000)
Arizona	30,015	29,865		150
Arkansas	316,482	313,952	308	2,222
California	90,801	90,766	-	35
Churches - miscellaneous	299,030	297,237	1,793	
Colorado	26,341	25,191		1,150
Dakota Fellowship	1,089	1,089		-
District of Columbia	14,144	14,144	15	
Florida	646,970	555,695	1,121	90,154
Georgia	1,027,276	817,631	1,179	208,466
Hawaii	18,526	13,496	400000	5,030
Illinois	117,834	113,811		4,023
Indiana	36,613	32,613		4,000
Iowa	3,667	3,667	-	-
Kansas and Nebraska	36,307	36,307		10000
Kentucky	338,752	330,242		8,510
Louisiana	954,320	311,012		643,308
Maryland	71,349	67,499	-	3,850
Michigan	21,397	21,397		
Minnesota-Wisconsin	4,757	2,197		2,560
Miscellaneous Individuals	15,979	14,969		1,010
Mississippi	781,195	439,136		342,059
Missouri	261,502	260,533		969
Montana Fellowship	3,976	3,976		-
Nevada	10,625	10,615		. 10
New England	4,904	4,904	-	
New Jersey	8,000	-		8,000
New Mexico	42,261	42,251		10
New York	7,444	7,444	- 2	
North Carolina	407,396	398,025	1,031	8,340
Northwest	30,706	29,456		1,250
Ohio	74,884	74,634		250
Oklahoma	375,704	368,716		6,988
Pennsylvania and S. Jersey	9,307	8,307	2	1,000
Puerto Rico/Virgin Islands	63	63		1,000
South Carolina	533,920	507,457	750	25,713
Specials	1,500			1,500
Tennessee	595,307	552,617	3,596	39,094

2002

Texas - BGCT	627,717	446,224	172,923	8,570
Texas - SBTC	370,758	347,963		22,795
Utah and Idaho	5,480	5,480		
Virginia – BGAV	98,569	90,088		8,481
Virginia – SBCV	167,697	122,251		45,446
West Virginia	20,739	18,339	-	2,400
Wyoming	5,250	5,250		
Total	9,453,990	7,547,491	182,701	1,723,798
Add deferred, beginning of year	492,526	492,526		
Total	9,946,516	8,040,017	182,701	1,723,798
Less deferred, end of year	720,164	720,164		_
Total	\$ 9,226,352	\$ 7,319,853	\$182,701	\$1,723,798
New Orleans Baptist Seminary For			- 2200	
Total	\$ 597,594	s -	S -	\$ 597,594
Consolidated Total	\$ 9,823,946	\$ 7,319,853	\$182,701	\$2,321,392

Gifts are summarized in the statement of activities as follows:

 Southern Baptist Convention - Cooperative Program
 \$ 7,319,853

 Other
 2,504,093

 Total
 \$ 9,823,946

Note 11 - RELATED-PARTY TRANSACTIONS

The Seminary's relationship with Providence Housing Corporation and Providence Educational Foundation is considered tobe a related-party relationship. Both the Corporation and the Foundation have an economic interest in the Seminary in that the activities of the Corporation and the Foundation are solely for the benefit of the Seminary. However, the Seminary, by definition, does not have a controlling financial interest in the two organizations in that each of the organizations is a selfsustaining entity with a self-perpetuating Board of Trustees. Consequently, neither the Corporation or the Foundation has been consolidated with the Seminary. The terms of the activities are equivalent to those that prevail in arm's-length transactions. The following summarizes financial information related to the Seminary, the Corporation, and the Foundation.

Accounts Receivable/Payable

The Seminary has various accounts receivable/payable with Providence Housing Corporation and Providence Educational Foundation, which are related parties. Both the Corporation and the Foundation are operated for the benefit of the Seminary. As of July 31, 2003 and 2002, the following accounts receivable/payable existed:

S 92,869	\$_164,994
\$ <u>385,595</u>	\$ <u>108,162</u>
msist of the following	g:
2003	2002
\$ 284,769	\$ 346,013
356,894	380,219
0.00072	
382,000	382,000
254,198	264,874
2,525,000	
1,100,000	
3,221,556	100 100 100 100
8.124.417	1,373,106
1,200,000	1,200,000
221,305	250,000
	\$ 385,595 missist of the following 2003 \$ 284,769 356,894 382,000 254,198 2,525,000 1,100,000 3,221,556 8,124,417

 New Orleans Baptist Seminary Foundation 7% term note, due on demand, unsecured
 1,000,000
 1,450,000
 1,450,000
 1,450,000
 1,250,000
 1,250,000
 2,221,305
 1,250,000
 -

The above notes receivable from related parties are included in investments on the Seminary's consolidated statement of financial position.

Lease Agreements

Providence Housing Corporation

The Seminary leases all of the property of the Corporation, which consists of apartment and residential rental units and land. Under the terms of the lease, which is a year-to-year lease, the Seminary paid annual rentals for 2003 and 2002 of \$671,579 and \$321,240, respectively.

Providence Educational Foundation

The Foundation leases office space from the Seminary on a month-to-month basis. The Foundation paid rent to the Seminary for 2003 and 2002 in the amount of \$15,405 and \$14,905, respectively. Beginning in 2002, the Seminary began leasing facilities from the Foundation to house the Nelson L. Price Center for Urban Ministries. Rent paid in 2003 and 2002 by the Seminary to the Foundation for these facilities totaled \$235,000 and \$100,000, respectively.

Summary of Financial Information

A summary of financial information at July 31, 2003 and 2002 for Providence Housing Corporation and Providence Educational Foundation is as follows:

	20	03		002
	Providence Housing	Providence Educational	Providence Housing	Providence Educational
	Corporation	Foundation	Corporation	Foundation
Total assets	\$8,962,041	\$4,624,084	\$1,986,967	\$3,233,017
Total liabilities	\$8,612,876	\$2,685,177	\$1,689,804	\$1,450,000
Net assets	\$ 349,165	\$1,938,907	\$ 297,163	\$1,783,017
Revenue	\$ 665,071	\$1,203,559	\$ 329,163	\$2,545,421
Expenses	\$_613,069	\$1,047,669	\$ 256,418	\$1,098,689

INDEPENDENT AUDITOR'S REPORT

Board of Trustees

New Orleans Baptist Theological Seminary

We have audited the accompanying consolidated statements of financial position of New Orleans Baptist Theological Seminary as of July 31, 2003 and 2002, and the related consolidated statements of activities and cash flows for the years then ended. These consolidated financial statements are the responsibility of the Seminary's management. Our responsibility is to express an opinion on these consolidated financial statements based on our audits.

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

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of New Orleans Baptist Theological Seminary as of July 31, 2003 and 2002, and the changes in its net assets and its eash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

Our audit was made for the purpose of forming an opinion on the consolidated financial statements taken as a whole. The consolidating statements in the supplementary information are presented for purposes of additional analysis of the consolidated financial statements rather than to present the financial position, changes in net assets, and cash flows of the individual funds and organizations. Such information has been subjected to the auditing procedures applied in the audit of the consolidated financial statements and, in our opinion, is fairly stated in all material respects in relation to the consolidated financial statements taken as a whole.

MATHIS, WEST, HUFFINES & CO., P.C.

Wichita Falls, Texas September 11, 2003

SOUTHEASTERN BAPTIST THEOLOGICAL SEMINARY, INC. STATEMENTS OF FINANCIAL POSITION

JULY 31, 2003 and 2002

ASSETS	2003	2002
Cash	\$3,137,891	\$1,313,012
Accounts and notes receivable, less allowance for doubtful		
accounts 2003 \$267,735; 2002 \$269,495	850,261	715,164
Accrued investment income receivable	811,543	1,395,187
Prepaid expenses and other assets	227,357	123,327
Inventories	48,297	110,472
Investments (Notes 2 and 4)	17,693,440	19,987,119
Property and equipment, net (Notes 5 and 7)	35,855,698	35,772,800
Total assets	\$58,624,487	\$59,417,081
LIABILITIES AND NET ASSETS		-
Accounts payable and other accrued expenses	\$564,876	\$748,499
Student deposits	374,991	499,319
Deferred student tuition .	811,191	524,010
Accrued postretirement benefit cost (Note 6)	2,459,026	2,074,571
Due to donor of remainder trust	34,167	42,474
Long-term debt and obligation under capital lease (Notes 7 and 12)	9,262,914	10,216,920
Total liabilities	13,507,165	14,105,793
Commitments (Notes 3, 6, 7 and 12)		
Net assets:		
Unrestricted (Note 8)	28,507,074	29,108,703
Temporarily restricted (Note 9)	5,377,003	5,063,307
Permanently restricted (Note 10)	11,233,245	11,139,278
Total net assets	45,117,322	45,311,288
Total liabilities and net assets	\$58,624,487	\$59,417,081

See Notes to Financial Statements.

STATEMENTS OF ACTIVITIES

Years Ended July 31, 2002 and 2001			2			
		Tempo		003 Perm:	anently	
	Unrestricted	Restr		Rest	ricted	Total
Revenues, gains, and other support:						
Gross tuition and fees	\$5,228,351	S		\$	0.8	\$5,228,351
Less institutional grants	518,705		-			518,705
Net tuition and fees	4,709,646				-	4,709,646
Sales and services of auxiliary enterprises	3,385,525					3,385,525
SBC Cooperative Program	7,616,680					7,616,680
Private gifts and bequests	569,543	3,929	9,263	22	8,252	4,727,058
Investment return designated for						
current operations (Note 2)	560,870	186	0,845		9.00	741,715
Other income	62,637	200				62,637
Total revenues, gains and other suppo	rt 16,904,901	4.110	0.108	_ 22	8,252	21,243,261
Net assets released from program						
restrictions (Note 11)	3,468,325	(3,468	.325)		72	
Expenses:						
Educational and general						
Instructional	6,326,689					6,326,689
Administrative and general	5,441,917					5,441,917
Operation and maintenance of plant	3,081,886		8.0		802	3,081,886
Student aid	2,168,723	_			-	2,168,723
Total educational and general	17,019,215					17,019,215
Auxiliary enterprises	3,822,036					3,822,036
Total expenses	20,841,251					20,841,251
Change in net assets from operations	(468,025)	64	1,783	22	8,252	402,010

(continued)

Other changes:				
Investment return less than amounts	2) (122.604)	(220,007)	(124 205)	(595,976)
designated for current operations (Note		(328,087)	(134,285)	(193,966)
Change in net assets	(601,629)	313,696	93,967	(195,900
Net assets:	20,100,000	6.062.202	11 120 270	46 211 200
Beginning	29,108,703	5.063,307	11,139,278	45,311,288
Ending	\$28,507,074	\$5,377,003	\$11,233,245	\$45,117,322
			2002	
		Temporarily	Permanently	
	Unrestricted	Restricted	Restricted	Total
Revenues, gains, and other support:	E 4264 107	\$.	s -	\$ 4,764,187
Gross tuition and fees	\$ 4,764,187	3 -	3 .	271,228
Less institutional grants	271,228		-	4,492,959
Net tuition and fees	4,492,959		-	
Sales and services of auxiliary enterprises	3,510,179	-		3,510,179
SBC Cooperative Program grants	7,655,677		422.670	7,655,677
Private gifts and bequests	103,471	3,759,697	432,570	4,295,738
Investment return designated for				
current operations (Note 2)	360,189	206,113	-	566,302
Other income (expense)	3,657,795			_3,657,795
Total revenues, gains and other support	19,780,270	3,965,810	432,570	24,178,650
Net assets released from program				
restrictions (Note 13)	3,412,797	(3.412.797)	-	-
Expenses:				
Educational and general			vi	
Instructional	5,919,247	(4)		5,919,247
Administrative and general	6,152,981	- 2		6,152,981
Operation and maintenance of plant	2,610,580			2,610,580
Student aid	2,316,128			2,316,128
Total educational and general	16,998,936			16,998,936
Auxiliary enterprises	3,862,329			3,862,329
Total expenses	20,861,265			20,861,265
Change in net assets from operations		553,013	432,570	3,317,385
Other changes:	2,331,002	333,013	432,570	3,317,303
Investment return in excess of				
		343		
(less than) amounts designated	(1.212.010)	(673 657)	(62.094)	(1.050.551
for current operations (Note 2)	(1,213,910)	_(672,657)	(63,984)	(1,950,551
Change in net assets	1,117,892	(119,644)	368,586	1,366,834
Net assets:	27 000 011	5 102 051	10 770 600	12.011.151
Beginning	27,990,811	5.182,951	10,770,692	43,944,454
Ending	\$ 29,108,703	\$ <u>5,063,307</u>	\$ 11,139,278	\$ 45,311,288
See Notes to Financial Statements.				
STATEMENTS OF CASH FLOWS				
Years Ended July 31, 2003 and 2002				
Cook Flour From Operation Activities			2003	2002
Cash Flows From Operating Activities			P/102.000	#1 2cc 024
Change in net assets			\$(193,966)	\$1,366,834
Adjustments to reconcile change in net ass	ets to net cash			
provided by operating activities:				
Depreciation expense			1,291,544	1,209,613
Bad debt expense			1,760	129,495
Noncash contributions			(176,943)	(80,126)
Realized and unrealized loss on investre	nents		632,477	2,000,754
Loss (gain) on sale of property			20,329	(800)
(Increase) decrease in:				
Accounts and notes receivable			(136,857)	88,088
Accrued investment income receivab	le		583,644	(614,220)
Prepaid expenses and other assets			(104,030)	(616)
Inventories			62,175	(52,580)
Increase (decrease) in:				(02000)
Accounts payable and other accrued	expenses		(183,623)	144,377
Student deposits	* 6.007 00		(124,328)	109,693
Dinnelli depoorto			(409,093

Accrued postretirement benefit obligations	384,455	339,702
Deferred student tuition	287,181	12,459
*Due to donor of remainder trust	(332)	871
Interest and dividends restricted for reinvestment	(36,501)	(50,203)
Contributions restricted for long-term investments	(228,252)	(432,570)
Net cash provided by operating activities	2,078,733	4,170,771
Cash Flows From Investing Activities		
Proceeds from investments	11,196,040	8,719,385
Purchase of investments	(9,423,191)	(12,260,276)
Proceeds from sale of property	18,402	800
Purchases of property and equipment	(1,265,414)	(1,340,039)
Net cash provided by (used in) investing activities	525,837	(4,880,130)
Cash Flows From Financing Activities		
Proceeds from contributions restricted for:		
Investment in endowment	\$228,252	\$432,570
Other financing activities:		
Proceeds from long-term debt	2	2,892,331
Payments on long-term debt and capital lease	(1,036,469)	(3,567,377)
Interest and dividends restricted for reinvestment	36,501	50,203
Payments of annuity obligations	(7.975)	(7,975)
Net cash used in financing activities	(779,691)	(200,248)
Net increase (decrease) in cash	1,824,879	(909,607)
Cash:	1,001,015	(505,001)
Beginning	1.313.012	2,222,619
Ending	\$ 3,137,891	\$ 1,313,012
Supplemental Disclosure of Cash Flow Information		
Cash payments for interest	\$ 328,755	S 417,307
Supplemental Disclosure of Noncash Investing and Financing Activities		
Equipment acquired with capital lease obligation	\$ 82,463	\$ -
Donated property and equipment	\$ 65,295	\$ 72,562

See Notes to Financial Statements.

NOTES TO FINANCIAL STATEMENTS

Note 1. Nature of Organization and Significant Accounting Policies

Nature of organization: Southeastern Baptist Theological Seminary, Inc. ("the Seminary") prepares men and women by means of academic studies and practical preparation for leadership roles in Baptist churches and in other Christian ministries. The Seminary is an institution of higher learning established and supported through the Cooperative Program by the Southern Baptist Convention. It is governed by the Board of Trustees who are elected by the Southern Baptist Convention. Outlined below are the accounting and reporting policies considered significant by the Seminary.

<u>Basis of presentation:</u> In preparing its financial statements, the Seminary's net assets and revenues, expenses, gains, and losses are classified based on the existence or absence of donor-imposed restrictions. Accordingly, net assets of the Seminary and changes therein are classified and reported as follows:

<u>Unrestricted net assets</u> – Net assets that are not subject to donor-imposed stipulations.

<u>Temporarily restricted net assets</u> – Net assets subject to donor-imposed stipulations that may or will be met either by actions of the Seminary and/or by the passage of time.

<u>Permanently restricted net assets</u> — Net assets subject to donor-imposed stipulations that they be maintained permanently by the Seminary. Generally, the donors of these assets permit the Seminary to use all or part of the earnings on the related investments for general or specific purposes.

<u>Use of estimates in preparation of financial statements</u>: The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues, gains and other support and expenses during the reporting period. Actual results could differ from those estimates.

<u>Cash</u>: At times, the Seminary maintains deposits with high quality financial institutions in amounts that are in excess of federal insurance limits. Cash includes temporarily restricted amounts of \$2,586,212 and \$148,677 at July 31, 2003 and 2002, respectively. Cash designated or restricted for long-term purposes is included with investments.

Accounts and notes receivable: Student accounts receivable are carried at the original invoice less an estimate made for doubtful receivables based on a review of all outstanding amounts on a periodic basis. Notes receivable are carried at the original note amount plus any accrued interest less an estimate made for doubtful receivables based on a review of all outstanding amounts on a periodic basis. Management determines these allowances for doubtful accounts by identifying

troubled accounts and using historical experience applied to an aging of accounts. Student accounts receivable and notes receivable are written off when deemed uncollectible. Recoveries of student accounts receivables and notes receivables previously written off are recorded when received.

A student accounts receivable is considered past due if any portion of the receivable balance is outstanding for more than 120 days. Interest is not charged on student accounts receivable. A note receivable is considered past due if the note balance and unpaid interest is outstanding past the note maturity date. After the note receivable becomes past due, it is on nonaccrual status and accrual of interest is suspended.

<u>Investments</u>: Investments in equity securities with readily determinable fair values and all investments in debt securities are reported at fair value based upon quoted market prices determined at the financial statement date. Donated investments are initially recorded at fair value at the date of gift. Unless specifically directed by the donor, endowment contributions received by the Seminary are pooled, and investments are then purchased with the funds available.

Long-lived assets: Cash or other assets whose purpose is to acquire long-lived assets are recorded as unrestricted if the Seminary has internally designated such assets or restricted if such assets represent gifts received with donor imposed restrictions. Once acquired, all long-lived assets, primarily property and equipment, are also recorded as unrestricted net assets.

Property and equipment: Property and equipment is stated at cost less accumulated depreciation. Depreciation is computed using the straight-line method over the following estimated useful lives:

	Years
Land improvements	10 to 20
Buildings	25 (plus actual life prior to 1993)
Equipment	5 to 15

<u>Postretirement benefits</u>: The Seminary provides certain postretirement benefits, including health care benefits, for all retired employees who meet eligibility requirements. The Seminary follows the provisions of Financial Accounting Standards Board Statement No. 106, *Employers' Accounting for Postretirement Benefits Other Than Pensions* ("SFAS 106"), to account for the costs of those benefits. Under that Statement, the Seminary's estimated costs that will be paid after retirement is generally being accrued by charges to expense over the employees' active service periods to the dates they are fully eligible for benefits.

Contributions: Contributions received are recognized as revenues at their fair values when they become unconditional, net of estimated uncollectible amounts. Contributions with donor-imposed restrictions are recorded as temporarily restricted net assets until the restrictions are met or as permanently restricted net assets. At the time that temporary restrictions are met, they are reported as net assets released from restrictions. Contributions received with donor-imposed restrictions are reported as unrestricted when the donor-imposed restrictions are satisfied in the same reporting period as the receipt of the contribution.

Income taxes: The Seminary is exempt from federal and state income taxes.

Reclassifications: Certain amounts on the financial statements for 2002 have been reclassified, with no effect on net assets or the change in net assets, to be consistent with the classifications adopted for 2003.

2003

Note 2. Investments Investments at July 31, 2003 and 2002 consist of the following:

	Cost	Net Unrealized Gains/(Losses)	Fair Value
Common stocks	\$ 4,107,920	\$ 441,309	\$ 4,549,229
Equities funds	2,861,428	(243,859)	2,617,569
Pooled investments, Southern Baptist Foundation	55,628	(2,905)	52,723
Trusts administered by outside trustees	2,611,853	(50,629)	2,561,224
Fixed income funds	3,930,200	74,142	4,004,342
Real estate	112,497	-	112,497
Short-term cash investments	3,795,856		3,795,856
	\$17,475,382	\$ 218,058	\$17,693,440
		2002	
		Net Unrealized	Fair
	Cost	Gains/(Losses)	Value
Common stocks	\$ 4,710,348	\$ (1,086,519)	\$ 3,623,829
Equities funds	3,028,685	(639,820)	2,388,865
Pooled investments, Southern Baptist Foundation	1,222,681	221,292	1,443,973
Trusts administered by outside trustees	2,820,849	(371,967)	2,448,882
Fixed income funds	4,751,939	(80,836)	4,671,103
Real estate	112,497		112,497
Short-term cash investments	5,297,970		5,297,970
	\$21,944,969	\$(1,957,850)	\$19,987,119

The investments in trusts administered by outside trustees consist primarily of bond mutual funds and equity mutual funds.

Under the Seminary's endowment spending policy, the actual dividends and interest received, after required reinvestments, is appropriated to support current operations. The following schedule summarizes the investment return and its classification in the statements of activities:

		40	U.3	
	Unrestricted Net Assets	Temporarily Restricted Net Assets	Permanently Restricted Net Assets	Total
Dividends and interest, net of expenses	\$ 560,870	\$ 180,845	\$ 36,501	\$ 778,216
Net appreciation of investments	1,140,872	990,052	-	2,130,924
Net realized losses	(1.274.476)	(1.318, 139)	(170,786)	(2,763,401)
Total return (loss) on investments	427,266	(147,242)	(134,285)	145,739
Investment return designated for current operations Investment return less than amounts	560,870	180,845		741,715
designated for current operations	\$_(133,604)	\$ (328,087)	\$(134,285)	\$ 595,976)
	·	20	02	
	Unrestricted Net Assets	Temporarily Restricted Net Assets	Permanently Restricted Net Assets	Total
Dividends and interest, net of expenses	\$ 360,189	\$ 206,113	\$ 50,203	\$ 616,505
Net depreciation of investments	(1,161,123)	(557,880)	-	(1,719,003)
Net realized losses	(52,787)	(114,777)	(114,187)	(281,751)
Total loss on investments	(853,721)	(466,544)	(63,984)	(1,384,249)
Investment return designated for current operations Investment return less than amounts	360,189	206,113	-	_566,302
designated for current operations	S(1,213,910)	\$ (672,657)	\$ (63,984)	\$(1,950,551)

Investment expenses for the years ended July 31, 2003 and 2002 were approximately \$67,000 and \$83,000, respectively.

Note 3. Retirement Plan

Permanent employees of Southeastern Baptist Theological Seminary, Inc. who normally work at least half-time are participants in a retirement annuity plan sponsored by the Southern Baptist Convention Annuity Board. The Seminary contributes 10% of each eligible participant's compensation to the plan and will match an additional 5% employee contribution. Retirement fund investments are self-directed by the plan participants and the Seminary has no further funding obligation once the contribution has been made. The Seminary's contribution to the plan for 2003 and 2002 was \$591,072 and \$552,646, respectively.

Note 4. Assets Held by Others

The North Carolina Baptist Foundation is administering certain deferred trust assets held for the benefit of Southeastern Baptist Theological Seminary, Inc. These trust assets are restricted in order to provide that all trust income accrues to the donor for life, after which all earnings have been designated to benefit the Seminary. Such assets are not recorded on the Seminary's books because either the trust is revocable or the donor maintains the right to change beneficiaries. The North Carolina Baptist Foundation also administers certain perpetual trusts for the benefit of the Seminary and distributes the earnings from such trusts annually to the Seminary. The assets in these perpetual trusts are recorded as investments by the Seminary.

Note 5. Property and Equipment

Property and equipment at July 31, 2003 and 2002 consisted of the following:

	2003	2002
Land	\$594,661	\$594,661
Land improvements	874,547	874,547
Buildings	39,606,758	39,136,245
Equipment	2,817,129	2,205,210
Construction in progress	544,477	279,754
92 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	44,437,572	43,090,417
Less accumulated depreciation	8,581,874	7,317,617
00000 00000 0000 0000 0000 0000 0000 0000	\$35,855,698	\$35,772,800

Note 6. Postretirement Benefits

The Seminary sponsors a postretirement benefit plan for all employees who meet the eligibility requirements. The plan is noncontributory and unfunded.

The following table sets forth the changes in benefit obligations for the years ended July 31, 2003 and 2002:

	2003	2002
Obligation at beginning of year	\$2,074,571	\$1,734,869
Service cost-benefits attributable to service during the year	166,162	153,988
Interest on accumulated postretirement benefit obligation	321,542	307,128
Loss to the extent recognized	37,831	21,538
Amortization of unrecognized transition obligation		
at date of initial adoption	129,059	129,060
Benefits paid	(270,139)	(272,012)
Obligation at end of year	\$ 2,459,026	\$ 2,074,571

The following table sets forth the plan's funded status reconciled with the liability recognized in the accompanying statements of financial position at July 31, 2003 and 2002.

Accumulated postretirement benefit obligation:	2003	2002
Retirees	\$ 3,249,075	\$ 3,232,527
Other fully eligible participants	1,580,751	694,423
Other active participants	_1,466,390	998,941
	6,296,216	4,925,891
Plan assets		
Accumulated postretirement benefit		
obligation in excess of plan assets	6,296,216	4,925,891
Unrecognized transition obligation	(1,584,714)	(1,677,773)
Unrecognized net experience losses	(2,288,476)	(1,173,547)
Obligation included on statement of financial position	\$_2,459,026	S 2,074,571

For measurement purposes, a 10.0 and 9.0 percent annual rate of increase in per capita health care costs of covered benefits was assumed for 2003 and 2002, respectively, with such annual rate of increase gradually declining to 5.0% by 2013. If assumed health care cost trend rates were increased by 1 percentage point in each year, the accumulated postretirement benefit obligation at July 31, 2003 and 2002 would be increased by approximately \$234,970 (3.73%) and \$230,217 (4.67%), respectively, and the aggregate of the service and interest cost components of net periodic postretirement benefit costs for the years ended July 31, 2003 and 2002 would be increased by approximately \$18,130 (3.72%) and \$17,066 (3.81 %), respectively.

If assumed health care cost trend rates were decreased by 1 percentage point in each year, the accumulated postretirement benefit obligation at July 31, 2003 and 2002 would be decreased by approximately \$209,175 (3.33%) and \$205,736 (4.17%), respectively, and the aggregate of the service and interest cost components of net periodic postretirement benefit costs for the years ended July 31, 2003 and 2002 would be decreased by approximately \$15,957 (3.28%) and \$15,389 (3.33 %), respectively.

The weighted average discount rate used in estimating the accumulated postretirement benefit obligation at July 31, 2003 and 2002 was 6.5% and 7.0%, respectively.

Note 7. Pledged Assets and Long-Term Debt Long-term debt at July 31, 2003 and 2002 consisted of the following:	2003	2002
Note payable to bank, interest at LIBOR plus 1.85%, principal and interest payable monthly in the amount of \$6,250 commencing on January 31, 1997 through February 5, 2017, collateralized by apartment buildings with an approximate carrying value of \$1,225,000	\$ 1,012,500	\$ 1,087,500
Note payable to bank, interest at LIBOR plus 1.85%, principal and interest payable monthly in the amount of \$43,000 commencing on March 6, 1999 through October 5, 2005 with the remaining principal due on November 5, 2005, collateralized by apartment buildings with an approximate carrying value of \$7,650,000	5,995,484	6.534.861
Note payable to bank, interest at LIBOR plus 1.85%, principal and interest payable monthly in the amount of \$43,641 commencing on April 1, 2002 through February 1, 2009 with the remaining principal due on March 1, 2009, collateralized by apartment buildings with an		
approximate carrying value of \$1,960,000	2,188,229	2,594,559
Total long-term debt	9,196,213	10,216,920
Capital lease obligation (see Note 11)	66,701	
	\$ 9,262,914	\$10,216,920

The interest rate as of July 31, 2003 and 2002 was 2.97% and 3.69%, respectively. Total interest expense for the years ended July 31, 2003 and 2002 was \$326,642 and \$437,575, respectively.

Aggregate maturities required on long-term debt as of July 31, 2003 are due in future years as follows:

Year		Amount
2004		\$ 1,172,326
2005		1,207,369
2006 -		5,275,423
2007		582,880
2008		320,715
Thereafter		637,500
		\$ 9,196,213

One of the loan agreements contains various covenants, including the requirement to maintain minimum tangible net worth of \$38,000,000, total unrestricted net assets of \$22,500,000, and minimum liquidity of \$2,500,000.

Note 8. Unrestricted Net Assets

Unrestricted net assets include board-designated amounts at July 31, 2003 and 2002 of \$6,302,621 and \$4,797,561, respectively.

Note 9. Temporarily Restricted Net Assets

Temporarily restricted net assets as of July 31, 2003 and 2002 are available for the following purposes:

	2003	2002
Scholarships	\$ 1,877,826	\$ 2,475,507
Loans to students	750,667	870,301
Remainder trusts	41,331	41,718
Faculty	243,481	277,383
Library	49,092	55,162
Lectures and awards	98,415	96,029
Project renovations	1,941,943	906,570
Other	374,248	340,637
	\$.5,377,003	\$ 5,063,307

Note 10. Permanently Restricted Net Assets

Permanently restricted net assets at July 31, 2003 and 2002 are restricted to:

	2003	2002
Investment in perpetuity, the income from		
which is expendable to support:		
Scholarships	\$ 3,613,218	\$ 3,621,153
Institutional support	3,710,410	3,667,100
Faculty	3,263,521	3,170,470
Library	240,874	277,318
Lectures and awards	283,685	280,316
Plant maintenance	121,537	122,921
	\$11,233,245	\$11,139,278

Note 11. Net Assets Released from Donor Restrictions

Net assets during the years ended July 31, 2003 and 2002 were released from donor restrictions by incurring expenses satisfying the restricted purposes or by occurrence of other events specified by the donors.

	2003	2002
Purpose restrictions accomplished:		
Scholarships	\$ 2,687,428	\$ 2,587,356
Project renovations	673,867	668,456
Other	107,030	156,985
	\$ 3 468 325	\$ 3 412 797

Note 12. Lease Commitments

The Seminary has various operating leases primarily for office equipment and student housing that expire between 2003 and 2008. Total rental expense under cancelable and non-cancelable operating leases was \$1,678,635 and \$1,602,235 for 2003 and 2002, respectively.

The Seminary also has a lease commitment under a capital lease obligation for computer hardware.

(continued)

At July 31, 2003, the future minimum lease payments under noncancelable operating and capital leases are as follows:

Year	Capital Lease		Operating Leases	
2004		\$ 28,764	\$ 1,607,285	
2005		\$ 28,764	1,579,610	
2006		11,985	1,533,741	
2007			1,507,653	
2008			616,689	
Total future minimum lease payments		69,513	\$ 6,844,978	
Less amount representing interest	83	(2,812)		
Present value of future minimum lease payments (Note 7)		\$_66,701		

INDEPENDENT AUDITOR'S REPORT

To the Board of Trustees Southeastern Baptist Theological Seminary, Inc. Wake Forest, North Carolina

We have audited the accompanying statements of financial position of Southeastern Baptist Theological Seminary, Inc. as of July 31, 2003 and 2002, and the related statements of activities and cash flows for the years then ended. These financial statements are the responsibility of the Seminary's management. Our responsibility is to express an opinion on these financial statements based on our audits.

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

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Southeastern Baptist Theological Seminary, Inc. as of July 31, 2003 and 2002, and the changes in its net assets and its cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

McGladrey & Pullen, LLP Raleigh, North Carolina September 23, 2003

Distribution by States of Cooperative Program, Southern Baptist Convention Receipts Years Ended July 31, 2003 and 2002

	2003	2002		2003	2002
Churches/miscellaneous	\$291,849	\$298,328	Nevada	10,423	9,528
Miscellaneous individuals	14,698	23,957	New England	4,815	5,003
Alabama	689,986	668,880	New Mexico	41,486	39,666
Alaska	8,108	8,133	New York	7,309	8,721
Arizona	29,323	29,224	North Carolina	390,810	381,656
Arkansas	308,261	305,212	Northwest	28,922	29,579
California	89,121	88,009	Ohio	73,281	72,539
Colorado	24,734	20,971	Oklahoma	362,032	342,681
District of Columbia	13,888	10,886	Pennsylvania-South Jersey	8,157	7,375
Florida	545,622	539,374	South Carolina	498,258	486,108
Georgia	802,810	859,897	Tennessee	542,599	532,243
Hawaii	13,252	11,639	Texas	779,790	698,103
Illinois	111,748	109,219	Utah-Idaho	5,381	4,869
Indiana	32,022	26,836	Virginia	208,489	194,610
Iowa	3,600	3,751	West Virginia	18,007	14,764
Kansas-Nebraska	35,649	41,816	Wyoming	5,155	4,842
Kentucky	324,256	310,289	Puerto Rico/		
Louisiana	305,374	297,434	U. S. Virgin Islands	62	206
Maryland-Delaware	66,275	66,750	Dakota Fellowship	1,069	847
Michigan	21,009	20,427	Montana Fellowship	3,904	3,212
Minnesota-Wisconsin	2,157	4,060	Other	206,003	396,709
Mississippi	431,176	417,940	Total		
Missouri	255,810	259,382	Cooperative Program	\$7,616,680	\$7,655,677

THE SOUTHERN BAPTIST THEOLOGICAL SEMINARY

Consolidated Statements of Financial Position	on as of July 31	, 2003 and 2002
ASSETS	2003	2002
Cash and cash equivalents	\$283,112	\$1,071,675
Investments in intermediate term fund	1,199,057	3,483,466
Other investments	49,776	50,351
Accounts and notes receivable, less allowance for	0.000	
doubtful accounts of \$50,000 in 2003 and 2002	538,560	1,107,821
Interest receivable	23,856	36,814
Student loans receivable, less allowance for doubtful		
accounts of \$78,000 in 2003 and \$76,000 in 2002	254,187	337,632
Contributions receivable		27,977
Inventory and prepaid expenses	569,679	241,431
Note receivable from related party	473,855	473,855
Assets restricted to invest in land, buildings and equipment:		100000
Intermediate term fund	67,693	62,814
Bond proceeds	49,689	2,323,060
Other	297,229	341,690
	414.611	2,727,564
Land, buildings and equipment, net of accumulated depreciation	47,952,604	42,285,861
Long-term investments:		\$30.5KY 1500 Ex
Current fund	1,540,963	2,415,900
Annuity and life income funds	3,505,993	3,681,364
Endowment and similar funds	64,681,702	64,847,173
Total long-term investments	69.728,658	70,944,437
Real estate and other	187,104	198,860
Funds held in trust by others	12,447,526	12,507,039
Total assets	\$134,122,585	\$135,494,783
LIABILITIES AND NET ASSETS		
Liabilities:		
Accounts payable and accrued expenses	\$1,362,970	\$1,863,451
Accrued postretirement benefit cost	1,283,756	840,696
Annuity obligations	2,706,387	2,925,950
Deferred income, deposits and other liabilities	1,065,115	1,629,540
Notes payable	5,132,905	3,500,000
Bonds payable	4,558,000	4,600,000
Total liabilities	16,109,133	15,359,637
Net assets:		
Unrestricted:		
Reserved for contingencies	1,189,424	2,575,395
Reserved for debt service	360,000	
Unfunded reserve for postretirement benefit cost	(1,283,756)	(840,696)
Unfunded reserve for land, buildings and equipment	(2,515,572)	(2,398,456)
Net investment in plant	37,289,551	35,022,140
Accumulated earnings from endowment funds	6,579,968	6,690,712
Funds functioning as endowment	7,287,467	12,703,712
Total unrestricted	48,907,082	53,752,807
Temporarily restricted:		
Current funds	2,348,335	2,409,355
Annuity and life income funds	88,558	92,691
Accumulated earnings from endowment funds	23,737,266	21,676,310
For land, building and equipment	567,310	337,946
Total temporarily restricted	26,741,469	24,516,302
Permanently restricted:		200000000
Annuity and life income funds	702,367	654,044
Net investment in plant	94,500	94,500
Endowment funds	39,045,679	38,671,061
Student loan funds	2,522,355	2,446,432
Total permanently restricted	42,364,901	41.866.037
Total net assets	118,013,452	120,135,146
Total liabilities and net assets	\$134,122,585	\$135,494,783
The accompanying potes are an integral part of these consolidated financial statem		- 100110100

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

CONSOLIDATED STATEMENTS OF ACTIVITIES AND CHANGES IN NET ASSETS as of July 31, 2003

	2003			
	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
Revenues:				
Student and other fees	\$7,406,557			\$7,406,557
Income from endowments	483,585	\$1,085,895	\$85,073	1,654,553
Income from funds functioning as endowments	351,248			351,248
Income from temporary investments	115,405	21,464		136,869
Gifts and bequests:	3000 0000			
Southern Baptist Convention				
Cooperative Program	7,501,941			7,501,941
Other	918,122	411,762	331,774	1,661,658
	710,100	411,100		
Net realized and unrealized gains (losses)	(1,490,066)	3,920,822	(166,095)	2,264,661
on investments	(1,490,000)	3,920,022	(100,095)	2,204,001
Net change in present value of annuity		533	210.020	219,563
and life income funds	0.000	333	219,030	48,810
Interest	9,927	** ***	38,883	
Other	280,727	53,851	(9,801)	324,777
Auxiliary enterprises:				
Student housing	2,047,260			2,047,260
Other	1,671,302			1,671,302
Net assets released from restrictions	3,269,160	(3,269,160)		-
Total revenues	22,565,168	2,225,167	498,864	25,289,199
Expenses:				
Educational and general:				
Administrative and general	6,373,253			6,373,253
Academic programs	9,575,014			9,575,014
Library	1,343,074			1,343,074
Student financial aid	721,856			721,856
Operation and maintenance of physical plant	3,202,974			3,202,974
Auxiliary enterprises:				
Student housing	1,475,043			1,475,043
Other	2,073,363			2,073,363
Other expenses:	2,0.0,000			
Depreciation	1,275,993			1.275,993
Repair and maintenance	859,285			859,285
Retirement or disposition of equipment	52,200			52,200
Interest on external debt	458,838			458,838
interest on external debt	430,030	-		438,636
Total expenses	27,410,893			27,410,893
Total changes in net assets	(4,845,725)	2,225,167	498,864	(2,121,694)
Net assets at beginning of year	53,752,807	24,516,302	41,866,037	120,135,146
Net assets at end of year	\$48,907,082	\$26,741,469	\$42,364,901	\$118,013,452

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

CONSOLIDATED STATEMENTS OF ACTIVITIES AND CHANGES IN NET ASSETS as of July 31, 2002

	2002			
	Unrestricted	Temporarily Restricted	Permanently Restricted	
	Chrestricieu	Kentitu	Kestiktes	1012
Revenues:				
Student and other fees	\$ 6,410,383			\$ 6,410,383
Income from endowments	610,516	\$ 1,393,624	\$ 104,603	2,108,743
Income from funds functioning as endowments	263,841			263,841
Income from temporary investments	150,088	25,514		175,602
Gifts and bequests:				
Southern Baptist Convention				
Cooperative Program	7,145,989			7,145,989
Other	1,444,277	134,103	856,426	2,434,806
Net realized and unrealized losses on investments	(4,149,347)	(7,242,101)	(2,215,875)	(13,607,323
Net change in present value of annuity	(4 b)	(.,,,		
and life income fund		13,946	1,229,329	1,243,275
Interest	25,489	10,710	40,281	65,770
Other	374,364	130,370	(15,850)	488,884
Auxiliary enterprises:	314,304	130,570	(15,656)	400,004
Student housing	1,822,717			1,822,717
Other	1,333,513			1,333,513
Net assets released from restrictions		(2.126.612)		1,333,313
	3,135,612	(3,135,612)	(1.086)	0.006.200
Total revenues	18.567.442	(8,680,156)	(1,086)	9,886,200
Expenses:				
Educational and general:	£ 100 £11			£ 100 £11
Administrative and general	5,199,511			5,199,511
Academic programs	8,298,044			8,298,044
Library	1,230,113			1,230,113
Student financial aid	746,454			746,454
Operation and maintenance of physical plant	3,014,445			3,014,445
Auxiliary enterprises:				
Student housing	1,143,602			1,143,602
Other	1,758,182			1,758,182
Other expenses:				
Depreciation	960,267			960,267
Repair and maintenance	393,629			393,629
Retirement or disposition				
of buildings and equipment	871,126			871,126
Interest on external debt .	306,192		1000	306,192
Total expenses	23,921,565			23,921,565
Transfers	458,796	_(458,796)		
Total common and transfers	24,380,361	(458,796)		23,921,565
Total expenses and transfers	24,000,001		100000000	17 (3-18) (5-16)
Total changes in net assets	(5,812,919)	(8,221,360)	(1,086)	(14,035,365
Net assets at beginning of year	59,565,726	32,737,662	41.867.123	134,170,511
Net assets at end of year	\$ 53,752,807	\$ 24,516,302	\$41,866,037	\$ 120,135,146

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

CONSOLIDATED STATEMENTS OF CASH FLOWS for the years ended July 31, 2003 and 2002

	2003	2002
Cash flows from operating activities:		
Change in net assets	\$(2,121,694)	\$(14,035,365)
Adjustments to reconcile change in net assets to net cash used in operating activities:		
Net realized and unrealized (gains) losses on permanent investments	(2,477,206)	11,443,915
Net realized and unrealized losses on funds held in trust by others	53,625	1,426,171
Net realized and unrealized losses on annuity and life income funds	158,920	737,237
Depreciation	1,275,993	960,267
Loss on retirement or disposition of buildings and equipment	52,200	871,126
Amortization of debt issuance costs	11,690	
Contributions restricted for long-term investment	(355,782)	(1,146,256)
Interest and dividends restricted for permanent investment	(38,232)	(49,216)
Increase (decrease) in cash resulting from changes in assets and liabil	lities:	3.36.353
Accounts and notes receivable	569,261	(660,211)
Interest receivable	13,038	8,676
Contributions receivable	27,977	3,315
Inventory and prepaid expenses	(328,248)	(11,050)
Note receivable from related party		(221,502)
Accounts payable and accrued expenses	(6.962)	50,678
Accrued postretirement benefit cost	443,060	323,653
Annuity obligations	(219,563)	(1,243,275)
Deferred income, deposits and other liabilities	(564,425)	1,035,103
Net cash used in operating activities	(3,506,348)	(506,734)
Cash flows from investing activities:		
Purchases of land, buildings and equipment	(7,376,574)	(7,565,440)
Proceeds from sales of investments	21,669,137	14,466,005
Purchases of investments	(15,849,654)	(13,757,533)
Decrease (increase) in bond proceeds restricted to	Vertical Control	************
invest in buildings and equipment	2,273,371	(2,323,060)
Decrease in student loans receivable	83,445	53,712
(Decrease) increase in investment in Village Manor Partners, Ltd.	(23,008)	791
Net cash provided by (used in) investing activities	776,717	(9,125,525)
Cash flows from financing activities:		
Proceeds from gifts restricted for long-term investment:		
Investment in endowment	331,774	856,426
Investment in land, buildings and equipment	18,008	280,054
	349,782	1,136,480
Other financing activities:	,	1,100,100
Proceeds from notes payable	1,700,000	3,500,000
Proceeds from bonds payable	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	4,600,000
Principal repayments on borrowings	(109,096)	
Debt issuance costs		(143,837)
Increase in cash restricted for debt retirement	(37,850)	(1.0,00.)
Interest and dividends restricted for reinvestment	38,232	49,216
Net cash provided by financing activities	1.941.068	9,141,859
Net decrease in cash and cash equivalents	(788,563)	(490,400)
Cash and cash equivalents at beginning of year	_1,071,675	1,562,075
Cash and cash equivalents at origining of year	\$ 283,112	S 1,071,675
vent and enon equivalents at time or jets	407114	0_10/10/2

The accompanying notes are an integral part of the consolidated financial statements.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

1. Affiliated Organizations:

The Southern Baptist Theological Seminary (the Seminary) conducts comprehensive programs of theological education for ministers called of God and recommended by the churches. The programs of the Seminary focus on the development of ministerial competencies at the baccalaureate, basic professional post-baccalaureate, advanced professional, and advanced research levels. The Seminary provides services to persons, churches, and denominational entities through its programs of continuing education for ministry.

The Seminary is an agency of the Southern Baptist Convention (the Convention). In addition to providing substantial financial support to the Seminary, the Convention also elects the Board of Trustees of the Seminary.

The Seminary is also affiliated with the Southern Seminary Foundation (the Foundation), a Kentucky not-for-profit corporation. The Foundation was formed, among other purposes, as a fundraising organization and administrator of certain funds to be used for the benefit of the Seminary. The Foundation is affiliated with the Seminary through common management. The Foundation does not reimburse the Seminary for use of facilities and other resources or common employees. The accounts of the Foundation have been included in the Seminary's annuity and life income funds.

In addition, the Seminary has a wholly owned subsidiary corporation, Village Manor, Inc., which is the general partner of Village Manor Partners, Ltd. (see Note 14). The accounts of Village Manor, Inc. are included in the consolidated financial statements of the Seminary.

The Seminary also has a wholly owned subsidiary, Seminary Properties, LLC (Seminary Properties) that was established to provide student and multi-family housing. In pursuing this objective, Seminary Properties entered into a limited liability company as a 90% owner with LHD Grinstead South, LLC, a 10% owner, to form Grinstead Housing South, LLC (Grinstead Housing). Seminary Properties and Grinstead Housing are included in the consolidated financial statements of the Seminary.

Seminary Properties has a note receivable due from LHD Grinstead North, LLC, with a balance of \$473,855 at July 31, 2003 and 2002, in connection with a 2002 sale of real estate. Payment commences annually on April 1, 2004. The note matures on July 1, 2032.

2. Summary of Significant Accounting Policies:

 Basis of Presentation: The consolidated financial statements of the Seminary, a Kentucky not-for-profit corporation, have been prepared on the accrual basis of accounting.

Resources are classified for accounting purposes into separate categories of net assets based on the existence or absence of donor-imposed restrictions. In the accompanying consolidated financial statements, net assets have been grouped into the following three categories:

- Unrestricted Net Assets Net assets that are not subject to donor-imposed stipulations. Unrestricted net assets may
 be designated for specific purposes by action of the Board of Trustees.
- Temporarily Restricted Net Assets Net assets whose use by the Seminary is subject to donor-imposed stipulations
 that can be fulfilled by actions of the Seminary pursuant to those stipulations or that expire with the passage of time.
- Permanently Restricted Net Assets Net assets subject to donor-imposed stipulations that neither expire with the
 passage of time nor can be fulfilled or otherwise removed by the Seminary.

The Seminary follows the policy of reporting restricted contributions and restricted endowment income in the consolidated statements of activities and changes in net assets as increases in restricted net assets in the period received. Expenses are generally reported as decreases in unrestricted net assets. Expirations of donor-imposed stipulations that simultaneously increase one category of net assets and decrease another are reported as reclassifications between the applicable classes of net assets.

b. Statement of Cash Flows: The Seminary considers all highly liquid investments with an original maturity of three months or less to be cash equivalents. Periodically throughout the year the Seminary's cash balance exceeds the amount insured by the Federal Deposit Insurance Corporation (FDIC) of \$100,000. Cash and cash equivalents representing assets of endowment and similar funds and annuity and life income funds are included in long-term investments.

The Seminary had unpaid building and equipment additions of \$38,078 and \$531,597 in 2003 and 2002, respectively.

The Seminary received proceeds from the sale of land in the form of a note of \$252,353 in 2002.

Gifts in kind of \$6,000 and \$566 were received in 2003 and 2002, respectively.

c. Investments: Investments in marketable securities are stated at fair value (based upon quoted market prices), and real estate investments from gifts are stated at fair value (based upon appraisals). Net unrealized and realized gains or losses are reflected in the consolidated statements of activities and changes in net assets. Investment income is reported net of investment expenses of approximately \$295,000 and \$394,000 in 2003 and 2002, respectively.

Net appreciation on endowment fund investments, whose income is unrestricted as to use, is reported as unrestricted net assets unless the donor has permanently restricted such net appreciation. In cases where the donor has placed temporary restrictions on the use of the income from endowed gifts, related net appreciation is subject to those restrictions and is reported as a part of temporarily restricted net assets until the restriction has been met.

When losses on the investments of a donor-restricted endowment fund exceed the net appreciation classified in temporarily restricted net assets, the excess loss reduces unrestricted net assets. Gains that restore their fair value of the assets of the endowment fund to the fund's required level (historic dollar value) are classified as increases to the same class of net assets that was previously reduced for the excess loss – unrestricted net assets. After the fair value of the assets of the endowment fund equals the required level, gains are again available for expenditure, and those gains that are restricted by the donor are classified as increases in temporarily restricted net assets. At July 31, 2003,

unrestricted net assets were reduced by \$503,415 for excess losses. Therefore, the next \$503,415 in gains related to these endowment funds will be used to restore unrestricted net assets.

- d. Contributions Receivable: Unconditional promises to give are recognized at fair value as receivables and revenue. There were no contributions receivable at July 31, 2003, while the total was \$27,977 at July 31, 2002.
- e. Inventories: Inventories are stated at average cost.
- f. Land, Buildings and Equipment: Land, buildings and equipment are recorded at cost or, if donated, at fair market value at the date of donation. Depreciation is computed using the straight-line method over the following estimated useful lives:

Buildings and building improvements 40–100 years Land improvements 20 years Furniture and equipment 5–15 years

Buildings and equipment are removed from the records, and any gain or loss is recognized at the time of disposal.

- g. Use of Estimates: The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.
- h. Reclassification: The Seminary has reclassified its August 1, 2001 balances of net assets to properly reflect board designated endowments. These reclassifications did not impact total net assets or total changes in net assets for any period. The impact of these reclassifications is as follows:

.

	Reported	Reclassification	As Reclassified
Net assets at beginning of year, August 1, 200	1:		
Unrestricted	\$ 51,087,413	\$ 8,478,313	\$ 59,565,726
Temporarily restricted	40,945,505	(8,207,843)	32,737,662
Permanently restricted	42,137,593	(270,470)	41,867,123
Total net assets	\$134,170,511		\$134,170,511

3. Investments:

All funds, except the student loan and annuity and life income funds, have pooled investments in the investment pool or intermediate term fund. The investment pool primarily invests to achieve long-term capital growth and allocates units of ownership interest based on the market value per unit at the end of the month preceding the month in which a transaction occurs. The intermediate term fund principally invests in U.S. Government securities and corporate bonds and allocates units of ownership interest based on the book value per unit. Management feels this method is more meaningful given the intermediate term fund's investment strategy.

A summary of investments at July 31, 2003 and 2002 is as follows:

		2003		2002
	Cost	Market Value	Cost	Market Value
Investment pool:				
U.S. Government and				
corporate obligations	\$21,130,994	\$21,161,891	\$24,668,083	\$25,546,243
Common stocks	45,349,351	41,088,987	49.247.356	38,472,146
	\$66,480,345	\$62,250,878	\$73,915,439	\$64,018,389
Intermediate term fund:				400000000000000000000000000000000000000
Cash equivalents	\$500,000	\$500,000	\$278,851	\$278,851
U.S. Government and				
corporate obligations	779,841	766,750	3,208,152	3.267.429
	\$ 1,279,841	\$ 1,266,750	\$_3,487,003	\$ 3,546,280
Investment trust fund:			A 1 C A 1 C	
Cash equivalents	\$399,699	\$416,499	\$347,084	\$348,460
U.S. Government obligations	1,051,522	1,097,904	1,036,595	1,101,544
Common stocks	2,415,315	2,457,384	2,062,258	1,794,680
	\$ 3,866,536	\$ 3,971,787	\$_3,445,937	\$_3,244,684

As discussed further in Note 14, the Seminary has placed funds in trust (see "Investment trust fund" section in the above table and certain of the following tables) to collateralize its guaranty of the debt of Village Manor Partners, Ltd. In the consolidated statements of financial position, these funds are included in long-term investments as endowment and similar funds and in unrestricted net assets as funds functioning as endowment.

A summary of investments by fund type at July 31, 2003 and 2002 is as follows:

		2003			2002	
	S-35-5		ket Value		Mark	et Value
Investment pool:	Cost	Amount	% of Total	Cost	Amount	% of Total
Current funds	\$ 1,067,689	\$ 1,540,963	2.5%	\$ 2,296,243	\$ 2,415,900	3.8%
Endowment and similar funds	65,412,656	60,709,915	97.5%	71,619,196	61,602,489	96.2%
Intermediate term fund:	\$66,480,345	\$62,250,878	100.0%	\$73,915,439	\$64,018,389	100.0%
Current funds	\$ 724,673	\$717,262	56.6%	\$ 2,971,373	\$ 3,021,885	85.2%
Endowment and similar funds	486,775	481,795	38.0%	453,866	461,581	13.0%
Plant funds	68,393	67,693	5.4%	61,764	62,814	1.8%
Investment trust fund:	S_1,279,841	\$_1,266,750	100.0%	\$_3,487,003	\$_3,546,280	100.0%
Endowment and similar funds	\$_3,866,536	\$_3,971,787	100.0%	\$_3,445,937	S_3,244,684	100.0%

The market value per unit of the investment pool was \$6.10 and \$5.89 at July 31, 2003 and 2002, respectively.

The following table summarizes the relationship between cost and market values of investment assets in the investment pool at July 31, 2003 and 2002:

		2003		391 199	W		002	2 8
	Cost	Market Value	Market Value Over (Under) Cost	Market Value Per Unit	Cost	Market Value	Market Value Over (Under) Cost	Market Value Per Unit
Balance at end of year Balance at beginning	\$66,480,345	\$62,250,879	\$(4,229,466)	\$6.10	\$73,915,439	\$64,018,389	\$(9,897,050)	\$5.89
of year Increase (decrease) in	\$73,915,439	\$64,018,389	(9.897.050)	5.89	\$75,416,145	\$73,580,957	(1.835,188)	7.11
market value per unit			\$5,667,584	\$21			\$(8.061,862)	\$(1,22)

The intermediate term fund had an unrealized net loss of \$72,368 in 2003 and an unrealized net gain of \$45,676 in 2002, with realized gains of \$161,431 and \$44,641 in 2003 and 2002, respectively.

The following represents the investment income earned (exclusive of realized and unrealized gains) on each fund based on the average market values of each fund:

	2003	2002
Investment pool	2.8%	2.5%
Intermediate term fund	4.9%	5.4%

The Board of Trustees has authorized spendable income for current operations to be appropriated from the current income and capital appreciation of endowment and similar funds. In 2003 and 2002 the amount to be spent was 5% of the 3-year moving average of the market value of the Pooled Investment Fund adjusted for additions. The total spendable income from endowment and similar funds was \$4,060,872 and \$4,003,853 in 2003 and 2002, respectively. The total spendable income was in excess of current interest and dividend income by \$2,620,250 and \$2,306,734 in 2003 and 2002, respectively.

Annuity and life income funds are administered by the Southern Baptist Foundation and are invested primarily in pooled funds. These funds and investments (unitrusts and gift annuity contracts) are not subject to withdrawal by the Foundation or transfer from outside trustees until the death of the respective donor; they are recorded at market value. The fair market value of these funds was \$3,505,993 and \$3,681,364 at July 31, 2003 and 2002, respectively.

4. Funds Held in Trust by Others:

Certain income producing funds are held in trust by others. These funds represent resources neither in the possession nor under the control of the Seminary, but held and administered by outside trustees, with the Seminary deriving only income from such funds. Such investments are recorded in the consolidated statements of financial position at fair value. The amount not subject to withdrawal by the Seminary or transfer from the outside trustees is \$12,241,279 and \$12,302,786 at July 31, 2003 and 2002, respectively.

5. Land, Buildings and Equipment:

Land, buildings and equipment consisted of the following at July 31, 2003 and 2002:

	2003	2002
Land and improvements	\$ 2,804,786	\$ 2,723,861
Buildings and building improvements	57,357,315	43,378,168
Furniture, equipment and books	11,884,225	11,089,116
Construction in progress	148,429	8.059.036
	72,194,755	65,250,181
Accumulated depreciation	(24,242,151)	(22,964,320)
Land, buildings and equipment, net	\$ 47,952,604	\$ 42,285,861

Outstanding commitments for the construction of facilities at July 31, 2003 and 2002 were approximately \$302,000 and \$3,064,000, respectively.

6. Temporarily and Permanently Restricted Net Assets:

remporarily restricted fict assets are available for the following purposes at July 31, 2003 and 200	rarily restricted net assets are available for the following p	purposes at July 31, 2003 and 20	102:
--	--	----------------------------------	------

	2003	2002
Educational and general	\$12,759,202	\$11,750,026
Student financial aid	13,795,921	12,316,993
Student loans	186,503	167,552
Operation and maintenance of physical plant	584,040	353,441
Other	88,557	92,691
Total	\$27,414,223	\$24,680,703

Permanently restricted net assets are restricted to investment in perpetuity, the income from which is expendable to support the following purposes at July 31, 2003 and 2002:

	2003	2002
Educational and general	\$22,707,572	\$22,695,043
Student financial aid	16,058,538	15,703,428
Student loans	2,778,910	2,695,946
Operation and maintenance of physical plant	117,515	117,576
Other	702,366	654,044
Total	\$42,364,901	\$41,866,037

7. Net Assets Released from Restrictions:

Net assets are released from donor restrictions when expenses were incurred that satisfy the restricted purposes or by occurrence of other events as specified by the donors. The purposes of the restricted income released during 2003 and 2002 are as follows:

	2003	2002
Restricted income for:		
Administrative and general	\$ 502,960	\$ 467,593
Academic programs	1,756,106	1,877,834
Library	230,069	240,597
Student financial aid	482,603	511,822
Operation and maintenance of physical plant	297,288	35,795
Auxiliary enterprises	134	1.971
Total net assets released from restrictions	\$3,269,160	\$3,135,612

8. Rent Expense:

The Seminary leases equipment under various operating leases with month-to-month terms. Rent expense was approximately \$149,000 and \$86,000 for 2003 and 2002, respectively. As leases expire, it is expected that they will be replaced with agreements having like terms and comparable amounts.

9. Interfund Borrowings:

Total interfund borrowings

Interfund borrowings at July 3	, 2003 and 2002 consisted of	the following (within plant funds):
--------------------------------	------------------------------	-------------------------------------

	2003	2002
Johnson Controls Energy Management System – Am funds functioning as endowment, bearing interest at 9%, from utility savings in monthly installments of principal of \$9,700. Interest payments were made during 2003 and No principal payments were made in either year.	ounts due to to be repaid and interest	\$ 466,565
LG&E Enertech Energy Savings Program – Amounts functioning as endowment, bearing no interest, to be reputility and operations maintenance savings. No principal were made during 2003 or 2002.	aid from	904,287
Broadus Hall, Norton Hall, Sampey Hall, and Mullins La Renovation and Springdale Apartments Loan Refinancia Amounts due to funds functioning as endowment, bearin at 8.0%, to be repaid from budgeted current funds expen in monthly installments of principal and interest of \$22,, Interest payments were made during 2003 and 2002. No principal payments were made in either year.	g – g interest ditures 200.	2,827,794
W.O. Carver Building Renovation – Amounts due to functioning as endowment, bearing interest at 8%, to be budgeted current funds expenditures in monthly installing principal and interest of \$13,507. Interest payments were 2003 and 2002. No principal payments were made in either the contract of the c	repaid from ents of e made during	1.831.802

\$ 6,030,448

\$ 6,030,448

10. Notes Payable:

On April 25, 2003, Grinstead Housing South entered into a \$250,000 line of credit agreement with a bank. The line of credit bears a variable interest rate based on the London Interbank Offered Rate (LIBOR) plus 1.25% (2.53% at July 31, 2003) and expires on March 31, 2005. There was \$199,572 outstanding on this line at July 31, 2003.

On November 19, 2002, Seminary Properties entered into a \$1,500,000 term loan with a bank. The proceeds of this loan were used to repay borrowings of \$1,500,000 under a line of credit agreement with the bank dated June 27, 2001 with the Seminary. The provisions of this term loan require monthly principal repayments of \$8,333 plus accrued interest on the outstanding principal balance. The term loan bears interest at a variable interest rate (2.1% at July 31, 2003) based upon LIBOR. The term loan is collateralized by the pooled investment fund, and balloons on October 31, 2007. The outstanding principal balance of the term loan was \$1,433,333 at July 31, 2003. The term loan contains certain restrictive covenants which includes a minimum nonrestricted collateral amount of \$\$,160,000. At July 31, 2003, Seminary Properties was not in compliance with certain of these covenants. Seminary Properties obtained a waiver from the bank dated October 28, 2003.

Also on November 19, 2002, Seminary Properties entered into an interest rate swap agreement whereby Seminary Properties receives a variable interest rate based upon LIBOR and pays a fixed interest rate of 4.55% on an initial notional amount of \$1,500,000. The excess of amounts paid over amounts received under the swap agreement in 2003 totaled \$22,082 and are included in interest expense. The fair market value of the swap agreement at July 31, 2003 was \$13,389 and is included in deferred income, deposits and other liabilities in the consolidated statement of financial position, with an equal amount included in interest expense.

On June 27, 2001, the Seminary entered into a \$1,500,000 line of credit agreement with a bank. The line was collateralized by the pooled investment fund. The line of credit bears interest at the Euro-rate plus 1% and had a maturity date of August 31, 2003. Borrowings of \$1,500,000 were outstanding under this agreement at July 31, 2002. This line was paid in full as of July 31, 2003.

On July 31, 2000, the Seminary entered into a \$3,500,000 line of credit agreement with a bank. The line is collateralized by the pooled investment fund. The line of credit bears interest at the Euro-rate plus 1% (2.18% at July 31, 2003) and matures October 31, 2003. Borrowings of \$3,500,000 and \$2,000,000 were outstanding under this agreement at July 31, 2003 and 2002, respectively.

Subsequent to year end, the Seminary entered into a \$5,000,000 term loan. The proceeds of this loan were used to repay the \$1,500,000 Seminary Properties term loan and the \$3,500,000 Seminary line of credit. The provisions of this term loan require monthly principal payments of \$16,667 plus accrued interest on the outstanding principal balance commencing December 1, 2003 with a final balloon payment on November 1, 2008. The term loan bears interest at a variable interest rate based upon the Eurodollar rate plus 1.75%.

11. Bonds Payable:

On December 19, 2001, Grinstead Housing Taxable Variable Rate Revenue Bonds Series 2001 (Series 2001 Bonds) were funded in the amount of \$4,600,000 for construction of Grinstead South Apartments for lease to students of the Seminary. The Series 2001 Bonds are registered bonds maturing on October 1, 2031. The Series 2001 Bonds were issued with a taxable variable "weekly rate" as determined by the remarketing agent, payable monthly (1.17% at July 31, 2003). The Series 2001 Bonds are subject to redemption prior to maturity in whole on any date or in part on any interest payment date at redemption prices equal to 100% of the principal amount redeemed plus accrued interest to the redemption date. The Series 2001 Bonds are guaranteed by the Seminary. The Series 2001 Bonds contain restrictive covenants which include financial ratios. At July 31, 2003, Grinstead Housing was not in compliance with certain of these covenants. Grinstead Housing obtained a waiver from the bank dated October 28, 2003. Unused bond proceeds of \$49,689 and \$2,323,060 at July 31, 2003 and 2002, respectively, were restricted for the construction of Grinstead South Apartments.

At the time of the issuance of the Series 2001 Bonds, Grinstead Housing South entered into an interest rate swap agreement, pursuant to which Grinstead Housing receives a variable interest rate based upon LIBOR and pays a fixed interest rate of 4.83% on an initial notional amount of \$4,600,000. The interest rate swap expires October 1, 2006. The excess of amounts paid over amounts received under the swap agreement amounted to \$146,778 in 2003 and \$84,605 in 2002 and are included in interest expense. The fair market value of the swap agreement was \$262,006 and \$177,716 at July 31, 2003 and 2002, respectively. These amounts are included in deferred income, deposits, and other liabilities in the consolidated statement of financial position, while the change in the market value of the swap agreement during each year is included in interest expense.

The following is a schedule of the future principal payments of the Series 2001 Bonds:

Year Ending July 31,	
2004	
2005	
2006.	
2007	
2008	
Thereafter	

84,000 4,103,000 \$,4,558,000

87,000 96,000 96,000 92,000

The carrying amount of the variable rate bonds approximates fair value as of July 31, 2003.

12. Pension Plan:

The Seminary has a contributory pension plan for substantially all of its full-time employees. The Seminary contributes 10% of each participant's salary and will contribute up to an additional 5% if matched by the participant. Pension plan contributions were approximately \$1,000,000 and \$876,000 for 2003 and 2002, respectively.

13. Postretirement Benefits:

Prior to 2000 the Seminary had a policy of providing postretirement health care benefits and term life insurance premiums for all full-time employees retired after attaining age 65 prior to July 31, 1995. For employees retiring subsequent to July 31, 1995, the Seminary did not provide health care benefits or life insurance premiums. During 2000 the policy was changed to provide postretirement healthcare benefits and term life insurance premiums to all full-time employees retired after attaining their Social Security Normal Retirement Age and having at least 10 years of service at the Seminary.

The postretirement benefits provided by the Seminary for the covered class range between 25% and 100% of the cost of the participant's health care and term life insurance premiums. The Seminary reserves the right to change or terminate the benefits at any time. The following table sets forth the plan's status reconciled with the amount shown in the Seminary's consolidated statements of financial position at July 31, 2003 and 2002:

	2003	2002
Accumulated postretirement benefit obligation	\$2,397,048	\$2,106,379
Unamortized transition obligation	(241,443)	(301,804)
Unrecognized prior service cost	(943,939)	(991,136)
Unrecognized gain	72,090	27,257
Accrued post retirement benefit cost	\$1,283,756	\$ 840,696

The discount rates used in determining the accumulated postretirement benefit obligation were 6% and 6.5% as of July 31, 2003 and 2002, respectively. The assumed health care and term life insurance cost trend used in measuring the accumulated postretirement benefit obligation was 10% in 2003 and 2002, declining by 0.5% per year thereafter to an ultimate rate of 5% in the years 2012 and 2009, respectively.

		2003	2002
Benefit cost		\$ 528,607	\$ 412,372
Employer contribution	100	85,547	88,719

14. Seminary Village:

As discussed in Note 1, the Seminary has a wholly owned subsidiary corporation, Village Manor, Inc., which is a 1% general partner in Village Manor Partners, Ltd. (VMPL). During fiscal 1991, the Seminary sold the buildings and continues to lease the land of Seminary Village, the Seminary's student apartment complex, to VMPL. Revenues earned by the Seminary under the above lease approximated \$87,000 and \$104,500 during 2003 and 2002, respectively.

VMPL was established to renovate the former Seminary Village buildings and operate them as rental property. The cost of the renovation, completed in October 1993, was approximately \$11 million. This cost was financed with debt, of which the Seminary serves as guarantor (at July 31, 2003, debt balance approximated \$7.2 million). The guarantee terminates on January 1, 2010. If VMPL defaults on its debt anytime prior to the termination of the guarantee, the Seminary can be required by the bank to pay the entire remaining debt outstanding. If required to pay the debt, the Seminary has the right to all remaining property of VMPL, not assumed by the bank as collateral. The Seminary has no liability recorded at July 31, 2003 related to this guarantee. The Seminary placed approximately \$3.5 million in trust (recorded in endowment and similar funds and in unrestricted net assets as funds functioning as endowments) to collateralize its guaranty pursuant to the terms of the debt agreement. Such amount in trust includes a development fee of approximately \$2.3 million received by the Seminary from VMPL during fiscal 1994. Subject to certain limitations, only amounts that are used to substitute Seminary students' rents at Seminary Village may be withdrawn from the trust account. Village Manor, Inc. has also guaranteed to the limited partner of VMPL certain financial performance measures of VMPL. Based on current information, management does not believe a material obligation exists under this agreement.

The Seminary has an option to purchase the renovated buildings at a price that is dependent upon the timing of the transaction. The Seminary also provides various services to VMPL under a management agreement. Revenues earned by the Seminary under this agreement approximated \$91,000 in 2003 and \$118,000 in 2002.

15. Income Taxes:

Pursuant to a determination letter by the Internal Revenue Service, the Seminary is exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code.

Seminary Properties is a single member limited liability company, wholly-owned by the Seminary. Seminary Properties is a disregarded entity treated as part of the Seminary for federal income tax purposes although it is treated under state law as a separate legal entity.

Grinstead Housing is a for-profit organization which accounts for income taxes using an asset and liability approach for accounting and reporting purposes.

REPORT OF INDEPENDENT AUDITORS

To the Board of Trustees of The Southern Baptist Theological Seminary

In our opinion, the accompanying consolidated statements of financial position and the related consolidated statements of activities and changes in net assets and cash flows present fairly, in all material respects, the financial position of The Southern Baptist Theological Seminary (the Seminary) at July 31, 2003 and 2002, and the changes in their net assets and their cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America. These financial statements are the responsibility of the Seminary's management; our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits of these statements in accordance with auditing standards generally accepted in the United States of America, which require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, and evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

Our audit for 2003 was performed for the purpose of forming an opinion on the basic consolidated financial statements taken as a whole. The Report of Executive Committee, Southern Baptist Convention – Distribution by States of Cooperative Program Receipts has not been subjected to the auditing procedures applied in our audits of the basic consolidated financial statements and, accordingly, we do not express an opinion on it.

PricewaterhouseCoopers LLP

September 18, 2003, except for certain information in Notes 10 and 11, as to which the date is October 28, 2003

The Southern Baptist Theological Seminary Report of Executive Committee, Southern Baptist Convention Distribution by States of Cooperative Program Receipts August 1, 2002 – July 31, 2003 (Unaudited)

Churches	\$295,444	Nevada	10,551
Miscellaneous/individuals	14,879	New England	4,874
Alabama	698,483	New Mexico	41,997
Alaska	8,208	New York	7,400
Arizona	29,684	North Carolina	395,623
Arkansas	312,058	Northwest	29,279
California	90,219	Ohio	74,183
Colorado	25,040	Oklahoma	366,490
District of Columbia	14,059	Pennsylvania - South Jersey	8,258
Florida	552,341	South Carolina	504,394
Georgia	812,697	Tennessee	549,282
Hawaii Pacific	13,414	Texas-BGCT	443,530
Illinois	113,124	Texas-SBTC	345,862
Indiana	32,416	Utah - Idaho	5,448
Iowa	3,644	Virginia - BGAV	89,544
Kansas - Nebraska	36,088	Virginia - SBCV	121,512
Kentucky	328,249	West Virginia	18,229
Louisiana	309,134	Wyoming	5,219
Maryland - Delaware	67,091	Puerto Rico/U.S. Virgin Islands	63
Michigan	21,268	Dakota Fellowship	1,082
Minnesota - Wisconsin	2,183	Total Cooperative Program	7,501,941
Mississippi	436,487	Total designations	192,869
Missouri	258,960	Total distribution	\$7,694,810
Montana	3,951		
MODIMINA	- oppos		

SOUTHWESTERN BAPTIST THEOLOGICAL SEMINARY

CONSOLIDATED STATEMENT OF FINANCIAL POSITION July 31, 2003 (with comparative totals for 2002)

ASSETS	Unrestricted	Temporarily restricted	Permanently restricted	2003 Total	2002 Total
Cash and cash equivalents	\$ 5,930,622	\$ 4,800	S 11,279	\$ 5,946,701	\$ 8,363,821
Receivables, net	731,078	. 1,000	113,041	844,119	821,691
Pledges receivable, net	151,010	752,631	544,811	1,297,442	1,667,082
Other assets	564,863	7,52,051	1,000	565,863	452,634
Investments	304,003		1,000	505,005	
Endowment funds	30,765,585	40	27,554,681	58,320,266	56,002,625
Other	11,735,351	5,146,831	558,899	17,441,081	18,484,792
Office	42,500,936	5,146,831	28,113,580	75,761,347	74,487,417
Investments held in trust by third parties at fair value	42,500,930	5,140,651	20,115,500	13,101,341	74,407,417
Endowment funds	7.50	1,663,903	35,508,488	37,172,391	36,314,588
Annuity funds		1,789,161	14,119,392	15,908,553	14,828,015
remarky today		3,453,064	49,627,880	53,080,944	51,142,603
Due from (to) other funds	(1,013,331)	(576,688)	1,590,019	23,000,744	31,142,003
Property, plant and	(1,013,331)	(370,000)	1,370,017		
equipment, net	57,522,676	6,465,309		63,987,985	64,628,892
Total assets	\$106,236,844	\$15,245,947	\$80,001,610	\$201,484,401	\$201,564,140
Total assets	5100,230,844	313,243,347	380,001,010	3201,454,401	3201,304,140
LIABILITIES AND		Temporarily	Permanently	2002	2001
NET ASSETS	Unrestricted	restricted	restricted	Total	Total
Accounts payable	\$ 464,226	S -	S -	\$ 464,226	\$ 1,276,867
Accounts payable Accrued salaries and benefits			•	552,172	623,517
Deposits and agency funds	184,414		- 5	184,414	186,807
Deferred income					612.312
Annuity payment liability	426,667	-	1.771,589	426,667	1,654,365
Accrued postretirement	14 405 100		1,771,389	1,771,589	
benefit obligation	16,485,102	-		16,485,102	15,063,458
Accrued postemployment	246 000			744,000	200.220
benefit obligation	346,899			346,899	289,320
Total liabilities	18,459,480		1,771,589	20,231,069	19,706,646
Net assets					
Unrestricted	4 533 540				
For current operations Designated for specific	4,532,549		59	4,532,549	5,252,087
purposes	11,212,606	53		11,212,606	9,725,257
Endowment	31,696,398	*		31,696,398	31,036,029
Invested in property, plan					
and equipment Unfunded postretirement and postemployment	57,167,812	50	5.	57,167,812	58,435,935
benefits	(16,832,001)			(16,832,001)	(15,352,778)
Temporarily restricted				(rojosztosz)	(10,000,170)
Capital projects		2,545,202	22	2,545,202	2,975,615
Scholarships		1,845,017		1,845,017	1,693,357
Other		9,669,654		9,669,654	11,795,038
Annuity and life income	,	24,23,4,304.00		210021024	11,755,056
funds	0.20	1,186,074		1,186,074	1,264,526
Permanently restricted				1,100,014	1,204,320
Loan funds		**	1,533,949	1,533,949	1.640.204
Annuity and life income			110001242	1,333,349	1,540,204
funds			13,946,035	13,946,035	12 ene en
Endowment funds			62,750,037	62,750,037	12,585,873
Total net assets	87,777,364	15,245,947	78,230,021	181,253,332	60,906,351
Total liabilities and net assets	\$106,236,844	\$15,245,947	\$80,001,610		181,857,494
and net assets	\$100,230,849	312,642,347	300,001,010	\$201,484,401	\$201,564,140

The accompanying notes are an integral part of this statement.

CONSOLIDATED STATEMENT OF ACTIVITIES Year ended July 31, 2003 (with comparative totals for 2002)

	Inrestricted	Temporarily restricted	Permanently restricted	2003 Total	2002 Total
Revenues and other additions	-	7577775		Total	(as restated)
Tuition and fees	\$ 7,820,042	s .	\$.	\$ 7,820,042	\$ 7,606,192
Scholarships and fellowships	(3,058,742)	50		(3,058,742)	(2,871,984)
Gifts			955	(3,030,142)	(2,071,704)
Cooperative Program	10,074,507			10.074.507	10,883,990
Student aid		2,225,746		2,225,746	2,282,909
Endowment	20,575		1,117,757	1,138,332	1,764,813
Other	495,425	314,564	133,408	943,397	9,434,434
Investment return	4,943,702	510,107	(82,630)	5,371,179	(935,204)
Auxiliary enterprises	5,101,683	2.0,107	(02,000)	5,101,683	5,206,599
Change in value of third party			00700	3,101,003	3,200,399
trusts	82	(872,373)	2,029,058	1,156,685	(8,023,638)
Other	1,418,830	(0/20/3)	2,025,056	1,418,830	2,025,685
Net assets released from	.,,		650	1,410,030	2,023,083
restrictions	4,660,633	(4.660,633)	630		
Total revenues and other		1.10001001		-	
additions	31,476,655	(2,482,589)	3,197,593	32,191,659	27,373,796
Expenses and other deductions		(a) realizary	211711022	22,171,037	21,313,190
Instructional	20,476,683		11	20,476,683	19,692,147
Institutional support	2,772,078			2,772,078	2,117,935
Student services	1,875,915			1,875,915	1,840,035
Institutional advancement	1,977,476			1,977,476	1,931,796
Auxiliary enterprises	5,693,669			5,693,669	5,868,871
Total expenses and other				2272,007	2,000,071
deductions	32,795,821		1/2	32,795,821	31,450,784
Change in net assets	(1,319,166)	(2,482,589)	3,197,593	(604,162)	(4,076,988)
Net assets at beginning of year		17,728,536	75.032.428	181.857.494	185,934,482
Net assets at end of year	\$87,777,364	\$15,245,947	\$78,230,021	\$181,253,332	\$181,857,494

The accompanying notes are an integral part of this statement.

CONSOLIDATED STATEMENT OF CASH FLOWS Year ended July 31, 2003 (with comparative totals for 2002)

Coch flows from accepting activities		2003	2002
Cash flows from operating activities Change in net assets		((0.4.1.0))	
나는 이 그 이 아들이 되어 가지 않는데 그 아이들은 그 사람들이 되었다면 하는데 되었다면 하는데 그 사람들이 되었다.	S	(604,162)	\$(4,076,988)
Adjustments to reconcile change in net assets to net cash			
provided by (used in) operating activities		20000000	10111111 Exclusive
Depreciation		2,265,950	2,287,696
(Gain) loss on sale of property, plant and equipment	-	260,851	(222,645)
Contributions restricted for endowments and acquisition			
of long-term assets		(1,485,720)	(2,712,689)
Noncash contributions			(7,010,372)
Net unrealized losses on investments		1,288,915	8,675,701
Net realized gains on investments		(1,594,858)	(1,007,211)
Change in value of third party trusts		(1,156,685)	8,023,638
Changes in operating assets and liabilities			
Receivables		(22,428)	(378,018)
Pledges receivable		369,640	(89,385)
Other assets		(113,229)	(44,921)
Investments held in trust by third parties		(781,656)	(2,744,518)
Accounts payable		(812,641)	715,743
Other accrued liabilities		(73,738)	335,876
Deferred income		(185,645)	178,335
Annuity payment liability		117,224	22,634
Accrued postretirement benefit obligation		1,421,644	872,289
Accrued postemployment benefit obligation		57,579	5,851
Net cash provided by (used in) operating activities		(1,048,959)	2,831,016

(Continued)

Cash flows from investing activities		
Proceeds from sales and maturities of investments	1,012,479	2,334,088
Purchase of investments	(1,980,466)	(1,334,949)
Proceeds from sale of property, plant and equipment	<u>.</u>	241,162
Purchase of property, plant and equipment	(1.885,894)	(2,294,236)
Net cash used in investing activities	(2,853,881)	(1,053,935)
Cash flows from financing activities		
Contributions restricted for endowments and acquisition		
of long-term assets	1,485,720	2,712,689
Net increase (decrease) in cash and cash equivalents	(2,417,120)	4,489,770
Cash and cash equivalents at beginning of year	8,363,821	3.874.051
Cash and cash equivalents at end of year	\$ 5,946,701	\$ <u>8,363,821</u>

The accompanying notes are an integral part of this statement.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS July 31, 2003 (with comparative totals for 2002)

NOTE A - NATURE OF OPERATIONS

The Southwestern Baptist Theological Seminary (the Seminary) is a Texas nonprofit seminary chartered on March 14, 1908 to provide theological education for individuals engaging in Christian ministry. The Seminary's primary location is in Fort Worth, Texas.

The Seminary is not organized for pecuniary profit and has no capital stock; it is fostered and supported by the Southern Baptist Convention and is an integrated auxiliary of that Convention. The Seminary is economically dependent on the Southern Baptist Convention and others for financial support.

The Seminary is exempt from Federal income tax under Section 501(c)(3) of the Internal Revenue Code.

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Principles of Consolidation

The Seminary consolidates the accounts of the Southwestern Baptist Seminary Development Foundation (the Foundation), a Texas nonprofit corporation. The Foundation was formed to aid the Seminary in realizing its religious educational responsibility by acquiring and providing proper facilities and student housing to meet the needs of the Seminary. In the event of dissolution of the Foundation, any assets which it may have shall vest in the Seminary.

The Foundation is exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code. All significant intercompany accounts and transactions have been eliminated.

Basis of Presentation

Net assets and revenues, expenses, gains, and losses are classified based on the existence or absence of donor-imposed restrictions. Accordingly, net assets of the Seminary and changes therein are classified and reported as follows:

Unrestricted net assets - Net assets that are not subject to donor-imposed stipulations.

<u>Temporarily restricted net assets</u> – Net assets subject to donor-imposed stipulations that may or will be met by actions of the Seminary and/or the passage of time.

<u>Permanently restricted net assets</u> – Net assets subject to donor-imposed stipulations that will never lapse, thus requiring the funds to be retained permanently. Generally, the donors of these assets permit the Seminary to use all or part of the income earned on related investments for general or specific purposes.

Revenues are reported as increases in unrestricted net assets unless use of the related assets is limited by donor-imposed restrictions. Expenses are reported as decreases in unrestricted net assets. Gains and losses on investments and other assets or liabilities are reported as increases or decreases in unrestricted net assets unless their use is restricted by explicit donor stipulation or by law. Expirations of temporarily restricted net assets (i.e., the donor-stipulated purpose has been fulfilled and/or the stipulated time period has elapsed) are reported as reclassifications between the applicable classes of net assets.

Contributions are recognized as revenues in the period when unconditional promises to give are received. Conditional promises to give are not recognized until they become unconditional, that is when the conditions on which they depend are substantially met. Contributions of assets other than cash are recorded at their estimated fair value. Contributions to be received after one year are discounted at an appropriate discount rate commensurate with the risks involved. Amortization of discount is recorded as additional contribution revenue in accordance with donor-imposed restrictions, if any, on the contributions. An allowance for uncollectible receivables is provided based upon management's judgment including such factors as prior collection history, type of contribution, and nature of fund-raising activity.

Income and investment gains and losses of endowment and similar funds are reported as follows:

as changes in permanently restricted net assets if the terms of the gift require that they be added to the principal of a
permanent endowment fund;

- as changes in temporarily restricted net assets if the terms of the gift impose restrictions on the use of the income;
- as changes in unrestricted net assets in all other cases.

Cash Equivalents

The Seminary considers all highly liquid debt instruments purchased with maturities of three months or less to be cash equivalents. The carrying value of such instruments approximates fair value.

Accounts Receivable

The Seminary's accounts receivable are due primarily from donors and students. Credit is extended to students and collateral is not required. Accounts receivable are due at the beginning of the semester and are stated at amounts due from students net of an allowance for doubtful accounts. Accounts outstanding beyond the beginning of the semester are considered past due. The Seminary determines its allowance by considering a number of factors, including the length of time student receivables are past due and the Seminary's previous loss history. The Seminary writes off accounts receivable when they become uncollectible, and payments subsequently received on such receivables are credited to the allowance for doubtful accounts. Students whose accounts are not current are not allowed to enroll in classes. Allowance for doubtful accounts for the years ended July 31, 2003 and 2002 was approximately \$78,000 and \$85,000, respectively.

Investments

Investments in debt, equity securities, and mineral rights are stated at fair value. The net realized and unrealized gains or losses of investments are reflected in the statement of activities.

Annuity Funds

The Seminary receives assets that will be divided between the Seminary and other beneficiaries upon the death of the donor. Investments held in these split-interest agreements are stated at market value. The net realized and unrealized gains or losses in market value of investments are reflected in the statement of activities as a change in value of third-party trusts. Liabilities under split-interest agreements are calculated based upon current actuarial assumptions.

Investments Held in Trust by Third Parties

Investments in trusts held by third parties are stated at fair value. The net realized and unrealized gains or losses in market value of investments are reflected in the statement of activities as a change in value of third party trusts.

Financial Instruments

The carrying value of receivables, investments, accounts payable, and annuity liabilities in the statement of financial position approximates the fair value of those instruments because they are stated at market value or at present value using current discount rates.

Property, Plant and Equipment

Investment in property, plant and equipment is stated at cost at the date of acquisition or fair market value at the date of donation. Depreciation is provided for in amounts sufficient to relate the cost of depreciable assets over their estimated service lives ranging from five to forty years on a straight-line basis.

Functional Allocation of Expenses

The costs of providing the various programs and other activities have been summarized on a functional basis in the statement of activities. Accordingly, certain expenses have been allocated among the programs and supporting services benefited.

Use of Estimates

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

Comparative Financial Statements

The consolidated financial statements include certain prior year summarized comparative information in total but not by net asset class. Such information does not include sufficient detail to constitute a presentation in conformity with accounting principles generally accepted in the United States of America. Accordingly, such information should be read in conjunction with the Seminary's consolidated financial statements for the year ended July 31, 2002, from which the summarized information was derived.

NOTE C - PLEDGES RECEIVABLE

Included in pledges receivable are the following unconditional promises to give:

	Ju	July 31.		
	2003	2002		
Capital projects	\$ 1,003,155	\$ 1,224,649		
Endowment	646,940	518,433		
Scholarships	6,039	7,874		
Other current operations		322,951		

(continued)

Unconditional promises to give before allowance for		
uncollectibles and unamortized discount	1,656,134	2,093,907
Less: allowance for uncollectible pledges	(332,157)	(314,086)
	1,323,977	1,779,821
Less: unamortized discount (at 1.2% to 6.5%)	(26,535)	(112,739)
Net unconditional promises to give	\$1,297,442	\$1,667,082
The maturity of pledges is as follows at July 31, 2003:		
Less than one year	\$1,265,161	
One to five years	243,850	
More than five years	147,123	
Total	\$1,656,134	

NOTE D - INVESTMENTS

Investments consist of the following:

	Ju	v 31.
	2003	2002
Equity securities	\$11,227,460	\$11,797,776
Fixed income	701,139	734,055
Pooled investments	59,119,416	49,912,646
Short-term investments	2,453,290	10,047,260
Real estate mortgage loans	505,380	505,380
Real estate	555,140	573,240
Other	1,199,522	917,060
	\$ <u>75,761,347</u>	\$74,487,417

Pooled investments consist of domestic and international equity securities, fixed income securities, and short-term investments.

The following schedule summarizes investment return:

	Years ended July 31.	
	2003	2002
Dividend and interest income	\$ 5,065,236	\$ 6,733,286
Net realized gains on investments	1,594,858	1,007,211
Net unrealized losses on investments	(1,288,915)	(8,675,701)
	\$ 5,371,179	\$ (935,204)

NOTE E - INTERFUND BORROWINGS

Interfund borrowings bear no interest and are to be repaid when funds are available. Borrowings are recorded as assets in the funds advancing the monies and as liabilities in the funds receiving the monies.

NOTE F - PROPERTY, PLANT, AND EQUIPMENT

Property, plant, and equipment consist of the following:

	July 31,		
	2003	2002	
Buildings	\$ 70,979,754	\$ 69,859,921	
Equipment	10,660,523	11,208,325	
Improvements other than buildings	4,738,699	4,699,424	
Library books/microfilm	5,918,683	5,749,599	
Mobile home park	60,724	60,724	
1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	92,358,383	91,577,993	
Less accumulated depreciation	(30,793,836)	(29,372,539)	
	61,564,547	62,205,454	
Land	2,423,438	2,423,438	
	\$ 63,987,985	\$ 64,628,892	

NOTE G - EMPLOYEE BENEFITS

Defined Contribution Retirement Plan

The Seminary provides its officers, permanent faculty and career employees with a defined contribution retirement plan which is administered by the Annuity Board of the Southern Baptist Convention under Internal Revenue Code Section 403(b) and Treasury regulations related thereto. The Seminary contributes 10% of the participant's salary to the plan and also matches the participant's contributions up to a maximum of 5% of their salary. The Seminary's contribution for the years ended July 31, 2003 and 2002 was approximately \$1,055,000 and \$1,008,000, respectively.

Postretirement and Postemployment Benefits

Although no formal plan exists, the Seminary has a practice of providing postretirement benefits to retired employees. The Seminary is not funding any past or future postretirement obligations, and future payments will be dependent upon sufficient funds being available to pay these obligations. Because the Seminary has paid benefits in the past, and intends to pay future benefits, the Seminary adopted Statement of Financial Accounting Standards (SFAS) No. 106, Employers' Accounting for Postretirement Benefits Other Than Pensions, which requires the Seminary to accrue the estimated cost of retiree benefits other than pensions during the employee's active service period, and SFAS No. 112, Employers' Accounting for Postemployment Benefits, which requires the Seminary to accrue the estimated cost of benefits provided by an employer to former or inactive employees after employment but before retirement.

The following table sets forth the future obligation: .

	-	July 31,
Benefit obligation	2003 \$ 25,345,945	2002 \$ 19,443,875
Fair value of plan assets Future obligation		
Amount recognized in the statement of financial position	\$ <u>25,345,945</u>	\$ <u>19,443,875</u>
as accrued benefit liability	\$(16,832,001)	S(15,352,778)
Employer contributions Benefits paid	\$ 788,128 \$ 788,128	\$678,064 \$678,064
Net periodic benefit cost	\$ 2,267,351	\$_1,556,204
Weighted average assumptions Discount rate		
Expected long-term rate of return on plan assets	6.0% N/A	6.5%
Rate of compensation increase	N/A N/A	N/A N/A

For measurement purposes, a 10% annual rate of increase in the per capita cost of covered health care benefits was assumed for preretirement coverage and 10% for postretirement coverage. These rates are expected to decrease 0.5% every year until they reach a target rate of 5%.

NOTE H - FUND-RAISING ACTIVITIES

Fund-raising expense for the years ended July 31, 2003 and 2002 was approximately \$1,103,000 and \$1,147,000, respectively. These expenses are included in institutional advancement in the accompanying consolidated statement of activities.

NOTE I - COOPERATIVE PROGRAM

The Seminary's primary source of revenue is the Southern Baptist Convention (SBC). Churches in the Cooperative Program contribute to the SBC, which passes funds to the Seminary and other institutions. For the years ended July 31, 2003 and 2002, the Seminary received approximately \$10,100,000 and \$10,900,000, respectively.

NOTE J - COMMITMENTS

The Seminary has a noncancelable lease for copier services expiring July 2006. The Seminary's future minimum lease payments under this lease agreement are as follows at July 31, 2003:

Year ending July 31,	
2004	\$181,470
2005	181,470
2006	166,348
	\$ 529 288

Total rent expense for the years ended July 31, 2003 and 2002 was approximately \$149,000 and \$158,000, respectively.

NOTE K - PRIOR PERIOD RESTATEMENT

During the year ended July 31, 2003, management recorded prior period adjustments relating to medical self insurance and restricted contributions. Accordingly, the following restatements were made to net assets as of July 31, 2002:

		Temporarily	Permanently	
	Unrestricted	restricted	restricted	Total
Net assets at July 31, 2002, as previously reported	\$88,949,530	\$22,248,944	\$74,774,186	\$185,972,660
Restatement	147,000	(4,520,408)	258,242	(4,115,166)
Net assets at July 31, 2002, restated	\$89,096,530	\$17,728,536	\$75,032,428	\$181,857,494

REPORT OF INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS

The Board of Trustees Southwestern Baptist Theological Seminary

We have audited the accompanying consolidated statement of financial position of Southwestern Baptist Theological Seminary (the Seminary) as of July 31, 2003, and the related consolidated statements of activities and cash flows for the year then ended. These financial statements are the responsibility of the Seminary's management. Our responsibility is to express an opinion on these financial statements based on our audit. The prior year summarized comparative information has been derived from the Seminary's 2002 financial statements and in our report dated October 4, 2002, we expressed an unqualified opinion on those financial statements.

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

In our opinion, the financial statements referred to above present fairly, in all material respects, the consolidated financial position of the Seminary as of July 31, 2003, and the consolidated changes in its net assets and its consolidated cash flows for the year then ended, in conformity with accounting principles generally accepted in the United States of America.

In accordance with Government Auditing Standards, we have also issued our report dated October 3, 2003 on the Seminary's compliance and on internal control over financial reporting. That report is an integral part of an audit performed in accordance with Government Auditing Standards and should be read in conjunction with this report in considering the results of our audit.

Grant Thornton LLP Dallas, Texas October 3, 2003

The Southwestern Baptist Theological Seminary Report of Executive Committee, Southern Baptist Convention Distribution by States of Cooperative Program Receipts August 1, 2002 – July 31, 2003

Churches	\$399,543.13	Nevada	14,268.81
Misc./Individuals	20,121.48	New England	6,591.66
Alabama	944,594.07	New Mexico	56,793.92
Alaska	11,099.89	New York	10,006.71
Arizona	40,143.60	North Carolina	535,021.39
Arkansas	422,010.64	Northwest	39,594.75
California	122,006.82	Ohio	100,321.66
Colorado	33,861.61	Oklahoma	495,623.69
District of Columbia	19,012.65	Pennsylvania-South Jersey	11,166.53
Florida	746,959.29	South Carolina	682,118.38
Georgia	1,099,050.60	Tennessee	742,821.36
Hawaii Pacific	18,141.40	Texas-BGCT	599,808.78
Illinois	152,984.14	Texas-SBTC	467,727.76
Indiana	43,838.32	Utah-Idaho	7,366.59
Iowa	4,928.68	Virginia-BGAV	121,095.13
Kansas-Nebraska	48,803.29	Virginia-SBCV	164,328.01
Kentucky	443,907.59	West Virginia	24,651.34
Louisiana	418,058.46	Wyoming	7,057.36
Maryland-Delaware	90,730.76	Puerto Rico/U.S. Virgin Islands .	84.67
Michigan	28,761.13	Dakota Fellowship	1,463.50
Minnesota-Wisconsin	2,953.25	Total Cooperative Program	10,145,254,77
Mississippi	590,282.53	Total Designations	393,925.68
Missouri	350,205.42	Total Distribution	\$10,539,180.45
Montana	5,344.02		-AMILES 7, 100,43

COUNCIL OF SEMINARY PRESIDENTS HISTORICAL LIBRARY AND ARCHIVES DIVISION

Statements of Financial Position July 31, 2003 and 2002

	2003	2002
Assets		
Cash and cash equivalents	\$192,249	145,174
Accounts receivable (net of allowance for bad debts	10-110-10-10-10	
of \$320 for 2003 and \$230 for 2002)	8,342	10,461
Funds on deposit with Southern Baptist Foundation		
(notes 2 and 5)	499,066	488,405
Prepaid expenses	3,592	5,017
Library and historical archives at cost	640,618	626,539
Property and equipment (net of accumulated depreciation		
of \$402,449 for 2003 and \$377,645 for 2002)	58,035	72,879
Total assets	\$1,401,902	1,348,475
Liabilities and Net Assets		
Liabilities:		
Accounts payable	\$2,876	2,925
Accrued expenses	5,171	5,942
Accrued post-retirement benefits (note 3)	_233,776	184,464
Total liabilities	_241.823	193,331
Net assets:		
Unrestricted:		ages de
Undesignated	668,852	674,049
Designated for:	21000000	7029000
Permanent contingency reserve	97,412	92,845
Operating reserve	336,984	333,511
Capital maintenance repair	28,744	27,831
Total unrestricted net assets	1,131,992	1,128,236
Temporarily restricted (note 4)	8,747	7,568
Permanently restricted (note 4)	19,340	19,340
A A A A A A A A A A A A A A A A A A A		
Total net assets	1,160,079	1,155,144
Total liabilities and net assets	\$ <u>1,401,902</u>	1,348,475

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

Statements of Activities For the Years Ended July 31, 2003 and 2002

		20	003	
		Temporarily	Permanently	81229-73
	Unrestricted	Restricted	Restricted	Total
Revenues and other support:		22		
Southern Baptist Convention				
Executive Committee:				430 446
Cooperative Program	\$ 438,446		970	438,446
Designated gifts	11,290			11,290
Total funds from Southern				982239
Baptist Convention (note 5)	449,736		-	449,736
Interest income	11,371	. 2,334		13,705
Net unrealized and realized gains				300,000
(losses) on investments	1,889		-	1,889
Microfilm sales	27,757	69		27,757
Other	912		-	912
Net assets released from restrictions Total revenues and other	1,155	- <u>(1,155)</u>	-	-
support	492,820	1,179	- /2	_493,999
Expenses (note 6):				
Program support expenses	241,023	-	12	241,023
General operating expenses	248,041		-	248,041
Total expenses	489,064			489,064
Change in net assets	3,756	1,179	_	4,935
Net assets at beginning of year	1,128,236	7,568	19,340	1.155,144
Net assets at end of year	\$1,131,992	8,747	19,340	1,160,079
			002	
		197	Permanently	
	Unrestricted	Temporarily Restricted		Total
Revenues and other support:	Unrestricted	Restricted	Restricted	Total
Revenues and other support: Southern Bantist Convention	Unrestricted			_Total_
Southern Baptist Convention	Unrestricted			<u>Total</u>
Southern Baptist Convention Executive Committee:				
Southern Baptist Convention Executive Committee: Cooperative Program	\$ 438,974			438,974
Southern Baptist Convention Executive Committee: Cooperative Program Designated gifts				
Southern Baptist Convention Executive Committee: Cooperative Program Designated gifts Total funds from Southern	\$ 438,974 			438,974 20,748
Southern Baptist Convention Executive Committee: Cooperative Program Designated gifts Total funds from Southern Baptist Convention (note 5)	\$ 438,974 	_Restricted		438,974
Southern Baptist Convention Executive Committee: Cooperative Program Designated gifts Total funds from Southern Baptist Convention (note 5) Interest income	\$ 438,974 			438,974 20,748
Southern Baptist Convention Executive Committee: Cooperative Program Designated gifts Total funds from Southern Baptist Convention (note 5) Interest income Net unrealized and realized gains	\$ 438,974 	_Restricted		438,974 20,748 459,722 13,779
Southern Baptist Convention Executive Committee: Cooperative Program Designated gifts Total funds from Southern Baptist Convention (note 5) Interest income Net unrealized and realized gains (losses) on investments	\$ 438,974 	_Restricted		438,974 20,748 459,722 13,779 (20,431)
Southern Baptist Convention Executive Committee: Cooperative Program Designated gifts Total funds from Southern Baptist Convention (note 5) Interest income Net unrealized and realized gains (losses) on investments Microfilm sales	\$ 438,974 20,748 459,722 1,560 (20,431) 80,820	_Restricted		438,974 20,748 459,722 13,779 (20,431) 80,820
Southern Baptist Convention Executive Committee: Cooperative Program Designated gifts Total funds from Southern Baptist Convention (note 5) Interest income Net unrealized and realized gains (losses) on investments Microfilm sales Other	\$ 438,974 20,748 459,722 1,560 (20,431) 80,820 1,958			438,974 20,748 459,722 13,779 (20,431)
Southern Baptist Convention Executive Committee: Cooperative Program Designated gifts Total funds from Southern Baptist Convention (note 5) Interest income Net unrealized and realized gains (losses) on investments Microfilm sales Other Net assets released from restrictions	\$ 438,974 20,748 459,722 1,560 (20,431) 80,820	_Restricted		438,974 20,748 459,722 13,779 (20,431) 80,820
Southern Baptist Convention Executive Committee: Cooperative Program Designated gifts Total funds from Southern Baptist Convention (note 5) Interest income Net unrealized and realized gains (losses) on investments Microfilm sales Other	\$ 438,974 20,748 459,722 1,560 (20,431) 80,820 1,958			438,974 20,748 459,722 13,779 (20,431) 80,820
Southern Baptist Convention Executive Committee: Cooperative Program Designated gifts Total funds from Southern Baptist Convention (note 5) Interest income Net unrealized and realized gains (losses) on investments Microfilm sales Other Net assets released from restrictions Total revenues and other support	\$ 438,974 			438,974 20,748 459,722 13,779 (20,431) 80,820 1,958
Southern Baptist Convention Executive Committee: Cooperative Program Designated gifts Total funds from Southern Baptist Convention (note 5) Interest income Net unrealized and realized gains (losses) on investments Microfilm sales Other Net assets released from restrictions Total revenues and other support Expenses (note 6):	\$ 438,974 20,748 459,722 1,560 (20,431) 80,820 1,958 11,082 534,711			438,974 20,748 459,722 13,779 (20,431) 80,820 1,958
Southern Baptist Convention Executive Committee: Cooperative Program Designated gifts Total funds from Southern Baptist Convention (note 5) Interest income Net unrealized and realized gains (losses) on investments Microfilm sales Other Net assets released from restrictions Total revenues and other support	\$ 438,974 			438,974 20,748 459,722 13,779 (20,431) 80,820 1,958
Southern Baptist Convention Executive Committee: Cooperative Program Designated gifts Total funds from Southern Baptist Convention (note 5) Interest income Net unrealized and realized gains (losses) on investments Microfilm sales Other Net assets released from restrictions Total revenues and other support Expenses (note 6): Program support expenses	\$ 438,974 			438,974 20,748 459,722 13,779 (20,431) 80,820 1,958
Southern Baptist Convention Executive Committee: Cooperative Program Designated gifts Total funds from Southern Baptist Convention (note 5) Interest income Net unrealized and realized gains (losses) on investments Microfilm sales Other Net assets released from restrictions Total revenues and other support Expenses (note 6): Program support expenses General operating expenses Total expenses	\$ 438,974 			438,974 20,748 459,722 13,779 (20,431) 80,820 1,958
Southern Baptist Convention Executive Committee: Cooperative Program Designated gifts Total funds from Southern Baptist Convention (note 5) Interest income Net unrealized and realized gains (losses) on investments Microfilm sales Other Net assets released from restrictions Total revenues and other support Expenses (note 6): Program support expenses General operating expenses	\$ 438,974 20,748 459,722 1,560 (20,431) 80,820 1,958 11,082 534,711 213,832 226,977 440,809			438,974 20,748 459,722 13,779 (20,431) 80,820 1,958
Southern Baptist Convention Executive Committee: Cooperative Program Designated gifts Total funds from Southern Baptist Convention (note 5) Interest income Net unrealized and realized gains (losses) on investments Microfilm sales Other Net assets released from restrictions Total revenues and other support Expenses (note 6): Program support expenses General operating expenses Total expenses Change in net assets	\$ 438,974 		Restricted	438,97 20,74 459,72 13,77 (20,43 80,82 1,95 535,84 213,83 226,97 440,80

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

Statements of Cash Flows For the Years Ended July 31, 2003 and 2002

	2003	2002
Cash flows from operating activities:		0.000
Change in net assets	\$ 4,935	95,039
Adjustments to reconcile change in net assets to		1883
net cash provided by operating activities:		
Depreciation	24,804	25,048
Net investment income reinvested	(8,773)	(11,082)
Net unrealized and realized (gain) loss on investments	(1,889)	20,431
Changes in operating assets and liabilities:	(-,/	
Accounts receivable, net	2.119	(4,835)
Prepaid expenses	1,425	(1,140)
Accounts payable	(49)	929
Accrued expenses	(771)	871
Accrued post-retirement benefits	49,312	35,264
Net cash provided by operating activities	_71,113	_160,525
Cash flows from investing activities:		
Additions to equipment and Library materials	(24,038)	(23,249)
Purchase of investments		(100,000)
Net cash used in investing activities	(24,038)	(123,249)
Net increase in cash and cash equivalents	47,075	37,276
Cash and cash equivalents, beginning of year	145,174	107,898
Cash and cash equivalents, end of year	\$192,249	145,174

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

Notes to Financial Statements July 31, 2003 and 2002

(1) ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Nature of Activities

The Historical Library and Archives Division (the "Division") of the Council of Seminary Presidents was chartered in 1951 to serve as a world center for the study and research of Baptist history. The Division collects, preserves, and makes available for use resources related to Baptist life, and in particular, Southern Baptist life and history. The Division serves as the depository for the archives of the Southern Baptist Convention. The Division is primarily funded through the gifts of churches through the Cooperative Program of the Southern Baptist Convention.

Basis of Accounting

The financial statements of the Division have been prepared on the accrual basis of accounting, in conformity with accounting principles generally accepted in the United States of America.

Financial Statement Presentation

Financial statement presentation follows the recommendations of the Financial Accounting Standards Board in its Statement of Financial Accounting Standards (SFAS) No. 117, Financial Statements of Not-for-Profit Organizations. Under SFAS No. 117, the Organization is required to report information regarding its financial position and activities according to three classes of net assets; unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets.

Funds on Deposit with Southern Baptist Foundation

Funds on deposit are stated at fair market value of the underlying investments.

Furniture, Fixtures, and Equipment

Furniture, fixtures, and equipment are recorded at cost. Depreciation is provided on a straight-line method at rates which amortize the cost of such assets over their estimated useful lives. Maintenance and repairs are expensed as incurred.

Library and Historical Archives

Books, pamphlets, microfilm, and other historical materials purchased by the Library and Archives Division are recorded at cost. Items which are acquired by gift have been valued on a basis of the average value of comparable items. As these assets are materially inexhaustible, no depreciation has been provided. Replacements of defective materials are expensed as incurred.

Income Taxes

The Division is exempt from federal income tax under section 501(c)(3) of the Internal Revenue Code; accordingly, no provision for income taxes has been made in the financial statements.

Post-retirement Benefits

The Division provides certain post-employment health care and life insurance benefits for retired employees. The Division applies Statement of Financial Accounting Standards No. 106, Employers Accounting for Post-retirement Benefits Other Than Pensions, and accrues benefits as they are earned.

Use of Estimates in the Preparation of the Financial Statements

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

(2) FUNDS ON DEPOSIT WITH SOUTHERN BAPTIST FOUNDATION

The Division has designated three funds as reserves against future contingencies: the Permanent Contingency Reserve Fund, the Capital Maintenance Repair Fund, and the Operating Reserve Fund.

The Lynn E. May, Jr. Study Grant Endowment Fund was established by the Historical Commission in 1989. The earnings from the fund will be used to provide study grants for research in Baptist history.

The Library Endowment Fund was established by contributions to provide income for the purpose of operating the Historical Library and Archives.

The market value of the funds on deposit with the Southern Baptist Foundation at July 31, 2003 and 2002, was as follows:

		2003	
	Market	Cost	Yield
Permanent Contingency Reserve Fund	\$ 97,412	64,238	3.12%
Capital Maintenance Fund	28,744	27,798	4.20%
Lynn E. May, Jr. Study Grant Endowment Fund	23,238	18,137	3.08%
Historical Library and Archives Endowment Fund	12,688	9,915	3.61%
Operating Reserve Fund	336,984	336,984	1.04%
Total	\$ 499,066	457,072	
		2002	
	Market	Cost	Yield
Permanent Contingency Reserve Fund	\$ 92,845	61,271	5.31%
Capital Maintenance Repair Fund	27,831	26,609	4.19%
Lynn E. May, Jr. Study Grant Endowment Fund	22,174	17,439	4.22%
Historical Library and Archives Endowment Fund	12,044	9,469	4.24%
Operating Reserve Fund	333,511	333,511	2.45%
Total	\$ 488,405	448,299	

(3) EMPLOYEE BENEFITS

The Division participates in the defined contribution annuity retirement program administered by the Annuity Board of the Southern Baptist Convention, which covers all full time employees. The Division's contribution amounted to \$26,820 and \$23,245, respectively for the years ended July 31, 2003 and 2002.

The Division provides certain post-employment health care and life insurance benefits for retired employees and accounts for such benefits in accordance with SFAS No. 106, Employers Accounting for Post-retirement Benefits Other than Pensions. The following table presents the Plan's funded status reconciled with amounts recognized in the Division's statements of financial position at July 31, 2003 and 2002:

_2003	2002
	200000000000000000000000000000000000000
\$ 338,279	166,353
146,804	169,623
191,859	114,794
676,942	450,770
100 miles	
676,942	450,770
(383,668)	(201,746)
(59,498)	_(64,560)
\$ <u>233,776</u>	184,464
	\$ 338,279 146,804 191,859 676,942 - 676,942 (383,668) (59,498)

Net periodic post-retirement benefit costs for July 31, 2003 and 2002, include the following components:

	_2003	_2002
Service cost	\$ 16,077	7,468
Interest cost	29,901	24,059
Amortization of unrecognized prior service cost	5,062	5,062
Gain or loss to the extent recognized	17.408	9,745
Net periodic post-retirement benefit cost	\$_68,448	46,334

For measurement purposes, a 9% annual rate of increase in health care cost was assumed for July 31, 2003 and 2002; the rate was assumed to decrease \(\frac{1}{2}\)% per year until reaching an ultimate level of 5%. The discount rate used in determining the accumulated post-retirement benefit obligation was 5.75% at July 31, 2003.

The health care cost trend rate assumption has an effect in the amounts reported. Increasing the assumed health care costs trend by one percentage point in each year would increase the accumulated post-retirement benefit obligation by \$7,444 and \$4,592 at July 31, 2003 and 2002, respectively.

(4) NET ASSETS

Temporarily restricted net assets are available at July 31, 2003 and 2002, for the following purposes:

	_2003	_2002_
Library endowment funds	\$ 2,882	2,501
Lynn E. May, Jr., study grant endowment funds	_5,865	5,067
	S_8,747	7,568
ermanently restricted net assets are available at July 31, 2003 an	d 2002, for the following p	urposes:

Library endowment funds \$ 6,968 6,968

Lynn E. May, Jr., study grant endowment funds 12,372 12,372

\$ 19,340 19,340

(5) RELATED PARTY TRANSACTIONS

The Division received \$449,736 and \$459,722 during the years ended July 31, 2003 and 2002, respectively, from the Southern Baptist Convention Executive Committee.

The Division invests all excess operating funds and restricted funds with the Southern Baptist Foundation, an affiliated organization. Funds on deposit with the Southern Baptist Foundation amounted to \$499,066 and \$488,405 on July 31, 2003 and 2002.

The Southern Baptist Convention is a party related to the Division due to the Convention's ability to significantly influence the management or operating policies of the Division by the restrictions on their contributions. The Executive Committee of the Southern Baptist Convention holds title to the Southern Baptist Convention building as trustee for the beneficial use by the Division. The Division pays for shared utilities on a square footage pro rata basis. The approximate fair value of the benefit received from foregone rent amounted to \$211,173 for the year ended July 31, 2003 and 2002.

(6) EXPENSES

The below table represents expenses by both their functional and natural classifications:

		2003	
	Program	General	
	Support	Operating	Total
	Expenses	Expenses	Expenses
Salaries	\$111,722	103,128	214,850
Employee Retirement	13,946	12,874	26,820
Social Security	6,611	6,102	12,713
Employee Insurance	20,857	19,252	40,109
Provision for post-retirement benefits	35,593	32,855	68,448
Library and archives	3,659	*	3,659
Microfilm	26,213		26,213
Publicity and promotion	1,831		1,831
Library Internet and Web site	7,693		7,693
Supplies, postage and printing	-	6,933	6,933
Travel		8,513	8,513
Office space and utilities	-	29,911	29,911
Telephone	-	2,445	2,445
Professional services		6,385	6,385
Maintenance and repairs		5,391	5,391
Other insurance		4,926	4,926

Study grant	40	4,730	4,730
Employee development		730	730
Other operating expenses		11,160	11,160
Depreciation	12,898	11,906	24,804
Less reimbursement for financial services			
provided Seminary Extension Division	20	(19,200)	(19,200)
, , , , , , , , , , , , , , , , , , , ,	\$241,023	248,041	489,064
		2002	
	Program	General	17.712
	Support	Operating	Total
	Expenses	Expenses	Expenses
Salaries	\$ 97,187	89,711	186,898
Employee retirement	12,087	11,158	23,245
Social security	7,052	6,509	13,561
Employee insurance	15,834	14,615	30,449
Provision for post-retirement benefits	24,094	22,240	46,334
Library and archives	5,790		5,790
Microfilm	27,753	107	27,753
Publicity and promotion	1,841		1,841
Library Internet and Web site	9,169		9,169
Supplies, postage, and printing		8,832	8,832
Travel	20	6,349	6,349
Office space and utilities	**	24,895	24,895
Telephone	20	2,719	2,719
Professional services	531	6,006	6,006
Maintenance and repairs		4,775	4,775
Other insurance	200	5,251	5,251
Study grant	6	1,150	1,150
Employee development		2,193	2,193
Other operating expenses	76	8,551	8,551
Depreciation	_13,025	12,023	_25,048
	\$ <u>213,832</u>	226,977	440,809

INDEPENDENT AUDITORS' REPORT

Council of Seminary Presidents-Historical Library and Archives Division

We have audited the accompanying statement of financial position of Council of Seminary Presidents – Historical Library and Archives Division as of July 31, 2003, and the related statements of activities and cash flows for the year then ended. These financial statements are the responsibility of the Council of Seminary Presidents – Historical Library and Archives Division's management. Our responsibility is to express an opinion on these financial statements based on our audit. The financial statements as of July 31, 2002, were audited by Marlin & Edmondson, a division of E • Financial Services, Inc., a Professional Corporation who became a part of Blankenship CPA Group, PLLC as of April 15, 2003 and whose report dated August 23, 2002, expressed an unqualified opinion on those statements.

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

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Council of Seminary Presidents – Historical Library and Archives Division as of July 31, 2003, and the changes in its net assets and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

Blankenship CPA Group, PLLC August 22, 2003

SOUTHERN BAPTIST FOUNDATION

Statement of Financial Position September 30, 2003 and 2002

2003	2002
\$185,005,766	\$206,324,645
	4,722
-	7,722
235.054	242,247
	22,995
	265,242
550000	200,242
36.853	58,060
\$185,406,142	\$206,652,669
\$185,005,766	\$206,324,645
-	22,500
632,093	551,945
2.851	800
	206,899,890
(234,568)	(247,221)
\$185,406,142	\$206,652,669
	\$185,005,766 6,657 235,054 121,812 356,866 36,853 \$185,406,142 \$185,005,766 632,093 2,851 185,640,710 (234,568)

See accompanying notes to the financial statements.

Statements of Activities Years ended September 30, 2003 and 2002

	2003	2002
Unrestricted support and revenue:		1000000
Southern Baptist Convention Executive Committee appropriations	\$468,000	\$310,000
Interest and dividend income	14,346	25,619
Loss on investments, net	(1,712)	(16,683)
Administrative fee income	481,706	376,162
Contributions	30,722	
Gain on disposal of office furniture and equipment	20	250
Total unrestricted support and revenue	993,082	695,348
Expenses:	46 a.c. 5 h.c. 52 h.c.	
Program	534,068	544,275
General and administrative	446,361	485,878
Total expenses	980,429	1,030,153
Increase (decrease) in unrestricted assets	12,653	(334,805)
Net unrestricted assets (deficit) at beginning of year	(247,221)	87,584
Net unrestricted assets (deficit) at end of year	\$_(234,568)	\$ (247,221)

See accompanying notes to the financial statements.

Statements of Cash Flows Years ended September 30, 2003 and 2002

2003	2002
\$ 12,653	\$ (334,805)
200000000000000000000000000000000000000	-
26,690	23,789
(20)	(250)
1,837	748
	\$_12,653 26,690 (20)

(Increase) decrease in operating assets:		
Capital maintenance reserve	5,356	54,404
Operating reserve	(98,816)	247,206
Increase (decrease) in operating liabilities:		
Accrued wages	(22,500)	22,500
Accrued post-retirement benefit obligation	80,148	23,567
Employee retirement contribution payable		61
Other liabilities	2,051	
Total adjustments	(5,254)	372,025
Net cash provided by operating activities	7,399	_37,220
Cash flows from investing activities:		
Proceeds from sale of office furniture and equipment	20	250
Purchases of office furniture and equipment	(5,484)	(36,300)
Net cash used by investing activities	(5,464)	(36,050)
Net increase in cash	1,935	1,170
Cash at beginning of year	4.722	3,552
Cash at end of year	\$ 6,657	S_4,722

See accompanying notes to the financial statements.

Notes to Financial Statements September 30, 2003 and 2002

(1) Nature of operations

Southern Baptist Foundation (the "Foundation") was established by the Southern Baptist Convention to provide a wide range of investment services to Convention agencies and institutions. The Foundation also provides fiduciary services to individuals who wish to benefit Southern Baptist causes. The Executive Committee of the Southern Baptist Convention provides substantial funding for the services of the Foundation.

(2) Summary of significant accounting policies

(a) Basis of presentation

Net assets (deficit) and revenues, expenses, gains and losses are classified based on the existence or absence of donor-imposed restrictions. All assets held in trust represent agency funds which are classified as funds held for others. All net assets of the Foundation are classified as unrestricted. Portions of the net assets have been designated by the Board of Trustees (as described below in note c).

(b) Agency funds

The agency funds held for others of the Foundation are comprised of funds placed on deposit with the Foundation by the agencies of the Southern Baptist Convention and various individuals and other organizations. The agency funds are comprised of the pooled funds (as described in note 3) and individual trust funds.

(c) Operations

The Foundation is financed through the Executive Committee of the Southern Baptist Convention and administration charges for the management of pooled funds. All expenses incurred consist of management and other support of the program activities. The following designations have been made:

Capital Maintenance Reserve – An unrestricted stock bequest received in 1984 and related accumulated income and gains designated by the Trustees for capital expenditures.

Operating Reserve – Funded by the administrative fee charged for providing investment services. The monies are used to supplement funds received from the Executive Committee of the Southern Baptist Convention.

Invested in Office Furniture and Equipment - The depreciated cost of office furniture and equipment.

Post-retirement Benefits Obligation - The unfunded estimated cost of future post-retirement benefits.

Undesignated - The funds that are not designated for a specific purpose.

(d) Investments

All investments are stated at fair value. Fair value for a majority of these investments is based on quoted market prices. The remaining investments are based on appraised value or their carrying value approximates fair value. Investment securities, in general, are exposed to various risks, such as interest rate, credit, and overall market volatility. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statement of financial position.

Investments held as agency funds for others include U.S. Government and agency securities, bonds, other fixed income investments, stocks, real estate, and mortgage notes and other notes receivable. Purchases and sales of investments are recorded as of the trade date and are allocated to specific accounts. Gains or losses on sales of securities are determined primarily based on the average cost method. Transfers between funds are accounted for at market value, with gains or losses accruing in the fund from which the assets were transferred.

The Foundation's investments consist primarily of short-term investments, common stocks, and fixed income investments.

(e) Depreciation

Depreciation of office furniture and equipment is computed using the straight-line method over the estimated useful lives of the respective assets, ranging from 3 to 10 years.

(f) Income taxes

The Foundation has received a determination letter from the Internal Revenue Service that it qualifies as an exempt organization under the provisions of Internal Revenue Code Section 501(c)(3). Accordingly, no provision for federal income taxes is reflected in the financial statements.

(g) Use of estimates

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

(h) Allocation of expenses

The costs of providing the various programs and other activities have been summarized on a functional basis. Accordingly, certain costs have been allocated among the programs and supporting services benefited. The Foundation allocates 60% of salaries and related benefits, 100% of Trust System expenses and 100% of travel and client expenses to program services.

(i) Reclassifications

Certain reclassifications have been made to the 2002 financial statements in order for them to conform to the 2003 presentation. These reclassifications have no effect on net assets (deficit) or changes in net assets (deficit) as previously reported.

(3) Agency funds held for others

Investments held as agency funds for others at September 30, 2003 and 2002, are summarized as follows:

	2003		2002	
	Fair value	Cost	Fair value	Cost
U.S Government and agency				
securities	\$ 38,974,347	\$ 38,355,853	\$ 60,793,018	\$ 58,904,295
Corporate and municipal				
bonds	6,331,606	6,245,866	843,742	779,137
Other fixed income investments	46,965,685	48,854,663	50,641,213	49,889,834
Stocks	41,407,935	37,490,704	32,985,802	32,806,950
Short-term investments	48,213,467	48,213,467	57,315,638	57,315,638
Real estate	2,341,600	1,711,846	2,341,600	1,711,846
Mortgage notes and other				
notes receivable	392,206	392,206	416,640	416,640
Cash and other	378,920	378,920	986,992	986,992
	\$185,005,766	\$181,643,525	\$206,324,645	\$202,811,332

The change in agency funds held for others at September 30, 2003 and 2002, are summarized as follows:

	2003	2002
Cash and securities received for investment	\$30,102,185	\$30,837,714
Gain on sale of investments, net	3,897,420	1,924,203
Unrealized loss on investments, net	(155,137)	(12,328,206)
Investment income	6,770,118	8,237,355
Total additions	40,614,586	28,671,066
Less funds remitted to individuals and agencies	61,933,465	44,075,615
Excess of funds remitted over additions	(21,318,879)	(15,404,549)
Agency funds at beginning of year	206,324,645	221,729,194
Agency funds at end of year	\$185,005,766	\$206,324,645

A substantial portion of the agency funds held for others is invested in the following pooled funds:

(a) Annuity fund

The Foundation receives charitable gift annuities and makes payments to annuitants at rates established by the Committee on Charitable Gift Annuities. The income rates of return for 2003 and 2002 were 2.80% and 3.28%, respectively, based on average cost.

(b) Short-term investment pool

A pooled fund to facilitate the management of short-term funds for the various accounts. The funds are invested in top quality commercial paper and certificates of deposit. The income rates of return (which approximate total rates of return) based upon the daily average invested balance, at cost, which approximates market, were 1.27% and 1.77% for 2003 and 2002, respectively.

(c) Balanced funds

The Foundation maintains two pooled funds to provide diversification for smaller funds with a long-term growth objective. Assets of these funds include bonds, common stocks, and cash equivalents. The total rates of return for the quarterly Balanced Fund, computed in accordance with guidelines established by the Association of Investment Management and Research (AIMR), were 8.40% and (8.24)% for 2003 and 2002, respectively. The total rates of return for the monthly Balanced Fund computed in accordance with guidelines established by the AIMR, were 8.94% in 2003 and (9.01)% in 2002.

(d) Growth fund

A pooled fund with the objective of long-term growth. Assets of the fund include common stocks and cash equivalents. The total rates of return computed in accordance with AIMR guidelines were 20.36% in 2003 and (24.46)% in 2002.

(e) Income fund

A pooled fund with the objective of maximizing income. Assets of the fund include U.S. Government and government agencies, corporate bonds, real estate and cash equivalents. The total rates of return computed in accordance with AIMR guidelines were 3.49% in 2003 and 5.64% in 2002.

(f) Total return income fund

A pooled fund with both income and long-term growth objectives. Assets of the fund include U.S. Government and corporate bonds, other fixed income instruments and cash equivalents. The total rates of return computed in accordance with AIMR guidelines were (1.55)% in 2003 and 7.33% in 2002.

(4) Investments

Investments at September 30, 2003 and 2002, are summarized as follows:

	2003		2002	
	Fair value	Cost	Fair value	Cost
Short-term investments	\$ 121,812	\$ 121,812	\$ 22,995	\$ 22,995
Southern Baptist Foundation				
Balanced Fund	122,170	93,757	118,055	95,204
Southern Baptist Foundation				
Total Return Income Fund	112,884	124,584	124,192	128,495
	\$ 356,866	\$_340,153	\$ 265,242	\$ 246,694

(5) Employee benefits

The Foundation participates in a post-retirement benefits program administered by the Annuity Board of the Southern Baptist Convention, which covers all full-time employees. The Foundation's contribution amounted to \$62,284 and \$62,737 for 2003 and 2002, respectively.

The Foundation provides certain post-employment Christmas bonuses, dental care, health care, and life insurance benefits for retired employees. Employees become eligible for early retirement benefits upon reaching age 55.

The following table presents the plan's funded status reconciled with amounts recognized in the Foundation's statement of financial position at September 30, 2003 and 2002:

Accumulated post-retirement benefit obligation:	2003	2002
For retirees	\$ 355,783	\$ 254,458
For active fully-eligible participants	86,859	171,928
For other active participants	201,229	_214,449
	643,871	640,835

Plan assets, at fair value	20	
Accumulated post-retirement benefit obligation in excess of plan assets	643,871	640,835
Unrecognized prior service cost	(19,489)	(21,651)
Unrecognized net loss	7,711	(67,239)
10 OK 0049900 BRIS	\$ 632,093	\$ 551,945
Net period post-retirement benefit costs for 2003 and 2002 include the follow	owing components:	

224/04/04/05/05/0	2003	2002
Service costs	\$ 66,556	\$ 22,765
Interest costs	42,818	42,949
Amortization of unrecognized prior service costs	2,162	2,162
Amortization of net gain or loss	218	_1,273
Net periodic post-retirement benefit cost	\$111,754	\$ 69,149

For measurement purposes, an annual rate of increase in the per capita cost of benefits (health care cost trend) of 7.5% at September 30, 2003 and 8.0% at 2002 was assumed. This rate was assumed to decrease 1.0% per year until reaching an ultimate level of 5.0%. The dental care annual cost increase was 5.0% at September 30, 2003 and 2002. The discount rate used in determining the accumulated post-retirement benefit obligation was 7.0% at September 30, 2003 and 2002.

The health care cost trend rate assumption has a significant effect on the amounts reported. Increasing the assumed health care cost trend by one percentage point in each year would increase the accumulated post-retirement benefit obligation by \$68,867 at September 30, 2003 and would increase the net periodic post-retirement benefit cost by \$13,967 for the year ended September 30, 2003.

INDEPENDENT AUDITORS' REPORT

Board of Trustees of Southern Baptist Foundation:

We have audited the accompanying statements of financial position of Southern Baptist Foundation as of September 30, 2003 and 2002, and the related statements of activities and cash flows for the years then ended. These financial statements are the responsibility of the Foundation's management. Our responsibility is to express an opinion on these financial statements based on our audits.

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

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Southern Baptist Foundation as of September 30, 2003 and 2002, and the changes in its net assets and its cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

Lattimore Black Morgan & Cain, PC Brentwood, Tennessee October 20, 2003

ETHICS & RELIGIOUS LIBERTY COMMISSION STATEMENTS OF FINANCIAL POSITION SEPTEMBER 30, 2003 AND 2002

	2003	2002
ASSETS		
Cash and cash equivalents (note 8)	\$ 235,171	\$ 275,884
Reserve funds on deposit with Southern Baptist Foundation (note 8)		7,184
Accounts receivable	18,398	22,298
Post retirement benefit asset on deposit in trust with the Annuity		
Board of the Southern Baptist Convention (note 6)	63,608	62,879
Inventory of materials	130,962	144,428
Plant and equipment, at cost, less accumulated depreciation of	,	
\$968,577 in 2003 and \$862,688 in 2002 (note 4)	596,527	672,318
Total assets	\$1,044,666	\$1,184,991
LIABILITIES AND NET AS		-
Accounts payable and accrued liabilities	\$ 27,537	\$ 25,038
Notes payable (note 5)	156,220	201,001
Accrued postretirement benefit cost (note 6)	606,419	527,321
Total liabilities	790,176	753,360
Net assets:		-700000
Unrestricted:		
	254,490	424,447
Undesignated	234,490	
Temporarily restricted		7,184
Total net assets	254,490	_431,631
Total liabilities and net assets	\$1,044,666	\$1,184,991

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

STATEMENTS OF ACTIVITIES FOR THE YEARS ENDED SEPTEMBER 30, 2003 AND 2002

	98 4 - 12 198	2003		\$376500 (glob)(1.17c)	2002	
	Charles Annew Co.	Temporarily		0-0.00-10-00393,00%	Temporarily	2323346
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
Revenue and support:						
Southern Baptist Convention:						
Cooperative Program	\$2,729,707	5.0	\$2,729,707	\$2,716,615	s -	.\$2,716,615
Designated	76,207		76,207	287,581		287,581
Hunger Campaign	50,000		50,000	60,000		60,000
Sale of literature	103,170	**	103,170	109,538	-	109,538
Gifts and designated receipts	64,033	20	64,033	25,323	-	25,323
Radio support	134,187	1657.5	134,187	152,806		152,806
Interest and investment income	4,591	67	4,658	13,480	174	13,654
Other income	311		311	82,298	-	82,298
Net assets released from restrictions	7,251	(7,251)		3,500	(3,500)	
Total revenue and other support	3,169,457	(7,184)	3,162,273	3,451,141	(3.326)	3,447,815
Expenses:						
Staff and Commission	1,867,117		1,867,117	1,824,433	-	1,824,433
Program and promotion	1,276,082	80	1,276,082	1,313,027		1,313,027
General	196.215		196,215	211,079	2	211,079
Total expenses	3.339.414	-	3,339,414	3,348,539		3,348,539
Increase (decrease) in net assets	(169,957)	(7,184)	(177,141)	102,602	(3,326)	
Net assets, beginning of year	424,447	7,184	431,631	321.845	10,510	332,355
Net assets, end of year	\$ 254,490	\$	\$ 254,490	\$ 424,447	\$ 7,184	\$ 431,631

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

STATEMENTS OF CASH FLOWS YEARS ENDED SEPTEMBER 30, 2003 AND 2002

Cash flows from operating activities:	2003	2002
Changes in net assets	#/100 LAIS	
Adjustments to reconcile change in net assets to cash	\$(177,141)	\$ 99,276
provided by operating activities:		
Depreciation	105,889	01.101
Decrease (increase) in accounts receivable		94,456
Decrease in inventory of materials	3,900	(1,513)
Increase (decrease) in accounts payable and accrued liabilities	13,466	10,256
Increase in post-retirement benefits, net	2,499	(26,305)
	78,369	102,144
Net cash provided by operating activities	26,982	278,314
Cash flows from investing activities:		
Deposit in reserve funds		(7,025)
Withdrawal of reserve funds	7,184	3,326
Plant and equipment purchases	(30,098)	(75,036)
Net cash used in investing activities	(22,914)	(78,735)
Cash flows from financing activities:		(LANCE)
Payment on notes payable	(44,781)	(42,180)
Net cash used in financing activities	(44,781)	(42,180)
Increase (decrease) in cash and cash equivalents	(40,713)	157,399
Cash and cash equivalents, beginning of year	- 275,884	118,485
Cash and cash equivalents, end of year	\$235,171	\$275,884
Supplemental information:		9 <u>8733004</u>
Cash paid for:		
Interest	\$_10,842	\$ 14,449

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

NOTES TO FINANCIAL STATEMENTS YEARS ENDED SEPTEMBER 30, 2003 AND 2002

The Ethics and Religious Liberty Commission operates under the auspices of the Southern Baptist Convention. The Commission aims to assist Southern Baptists in applying Christian principles in their lives and to coordinate the impact of Southern Baptists concerning private and public moral concerns.

(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

General

The financial statements of the Ethics and Religious Liberty Commission have been prepared on the accrual basis. The significant accounting policies followed are described below.

Basis of Presentation

Financial statement presentation follows the recommendations of the Financial Accounting Standards Board in its Statements of Financial Accounting Standards (SFAS) No. 117, Financial Statements of Not-for-Profit Organizations. Under SFAS 117, the Commission is required to report information regarding its financial position and activities according to three classes of net assets: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets. Contributions designated for a specific purpose are reported as increases to temporarily restricted net assets if the restrictions are not met in the same accounting period in which the amount is received.

Inventories

Inventories of materials, etc., are valued at identified cost.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America includes the use of estimates that affect the financial statements. Accordingly, actual results could differ from those estimates.

Income Taxes

The Commission is exempt from income taxes under Section 501(c)(3) of the Internal Revenue Code.

Cash and Cash Equivalents

For purposes of the statement of cash flows, cash and cash equivalents include amounts in demand deposits and highly liquid short-term investments with original maturity date within three months of acquisition.

(2) PENSION PLAN

The Commission participates in the group pension plan administered by the Annuity Board of the Southern Baptist Convention. All full-time employees are covered, and contributions are paid on a level annual basis which will accumulate the sum required at normal retirement date.

Contributions to the plan for the years ended September 30, 2003 and 2002 amounted to \$103,448 and \$120,580, respectively.

(3) OFFICE FACILITIES

The Ethics and Religious Liberty Commission occupies its office facilities on the 5th floor of the Southern Baptist Convention Building at 901 Commerce Street in Nashville. Title is held by the Executive Committee of the Southern Baptist Convention as "trustee for the beneficial use of the Ethics and Religious Liberty Commission" and for the other agencies and entities occupying the premises.

The Commission owns a building for its Washington, D.C. office (see note 5).

(4) PLANT AND EQUIPMENT

Plant and equipment are recorded at cost. Depreciation of buildings and equipment amounted to \$105,889 for 2003 compared to \$94,456 for 2002 and is provided over the estimated useful lives of the respective assets on a straightline basis.

The balances of the major classes of plant and equipment are as follows:

	2003	2002
Building and leasehold improvements	\$ 884,691	\$ 884,691
Furniture and fixtures	680,413	650,315
Less: Accumulated depreciation	(968,577)	(862,688)
Total net plant and equipment	\$ 596.527	\$ 672.318

(5) LONG-TERM DEBT

Long-term debt consists of a 6% note payable maturing in September, 2006, with principal and interest of \$4,635 due monthly, secured by the Commission's Washington, D.C. office facility.

Maturities of the note payable are summarized as follows:

Year Ending September 30		
2004	S	47,544
2005		50,476
2006		53,589
Thereafter	100	4,611
	2	156.220

(6) POST-RETIREMENT BENEFITS OTHER THAN PENSIONS

In addition to providing retirement pension benefits, the Commission provides health care, life insurance, retirement gifts, and Christmas bonus benefits for eligible retired employees. The Commission follows SFAS No. 106, "Employers' Accounting for Postretirement Benefits Other Than Pensions," whereby the cost of such postretirement benefits is accrued during the employee's active service period. The Commission elected to amortize the cost (20 years) of the accumulated postretirement benefit obligation rather than recognize the entire cost immediately. The cost of providing these benefits was previously recognized on a pay as you go basis. The following table sets forth the Plan's funded status and amounts recognized in the balance sheet at September 30, 2003 and 2002:

Benefit obligation		2002 \$ 647.872
Fair Value of Plan assets	63,608	62,879
Funded status	\$ <u>(681,445)</u>	\$ (584,993)
Accrued benefit cost recognized	\$ 606,419	\$ 527,321

Weighted average assumptions are as follows:

	2003	2002
Discount rate	7.5%	7.5%
Expected return on plan assets	9.0%	9.0%
Rate of compensation increase	5.75%	5.75%

For measurement purposes, a 9 percent annual rate of increase in the per capita of covered health care benefits was assumed for 2003. The rate was assumed to decrease gradually to 5 percent over the next 8 years.

(7) CONTINGENCIES

Concentration of Support

The Commission receives a substantial amount of its support from the Southern Baptist Convention. A significant reduction in the level of this support, if this were to occur, may have an effect on the Commission's programs and activities.

Significant Estimates

The liability in the statements of financial position for accrued post-retirement benefits is based on assumptions and estimates. While it is possible that the liability will change materially in the near term, no estimate can be made of the range of loss that is at least reasonable possible.

(8) FUNDS ON DEPOSIT WITH SOUTHERN BAPTIST FOUNDATION

The Commission has designated funds as reserve against future contingencies as follows:

	2003					
	Market	Cost	Yield			
Operating Savings Fund*	\$ 130,820	\$ 130,820	1.05%			
Contingency Reserve Fund*	58,249	58,249	1.10%			
Special Needs and Executive Director Travel Fund						
Beat Hunger Fund		-				
	\$ 189,069	5 189,069				
		2002				
	Market	Cost	Yield			
Operating Savings Fund*	\$ 159,626	159,626	1.78%			
Contingency Reserve Fund*	57,451	57,451	2.08%			
Special Needs and Executive Director Travel Fund	636	636	1.80%			
Beat Hunger Fund	6,548	6,548	1.80%			
At	\$ 224,261	224,261				

Such funds are highly liquid short-term investments; accordingly, they are included in cash and cash equivalents in the accompanying balance sheet.

STATEMENT OF COOPERATIVE PROGRAM INCOME YEAR ENDED SEPTEMBER 30, 2003

Churches/Misc.	\$ 114,597	New York	2,844
Alabama	254,596	North Carolina	141,555
Alaska	2,996	Northwest	11,023
Arizona	10,377	Ohio	26,886
Arkansas	115,546	Oklahoma	134,463
California	32,642	Pennsylvania - South Jersey	2,977
Colorado	8,293	South Carolina	180,817
District of Columbia	4,995	Tennessee	198,088
Florida	200,659	Texas:	
Georgia	292,316	-BGCT	163,772
Hawaii	4,911	-SBCT	125,474
Illinois	40,942	Utah + Idaho	1,959
Indiana	12,073	Virginia:	575,000
Iowa	1,416	-BGAV	34,141
Kansas - Nebraska	13,740	-SBCV	45,281
Kentucky	117,010	West Virginia	6,285
Louisiana	110,783	Wyoming	1,865
Maryland/Delaware	24,600	Puerto Rico - U.S. Virgin Islands	18
Michigan	7,683	Dakota Fellowship	426
Minnesota - Wisconsin	786		-
Mississippi	158,321	Total cooperative program	2,729,707
Missouri	100,173		
Montana	1,435	Total designations	76,207
Nevada	3,851		866.595.5755
New England	1,871	Total distributions	\$2,805,914
New Mexico	15,221		
	3337 - 12 - 12		

INDEPENDENT AUDITORS' REPORT

To the Executive Committee Ethics and Religious Liberty Commission of the Southern Baptist Convention

We have audited the accompanying statement of financial position of the Ethics and Religious Liberty Commission of the Southern Baptist Convention as of September 30, 2003, and the related statements of activities and cash flows for the year then ended. These financial statements are the responsibility of the Commission's management. Our responsibility is to express an opinion on these financial statements based on our audit. The financial statements as of September 30, 2002 were audited by Marlin & Edmondson, a division of E-Financial Services, Inc., a professional corporation, whose report dated October 25, 2002, expressed an unqualified opinion on those statements.

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

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Ethics and Religious Liberty Commission of the Southern Baptist Convention as of September 30, 2003, and the changes in its net assets and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

Blankenship CPA Group, PLLC October 23, 2003

WOMAN'S MISSIONARY UNION

AUXILIARY TO SOUTHERN BAPTIST CONVENTION STATEMENT OF FINANCIAL POSITION SEPTEMBER 30, 2003

ASSETS	U	restricted		orarily ricted		anently ricted	Total
Current assets	-	arear revers	INC.	10.00	2140		
Cash and cash equivalents	S	2,171,555	\$ 261	607	8		\$ 2,433,162
Investments		8,043,747		,,,,,	9	57,002	9,000,749
Accounts receivable:		2,012,111				.,,,,,,	.,,
LifeWay Christian Resources		1,078,321		12			1,078,321
Southern Baptist Agencies		322,347				100	322,347
Trade		294,372				_	294,372
Related Party		6,182				-	6,182
30.000.000.000.000		1,701,222	-			-	1,701,222
Literature and supplies inventory, less		.,					
reserve for obsolescence of \$790,000		473,776	11	,085		14.	484,861
Deposits and prepaid expenses		185,841	100				185,841
Total Current Assets	1	2,576,141	272	2,692	9:	57,002	13,805,835
Property and Equipment, net		4,098,669				-	4,098,669
Collections of Works of Art and							
Historical Treasures (Note A)	900	-	85.00				
	\$1	6,674,810	\$ 272	2,692	\$_9	57,002	\$17,904,504
LIABILITIES AND NET ASSETS							
Current Liabilities							
Note payable	S	700,000	\$	-	\$		\$700,000
Accounts payable and accrued expenses		1,473,233		-		-	1,473,233
Deferred income on unexpired subscriptions		4,880,492					4,880,492
Grants payable	_	2,465	-			14,324	16,789
Total Current Liabilities		7,056,190		-		14,324	7,070,514
Net Assets							
Unrestricted		9,618,620					9,618,620
Temporarily restricted		_	272	2,692			272,692
Permanently restricted	12		7000	_	9.	42,678	942,678
a to the agency of the second		9,618,620		2,692		42,678	10,833,990
	\$1	6,674,810	\$ 272	2,692	\$ 9	57,002	\$17,904,504
See notes to financial statements.							

STATEMENT OF FINANCIAL POSITION SEPTEMBER 30, 2002

ASSETS	Unrestricted	Temporarily Restricted	Permanently Restricted	Total	
Current assets					
Cash and cash equivalents	\$ 1,798,452	\$ 170,435	\$ 125	\$ 1,969,012	
Investments	7,554,249		914,275	8,468,524	
Accounts receivable:					
LifeWay Christian Resources	782,301		7.5	782,301	
Southern Baptist Agencies	221,701	-	-	221,701	
Trade	379,595	-		379,595	
	1,383,597	-		1,383,597	
Literature and supplies inventory, less					
reserve for obsolescence of \$750,100	518,453	9,744		528,197	
Deposits and prepaid expenses	358,385			358,385	
Total Current Assets	11,613,136	180,179	914,400	12,707,715	
Property and Equipment, net	4,427,336		-	4,427,336	
Collections of Works of Art and					
Historical Treasures (Note A)			-		
	\$ 16,040,472	\$180,179	S 914,400	\$_17,135,051	

LIABILITIES AND NET ASSETS							
Note payable	S	500,000	S	-	S	8.5	\$ 500,000
Accounts payable and accrued expenses	S	1,585,862	S	-	S		\$ 1,585,862
Deferred income on unexpired subscriptions		5,038,100					5,038,100
Grants payable		2,400				11,425	13,825
Accounts payable - related party	100	16,802				-	16,802
Total Current Liabilities	95	7,143,164	100			11,425	7,154,589
Net Assets							
Unrestricted		8,897,308					8,897,308
Temporarily restricted				180,179		0.7	180,179
Permanently restricted				-		902,975	902,975
	183	8 897 308	5.5	180 179		902.975	9.980.462

See notes to financial statements.

STATEMENT OF ACTIVITIES FOR THE YEAR ENDED SEPTEMBER 30, 2003

\$ 914,400

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
Revenues				
Periodical subscriptions	\$ 7,686,575	s -	s -	\$ 7,686,575
Sales of literature and supplies	2,659,104	-		2,659,104
Net investment income	57,173	1,195	23,245	81,613
Realized investment gain (loss)	140,439		(4,678)	135,761
Unrealized investment gain	1,054,110	S	55,148	1,109,258
North American Mission Board	93,750		-	93,750
International Mission Board	325,000		-	325,000
Contributions	142,789	212,359		355,148
Conferences	875,173	-		875,173
Other income	79,785	10.00	-	79,785
Gain on sale of property and equipment	312,899			312,899
Total revenues	13,426,797	213,554	73,715	13,714,066
Net assets released from restrictions	155,053	(121,041)	(34,012)	
	13,581,850	92,513	39,703	13,714,066
Expenses				
Cost of production	4,062,328			4,062,328
Payroll costs and services	8,426,458	-		8,426,458
Scholarships and grants	92,701	1000		92,701
Contributions	279,051			279,051
Total expenses	12,860,538			12,860,538
Excess of Revenues over Expenses	721,312	92,513	39,703	853,528
Net Assets - beginning of year	8,897,308	_180,179	902,975	9,980,462
Net Assets - end of year	\$ 9,618,620	\$_272,692	S_942,678	\$10,833,990

See notes to financial statements.

STATEMENT OF ACTIVITIES FOR THE YEAR ENDED SEPTEMBER 30, 2002

Revenues	Unrestricted	Temporarily Restricted	Restricted	Total
Periodical subscriptions	\$ 8,028,594	s -	s -	\$ 8,028,594
Sales of literature and supplies	2,402,650	-		2,402,650
Net investment income	130,097	1,384	33,029	164,510
Realized investment loss	(222,808)		(4,342)	(227,150)
Unrealized investment loss	(872,652)	100	(36,427)	(909,079)
North American Mission Board	78,055			78,055
International Mission Board	300,000	- 1		300,000
Contributions	274,536	126,017	10.5	400,553
Conferences	171,352		-	171,352
Other income	45,088	-		45,088
Total revenues	10,334,912	127,401	(7,740)	10,454,573
Net assets released from restrictions	109,063	(69,241)	(39,822)	
	10,443,975	58,160	(47,562)	10,454,573

11,000

46,600 909,079

227,150

(279,833)

(217,340)

608,737 (378,290)

6,425

16,802

1,366,761

(973.308)

(58,208)

(1.694.219)

110,111

500,000

500,000

(363, 197)

2,332,209

\$ 1,969,012

. \$ 7,313

1,862,538

Expenses				
Cost of production	4,362,438	22	-	4,362,438
Payroll costs and services	8,034,371	(V)		8,034,371
Scholarships and grants	88,770	19		88,770
Contributions	309,063		_	309,063
Total expenses	12,794,642			12,794,642
Excess (Deficiency) of Revenues				
over Expenses	(2,350,667)	58,160	(47,562)	(2,340,069)
Net Assets - beginning of year	11,247,975	122,019	950,537	12,320,531
Net Assets - end of year	S 8,897,308	\$ 180,179	\$ 902,975	\$ 9,980,462
See notes to financial statements.				
CO	NSOLIDATED STATEM	ENTS OF CASE	I FLOWS	
FOR TI	HE YEARS ENDED SEP	TEMBER 30, 20	03 AND 2002	
			2003	2002
Cash Flows from Operating Activ	vities			
Excess (deficiency) of revenues	over expenses	\$	853,528	\$ (2,340,069)
Adjustments to reconcile excess	(deficiency) of revenues			
over expenses to net cash us	sed in operating activities:			
Depreciation			380,543	382,314
Gain on dispossal of property	and equipment		(312,899)	

20,000

39,500

(1,109,258)

(135,761)

(317,625)

(132,629)

(157,608) 2,964

(16,802)

(709,667)

(150,999)

412,022

973,817

200,000

200,000

464,150

1.969,012

\$ 2,433,162

\$ 16,449

(1,156,816)

1,869,610

(1.563,195)

3,836 172,544

Cash paid for interest See notes to financial statements.

Provision for returns

Provision for inventory obsolescence

Change in literature and supplies inventory

Change in accounts payable - related party

Proceeds from sale of property and equipment

Payments for the purchase of property and equipment

Net Increase (Decrease) in Cash and Cash Equivalents

Change in deferred income on unexpired subscriptions

Change in deposits and prepaid expenses Change in accounts payable and accrued expenses

Unrealized investment (gain) loss

Realized investment (gain) loss

Change in accounts receivable

Change in grants payable

Purchases of investments

Net change in note payable

Net Cash Used in Operating Activities Cash Flows from Investing Activities

Proceeds from sales of investments

Cash Flows from Financing Activities

Net Cash Provided by Investing Activities

Net Cash Provided by Financing Activities

Cash and Cash Equivalents - end of year

SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION

Cash and Cash Equivalents - beginning of year

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS SEPTEMBER 30, 2003

NOTE A – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Nature of Operations

Woman's Missionary Union, Auxiliary to Southern Baptist Convention (WMU) is a national nonprofit religious society established to provide religious education. WMU sells magazines, books and other religious products throughout the United States.

Basis of Financial Statement Preparation

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

Financial Statement Presentation

WMU reports information regarding its financial position and activities according to three classes of net assets: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets.

Unrestricted net assets are not restricted by donors, or the donor-imposed restrictions have expired.

Temporarily restricted net assets contain donor-imposed restrictions that permit WMU to use or expend the donated assets as specified and are satisfied either by the passage of time or by actions of WMU.

Permanently restricted net assets contain donor-imposed restrictions that stipulate that resources be maintained permanently but permit WMU to use or expend part or all of the income derived from the donated assets for specified purposes.

When a donor restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished, restricted net assets are reclassified to unrestricted net assets and are reported in the statement of activities as net assets released from restrictions.

Investments

Investments in equity securities with readily determinable fair values and all investments in debt securities are reported at fair value with unrealized gains and losses included in the consolidated statement of activities. The fair values of marketable equity and debt securities traded on securities exchanges are as of the last sales price on the valuation date. The fair values of investments in nonmarketable mutual funds are determined by the trustee of the funds.

Accounts Receivable - Trade

The allowance for doubtful accounts on accounts receivable is maintained in amounts estimated to provide adequate reserves to cover anticipated losses based on evaluation of periodic aging of the accounts. Based on management's review of current accounts receivable, no allowance for doubtful accounts has been reflected in the accompanying financial statements as of September 30, 2003 or 2002.

Accounts Receivable - LifeWay Christian Resources

WMU sells books and periodicals to customers, primarily churches, who may charge their purchases using a credit card from LifeWay Christian Resources of the Southern Baptist Convention. Payment of the receivables related to such credit card sales are guaranteed by LifeWay Christian Resources. WMU also sells to various bookstores and allows the bookstores to return items for a period of time which can be subsequent to payment being made by the bookstores. An allowance for returns in the amount of \$235,000 and \$215,000 at September 30, 2003 and 2002, respectively, has been established which represents management's estimate of potential returns. The allowance for returns is reflected in accounts payable and accrued expenses in the accompanying consolidated statements of financial position.

Sales of literature and supplies, net of returns, to LifeWay Christian Resources bookstores amounted to approximately \$1,257,000 and \$891,000 in 2003 and 2002, respectively.

Literature and Supplies Inventory

Inventories of literature, books, and supplies are stated at the lower of cost or market with cost calculated using the firstin, first-out (FIFO) method.

Property and Equipment

Property and equipment is carried at cost less accumulated depreciation and includes expenditures which substantially increase the useful lives of existing property and equipment. Maintenance, repairs, and minor renovations are charged to operations as incurred. When property and equipment are retired or otherwise disposed of, the related costs and accumulated depreciation are removed from their respective accounts, and any gain or loss on the disposition is credited or charged to operations.

WMU provides for depreciation of property and equipment using the straight-line method to amortize costs over estimated useful lives as follows:

Item	Useful Life		
Land improvements	5-10 years		
Buildings and improvements	10-40 years		
Equipment and furnishings	3-10 years		

Tax Status

WMU is a nonprofit religious organization exempt from income tax under Section 501(c) (3) of the U.S. Internal Revenue Code. Accordingly, no provision for federal income taxes has been made in the accompanying financial statements.

Deferred Income on Unexpired Subscriptions

The portion of periodical subscription revenues applicable to periodicals to be delivered in the future is deferred until the time those periodicals are shipped.

Donated Materials and Services

In accordance with FASB Statement No. 116, Accounting for Contributions Received and Contributions Made, no amounts have been reflected in the financial statements for donated services inasmuch as these materials and services do not create or enhance nonfinancial assets or require specialized skills.

Collections of Works of Art and Historical Treasures

The collections which were acquired through contributions since WMU's inception are not recognized as assets on the statement of financial position. The collections are held for public education rather than financial gain.

Internally Designated Funds

WMU has internal funds designated for particular use by the board of directors and are thus restricted in their use. Because these funds are not legally restricted, they are included in unrestricted net assets.

Cash and Cash Equivalents

For purposes of the consolidated statements of cash flows, WMU considers cash on hand and deposits with banks or other financial institutions to be cash and cash equivalents.

WMU maintains cash in depository accounts which, at times, may exceed federally insured limits. WMU has not experienced any losses in such accounts.

Shipping Costs

Shipping costs are expensed as incurred and are included in the cost of production on the consolidated statements of activities.

NOTE B - INVESTMENTS

Investments at September 30, 2003 and 2002, and related investment income for the years ended September 30, 2003 and 2002, for WMU consisted of the following:

	2003						
	Net Interest (Fees) and Dividends	Net Realized Losses	Net Unrealized Losses	Fair <u>Value</u>			
Cash in money markets	\$ 5,015	S -	S -	\$ 203,757			
Corporate stock securities	(5,785)	217,943	466,545	3,219,878			
Mutual funds	82,383	(82,182)	642,713	5,577,114			
9	S_81.613	\$_135,761	\$_1,109,258	\$ 9,000,749			
	1	2002					
	Net	1.5					
	Interest	Net	Net				
	(Fees) and	Realized	Unrealized	Fair			
	Dividends	Losses	Losses	Value			
Cash in money markets	\$ 14,510	S -	S -	\$ 85,491			
Corporate stock securities	(5,171)	(93,242)	(634,960)	2,859,440			
Mutual funds	155,171	(133,908)	*(274,119)	5,523,593			
3.74	\$ 164,510	S_(227,150)	S_(909,079)	\$ 8,468,524			

The cash in money markets listed above is included in investments on the accompanying consolidated statements of financial position as this cash is being reinvested by money managers and is not used for current cash requirements.

NOTE C - PROPERTY AND EQUIPMENT

At September 30, property and equipment consists of the following:

17 ST. A.	2003	2002
Land	\$ 503,741	\$ 602,864
Land improvements	160,377	160,377
Buildings and improvements	6,815,727	6,815,727
Equipment and furnishings	4,410,460	4,262,651
	11,890,305	11,841,619
Less accumulated depreciation	7,791,636	7,419,283
	4,098,669	4,422,336
Work in process		5,000
	\$ 4,098,669	\$ 4,427,336

Depreciation expense for 2003 was \$380,543 (\$382,314 for 2002).

NOTE D - RELATED PARTY TRANSACTIONS

During fiscal year 1995, the Woman's Missionary Union Foundation (the Foundation), an affiliate nonprofit organization, was formed. The Foundation was formed for the purpose of motivating and facilitating the making of gifts, donations, and benefactions for the advancement, promotion, and maintenance of WMU and the various causes fostered, approved, endorsed, promoted, or officially sanctioned by WMU, including, but not limited to, missions education, and for any other purpose within the scope of the Foundation. The Foundation also manages investments for several other organizations and may make grants to other organizations at its discretion.

During fiscal year 2003 and 2002, WMU requested Vision Fund grants from the Foundation in the amount of \$20,000 and \$40,000, respectively. In addition, WMU also requested Second Century Fund grants from the Foundation in the amount of \$72,381 and \$72,380 during 2003 and 2002, respectively.

WMU charges the Foundation \$1,000 per month for the use of shared facilities and personnel.

WMU maintains funds with the Foundation which are invested in mutual funds and money market funds. For its asset management services, the Foundation receives a fee of one percent for total assets under management. Total investments under the Foundation's management for WMU were \$5,577,114 and \$5,523,593 as of September 30, 2003 and 2002, respectively.

As of September 30, 2003, WMU has a receivable from the Foundation in the amount of \$6,182. As of September 30, 2002, WMU had a payable to the Foundation in the amount of \$16,802.

NOTE E – TEMPORARILY AND PERMANENTLY RESTRICTED NET ASSETS

The temporarily restricted net assets include cash and cash equivalents and investments restricted by the donor for specific purposes. Income earned on the temporarily restricted investments is maintained in temporarily restricted net assets, to be expended for purposes specified by the donor. Temporarily restricted net assets are available for the Pure Water Pure Love Fund and Together We Bring Fund in the amount of \$272,692 and \$180,179 as of September 30, 2003 and 2002, respectively. The Pure Water Pure Love Fund was established to provide water purification equipment to foreign missionaries. The Together We Bring Fund was established to bring young women from foreign countries to the National Acteens conference in Nashville, Tennessee.

The permanently restricted net assets amounted to \$942,678 and \$902,975 as of September 30, 2003 and 2002, respectively. Income from these funds is to be expended in accordance with the donor's wishes for the benefit of missions, missions education or scholarships.

NOTE F - ANNUITY PLAN

WMU participates in the Southern Baptist Protection Program Convention Annuity Plan, which is a defined contribution retirement plan. Each year, WMU contributes 10 percent of the employee's compensation into the Plan. Employee contributions are not required; however, voluntary contributions are allowed. WMU matches between one percent and five percent of the voluntary contributions depending on years of service by the employee. Total expense recognized under the Plan amounted to \$498,894 and \$473,158 in fiscal 2003 and 2002, respectively.

NOTE G - NOTES PAYABLE

WMU entered into a line-of-credit agreement with a local bank providing for a maximum availability of 75 percent of the investments listed as collateral on the agreement. At September 30, 2003, the maximum availability on this line was \$848,454 (\$1,103,000 in 2002). The balance outstanding at September 30, 2003, was \$700,000 (\$500,000 in 2002). WMU's interest rate was 2.50 percent at September 30, 2003, which is 1.5 percent below the bank's prime interest rate. The agreement is subject to renewal on December 25, 2003.

NOTE H - FUNCTIONAL EXPENSES

For the years ended September 30, 2003 and 2002, WMU's expenses incurred, by function, are estimated as follows (in thousands):

		2002		000000000000000000000000000000000000000	2001	
	Program Service	Supporting		Program Service	Supporting Activities	Total
Cost of production	100 LOVE		22.00	200	LANCE	
Periodicals	\$ 2,485	s -	\$ 2,485	\$ 3,035	S -	\$ 3,035
Literature and supplies	1.577		1,577	1.328		1,328
	4,062		4,062	4,363		4,363
Payroll costs				1,000		
Salaries	2,712	1,396	4.108	2,670	1.336	4,006
Retirement and other benefits	556	286	842	591	296	887
Employee health benefits	286	147	433	223	112	335
Services	3,554	1,829	5,383	3,484	1,744	5,228
Promotion and public relations	219	112	331	292	146	438
Depreciation	251	129	380	254	128	382
Building operations and maintenance		151	445	305	153	458
Office expense	505	260	765	616	308	924
Meetings	95	49	144	89	45	134
Travel	88	45	133	117	58	175
Research and program design	2		2	46	-	46
Conferences	779	-	779	173	0.0	173
WMU Vision Fund projects	54		54	61	-	61
Furniture, fixtures and equipment						
expense	7	3	10	10	5	15
	2,294	749	3,043	1,963	843	2,806
Scholarships and grants	93	-	93	89	1200	89
Contributions	279		279	309		309
Total expenses	\$ 10,282	\$ 2,578	\$ 12,860	\$ 10,208	\$_2,587	\$ 12,795

INDEPENDENT AUDITORS' REPORT

November 7, 2003

To Executive Board Woman's Missionary Union, Auxiliary to Southern Baptist Convention Birmingham, Alabama

We have audited the statements of financial position of Woman's Missionary Union, Auxiliary to Southern Baptist Convention as of September 30, 2003 and 2002, and the related statements of activities and cash flows for the years then ended. These financial statements are the responsibility of the Organization's management. Our responsibility is to express an opinion on these financial statements based on our audits.

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

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Woman's Missionary Union, Auxiliary to Southern Baptist Convention as of September 30, 2003 and 2002, and the results of its activities and its cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

Warren, Averett, Kimbrough & Marino, LLC

BAPTIST WORLD ALLIANCE

BALANCE SHEETS

December 31, 2003 and 2002

	December 31, 2003 and 2002		
Assets		2003	2002
Current assets	×		
Cash and cash equivalents		\$ 2,341,197	\$ 1,139,813
Investments		2,184,376	2,018,667
Less: Endowment fund investments		(1,166,636)	(1,159,386)
Miscellaneous receivables		27,428	27,428
Funds due from related organizations		17,903	10,201
Inventory of printed materials		1,084	1,984
Prepaid expenses		297,311	208,193
Total current assets		3,702,663	2.246,900
Total current assets		221000000	
Property and equipment - at cost			
Land, building and improvements		3,096,384	3,084,510
Furniture, fixtures and equipment		457,511	426,709
Less: Accumulated depreciation		(452,320)	(356,064)
Net property and equipment		3,101,575	3,155,155
Other assets			
Endowment fund investments		1,166,636	1,159,386
Pledges receivable for building fund		209,766	255,596
Beneficial interest in perpetual trusts		747,147	680,707
Loans to employees		105,925	108,089
Tenant improvement receivable		43,515	55,545
Deposits		100	100
Total other assets		2,273,089	2,259,423
Total assets		\$ <u>9,077,327</u>	\$_7,661,478
Liabilities and Net Assets	i		
Current liabilities			
Accounts payable		\$ 45,773	\$ 68,827
Funds held as agent for others		800,757	
Security deposits held		12,599	12,599
Deferred revenue		96,499	56,417
Total liabilities		955,628	_137,843
Net assets			
Unrestricted			
Undesignated			
Invested in property and equipment	t	3,101,575	3,155,155
Available for operations		50,160	(9,476)
Total undesignated net assets		3,151,735	3,145,679
Internally designated net assets		1,559,378	896,825
Total unrestricted net assets		4.711.113	4,042,504
Restricted			
Temporarily restricted		1,496,803	1,641,038
Permanently restricted		1,913,783	1,840,093
Total restricted net assets		3,410,586	3,481,131
Total net assets		8,121,699	7,523,635
Total liabilities and net assets		\$ <u>9,077,327</u>	\$ <u>7,661,478</u>

See accompanying notes to financial statements.

STATEMENTS OF ACTIVITIES Years Ended December 31, 2003 and 2002

2003

		Unrestricte	d	Temporarily Restricted	Permanently Restricted	
	Budgeted	Unbudgete	d Total	Funds	Funds	Totals
Support, revenue and transfers	(4000000000)		-			
Unrestricted contributions			4.0			
from member bodies	\$ 646,774	\$.	\$ 646,774	\$ -	s .	\$ 646,774
Combined Federal						3.5
Campaign contributions	64,855	67,503	132,358	000 00 00 00 00 7 00	0.00	132,358
In-kind contributions		20000		1,066,917		1,066,917
Contributions from churches,				-1		1,000,000
individuals and others	909,851	347,155	1,257,006	937,931	7,250	2.202.187
General Council, conferences			,,,	7	,,	2,202,101
and other meeting income	69,452		69.452		88	69.452
Interest and dividends	26,496	41,853	68,349	6,971		75,320
Net appreciation (depreciation)		1.0000	0045	0,5771	- 20	75,520
in fair value of investments		100	97.882	179274	100	97,882
Tenant income	195,828	- 10	195,828			195,828
Miscellaneous	73,809	88.819	162,628		66.440	229.068
Total support and revenue		545,330	2,630,277	2,011,819	73.690	4,715,786
Transfers-additions (deductions		240,000	2,030,211	2/011/019	73,090	4,715,780
Net assets released	",					
from restrictions	71,138	2.082.298	2.153,436	(2,153,436)		
Other transfers	(123,784)	126,402	2,133,436	(2,618)	-	
Total support, revenue	1123.704)	120,402	2,010	(2.018)		-
and transfers	2.032,301	2,754,030	4.786,331	(144,235)	73,690	4,715,786
Expenses						
Program services						
Ministry support	536,071	41,452	577,523			577,523
Support of regional fellows	hips 58,773	1.200	59,973	0.00	21100	59,973
Baptist World Aid	186,283	897,513	1.083,796			1,083,796
Donated materials		1,066,917	1,066,917	1923	200	1,066,917
Communications	224,810	5,572	230,382	0.00		230,382
Evangelism and education	143,177	70.268	213,445		- 2	213,445
Study and research	63,590	5.116	68,706		- 31	68,706
Youth department	139,773	3,439	143,212			143,212
Promotion and developmen		2,102	139,102	250		139,102
Total program services	1.491.579	2.091.477	3,583,056		-	3,583,056
Administration	244,198	2,001,411	244,198	100		244,198
Fund raising	202,930		202,930		- 2	202,930
Tenants	87,538	12000	87,538		this con-	87,538
Total expenses	2.026.245	2,091,477	4.117.722			4.117.722
Change in net assets	6,056	662,553	668,609	(144,235)	73,690	598,064
Net assets						
Beginning of year	3,145,679	896,825	4.042.504	1.641.038	1.840.093	7,523,635
End of year	\$ 3,151,735	\$ 1,559,378	\$ 4,711,113	\$ 1,496,803	\$ 1.913.783	\$ 8,121,699

See accompanying notes to financial statements.

(Continued on next page)

STATEMENTS OF ACTIVITIES Years Ended December 31, 2003 and 2002

2002 Permanently Temporarily Restricted Restricted Unrestricted Budgeted Unbudgeted Total Funds Funds Totals Support, revenue and transfers Unrestricted contributions \$ 626,926 \$626,926 \$626,926 from member bodies Combined Federal 159,441 Campaign contributions 78.126 81.315 159,441 2,699,479 In-kind contributions 2,699,479 Contributions from churches. individuals and others 612,711 284,032 896,743 1,453,671 1,822 2,352,236 General Council, conferences, and other meeting income 56,109 56,109 - 56,109 Interest and dividends 69,737 38,491 108,228 23,941 132,169 Net depreciation in fair value of investments (381,160) (241,930)(89,909)(331,839)(49.321)Tenant income 175,953 175,953 175,953 Miscellaneous 60,005 60,005 (36,536)23,469 (34,714)Total support and revenue 1,437,637 313,929 1,751,566 4.127,770 5.844,622 Transfers-additions (deductions) Net assets released from restrictions Other transfers 1.040,582 (1.035,471)5.111 (5.111)Total support, revenue and transfers 2,643,859 3,333,218 5,977,077 (97.741)(34.714)5,844,622 Expenses Program services Ministry support 533,421 79,218 612,639 612,639 Support of regional fellowships 61,854 2,000 63,854 63,854 203,792 Baptist World Aid 1,202,164 1,405,956 1,405,956 2,699,479 Donated materials 2,699,479 2,699,479 Communications 256,486 14,623 271,109 271,109 155,671 53,342 209,013 209,013 Evangelism and education Study and research 67,185 900 68,085 68,085 158,873 16,832 175,705 Youth department 175,705 180,499 Promotion and development 180,499 180,499 4.068.558 Total program services 1,617,781 5,686,339 5,686,339 Administration 279,318 279,318 279,318 Fund raising 179,054 179,054 179.054 Tenants 116,352 116,352 116,352 Total expenses 2,192,505 4.068,558 6.261.063 6,261,063 451,354 Change in net assets (735,340)(283,986)(97,741)(34,714)(416,441)Net assets

See accompanying notes to financial statements.

Beginning of year

End of year

2,694,325

S_3,145,679

1,632,165

5 896,825

4,326,490

4,042,504

1,738,779

\$_1,641,038

1.874.807

S_1,840,093

7,940,076

\$ 7,523,635

STATEMENTS OF CASH FLOWS YEARS ENDED DECEMBER 31, 2003 AND 2002

TEARS ENDED DECEMBER 31, 200.	AND 2002	
Cash Saure Comments and Idea	2003	2002
Cash flows from operating activities Cash received from contributions, grants and other donations		2 000 225
Cash paid to suppliers, employees and relief and development projects	\$ 3,157,133	3,097,325
Cash received from tenants	(3,065,821) 195,828	(3,450,560) 185,185
Cash paid for interest	193,626	(118,909)
Cash received from BWA Women's Department	53,178	150,511
Cash paid for BWA Women's Department	(60,793)	(151,610)
Cash received as agent for others	800,757	(151,610)
Interest and dividends received	75,320	132,169
Net cash provided by (used for) operating activities	1.155,602	(155,889)
Cash flows from investing activities	1,133,002	(133,002)
Purchases of property and equipment	(42,676)	(97,382)
Proceeds from sale of investments	2,173,586	115,712
Reinvested interest	(3,143)	(118,272)
Cash paid for investments	(2,221,489)	(110,272)
Advance building improvements for tenants	(2,221,409)	(55,545)
Repayments on tenant improvement receivable	12,030	(35,545)
Loans made to employees	(5,000)	
Loan repayments from employees	7,164	96,035
Net cash used for investing activities	(79,528)	(59,452)
Cash flows from financing activities	(/7,346)	(37,434)
Payments on mortgage		(1,178,400)
Cash contributions received that were restricted for	9	(1,170,400)
Endowment funds	7,250	12,483
Headquarters building	55,015	106,518
Net cash provided by (used for) financing activities	62,265	(1,059,399)
Effect of exchange rate changes on cash	63,045	46,671
Net increase (decrease) in cash and cash equivalents	1,201,384	(1,228,069)
Cash and cash equivalents	1,201,304	(1,220,005)
At beginning of year	1.139,813	2,367,882
At end of year	\$ 2.341,197	\$ 1,139,813
Reconciliation of change in net assets	3 22711121	9_1,155,615
to net cash provided by (used for) operating activities		
Change in net assets	\$_598,064	\$_(416,441)
Adjustments to reconcile change in net assets to net cash		-
provided by (used for) operating activities		
Depreciation	96,256	90,465
Net depreciation (appreciation) in fair value of investments	(97,882)	381,160
Donation of stock received	(16,781)	(32,057)
Endowment fund donations received	(7,250)	(12,483)
Beneficial interest in perpetual trust received	(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	(5,000)
Decrease (increase) in value of beneficial interest		(0,000)
in perpetual trusts	(66,440)	36,536
Headquarters building cash donations received	(55,015)	(106,518)
Currency translation adjustment	(63,045)	(46,671)
Change in assets and liabilities	(0010.0)	(
Decrease in funds held in escrow		2.280
Decrease (increase) in pledges receivable	45,830	(18,043)
Decrease in miscellaneous receivables		5,793
Increase in due from related organizations	(7,702)	(1,108)
Decrease in inventory of printed materials	900	82
Increase in prepaid expenses	(89,118)	(53,314)
Decrease in accounts payable	(23,054)	(45,109)
Increase in funds held as agent for others	800,757	(10,107)
	and sept of t	9,232
Increase in security deposits held Increase in deferred revenue	40,082	55,307
	557,538	260,552
Total adjustments	\$ 1,155,602	\$_(155,889)
' Net cash provided by (used for) operating activities	4 111 22 OUE	a_(133,069)

Disclosure of non-cash investing and financing activities

During the years ended December 31, 2003 and 2002 the Alliance received donations of stock with a fair market value of \$16,781 and \$32,057, respectively, i neluding \$10,170 in 2002 in donations for the headquarters building.

A beneficial interest in two perpetual trusts which the Alliance received in 1999, 2001 and 2002 increased in value by \$66,440 in 2003 and decreased in value by \$36,536 in 2002.

See accompanying notes to financial statements.

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2003 AND 2002

NOTE 1. ORGANIZATION

The Baptist World Alliance is the worldwide fellowship of Baptists called together by the Holy Spirit to express the essential unity of Baptist people in the Lord Jesus Christ.

As people of God, and through its ministries and programs, the Baptist World Alliance proclaims the gospel, meets human need, strengthens fellowship, promotes evangelism, education and church development, stimulates cooperative actions and serves as a prophetic voice for human rights and religious freedom.

NOTE 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Method of Accounting - The financial statements have been prepared using the accrual basis of accounting.

Financial Presentation – The accounts and the financial statements of the Alliance are maintained in accordance with the principles of "fund accounting," in order to ensure observance of limitations and restrictions placed on the use of resources available to the organization. The net assets have been segregated into classes of assets, and the financial statements report the amounts for each of the three distinct classes of net assets and the changes therein – permanently restricted net assets, temporarily restricted net assets and unrestricted net assets — based on the existence or absence of donor-imposed restrictions. Additional information concerning these three classes of net assets is presented in Notes 10, 11 and 12.

Pledges Receivable - Contributions received or unconditionally pledged are recorded as support in the year the unconditional pledge is received. Pledges receivable at December 31, 2003 and 2002 of \$209,766 and \$255,596, respectively, are due to be received within one to five years from the financial statement date.

Beneficial Interest in Perpetual Trusts – The Alliance has been named to receive a portion of the income from two perpetual trusts established by an individual's will. The Alliance's beneficial interest in the trusts had a value at December 31, 2003 of approximately \$747,147, which is included in the balance sheet as permanently restricted net assets. Income received from the trusts totaled \$30,578 in 2003 and \$36,193 in 2002, which is included in the statement of activities as interest and dividends in the unrestricted unbudgeted column.

Foreign Currencies – All amounts in the accompanying financial statements are expressed in United States dollars. Foreign currencies received which were not immediately exchanged for U.S. dollars and foreign currencies disbursed have been translated to U.S. dollar equivalents at an average exchange rate for the year. The Euros held at December 31, 2003 and 2002 have been translated at 1.25946 and 1.04973, respectively, and the West German Marks held at December 31, 2001 have been translated at .4548, which represents the exchange rates on each respective date.

Unrealized gains or losses from fluctuations in exchange rates are included in the miscellaneous revenue line in the Statement of Activities.

Inventory - Inventories, consisting of printed materials held for resale, are stated at lower of cost (first-in first-out) or market value.

Investments – Investments are carried at fair value. The fair value of investments in corporate stocks is determined by quoted market prices as of the last business day of the year. Pooled funds on deposit with other entities (see Note 6) are valued based on the fair value of the underlying assets as reported by the investment custodian.

Property and Equipment – The Alliance follows the practice of capitalizing all major additions of property and equipment while replacements, maintenance and repairs which do not improve or extend the lives of the respective assets are expensed currently. Depreciation is computed using the straight-line method over the estimated useful lives of the related assets, which are as follows:

Building and improvements 20-40 years Furniture and fixtures 10 years Computer equipment 3-5 years

Baptist World Aid Grants - In most cases the Alliance performs its relief and development projects through Baptist bodies, mission boards or other agencies. The funds are accounted for as expenditures by the Alliance at the time they are disbursed to one of these bodies, boards or agencies.

Restricted Travel Scholarship Funds - These funds are accounted for as an expense of the Alliance at the time they are paid to the recipient.

Administration of Restricted Net Assets – An administrative fee of 10% of all restricted contributions (excluding endowment funds, building funds, funds for support of regional fellowships and in-kind contributions) received is charged to help cover the administrative expenses of handling such restricted net assets. These fees are reported as a transfer from the restricted net assets to the unrestricted net assets (see Note 13).

Statement of Cash Flows – For purposes of the statement of cash flows, the Alliance considers cash to be amounts in bank demand deposit checking, savings, and money market accounts.

In-Kind Contributions — Donated facilities and services generally are not recorded because in most cases there is no clearly measurable and objective basis for determining their value. However, volunteer services donated which create or enhance non-financial assets, such as the new headquarters office building, have been recorded at the fair value of the asset enhancement. Donated securities are recorded at the quoted market value on the date of donation. Donated materials are recorded in the financial statements as in-kind contributions and expenses at estimated fair value.

Meetings – Registration fees and other amounts received for the World Congress, Youth Conference, General Council and other Alliance meetings are reported as deferred revenue when received and recognized as revenue in the year the meeting is held. Expenses paid for these meetings are reported as prepaid expenses until the year of the meeting.

Use of Estimates in the Preparation of Financial Statements – The preparation of financial statements requires management to make estimates and assumptions that affect certain reported amounts and disclosures in the financial statements. Actual results may differ from those estimates.

NOTE 3. INCOME TAX STATUS

In a determination letter dated February 24, 1949 the Internal Revenue Service advised that the Alliance is exempt from Federal income taxes under what is now Section 501(c)(3) of the Internal Revenue Code. In addition, the Alliance has been classified as an organization that is not a private foundation. For the year ended December 31, 2002, the Alliance paid unrelated business income taxes of less than \$1,000 resulting from the leasing of space in its Headquarters building while there was a mortgage on the property. Since the mortgage was paid off in 2002 there was no tax due for 2003.

NOTE 4. DUE FROM BWA WOMEN'S DEPARTMENT

The BWA Women's Department, although affiliated with the Baptist World Alliance, has its own bylaws and its own officers and governing bodies. In addition it has funds in accounts separate from those held by the Baptist World Alliance. For these reasons, the amounts received and disbursed for this affiliated department are not included as revenue and expenses of the Baptist World Alliance in the accompanying financial statements but are reported in the statement of cash flows. The balance due from BWA Women's Department at December 31, 2003 and 2002 was \$17,808 and \$10,192, respectively.

NOTE 5. PENSION PLAN

The employees of the Alliance participate in one of two defined contribution pension plans, the Southern Baptist Convention Annuity Plan or the American Baptist Churches Retirement Plan. The Alliance contributes a percentage of each employee's compensation and for the years ended December 31, 2003 and 2002 the Alliance contributed \$133,981 and \$132,078, respectively.

NOTE 6. INVESTMENTS

The Alliance held the following investments at December 31, 2003 and 2002:

	Dece	December 31, 2003		er 31, 2002
	Cost	Fair Value	Cost	Fair Value
Corporate stocks	\$102,936	\$106,539	\$47,177	\$29,233
Pooled funds on deposit with:				
National Ministries American				
Baptist Churches USA			139,835	134,525
Baptist Foundation of Texas	1,598,592	1,721,008	1,950,066	1,654,578
Southern Baptist Foundation	126,005	140,829	131,196	129,055
Virginia Baptist Foundation	70,440	73,479	77,799	71,276
American Baptist Foundation	_132,155	142,521	-	-
Total	\$2,030,128	\$2,184,376	\$2,346,073	\$2,018,667

NOTE 7. MORTGAGE NOTE PAYABLE

During the year ended December 31, 2001, the Alliance purchased a new headquarters building. As part of the purchase agreement the Alliance assumed a mortgage payable on the building located in Falls Church, Virginia. The note, dated July 1, 1997, was paid off on July 19, 2002 for \$1,204,000, which included a \$55,000 penalty for early payment.

NOTE 8. LEASE OBLIGATIONS

The Alliance has entered into a four-year noncancelable lease agreement for office equipment which requires monthly payments of \$1,058. The future minimum lease payments under the agreement total \$27,508 which will be due as follows: 2004 - \$12,696; 2005 - \$12,696; and 2006 - \$2,116.

Rental expense for equipment leases totaled \$12,696 in 2003 and \$10,580 in 2002.

NOTE 9. TENANT IMPROVEMENT RECEIVABLE

The Alliance made a \$60,383 loan to a tenant for build-out expenses in July 2002. The loan is payable to the Alliance over 56 months beginning August 2002, with a monthly payment of \$1,211 including interest at the rate of 4.17%. The unpaid principal balance on the note at December 31, 2003 was \$43,515. Future receipts under the loan, including interest, total \$47,232, which are to be received as follows: 2004 - \$14,534; 2005 - \$14,534; 2006 - \$14,534; and 2007 - \$3,630.

NOTE 10. UNRESTRICTED NET ASSETS

Unrestricted net assets are available to finance the general operations of the Alliance. The only limits on the use of unrestricted net assets are the broad limits resulting from the nature of the Alliance, the environment in which it operates and the purpose specified in its constitution. Voluntary resolutions by the Alliance's General Council and/or its Committees to designate a portion of its unrestricted net assets for specific purposes do not result in restricted funds. Since designations are voluntary and may be reversed at any time, internally-designated net assets are included under the caption "unrestricted." At December 31, 2003 and 2002 the Alliance had the following internally-designated net assets:

Ceneral purpose use (Interest on 21st Century Fund) \$ 9,661 \$ - \$				December 31.	
General purpose use (Interest on 21st Century Fund) \$ 9,661 \$ - Fellowship travel assistance 297 793 Norris Legacy 482,482 409,259 Cothen Fund Income 7,237 6,184 Baptists Together Promotion 561 Baptists World Offering 10,190 20,381 Cobb Fund 81,097 65,808 Cobb Baptist World Aid Fund 61,943 53,537 Newton Estate 60,000 - Talbot Fund 155,707 - Hillhouse General Fund 29,113 - Gaumer Trust Fee 88,819 - Hillhouse Baptist World Aid Fund 119,300 103,442 Centennial History Fund 14,574 10,000 Conference Reserve Fund 42,910 51,010 Staff Relocation and Family Leave Fund 42,910 51,010 Staff Relocation and Projects 60,373 63,857 Special Reserve 67,675 73,247 Operations Reserve 172,193 - Capital Replacement Fund <th></th> <th>_</th> <th>2003</th> <th></th> <th>002</th>		_	2003		002
Fellowship travel assistance 297 793 Norris Legacy 482,482 409,259 Cothen Fund Income 7,237 6,184 Baptists Together Promotion 561 - Baptists World Offering 10,190 20,381 Cobb Fund 81,097 65,808 Cobb Baptist World Aid Fund 61,943 53,537 Newton Estate 60,000 - Talbot Fund 155,707 - Hillhouse General Fund 29,113 - Gaumer Trust Fee 88,819 - Hillhouse Baptist World Aid Fund 119,300 103,442 Centennial History Fund 14,574 10,000 Conference Reserve Fund 42,910 51,010 Staff Relocation and Family Leave Fund 42,910 51,010 Youth Programs and Projects 60,373 63,857 Special Reserve 67,675 73,247 Operations Reserve 172,193 - Capital Replacement Fund 53,121 -	General remove use (Interest on 21st Century Fund)		-	-	904
Norris Legacy 482,482 409,259 Cothen Fund Income 7,237 6,184 Baptists Together Promotion 561 - Baptists World Offering 10,190 20,381 Cobb Fund 81,097 65,808 Cobb Baptist World Aid Fund 61,943 53,537 Newton Estate 60,000 - Talbot Fund 155,707 - Hillhouse General Fund 29,113 - Gaumer Trust Fee 88,819 - Hillhouse Baptist World Aid Fund 119,300 103,442 Centennial History Fund 14,574 10,000 Conference Reserve Fund 42,910 51,010 Staff Relocation and Family Leave Fund 42,125 39,307 Youth Programs and Projects 60,373 63,857 Special Reserve 67,675 73,247 Operations Reserve 172,193 - Capital Replacement Fund 53,121 -		,			793
Cothen Fund Income 7,237 6,184 Baptists Together Promotion 561 - Baptists World Offering 10,190 20,381 Cobb Fund 81,097 65,808 Cobb Baptist World Aid Fund 61,943 53,537 Newton Estate 60,000 - Talbot Fund 155,707 - Hillhouse General Fund 29,113 - Gaumer Trust Fee 88,819 - Hillhouse Baptist World Aid Fund 119,300 103,442 Centennial History Fund 14,574 10,000 Conference Reserve Fund 42,910 51,010 Staff Relocation and Family Leave Fund 42,125 39,307 Youth Programs and Projects 60,373 63,857 Special Reserve 67,675 73,247 Operations Reserve 172,193 - Capital Replacement Fund 53,121 -					
Baptists Together Promotion 561 Baptists World Offering 10,190 20,381 Cobb Fund 81,097 65,808 Cobb Baptist World Aid Fund 61,943 53,537 Newton Estate 60,000 - Talbot Fund 155,707 - Hillhouse General Fund 29,113 - Gaumer Trust Fee 88,819 - Hillhouse Baptist World Aid Fund 119,300 103,442 Centennial History Fund 14,574 10,000 Conference Reserve Fund 42,910 51,010 Staff Relocation and Family Leave Fund 42,125 39,307 Youth Programs and Projects 60,373 63,857 Special Reserve 67,675 73,247 Operations Reserve 172,193 - Capital Replacement Fund 53,121 -					
Baptists World Offering 10,190 20,381 Cobb Fund 81,097 65,808 Cobb Baptist World Aid Fund 61,943 53,537 Newton Estate 60,000 - Talbot Fund 155,707 - Hillhouse General Fund 29,113 - Gaumer Trust Fee 88,819 - Hillhouse Baptist World Aid Fund 119,300 103,442 Centennial History Fund 14,574 10,000 Conference Reserve Fund 42,910 51,010 Staff Relocation and Family Leave Fund 42,125 39,307 Youth Programs and Projects 60,373 63,857 Special Reserve 67,675 73,247 Operations Reserve 172,193 - Capital Replacement Fund 53,121 -			7,237	6,	184
Cobb Fund 81,097 65,808 Cobb Baptist World Aid Fund 61,943 53,537 Newton Estate 60,000 - Talbot Fund 155,707 - Hillhouse General Fund 29,113 - Gaumer Trust Fee 88,819 - Hillhouse Baptist World Aid Fund 119,300 103,442 Centennial History Fund 14,574 10,000 Conference Reserve Fund 42,910 51,010 Staff Relocation and Family Leave Fund 42,125 39,307 Youth Programs and Projects 60,373 63,857 Special Reserve 67,675 73,247 Operations Reserve 172,193 - Capital Replacement Fund 53,121 -	Baptists Together Promotion		561		-
Cobb Baptist World Aid Fund 61,943 53,537 Newton Estate 60,000 - Talbot Fund 155,707 - Hillhouse General Fund 29,113 - Gaumer Trust Fee 88,819 - Hillhouse Baptist World Aid Fund 119,300 103,442 Centennial History Fund 14,574 10,000 Conference Reserve Fund 42,910 51,010 Staff Relocation and Family Leave Fund 42,125 39,307 Youth Programs and Projects 60,373 63,857 Special Reserve 67,675 73,247 Operations Reserve 172,193 - Capital Replacement Fund 53,121 -	Baptists World Offering		10,190	20,	381
Newton Estate 60,000 Talbot Fund 155,707 Hillhouse General Fund 29,113 Gaumer Trust Fee 88,819 Hillhouse Baptist World Aid Fund 119,300 103,442 Centennial History Fund 14,574 10,000 Conference Reserve Fund 42,910 51,010 Staff Relocation and Family Leave Fund 42,125 39,307 Youth Programs and Projects 60,373 63,857 Special Reserve 67,675 73,247 Operations Reserve 172,193 - Capital Replacement Fund 53,121 -	Cobb Fund		81,097	65.3	808
Talbot Fund 155,707 - Hillhouse General Fund 29,113 - Gaumer Trust Fee 88,819 - Hillhouse Baptist World Aid Fund 119,300 103,442 Centennial History Fund 14,574 10,000 Conference Reserve Fund 42,910 51,010 Staff Relocation and Family Leave Fund 42,125 39,307 Youth Programs and Projects 60,373 63,857 Special Reserve 67,675 73,247 Operations Reserve 172,193 - Capital Replacement Fund 53,121 -	Cobb Baptist World Aid Fund		61,943	53.	537
Hillhouse General Fund 29,113	Newton Estate		60,000		-
Gaumer Trust Fee 88,819 Hillhouse Baptist World Aid Fund 119,300 103,442 Centennial History Fund 14,574 10,000 Conference Reserve Fund 42,910 51,010 Staff Relocation and Family Leave Fund 42,125 39,307 Youth Programs and Projects 60,373 63,857 Special Reserve 67,675 73,247 Operations Reserve 172,193 - Capital Replacement Fund 53,121 -	Talbot Fund		155,707		
Hillhouse Baptist World Aid Fund 119,300 103,442 Centennial History Fund 14,574 10,000 Conference Reserve Fund 42,910 51,010 Staff Relocation and Family Leave Fund 42,125 39,307 Youth Programs and Projects 60,373 63,857 Special Reserve 67,675 73,247 Operations Reserve 172,193 - Capital Replacement Fund 53,121 -	Hillhouse General Fund		29,113		-
Centennial History Fund 14,574 10,000 Conference Reserve Fund 42,910 51,010 Staff Relocation and Family Leave Fund 42,125 39,307 Youth Programs and Projects 60,373 63,857 Special Reserve 67,675 73,247 Operations Reserve 172,193 - Capital Replacement Fund 53,121 -	Gaumer Trust Fee		88,819		
Conference Reserve Fund 42,910 51,010 Staff Relocation and Family Leave Fund 42,125 39,307 Youth Programs and Projects 60,373 63,857 Special Reserve 67,675 73,247 Operations Reserve 172,193 - Capital Replacement Fund 53,121 -	Hillhouse Baptist World Aid Fund		119,300	103,4	142
Staff Relocation and Family Leave Fund 42,125 39,307 Youth Programs and Projects 60,373 63,857 Special Reserve 67,675 73,247 Operations Reserve 172,193 - Capital Replacement Fund 53,121 -	Centennial History Fund		14,574	10,0	000
Youth Programs and Projects 60,373 63,857 Special Reserve 67,675 73,247 Operations Reserve 172,193 - Capital Replacement Fund 53,121 -	Conference Reserve Fund		42,910	51,0	010
Special Reserve 67,675 73,247 Operations Reserve 172,193 - Capital Replacement Fund 53,121 -	Staff Relocation and Family Leave Fund		42,125	39,3	307
Operations Reserve 172,193 Capital Replacement Fund 53,121	Youth Programs and Projects		60,373	63,8	357
Capital Replacement Fund	Special Reserve		67,675	73,2	247
	Operations Reserve		172,193		-
Total internally-designated net assets \$1,559,378 \$896,825	Capital Replacement Fund		53,121		-
	Total internally-designated net assets	\$1.5	559,378	\$ 896,	325

NOTE 11. TEMPORARILY RESTRICTED NET ASSETS

Temporarily restricted net assets result from gifts of cash or other assets with donor imposed restrictions that require that such resources be used in a later period or after a specified date or that the resources be used for a specified purpose. Donations received in response to an appeal for funds to be used for a specified purpose are also considered to be restricted funds. Temporarily restricted net assets are "released from restrictions" when the specified date passes or amounts are expended for the purpose specified. Temporarily restricted net assets at December 31, 2003 and 2002 were restricted for specific purposes in the following categories:

	Decen	nber 31,
	2003	2002
Programs:	Backett.	
Baptist World Aid	\$881,483	\$937,240
Evangelism and education	86,701	112,151
Study and research	17,730	19,530
Youth department	33,215	31,532
Ministry support	69,411	85,395
Support of regional fellowships	61,035	62,235
Communications	2,462	2,359
Assistance to seminaries	135,000	135,000
Building fund pledges	_209,766	_255,596
Total	\$1,496,803	\$1,641,038

NOTE 12. PERMANENTLY RESTRICTED NET ASSETS

Permanently restricted net assets result from assets donated with stipulations that they be invested to provide a permanent source of income (endowment funds) or assets such as land or works of art donated with stipulations that they be preserved and not be sold. Donations received in response to an appeal for contributions to help the Alliance build its endowment funds are also considered to be permanently restricted net assets. Earnings on some endowment funds are to be used for

specified purposes and thus are additions to temporarily restricted net assets. Earnings on other endowment funds are available for general operations and thus are included in investment income in the unrestricted net assets. Balances of the funds included in permanently restricted net assets at December 31, 2003 and 2002 were as follows:

	December 31,	
Endowment funds:	2003	2002
Use of income is unrestricted:		
\$2,000 for 2000 AD - Twenty-First Century Fund	\$ 616,059	\$ 614,179
Baptists Together Fund	36,038	35,718
Cothen Fund	66,991	66,991
Use of income is restricted for:		0,438
Youth Department projects - Youth		
Department Endowment Fund (OMO)	119,909	114,859
Conference scholarships - Hoover Conference Fund	207,315	207,315
Communications award - Cardwell Memorial Fund	7,324	7,324
Baptist World Aid - Hoover Aid Fund	110,000	110,000
Baptist World Aid - Endowment Fund for Relief	3,000	3,000
Total endowment funds	1,166,636	1,159,386
Beneficial interests in perpetual trusts:	N. P. S.	250.000.000
Keo Baptist Church, Keo, Arkansas - Cobb estate	739,931	674,207
Cobb Estate Scholarship Fund	7,216	6,500
Total beneficial interests in perpetual trusts	_747,147	680,707
Total	\$1,913,783	\$1,840,093

NOTE 13. TRANSFERS BETWEEN FUNDS

"Other transfers" shown on the Statement of Activities for the year ended December 31, 2003 consisted of the following:

	Unrestr	icted Funds	Temporarily Restricted
	Budgeted	Unbudgeted	Funds
Transfers to cover administrative expenses:			
From Baptist World Aid funds	\$ 86,028	\$ -	\$ (86,028)
From other restricted funds	27,682	(20,138)	(7,544)
Funds designated for fellowship travel assistance	(11,371)	11,371	
Internally-designated funds used for	2.00		
Baptist World Aid projects	120	(67,503)	67,503
Youth Projects	1070	(3,484)	3,484
Meeting Scholarships		(19,967)	19,967
Budgeted expenditures	10,191	(10,191)	
Unrestricted funds reserved for special purposes:			
Operations Reserve	(172,193)	172,193	-
Capital Replacement Fund	(53,121)	53,121	050
Centennial History	(5,000)	5,000	-
Staff Relocation and Family Leave Fund	(6,000)	6,000	
Total other transfers	\$(123,784)	S 126,402	\$_(2,618)

"Other transfers" shown on the Statement of Activities for the year ended December 31, 2002 consisted of the following:

Temporarily

	Unrest	ricted Funds	Temporarily Restricted
	Budgeted	Unbudgeted	Funds
Transfers to cover administrative expenses:			
From Baptist World Aid funds	\$ 116,332	S -	\$ (116,332)
From other restricted funds	13,559		(13,559)
Funds designated for fellowship travel assistance	(12,991)	12,991	
Internally-designated funds used for			
Baptist World Aid projects		(81,315)	81,315
Youth Projects		(9,069)	9,069
Meeting Scholarships	-	(34,396)	34,396
Budgeted expenditures	12,683	(12,683)	
Debt retirement	928,999	(928,999)	
Unrestricted funds reserved for special purposes:			
Centennial History	(10,000)	10,000	
Staff Relocation and Family Leave Fund	(8,000)	8,000	
Total other transfers'	\$1,040,582	\$(1,035,471)	S_(5,111)

NOTE 14. RENTAL INCOME

As a lessor, the Alliance has certain operating leases for office space in their headquarters building with various tenants. As of December 31, 2003, future minimum lease receipts for these operating leases are as follows:

Ending December 31,	
2004	168,686
2005	146,029
2006	87,382
2007	15,060
	\$ 417,157

NOTE 15. DONATED MATERIALS

In 2003 and 2002 the Alliance received several donations of materials which the Alliance arranged to have delivered from certain non-profit organizations in the United States directly to Baptist bodies, mission boards or other agencies in foreign countries for use in ministering to refugees and other persons who had needs of which the Alliance was aware. The values of these donated materials were estimated by the non-profit organizations which contributed them and have been included in the financial statements of the Alliance as both revenue and expenses. The donated materials received in 2003 consisted of medicine and medical equipment and supplies with a total value of \$1,066,917 and in 2002 the donated materials consisted of medicine and medical equipment and supplies with a total value of \$2,699,479.

NOTE 16. ALLOCATION OF JOINT COSTS

The Alliance incurred joint costs of \$103,490 and \$121,754 for the years ended December 31, 2003 and 2002, respectively, for informational materials and activities that included direct mail fund-raising appeals. The following amounts were allocated to the respective functions:

2	2003	2002
Program:		
Communications	S 56,654	\$ 67,970
Promotion and development	5,894	29,170
Fund raising	40,942	24,614
Total	\$ 103,490	\$ 121,754

NOTE 17. SIGNIFICANT CONCENTRATIONS

Cash Balances – The Alliance maintains its cash accounts primarily in two U.S. banks and one bank in Germany. The balance in the German bank at December 31, 2003 was the equivalent of \$427,985 in U.S. dollars. The cash balances in U.S. banks are insured by the FDIC up to \$100,000 per bank. The Alliance had cash balances on deposit with the U.S. banks at December 31, 2003 that exceeded the balance insured by the FDIC in the amount of approximately \$365,000. Additionally, the Alliance had \$1,385,251 in money market accounts held by investment custodians which are not insured by the FDIC. The Alliance has not experienced any losses in such accounts and believes it is not exposed to any significant credit risk in cash and cash equivalents.

Major Contributors – During the years ended December 31, 2003 and 2002, the following member bodies contributed in excess of \$150,000 each:

	2003		
	Unrestricted	Temporarily Restricted	Total
Southern Baptist Convention	\$ 393,750	S -	\$ 393,750
American Baptist Churches in the U.S.A.	46,200	222,760	268,960
	2002		
	Temporarily		
	Unrestricted	Restricted	Total
Southern Baptist Convention	\$ 425,000	\$ -	\$ 425,000
American Baptist Churches in the U.S.A.	46,700	267,164	313,864

REPORT OF INDEPENDENT AUDITORS

To the General Council of Baptist World Alliance

We have audited the accompanying balance sheets of Baptist World Alliance as of December 31, 2003 and 2002 and the related statements of activities, of expenses by function and of cash flows for the years then ended. These financial statements are the responsibility of the Alliance's management. Our responsibility is to express an opinion on these financial statements based on our audits.

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

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Baptist World Alliance as of December 31, 2003 and 2002 and the changes in its net assets and its cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

Our audits were made for the purpose of forming an opinion on the basic financial statements taken as a whole. The accompanying information on pages 17 through 28 is presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information is the responsibility of the Alliance's management and has been subjected to the auditing procedures applied in the audit of the basic financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

Calibre CPA Group PLLC Washington, DC May 10, 2004 Intentionally left blank.

Part 5

Officers, Directors, Trustees, and Committees

CONVENTION OFFICERS

President

Bobby H. Welch	118 North Palmetto Ave., Daytona Beach, FL 32114-3240
	First Vice President
Gerald Davidson	2012 Missouri State Rd., Arnold, MO 63010
	Second Vice President
David Gill	5000 Hiller Lane, Martinez, CA 94553
	Recording Secretary
John L. Yeats	P.O. Box 12130, Oklahoma City, OK 73157-2130
	Registration Secretary
Jim Wells	3107 N. 30th Street, Ozark, MO 65721
	Treasurer
Morris H. Chapman	901 Commerce Street, Nashville, TN 37203

FACILITATING MINISTRIES

EXECUTIVE COMMITTEE

901 Commerce Street Nashville, Tennessee 37203

Morris H. Chapman, President and Chief Executive Officer Rob Zinn, Chairman

Ex-Officio Members

Convention President: Bobby H. Welch, 118 North Palmetto Ave., Daytona Beach, FL 32114-3240

Recording Secretary: John L. Yeats, P. O. Box 12130, Oklahoma City, OK 73157-2130

WMU President: Janet Hoffman, 3267 Evergreen Rd., Bernice, LA 71222

State Members Term Expiring 2005

Alabama: Donald Cotten, 1404 Bains St., Albertville 35951

Colorado: Calvin R. Wittman, 6424 Norse St., Arvada. 80007

Florida: Darrell P. Orman, 322 Ridge Ln., Stuart 34994

Georgia: *Ronald E. Williams, 453 Williams Rd., Vidalia 30474-7900

Illinois: Kevin L. Kerr, 718 Harlem Rd., Machesney Park 61115

*Karen A. Marshall, 803 Shenandoah, Effingham 62401 Indiana: J. Edward Hail, 62 Bittersweet Court, Seymour 47274

Kansas-Nebraska: Charles L. Hollingsworth, P. O. Box 377, Haysville, KS 67060

Kentucky: *James C. Hales, 3 Barma Dr., Cold Spring 41076

Mississippi: *Ida South, Rt. 2, Box 618, Mathiston 39752

Missouri: William A. (Bill) Vail, 551 N. Westwood Blvd., Poplar Bluff 63901

New England: Jack M. Schneider, 16 Colonial Dr., Columbia, CT 06237

New York: Terry M. Robertson, 203 Green Ave., Madison, NJ 07940

North Carolina: *Donald L. Bailey, 140 Eastmoor Dr., Asheville 28805 *Jack E. (Eddie) Ferguson, 2495 Barker

Rd., Oxford 27565

Oklahoma: *Jim R. Daniel, 101 N. Broadway, Suite 800, Oklahoma City 73102

Tennessee: Abe F. Silliman, Jr., 7022 Edith Nankipoo Rd., Ripley 38063

^{*} Indicates non-church/denomination-related vocation

*John D. Wallace, P. O. Box 6004, Morristown 37815

Texas: Gary A. Smith, 1323 W. Pioneer Pkwy., Arlington 76013

Virginia: John Marks, 4424 Morehouse Terr., Chesterfield 23832

West Virginia: *Fred E. Morgan, Route 1, Box 234, Washington 26181

Term Expiring 2006

Alabama: *John P. Harvill, Jr., 1607 Silver Creek Crl., Saraland 36571

Bryan Easley, 435 Sheila Blvd., Prattville 36066

Alaska: A. Dean Nichols, P. O. Box 3412, Kenai 99611

Arkansas: Royce J. Sweatman, P. O. Box 1213, Harrison 72601

James McDaniel, 215 West Elm, Brinkley 72021

California: Rob Zinn, 28355 E. Base Line Rd., Highland 92346

Florida: Thomas M. Vinson, 3912 Cool Water Ct., Winter Park 32792

Georgia: Frank Cox, 1026 Old Peachtree Rd., Lawrenceville 30043

*Neal H. Walls, 4212 Grey Fox Tr., Oakwood 30566

Kentucky: Paul R. Badgett, 126 4th St., Pikeville 41501

Louisiana: William T. Crosby, 9901 Deep Woods Dr., Shreveport 71118

Mississippi: Clark Stewart, 6057 Harmony Rd., Crystal Springs 39059

North Carolina: Greg T. Mathis, 110 Red Fox Ln., Flat Rock 28731

South Carolina: Michael S. Hamlet, 8740 Asheville Hwy., Spartanburg 29316

Tennessee: Roger S. (Sing) Oldham, Box 289, Martin 38237

Texas: Gerald Smith, 901 Glen Abbey, Mansfield 76063

*Loyd O. Freeman, 1101 E. 56th, Odessa 79762

Utah-Idaho: *Carroll Reynolds, 3514
Normandie Dr., Boise, ID 83705-4723

Virginia: *Archie R. Smith, 4328 Two Woods Rd., Virginia Beach 23455

Term Expiring 2007

Alabama: Samuel E. Brassell, 119 Sawgrass Dr., Dothan 36303

Arizona: *Martin T. Johnson, 2596 E. Wood Pl., Chandler 85248

Arkansas: *John R. Taylor, 2401 Crosshill Rd., Fort Smith 72908

California: *Martin F. Davis, 7745 Stalmer St., #4, San Diego 92111

Florida: *Randall L. James, 3000 S. John Young Pkwy., Orlando 32805

Georgia: William F. Harrell, 879 Sarkleberry Rd., Evans 30809

Hawaii: Richard G. (Rick) Lazor, 2010 Nu'uanu Ave., Honolulu 96817-2598

Kentucky: Richard E. (Rick) Bowden, 5203 Foraker Cir., Louisville 40216

Louisiana: Nathan R. Luce, 16569 Hwy. 930, Prairieville 70769

Missouri: *Roger A. Moran, P. O. Box 358, Winfield 63389

New Mexico Steven R. Taylor, P. O. Box 26446, Albuquerque 87125

North Carolina: Conley J. Bordeaux, 2210 Shady Ln., Monroe 28110

Oklahoma: Douglas O. Melton, 8601 S. Pennsylvania, Oklahoma City 73159 Lonnie W. Latham, 10310 South Sheridan Rd., Tulsa 74133

Pa-So Jersey: *Nancy W. McGuigan, 265 S. 13th Ave., Coatesville, PA 19320

South Carolina: Donald W. Tillman, 3698 Buffalo West Springs Hwy., Buffalo 29321

Tennessee: Thomas R. James, 245 St. Johns Rd., Morristown 37814

Texaş: *Roy T. Sparkman, 900 7th St., Room 314, Wichita Falls 76301

Jack Graham, 6801 W. Park Blvd., Plano 75093

Term Expiring 2008

Alabama: *Mitchell E. Gavin, P.O. Box 248, Alexander City 35011-0248

District of Columbia: Richard J. (Dick) Sweetman, 5607 Old Crain Hwy., Upper Marlboro, MD 20772

Florida: Keith Russell, 7775 Herlong Rd., Jacksonville 32210

^{*} Indicates non-church/denomination-related vocation

*Joseph (Jody) Hudgins, 1220 Bay Rd., Sarasota 34239-5803

Georgia: *Roy Scarborough, P. O. Box 10106, Augusta 30903

Kentucky: Kevin J. Hamm, 8911 Third Street Rd., Louisville 40272

Louisiana: *Charles E. Harper, Sr., 1813 Beechgrove, Baton Rouge 70806

Maryland-Delaware: Robert J. Anderson, 9411 Liberty Rd., Randallstown, MD 21133

Michigan: Bob Carpenter, 1705 Cedar Street, Holt 48842

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^{*} Indicates non-church/denomination-related vocation

Part 6

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IOWA

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Michael S; BURNS, John C; CACERES, Daniel E; CAMPBELL, George D; CARLISLE, Danny W; CHUCKLUCK JR, Bridge; COAST, Eddie CRABTREE, James R; DENTON, Steve E; DEZHNYUK, Sergey F; DUBON, Fredy E; ELLEDGE, Christopher T; FETTERS, Michael K; FIGUEROA, Jorge; FORBES, Christopher B; FRIZZELL, Greg R; GRAYSON, Jerry L; GUTTRIDGE, Larry D; HAINES JR, Guy T; HARVEY, Christopher L; HAWKINS SR, Gary W; HODGES, Ty A; HOLLAND, James N; HOOKS, Martin D; HOWARD, Michael W; HUMPHREYS, William C; JOHNSON, Margaret K; JONES, Jimmy W; KAUAHQUO, Franklin KELLY, Gerald S; KINGFISHER, LEAFGREEN, Debra A; LINDSEY, Eddie L: LOWERY. Cris D; LUNSFORD, Gerald D; MALONE, Vernon Max; MAY, Larry B; MCINTIRE, Jared R; MCMANUS, Barry M; MITCHELL, Josie; MITCHELL, Sheila D; NEAL, Timothy L; O'DANIEL, Howard D; PAK, David S; PARSONS, William; PRATT, Warren D; ROLLINS, Travis T; SMITH, Christopher T; SUAREZ, Orangel S; TAI, John S; TAYLOR, Raymond; TOUTHANG, Seikhokam; TUCKER, Tina F; VELET, Alexandr; VERGES, Jorge A; WILBURN, Cliet W; WILLIAMS, Joe B; WILSON, James L; YANG, Youn-Seung

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Mabama	Nov. 16-17	Eastmont Baptist Church, Montgomery Joe Godfrey, president 724 4th St. Pleasant Grove, AL 35127	Mary Sue Bennett	W. Robert DuBois, Jr.
Alaska	Oct. 5-6	Muldoon Road Baptist Church, Anchorage Leon May, president Greater Friendship Baptist Church P.O. Box. 20388 Anchorage, AK 99520	Ruby Stogsdill	Debra Long
Arizona	Nov. 9-10	First Southern Baptist Church, Scottsdale John Elder, president 1111 N. La Canada Green Valley, AZ 85614	Tracy Baker	
Arkansas	Nov. 9-10	The Church at Crossgate Center, Hot Springs Grant Ethridge, president First Baptist Church P.O. Box 170 Lavaca, AR 72941	Marty Davis	Don Pucik
California	Nov. 18-19	Immanuel Baptist Church, Highland Wayne Stockstill, peesident First Baptist Church, Hesperia P.O. Box 400935 Hesperia, CA 92340	Beth Downey	Steve Foss
Colorado	Oct. 19-20	Adams Mark Hotel, Grand Junction Tobey Williams, president Vista Grande Baptist Church 5680 Stetson Hills Blvd, Colorado Springs, CO 80917-4200	Ginger LeBlanc	Ginger LeBlanc
Dakotas	Oct. 21-22	Minor, North Dakota Vel Hightower, president P.O. Box 575 Dunseith, ND 58329	Kathy Osborn	
District of Columbia	Oct. 25-26	Vienna Baptist Church Fred Herring, president 541 Marshall Rd. SW Vienna, VA 22180	LaTricia D. Jones	LaTricia D. Jones
Florida	Nov. 8-9	Jacksonville J. Thomas Green, president 216 North Parsons Ave. Brandon, FL 33510	Ronald C. Hobbs	Lonnie D. Wright
Georgia	Nov. 15-16	GA International Conv. Ctr., College Park Tony Dickerson, president Pinebrust Bapisti Church 4217 St. Mary's Rd. Columbus, GA 31907	Billy Bein	Billy Britt
Hawaii	Nov. 11-12	Waialae Baptist Church, Honolulu Dan Van Alstine, president 94-293 Anania Dr. Mililani, Hl 96789		Faith McFatridge
Illinois	Nov. 10-11	Holiday Inn, Tinley Park Donald Sharp, president Faith Tabennole Baptist Church 8210 S. Cornell Chicago, H. 60617	Jeanette Cloyd	Drew Heironimus
Indiana	Oct. 25-26	Graceland Baptist Church, New Albany Jim Hamilton, president First Baptist Church P.O. Box 133 Sellersburg, IN 47172	Sara Burk	

State	Date	Place and President	Recording Secretary	Statistical Secretary
Iowa	Oct.31-Nov.1	University/Friendship Baptist Church David Miller, president Northbrook Baptist Church 1700 Boyson Rd. NE Cedar Rapids, IA 52402	Terry Wilkinson	Jonette Appleton
Kansas- Nebraska	Oct. 11-12	Blue Valley Buptist Church, Overland Park, KS Ray Kempel, president First Southern Baptist Church 1201 E 23ed Ave. Hutchinson, KS 67502	Bryan Jones	
Kentucky	Nov. 11-12	Immanuel Baptist Church, Lexington Paul Badgett, president First Baptist Church-Pikeville 126 dth St. Pikeville, KY 41501	Wilma Simmons	
Louisiana	Nov. 15-16	Riverfront Convention Center, Alexandria Philip Robortson, president Philiadelphia Baptist Church 722 Philadelphia Rd. Deville, LA 71328-9240	Carolyn Steme	
Maryland- Delaware	Nov. 15-16	Sheraton Dover Hotel, DE Tim Simpson, president Governidge Baptist Church 21625 Frederick Rd. Clarksburg, MD 20871	Gayle Clifton	Carol Moore
Michigan	Nov. 2-4	Holiday Inn, Marquette Robert Coverson, president P.O. Box 05769 Detroit, MI 48205	August Peters	
Minnesota- Wisconsin	Oct. 28-30	The Kahler Grand Hotel Larry Faus, president 14183 James Ave. Sparta, WI 54656	Jean Wedekind	
Mississippi	Oct. 26-27	First Baptist Church, Jackson Gene Henderson, president First Baptist Church P.O. Box 250 Jackson, MS 39205-0250	Gus Merritt	
Missouri	Oct. 25-27	First Baptist Church, Raytown David Tolliver, president Pisgah Baptist Church 112 Pisgah Dr. Excelsior Springs, MO 64024	Connie Urich	Marcia Patridge
Montana	Oct. 8-9	Trinity Baptist Church, Missoula B. G. Stumberg, president 3384 Canyon Ferry Rd. East Helena, MT 59635	Bert Murphy	Joyce Payton
Nevada	Oct. 22-23	Green Valley Baptist Church, Henderson Eddie Hancock, president Grass Valley Baptist Church 4150 W. Thomas Canyon Road Winnemucca, NV 89445	Sandy Famham	Donna I., Campbell
New England	Nov. 11-12	New Hope Baptist Church, Ayer, MA Bruce James, president Gallup Hill Baptist Church 79 Gallup Hill Rd. Ledyard, CT 06339	Sandra Coelho	Sandra Coetho
lew Mexico	Oct. 26-27	First Bagtist Church, Alamogordo Larry Haslam, president 1100 Michigan Ave. Alamogondo, NM 88310	Nancy Faucett	Nancy Faucett

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lew York	Nov. 4-5	Saddlebrook Marriott, Saddlebrook, NJ Jeremiah Lopasana, president Bible Church International 12 Commerce St. Garfield, NJ 07026	David Shepherd	Beth Ward
iorth Carolina	Nov. 10-12	Winston-Salem David B. Horton, president Gate City Baptist Church 1101 New Hampshire Dr. Jamestown, NC 27282	Ray Benfield	Ron Rasberry
iorthwest	Nov. 9-10	Tacoma, WA Stanley Hughes, president Richland Baptist Church 1632 George Washington Way Richland, WA 99352	Marsha Gray	Twyla Outhier
Ohio	Nov. 10-11	North Fairfield Baptist Church, Hamilton Cliff Coleman, president 51 E. South St. Jackson, OH 45640	Faye Rodgers	
Oklahoma	Nov. 15-16	First Southern Baptist Church, Del City Wade Burleson, president Emmanuel Baptist Church 2505 W. Garriott Road Enid, OK 73703	Lonnie Latham	Sam Vinall
Penn. S. Jersey	Nov. 6-7	Days Inn Penn State, State College, PA Terry Douglas, president Wrightsdale Baptist Chuich 310 Luttle Britain Rd. Pench Bottom, PA	Melba Boudreaux	
Puerto Rico		Rene Pereira, president Glenview Baptist Church Ponce, 00716		
South Carolina	Nov. 16-17	First Baptist Church, Columbia Wayne Dickard, president Northbrook Baptist Church 707 Gorham Dr. Boiling Springs, SC 29316	Stella McGee	Wayne Revisky
Tempessee	Nov. 9-10	First Baptist Church, Sevierville Mike Boyd, president Wallace Memorial Church 701 Merchants Dr. Knoxville, TN 37912	Barbara Owen	
Texas (BGCT)	Nov. 11-12	Dallas Kenneth Hall, president Buckner Baptist Benevolences 600 N. Pearl St. Sec. 2000 Dallas, TX 75201	David Nahors	Clay Pricee
Texas (SBTC)	Oct. 27-28	Corpus Christi Conv. Center, Corpus Christi Dr. George Harris, president 2220 NW Military Hwy. San Antonio, TX 78213	Bob Pearle	
Utah-Idaho	Oct. 26-27	First Baptist, West Valley City, UT Marty Taylor, president P.O. Box 9 Layton, UT 84041	Ruth Burch	Judy Baker
Virginia (BGAV)	Nov. 9-10	Roanoke Civic Center Don Davidson, president 320 Laurel Woods Dr. Danville, VA 24520	Frederick J. Anderson	Wayne Hannah

State	Date	Place and President	Recording Secretary	Statistical Secretary
Virginia (SBCV)	Nov. 8-9	Spotswood Baptist Church, Fredericksburg Tim Piland, president Nansemond River Baptist Church 2396 Bridge Rd. Suffolk, VA 23435	Dan Cook	Dana Sorrell
West Virginia	Nov. 5-6	Highlawn Baptist Church, Huntington Johnny Kelly, president 201 S. Louisiana Ave. Martinsburg, WV 25401	Fred Morgan	
Wyoming	Nov. 13-14	College Heights Baptist Church John Scudder, president 600 W. 21st St. Casper, WY 82601	Pat Wells	Ruth Barber
Canada	July 6-8	Toronto, Ontario Rob Blackuby, president Trinity Baptist Church 9920 Fairmont Drive Calgary, Alta. T2J 254	Joan Bruce	Joan Bruce

STATE CONVENTIONS, STATE OFFICES, AND STATE OFFICERS

State	Name of State Body	Convention Offices	Date Founded	Executive Director	Assistant or Associate Director
Alabama	Alabama Baptist State Convention	P.O. Box 11870 (36111-0870) 2001 E. South Blvd. Montgomery, AL 36116-2463	1823	Rick Lance (334) 288-2460	W. Robert DuBois, Jr.
Alaska	Alaska Baptist Convention	1750 O'Malley Road Anchorage, AK 99507	1946	David Baldwin (907) 344-9627	
Arizona	Arizona Southern Baptist Convention	2240 N. Hayden Road, Ste. 100 Soottsdale, AZ 85257	1928	Steve Bass (480) 945-0880	
Arkansas	Arkansas Baptist State Convention	P.O. Box 552 Little Rock, AR 72203	1848	Emil Turner (501) 376-4791	Don Pucik
California	California Southern Baptist Convention	678 East Shaw Avenue Fresno, CA 93710-7704	1940	Fermin A. Whittaker (559) 229-9533	Michael B.McCullough
Colorado	Colorado Baptist General Convention	7393 S. Alton Way Centennial, CO 80112-2372	1956	Mark H. Edlund (303) 771-2480	
D.C.	District of Columbia Baptist Convention	1628 16th Street, NW Washington, DC 20009	1877	Jeffrey Haggray (202) 265-1526	
Dakotas	Dukota Baptist Convention	PO Box 6028 Bismarck, ND 58506	2004	James Hamilton (701) 255-3765	
Florida	Florida Baptist Convention	1230 Hendricks Avenue Jacksonville, FL 32207	1854	John Sullivan (904) 396-2351	Glen E. Owens
Georgia	Executive Committee of the Baptist Convention of the State of Georgia	2930 Flowers Road, South Atlanta, GA 30341-5562	1822	J. Robert White (770) 455-0404	J. Michael Williams/ Robert A. Boswell
fawaii	Hawaii Pacific Baptist Convention	2042 Vancouver Drive Honolulu, HI 96822	1943	Veryl Henderson (808) 946-9581	-
llinois	Illinois Baptist State Association	P.O. Box 19247 3085 Stevenson Drive Springfield, IL 62794-9247	1907	Wendell C. Lang (217) 786-2600	

STATE CONVENTIONS, STATE OFFICES, AND STATE OFFICERS

State	Name of State Body	Convention Offices	Date Founded	Executive Director	Assistant or Associate Director
Indiara	State Convention of Baptists in Indiana	P.O. Box 24189 (46224) 900 North High School Road Indianapolis, IN 46214	1958	Stephen P. Davis (317) 241-9317	
Iowa	Baptist Convention of Iowa	2400 86th St., Suite 27 Des Moines, IA 50322	1995	Jimmy Barrentine (515) 278-1566	Ed Gregory
Kansas- Nebraska	Kansas-Nebraska Convention of Southern Baptists	5410 SW 7th Street Topeka, KS 66606-2398	1945	R. Rex Lindsay (785) 228-6800	
Kentucky	Kentucky Baptist Convention	P.O. Box 43433 10701 Shelbyville Road (40243) Middletown, KY 40253-0433	1837	Bill F. Mackey (502) 245-4101	Stephen E. Thompson
Louisiana	Louisiana Baptist Convention	P.O. Box 311 (71309) 1250 MacArthur Drive Alexandria, LA 71303	1848	Dean Doster (318) 448-3402	
Maryland- Delaware	Baptist Convention of Maryland/Delaware	10255 Old Columbia Road Columbia, MD 21046-1736	1836	David Lee (410) 290-5290	
Michigan	Baptist State Convention of Michigan	8420 Runyan Lake Rd. Featon, MI 48430-9290	1957	Michael Collins (810) 714-1907	
Minnesota- Wisconsin	Minnesota-Wisconsin Baptist Convention	519 16th Street SE Rochester, MN 55904	1983	Leo Endel (507) 282-3636	1
Mississippi	Mississippi Baptist Convention	515 Mississippi Street P.O. Box 530 Jackson, MS 39205-0530	1836	James R. Futral (601) 292-3201	
Missouri	Missouri Baptist Convention	400 E. High Jefferson City, MO 65101-3253	1834	David E. Clippard (573) 636-0400	Kenny Qualls, Roy Spannagel, Larry Thom David Waganer
Montana	Montana Southern Baptist Convention	P.O. Box 99 Billings, MT 59103-0099	2002	Jeffrey A. Clark (406) 252-7537	
Nevada	Nevada Baptist Convention	406 California Avenue Reno, NV 89509-1520	1978	Thane E. Barnes (775) 786-0406	
New England	Baptist Convention of New England	87 Lincoln Street Northborough, MA 01532	1983	James Wideman	
New Mexico	The Baptist Convention of New Mexico	P.O. Box 94485 Albuquerque, NM 87199	1912	Claude W. Cone (505) 924-2325	
New York	Baptist Convention of New York	6538 Baptist Way East Syracuse, NY 13057	1969	J. B. Graham (315) 433-1001	
North Carolina	Baptist State Convention of North Carolina	P.O. Box 1107 205 Convention Drive Cary, NC 27512-1107	1830	James H. Royston (919) 467-5100	George Bullard
Northwest	Northwest Baptist Convention	3200 NE 109th Avenue Vancouver, WA 98682	1948	Jeff lorg (360) 882-2100	Stan Albright
Ohio	State Convention of Baptists in Ohio	1680 East Broad Street Columbus, OH 43203	1954	Jack P. Kwok (614) 258-8491	
Oklahoma	Baptist General Conven- tion of the State of Oklahoma	3800 North May Avenue Oklahoma City, OK 73112	1906	Anthony L. Jordan (405) 942-3800	Ron Farmin
Penn S. Jersey	Baptist Convention of Pennsylvania- South Jersey	4620 Fritchey Street Harrisburg, PA 17109	1970	David C. Waltz (717) 652-5856	
Puerto Rico	Puerto Rico Southern Baptist Convention	Road 505 Km.1.2 Ent. Bo. La Yuca Ponce, PR 00731	740		
South Carolina	South Carolina Baptist Convention	190 Stoneridge Drive Columbia, SC 29210-8254	1821	B. Carlisle Driggers (803) 765-0030	James A. Wright Jr.

STATE CONVENTIONS, STATE OFFICES, AND STATE OFFICERS

State	Name of State Body	Convention Offices	Date Founded	Executive Director	Assistant or Associate Director
Tennessee	Tennessee Baptist Convention	P.O. Box 728 5001 Maryland Way Brentwood, TN 37024-0728	1874	James M. Porch (615) 371-2090	
Texas	The Baptist General Convention of Texas	333 North Washington Dallas, TX 75246-1798	1885	Charles R. Wade (214) 828-5301	
Texas	Southern Baptists of Texas Convention	P.O. Box 1988 Grapevine, TX 76099-1988	1998	James W. Richards (817) 552-2500	
Utah-Idaho	Utah-Idaho Southern Baptist Convention	P.O. Box 1347 Draper, UT 84020	1964	Timothy Clark (801) 572-5350	
Virginia (BGAV)	Baptist General Association of Virginia	P.O. Box 8568 2828 Emerywood Pkwy. Richmond, VA 23226	1823	John V. Upton, Jr. (804) 915-5000	Robert D. Dule
Virginia (SBCV)	Southern.Baptist Conservatives of Virginia	4101 Cox Road, Ste. 100 Glen Allen, VA 23060	1996	H. Doyle Chauncey (804) 270-1848	Geoffrey A. Hammond
West Virginia	West Virginia Conven- tion of Southern Baptists	Number One Mission Way Scott Depot, WV 25560	1970	Terry L. Harper (304) 757-0944	John Adams David Jicka
Wyoming	Wyoming Southern Baptist Convention	3925 Casper Mountain Rd. Casper, WY 82601	1984	Randy Sprinkle (307) 472-4087	
Canada	Canadian Convention of Southern Baptists	100 Convention Way Cochrane, Alberta T4C 2G2-CANADA	1985	Gerry Taillon (403) 932-5688	

STATE PAPERS, SOUTHERN BAPTIST CONVENTION

State and Frequency of Issue	Name and Address of Paper	Editor	Associate Editor(s)	Circulation	Subscription per Year	Year
Alabama Weekly	The Alabema Saprist 3310 Independence Drive Birmingham 35209	Bob Terry . (205) 870-4720	Jennifer Rash Managing Editor	112,000	\$15 individual \$10 church	1835
Alaska Monthly	The Alaska Baptist Messenger 1750 O'Malley Rd., Anchorage 99507	David Baldwin (907) 344-9627		2,500	\$ 6.00	1945
Arizona Monthly	Portraits 2240 N. Hayden Rd., Sn. 100, Scottadale, AZ 89257	Elizabeth Young (480) 945-0880		25,000	\$10.00	1933
Arkansas Birneekly	Arkansus Bapaist Nevs 601 West Capitol Ave., Suite A., Little Rock 72201 P.O. Box 552, Little Rock 72203	Charlie Warren (501) 376-4791 Ent. 5153		32,000	\$10.50	1901
California Monthly	California Southern Baptist 678 E. Shaw Avenue, Fresno 93710	Terry Barone (559) 229-9533, Ext. 218	Holly Smith Assistant Editor	10,000	\$ 9.50	1941
Colorado Monthly	Rocky Mountain Beprist 7393 S. Alton Way, Centernial 80112	Allen Speneer (303) 771-2480		4,000	810,00	1956
District of Columbia Bimonthly	Capital Baptist 1628 Secteeth St., NW Wathington 20009	Jeffrey Haggray (202) 265-1526		4,200	\$ 6.00	1954
Florida Woekly	Florida Boptier Witness 1230 Hendricks Avmae Jacksonville 32207	James A. Smith, Sr. (904) 396-2351 Ext. 8300	Joni B. Hannigan Managing Editor	46,000	\$14.00	1884
Georgia Fortnightly	The Christien Index 2930 Flowers Rd. S. Adama 90341	Gerald Harris (770) 455-0404	Joe Westbury, Managing Editor Scott Barkley, Production Editor	90'000	\$ 12.00	1822
Hawaii Monthly	Mawati Pacjik: Baptusi 2042 Vancouver Drive, Hanalulu 96822	Veryl Henderson (808) 941-2309	Faith McFatridge Assistant Editor	3,500	\$ 6.00	1947
Illinois Biweekly	The Illinois Baptist P.O. Box 19247, Springfield 62794-9247	Wendell C. Lang (217) 786-2600	Dennis Dawson Managing Editor	959'9	\$ 8.00	1905
Indiana Biweekly	The Indiana Baptist P.O. Box 24189 Indianapolis 46224	Stephen P. Davis (317) 241-9317		1,0,5	\$12 out of state	6561
lowa Monthly	Jowa Baptist 2400 86th Street, #27, Des Moines 50322	Richard Nations (515) 278-1566		1,350		1962

Kansas-Nebraska Monthly	The Baptist Digest 5410 SW Seventh Street, Topeka, KS 66606-2398	Randy Cowling (785) 228-6800	Tim Boyd Eva Wilson	5,434	\$ 0.00	1954
Kentucky Weekly	Wortern Recorder Box 43969, Louisville 40253	Trennis Henderson (302) 244-6470	David Winfley	36,000	\$ 12.19	1826
Louisiana Weekly	The Baptist Message P.O. Box 311, Alexandria 71309	Lynn P. Clayton (318) 442-7728	Lacy Thompson	40,000	\$ 13.00	1886
Maryland/Delaware Monthly	Raprist Life 10255 Old Columbia Road, Columbia 21046	Robert Simpson (410) 290-5290		20,721	\$ 0.00	1917
Michigan Monthly	Bapriar Bancow 8420 Runysa Lake Rd. Fennon, MI 48430-9290	Michael Collins (810) 714-1907	Julie Scheving	9,400	\$ 250	1957
MinnWise. Morthly	The Minnestonia-Pistoniain Baphler 519 Stoteenth St., SE Rochestor, MN 55904	David Williams (507) 282-3636		2,934	\$ 5.50	1985
Mississippi Weekly	The Baptist Record P.O. Box 530, Jackson 39205-0530	William H. Perkins, Jr. (601) 292-3218	Tony Martin	94,000	\$ 935	1877
Missouri Bineekly	The Pathway 400 East High, Jefferson City 65101-3253	Don Hinkle (573) 636-0400, ext. 230	Bob Baysinger Mamaging Editor	14,100	\$ 10.00	2002
Montana Monthly	The Montana Baptist P.O. Box 99, Billings, 39103-0099	Jim Edlin (406) 252-7537	9	3,500	\$ 6.00	1988
Nevada Monthly	The Nevadu Baptiel 406 California Avenue, Reno 89509	Sandy Faraham (775) 786-0406	et e	4,100	\$ 480	6/61
New Mexico Weekly	Baprist New Mexican 5325 Wyoming Blvd. NE, P.O. Box 94483 Albuquerque 87199	John Loudat (505) 924-2311	Linda Prescott	11,400	\$ 5.50	1912
New York Bimonthly	The New York Baptist 6538 Baptist Way, East Synacuse 13057	Bonnie Novak (315) 433-1001		3,000	\$ 12.00	1968
North Carolina Weekly	Bibbical Recorder P.O. Box 18808, Raleigh 27619-8808	Tony W. Cartiedge (919) 847-2128	Laura T. Rich, Graphics Editor Steve DeVane, Managing Ed.	30,000	\$ 10.00	1833
North Dakota South Dakota Monthly	Dakou Connection (discontinued until 2005) P.O. Box 6628 Bismarck, ND 58506	James Hamilton (701) 255-3765		1,200	8 9/00	1987
Northwest Monthly	Novelwest Baptist Witness 3200 NE 109th Avenue, Vancouver, WA 98682	Cameon Crabtree (360) 882-2100	Derinda Moerer	14,000	\$ 12.00	1931
Ohio Monthly	Ohio Baptiot Messenger 1680 East Broad, Columbus 43203	Jack Kwok (614) 258-8491		30,000		1952

STATE PAPERS, SOUTHERN BAPTIST CONVENTION

Chalboune Big part in Mesoneger Shah L. Vensis Bab Night \$1.200 \$1.235 Weekly 3810 Jeven Mesoneger Assah L. Vensis Dawa Williamson Wanda Hybran \$1.200 \$1.200 Fermsylvatile Pown-Lensy Baginst Town Actual Saginst County Saginst Cavity David C. Waltin Toold Deaton \$1.200 \$1.200 South Cavilier Town Actual Saginst Cavity Town Actual Saginst Cavity David C. Waltin Toold Deaton \$1.200 \$1.200 South Cavilier Town Actual Saginst Cavity Town Actual Saginst Cavity David C. Waltin Toold Deaton \$1.200 \$1.200 Breackedy Por Day Saginst Saginst Cavity Day Saginst Cavity Mary Saginst Cavity Connect Days Connect Days \$1.200 \$1.200 Weekly Por Day Saginst Saginst Cavity Day Mary Saginst Cavity Mary Saginst Cavity Mary Saginst Cavity Mary Saginst Cavity \$1.200 \$1.200 Neekly Day Saginst Grand Saginst Cavity Saginst Cavity Saginst Cavity \$1.200 \$1.200 Neekly Day Saginst Grand <th>State and Frequency of Issue</th> <th>Name and Address of Paper</th> <th>Editor</th> <th>Associate Editor(s)</th> <th>Circulation</th> <th>Subscription per Year</th> <th>Year Founded</th>	State and Frequency of Issue	Name and Address of Paper	Editor	Associate Editor(s)	Circulation	Subscription per Year	Year Founded
The Raytest Counter University of Parest Lettingburg, PA 17100 David C. Walte David C	klahoma Veekly	Baptir Messenger 3800 North May, Oklahoma City 73112-6506 >		Bob Nigh Dara Williamson	87,000	\$13.75	1912
The Baptist Courier Don Kirkland Todd Deaton 90,000 \$12.00	mnsylvania- outh Jersey touthly	Pont-Jersey Baptist 4620 Fritchey Street, Harrisburg, PA 17109	Devid C. Waltz (717) 652-3856	Wanda Hyllon	6,200	\$ 7.00	167,1
P.O. Box 728 Berninsond 37024-0728 (615) 371-2046 (615) 371-2046 (615) 371-7928 (615) 371-7928 (615) 371-2046 (615) 371-2046 (615) 371-2046 (615) 371-2046 (615) 371-2046 (615) 371-2046 (615) 371-2046 (615) 371-2046 (615) 371-2046 (615) 371-2046 (615) 371-2046 (617) 240-6047	outh Carolina workly	The Baptist Courier 100 Manhy Street, P.O. Box 2168 Greenville 29602	Don Kirkland (864) 232-8736	Todd Deaton Managing Editor	000'06	\$ 12.00	1869
P.O. Box 660267, Dallan, 75266-0267 (214) 630-4571 Ahrr Knox Ken Cimp 175,000 512.50 Fo. Box 660267, Dallan, 75266-0267 (214) 630-4571 Arry Pierce 30,000 510.00 Fo. Box 1988, Grapevine 76090 (817) 552-2500 (817) 552-2500 (817) 552-2500 (817) 552-2500 (817) 552-2500 (817) 552-2500 (817) 552-2500 (817) 572-5350 (817)	nessee	Baptist and Reflector P.O. Box 728, Bremwood 37024-0728 5001 Maryland Way, Brestwood 37027	Lonnie Wilkey (615) 371-2046	Connie Davis (615) 371-7928	80,000	\$ 10.00	1835
TCD Tazane Gary Ledbetter Jerry Pierce 30,000 \$ 10,000 PO. Box 1988, Grapevine 76099 (817) 552-2500 (817) 552-2500 (817) 552-2500 \$ 7,000 PO. Box 1347, Draper, UT 84020 (800) 572-5350 (801) 572-5350 (801) 572-5350 \$ 7,000 BGANY Religious Herond 3282 Emerymood Parkway, Richmond 23294 (804) 672-1973 Robert Diday 22,000 \$ 15.00 SBCV Provintieer 4101 Cox Rd., Ste. 100, Glen Allen 23060 (804) 270-1848 N.A N.A per year A 101 Cox Rd., Ste. 100, Glen Allen 23060 (304) 75-0944 S. 4,000 N.A per year Nimber One Mission Way, Scott Depot 25560 (304) 75-0944 S. 4,000 N.A A Sig. Locater Mountain Rd., Casper 82601 (307) 472-4087 R. 1322-360 S. 4,000	oas (BGCT) rekly	Baptist Standard PO, Box 660267, Dallas, 75266-0267	Mary Knox (214) 630-4571	Ken Camp	175,000	\$ 12.50	8881
thos Usach-Idanto Southern Reportsr Witness Timedity Clark Bill Pepper 1,800 \$ 7,00 (BGAV) Refigious Heavily Richard 2224s (801) 572-5350 (801) 572-5350 (801) 572-5350 \$ 15.00 (BGAV) Refigious Heavily Richard 2224s Michael J. Clingsopoel Robert Diday 22,000 \$ 15.00 (SBCV) Proclainer Robert Diday 20,000 NA (SBCV) Proclainer All III Cax Rd., 58t. 100, Glen Allen 23060 (804) 270-1848 NA s per year All III Cax Rd., 58t. 100, Glen Allen 23060 John Adams Robert Diday 8,000 N.A ginla IVSBC Horizour Robert Digate Robert Diday 2,000 N.A gg br year Namber One Mission Way, Scott Depot 25560 (304) 737-0844 Robert Diday 2,000 \$ 4,00 R IVSBC Lasper Mountain Rd., Casper 82001 Robert Mountain Rd., Casper 82001 Robert Mountain Rd., Casper Rd. Rd. 122,286 Rd. 122,286	xas (SBTC) ecckly	Zexan P.O. Box 1988, Grapevine 76099	Gary Ledbetter (817) 552-2500	Jerry Pierce (817) 552-2500	30,000	\$ 10.00	
REGAV Religious Hernist Robert Dilday Robert Dilday 22,000 22,0	ah-Idaho onthly	Usah-Idaho Southern Roprist Witness P.O. Box 1347, Draper, UT 84020	Timothy Clark (801) 572-5350	8	1,800	\$ 7.00	\$961
SBCV Proclaines Goodf Hammond 9,200	rginia (BGAV) cekly	Religious Herold 2828 Emerywood Parkway, Richmond 23294 Mailing Address: P.O. Box 8377 Richmond 23220		Robert Dilday	22,000	\$ 15.00	1828
mia The West Virginia Southern Bayrist John Adams 8,000 per year Number One Mission Way, Scott Depot 25560 (304) 757-0944 2,000 RTSBC Horizoux Randy Sprinkle 2,000 3925 Casper Mountain Rd., Casper R2601 (307) 472-4087 2,000 CIRCULATION 1,123,286	issues per year		Geoff Hammond (804) 270-1848	E .	9,200	N/A	8661
### Randy Sprinkle 2,000 3925 Casper Mountain Rd., Casper 82601 (307) 472-4087 CIRCULATION 1,123,286	st Virginia issues per year	The West Physinia Southern Baptist Number One Mission Way, Scott Depot 25560	John Adams (304) 757-0944		8,000	N-A	1970
	yoming	W38C Horizona 3925 Casper Mountain Rd., Casper R2601	Randy Sprinkle (307) 472-4087		2,000	\$ 4.00	1985
	TOTAL CIRCUL	ATION			1,123,286		

STAFF OF STATE BAPTIST CONVENTIONS

State	Missions Division	Church Dev. Div.	Business Division	Program Services Division	Executive Director's Secretary	Sunday School Director	Training Director	WMU Director
Alabama	Ron Madison		W. Robert DuBois Jr.	,	Ruth Yarbrough Carolyn McCollough	Daniel Edmonds	Max Croft	Candace L. McIntosh
Alaska	Michael Procter	Jimmy Stewart	David Baldwin		Debra Long			Judy Rice
Arizona	Steve Bass	Bob Mayfield	Kathy Keller		Tracy Baker	Bob Mayfield		Claudia Bass
Arkansas	Darwin Bacon		Dam Jordan	Den Pucik	Lamona Lawrence	Sonny Tucker	Sonny Tucker	Julia Ketner
California	Joe Del.com		Dennis Schmiener		Beth Downey	Tom Below	Roper Byrd	Linda M. Clark
Colorado	Kenny Moore	Sam Cotter	Doug Lohrey		Ginger LeBlanc	Sam Cotter	Sum Cotter	Becky Badry
Dakotas	John Guillott	John Miller			Amy Moser			Donna Gaillott
DC	Robert D. Cochner	Jeffrey Haggray			LaTricia Jones	Robert Cochran	Robert Cochran	Gloria Grogan
Florida	Cecil W. Seagle	James S. Chavis	Stephens Baumgardner	Glen E. Owens	Patty Vansant	John Boone	William Carmichael	Cynthia Goodwin
Georgia			Toby Howell	Robert A. Boswell	Fran Waymack, D Gainer J Houston	Steve Parr	Dennis Ropers	Barbara Cunnutt
Hawaii	Eliseo Aldane	Clyde Kakinchi	Susan Chone		Faith McFatridae	Clode Kakinchi	Clade Kakinchi	Desents Aoki
Illinois			Lary Toller		Barbara Halleman	Ben Early	Charled Campbell	Sandy Wisdom-Martin
Indiana	Bob Brown	Gary Beance	Ray Barrett		Beverly Olonoh	Gary Bearce	Gary Bearce	Jave Concland (interim)
lows	Ed Gregory	Richard Nations	Chris Caywood		Jonette Appleton	Richard Nations	Richard Nations	Mindy Jamison
Kan-Neb	Bob Mills		H Conley/B Holt		Preg Davis	Marie Clark ·	Ken James	M. Jaquith
Kentucky	Larry Martin	Dun Garland	Lowell Ashby		Pat Beverly	Darryt Wilson		Joy Bolton
Louisiana	Michael Canady	Beau Colle	Jack Ready		Carolyn Steme	Jim Gifford	Kenneth Mooney	Cindy Townsend
Md-Del			John Faris		Carel Moore	June Holland		Aquilla B. Smith
Michigan	Larry Allen	Mark Donnell			Anne Gilssman	Mark Donnell	Rob Freshour	Marilyn Hopkins
Minn-Wise		Norman Wallace	Leo Endel	Norman Wallace	Leah Smith	Norman Wallace	Norman Wallace	Betty Lyttn Cadle
Mississippi	David Michel	Steve Stone	Barri A. Shirley		Brenda Box	Kiely Young	Marcus Peagler	Kay Cassibry
Missoun	Roy Spannagel	Kenny Qualls	Larry Thorhas		Sue Wilson	Bruce Morrison	Ken Mercer	Vivian McCaughan
Montana		Mark Langley	Margo Mader		Joyce Payton	Mark Langley		Pam Smith
Nevada	James Vaughn	Terry Amold	Mike Famham		Sandy Famham	Terry Amold	Terry Amold	Paula Colquitt
New England	Sean Simonton				Carolyn Bickel	Sandy Coelho	Sandy Coelho	Ann Brack Lawrence
New Mexico	Gustavo Suarrez	Dayton King	· John B. Hancock, Jr.		Nancy Faucett	Dayton King	Dayton King	Judith Edwards
New York	Greg Murphree	Tommy Echols			Cathy Meyer	Steve Sallis	Steve Sallis	Heather Ruiz
North Carolina	Milbon Hollifield	Don Bouldin	Glenn Harder	John Roberson	Joyce Burchette	Phil Stone	Cathy Hopkins	Ruby Fulbright
Northwest	Bevan McWhirter				Marsha Gray	Jim L. Harvey	Jim L. Harvey	Sara Wisdom
Ohio	Paul Brewer, Interim		Dave Warton			Steve Hopkins	Steve Hopkins	Cathy Pound
Oklahoma	D. James Kinnaied	_	Kerry Russell	Ron Fannin	Bonnie High	Keith Wilkinson	Keith Wilkinson	Deberah Brust
Penn-So. Jer.	Stanley K. Smith	Robert Hylton			Glenna G. Hegenbart	Robert Hylton	Ted Johnson	Gail Hallman
South Carolina	Tommy Ferrell	Roger Orman	Bill Collins	Roger Orman	Brenda Jeffcoat	Belinda Jolley	Belinda Jolley	Evelyn Blount
Tennessee	Gary Rickman		William Maxwell		Phyllis Bates	Tim Holcomb		Candy Phillips
Texas (BQCT)			David Nabors		Janice Coley			Carolyn Porterfield
Texas (SBTC)	Robby Partain	Deron Biles	Joe Davis	N/A	Stephanie Wilhite	Jim Wolfe	Jim Wolfe	
Utah-Idaho		Rob Lee	Ball Pepper	N/A	Martha Wilson	Rob Lee	Rob Lee	Beth Ann Williams
Virginia (BGAV)	Jerry Jones		Eddie Stratton		Hazel Mallory	Bill Alphin	Bill Alphin	Earlene Jessee
Virginia (SBCV)	Geoff Hammond	Geoff Hammond	Andy Brockman	Geoff Hammond	Sharon Chauncey	Don Matthews	Don Matthews	
					W In			
West Virginia	Leon White	John Adams			Kay Boyd	John Adams	John Adams	Maxine Bumparner

STAFF OF STATE BAPTIST CONVENTIONS

State	Director	Music Director	Director	Missions Director	Director	Director	Director	Director
Alabama	Tommy Puckett	Ray Burdeshaw	Sammy Gilborath	Richard Alfard	Michael Nuss	John MacLaren	Doug Rogers David Baldwin	N. J. Taylor, Jr.
Arizona	Rob Mayfield	Neith Definition	Mitch McDonald	Fernando Amaro	Keith Henry	Mindles I Indian		
Arkansas	Vacant	John Dreshach	Sonny Tucker	Roger Gaunt	David James	Denny Wright		Put Batchelor
California	Don Hargis	Roger A. Byrd	Randy McWhorter	Tony Absev	Neil Walker	Rod Wiltrout	Terry Barone	
Colorado	Sam Cotter	Sam Cotter	Ron Clement	Lazaro Chapa	Dwain Gregory	Sam Cotter	Allen Spencer	Ken Musselwhite
Dakotas	James Hamilton		John Guillott		John Miller	James Hamilton		
DC	Fred Herring	Valeria Foster	Robert D.Cochran	Robert D. Cochran	Adriane Blair	Robert Cochran	Jeffrey Haggray	
Florida	Fritz Wilson	Terry Williams	David Burton	Raul A. Vazquez	Loy W. Reed	Clarence Hackett		
Georgia	Glen McCall	Jon Duncan	Mike Minnix	Jerry Baker	Joe Graham	Allen Hill	Diane Reasoner	B Wheeler/B Townes
Hawaii		Clyde Kakiuchi			Sean Lathrop	O.W. Efund/Veryl Henderson	denson	
Illinois	Jack Shelby	Allen Mashbern	Ron Hale	Rafael Murillo	Greg Alexander	Dennis Dawson		
Indiana	John Garrison	Steve Blanchard	John Rogers	John Garrison	George Jones	Stephen P. Davis	Stephen P. Davis	Brian Christy
lows	Ty Berry	Dan Wiersema	Ty Berry	Ed Gregory	Richard Nations	Jimmy Barrentine		
Kan-Neb	John Lucas	David Manner	Ken James	Georges Boujaldy	Bob Mills	Ed Pope		Terry McIlvain
Kentucky	Randy Foster	James Cordell	Dan Garland	Tony Hough	Keith Inman	French Harmon	Demise Withers	David Melber
Louisiana	Loy Seal	Jim Faull	Wayne Jenkins	Roddy Connerly	John Moore	Randy Tompkins		Sam White
Md-Del	Jim McBride Jr.	Robert Simpson	Rick Hanoock	David Jackson	Thom Thornton	Jimmy Jackson		Doug DuBois
Michigan		Mark Donnell	Gary MacManamy	Jorge Sedaca	Rob Fresbour	Mark Donnell		
Minn-Wisc	Steve Melvin	Norman Wallace	Glen Land	Steve Melvin	Robert Smith	Leo Endel		
Mississippi	Jim Didlake	Graham Smith	Sonmy Adkins	David Alexander	Jerry Merriman	Jerry Mixon	Ian Richardson	Frank Simmons
Missouri	Danny Decker	Ball Shafter	Bob Caldwell	Mauricio Vargas		Spencer Hutson		
Montana		Mark Langley	Doug Hutcheson	Jack Coward	Doug Hutcheson	Jeffrey A. Clark	Jim Edlin	
Nevada		Terry Amold	Glenn Rogers	James Vaughn	Steve Timmons	Glenn Rogers		
New England		Christina Davidson		Roberto Souza	John Raminez			
New Mexico	James Semple	David Red	James Semple	Gustavo Suarez	David Red	Claude W. Cone		
New York	Greg Murphree		George Russ	Sanfoed Bhowmik	George Russ	J. B. Graham		
North Carolina	Richard Brunson	Neal Eller	Milton Hollifield	John Jones	Rick Trexler	Dan Euliss	John Roberson	Glenn Harder
Northwest	Gary Floyd	Bobby Watkins	Adrian W. Hall	Vince Inzerillo	Wes Hughes	Jeff long		
Ohio	Duane Floro		David Wheeler	Woong Park		Jack Helton	Jack Kwok	Scott Seder
Oklahoma	Sam Porter	Keith Haygood	Alan Quigley	Ted Lam	John Strappazon	Rue Scott	Ray Sanders	Gary Fielding
Pena-So. Jer.	Ervin McWilson		Ervin McWilson	John Kovalchuk	Robert Turner	Stanley K. Smith		
South Carolina	Bobby Jackson	James C. Gill Jr.	Tommy Ferrell	Ali Velasquez	Ken Owens	Russell Patterson	Henry Stanford	
Tennessee	Tim Bearden	Paul Clark	Larry Gilmore	Tim Hill	Bill Choate	Archer Thorpe		William Maxwell
Texas (BGCT)	Leo Smith	Ties Studstill	Rick Davis.	Jimmy Garcia III	Tom Ruane	Terry Austin		
Texas (SBTC)	Gibbie McMillan	Ken Lasater	Don Cass	Terry Coy	Jim Wolfe	Deron Biles	Gary Ledbener	
Utah-Idaho		Gregg Higgins		Eric Frye	Rob Loc		Timothy Clark	
Virginia (BGAV)	Jim George	Thomas B. Ingram	John Chandler	Wayne Faison	Susan McBride	Jeff Cranford		Rod Miller, acting director
Virginia (SBCV)	Geoff Hammond	Geoff Hammond	Geoff Hammond	Andy Brockelman	Phil Mitchell	Deyle Channery	Geoff Hammond	
West Vinzinia	Loon White	Tom Young		Maxine Bumgarner		David Jicka		
Wooming	Mike McKinney	Lynn Nikkel	Mile McKinney	Miles McKinney	Lone Nikkel	Lynn Nikhel		Miles McWinners

STAFF OF STATE BAPTIST CONVENTIONS

State	Public Relations Director	Foundation	Race Relations Director	Church Building Consultant	Missions Director	Minister-Church RelationaDirector	Annuity Board Representative	Business Manager
Alabama	Keith Hinson	Barry Bledson	Ronald Davis	Gary Swafford	Ron Madison	Dale Huff	James B. Swedenburg	W. Robe. DuBois, Je.
Alaska	David Baldwin	David Baldwin	Michael Procter		Michael Procter	David Baldwin	David Baldwin	David Baldwin
Aritona	Elizabeth Young				Steve Bass	Keith Henry	Kathy Keller	Kathy Keller
Arkansas		David Moose	Darwin Bacon	Lynn Riley	Darwin Bacon	Denny Wright	Denny Wright	Dan Jordan
California	Terry Barone	K. Milton Higgins			Joe DeLeon	Greg Sumii	Rod Willrout	Dennis Schmierer
Colorado	Allen Spencer	Mark H. Edlund		Sam Cotter	Kenny Moore	Sam Cotter	Dong Lohrey	Doug Lohrey
Dalottas		James Hamilton		Tomy Stottlemyer	John Guillott		John Guillott	James Hamilton
DC		Norman Taylor			Robert D. Cochran	Adriane Blair	LaTricia Jones	LaTricia Jones
Florida	Don S. Hepburn	Eddie McClelland	Sid Smith	John Boone	Cecil W. Seagle	Robert L. Mounts	Art Herbert	Stephens Baumgardner
Georgia	Diane Reasoner	Pete Rockett		Tim Smith	Frank Nuckolls	Leonard L. Dupree	Keith Hamilton	J. Michael Williams
Hawaii		O.W. Efurd					Veryl Henderson	
Illinois	Dennis Dawson	Rick Heironimus			Bill Weedman	Sylvan Knobloch	Melissa Phillips	Larry Toller
Indiana	Stephen P. Davis	Ray Barrett	Bob Brown	Gary Beance	Bob Brown	Stephen P. Davis	Stephen P. Davis	Ray Barrett
Iown		Jimmy Barrentine	Jimmy Barrentine	Richard Nations	Ed Gregory		Jimmy Barrentine	Chris Caywood
Kan-Neb	R. Rex Lindsay	Doyle Smith		Harold Inman	Bob Mills	David Manner	BeckyHolt	Harold L. Conley
Kentucky	Robert Roeves	Barry Allen	Lincoln Bingham		Randy Jones	Karl Babb	Donald Spencer	Lowell Ashby
Louisiana	Susan Aymond	Wayne Taylor				Alan Miller		Jack Ready
Md-Del	Robert Simpson	John Faris	James Dixon		David Jackson	Melvin Pride	John Faris	John Faris
Michigan		Michael Collins	P. Dexter Hardy	Michael R. Collins	Lamy Allen		Michael Collins	Michael Collins
Minn-Wisc		Leo Endel		Norman Wallace	Glen Land	Bill Williamson	Lee Endel	Leah Smith
Mississippi	William H. Perkins, Jr.	14		Keith Gordon	David Michel	Frank Harmon	Robin Nichols	Barri A. Shirley
Missouri	David Waganer			Spencer Hutson	Roy Spannagel		Gene Foster	
Montana	Jun Edin	Grant Jackson					Margo Mader	Margo Mader
Nevada		Thate E. Barnes		Terry Amold	James Vaughn	Thane E. Burnes	Thane E. Barnes	Donna Campbell
New England		Paul Gallier			1		Debbie Killingsworth	
New Mexico	John Loudar	B. Lee Black		Dayton King	Gustave Suarez	Claude W. Cone	Claude W. Cone	John B. Hancock, Jr.
New York		J. B. Graham		Tommy Echols	Greg Murphree	J. B. Graham	J. B. Graham	
North Carolina	Norman Jameson	M. Clay Warf	James Richardson	Phil Stone	Milton Holifield	Wayne Oakes	Johnny Ross	Glenn Harder
Northwest	Cameron Crabtree	Tom Hixson		Bob Flegal	Bevan McWhirter	Jeff lorg	Stephen Langston	Stephen Langston
Ohio	Jack Kwek	Jack Helton	Jack Kwok		Duane Floro	Steve Hopkins	Jack Helton	Dave Warton
Oklahoms	Ray Sanders	Robert K. Kellogg		Keith Wilkinson	Ted Lam	Scott Phillips		Kerry Russell
Penn-So. Jer.				Robert Hylton	Stanley K. Smith		Stan Smith	Bob Walker
South Carolina		Weldon Fallaw		Robert F. Grant	Tommy Femell		Robert L. Deaton	James A. Wright Jr.
Tennessee		W. L. (Bo) Childs			Gary Rickman	Bill Northcott	Richard Skidmore	William Maxwell
Texas (BGCT)	Becky Bridges	Lynn Craft	Phil Strickland	Keith D. Crouch		Wm. Jan Dachnerst		David Nabors
Texas (SBTC)	Gary Ledbetter				Robby Partain	Deron Biles	Deron Biles	Joe Davis
Utah-Idaho		Timothy Clark				NA	Bill Popper	Bill Pepper
Vinginia (BGAV)	Joyce M. Journey	Timothy K. Norman		Rodney J. Hale	John Chandler	Jim White	Jeff Cranfood	Eddie Stratton
Vuginia (SBCV)	Geoff Hammond	Doyle Chauncey	Doyle Chauncey	Phil Mischell	Geoff Hammond	Doyle Chauncey	Doyle Chauncey	Andy Brockelman
West Virginia		John Adams		C. Thomas Young	Leon White	David Jicka	David Jicks	Terry L. Harper
100		Bear der Benefalte		Miller Mark inner	Miles McV irran	Form Miletal	Bands Conductor	

ADDITIONAL STAFF MEMBERS

ALABAMA

Mary Sue Bennett Special Assistant to Executive Director Edwin Jenkins Director, Leadership/Church Growth

John MacLaren Director, Cooperative Program/Stewardship Development Reginald Quimby Director, Global Partnerships/Volunteers in Missions Director, Christian Ethics/Chaplaincy Ministries Joe Bob Mizzell

Ray Baker Coordinator, Prison Ministry (Vacant) Associate, Evangelism Teman Knight Associate, Evangelism

Stephen L. Cloues Associate, Associational and Cooperative Missions

Associate, Sunday School, Educational Ministries Leadership Rick Ellison

Associate, Sunday School, Youth and Adult Jamie Baldwin James Blakeney Associate, Sunday School, Preschool and Children Director, Discipleship & Family Development Max Croft Eileen M. Wright Associate, Discipleship & Family Development Sonya Tucker Associate, Discipleship & Family Development

Associate, Men's Ministries Julian E. Stephens Keith N. Hibbs Associate, Worship Leadership/Church Music Lee A. Wright Associate, Church Administration

Scotty Goldman Associate, Collegiate & Student Ministries Keith Loomis Associate, Collegiate & Student Ministries

Keith Hinson Associate, Communications - Marketing & Webmaster Jesse Conte Media Assistant, Communications

Curry Evans Part-time Media Assistant, Communications Jo Ellen Johnson Coordinator, Accounting

Virginia Hancock Associate, Accounting/Human Resources Jeff Hammack Associate, Computer Services Mickey Crawford Statistical Technician, Computer Services

Jason King Consultant, Computer Programmer Support Scott Whittington Consultant, Computer Technology Support Ronald Parnell Associate, Buildings and Grounds Andrea Knight Communications Specialist, WMU

Melissa Bowen Consultant, Women's Missions & Ministries, WMU

Faith McDonald Consultant, Students & Ministries, WMU

Barbara Owen Consultant, Preschoolers, Children & Special Audiences, WMU

Linda Solze Accountant, WMU

Lorie Morris

Cindy Wilson Assistant to Executive Director, WMU

Family Service Center Director Frank Taylor Family Service Center Board Chairman

Sky Tudor Foundation Board Chariman Leon May Executive Board Chairman Mark Goodman First Vice President Bruce Rowell Second Vice President Ruby Stogsdill Recording Secretary

Debra Long Office Manager/Administrative Assistant/Bookkeeper

Vacant Administrative Secretary

Becky Branton Secretary

C.L. Pickle Foundation Secretary DeWitt Cox Foundation Consultant Vacant Mission Service Corp Coordinator

Native Work Church Planter Lance Kramer

Bill Mikewski Far East Russia/Alaska Patnership Director Stewart Pickle Multi-Ethnic Church Starter Strategist Linda Hokit CCM Ministry Starter Strategist

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Ramuta Kayreen 1818 NE 45th St #5 Seattle WA 98105 Register Rena 2537 W Falls Ave Kennewick WA 99336 Riley Crystal 130 NW 12th Corvallis OR 97330 Sanders James 2537 W Falls Ave Kennewick WA 99336 Sanders Matt 1625 NE Wheatland Dr Pullman WA 99163 Sandusky Mike PO Box 3767 Moscow ID 83843 Schell Bobbie 2312 E 26th St Vancouver WA 98661 Sellers Alyssa 7742 SE 15th Ave Portland OR 97202 Shanks Dave PO Box 117 Monmouth OR 97361 Silver Daniel 1818 45th Ave NE Seattle WA 98105 Stave Brad 5645 A St Tacoma WA 98408 Thibodeaux Mike & Debbie PO Box 388 Fairview OR 97024 Turner-Keyser Tami 302 W Nebraska Spokane WA 99205 Vassar Emily PO Box 3035 Redmond WA 98052 Weaver Heather Nicole 1715 Highland St Portland OR 97217 Whitney Kathy 4889 SW Greensboro Way #12 Beaverton OR 97007 Wieser Keith & Paige 2417 E 25th St Vancouver WA 98661 Woodbridge Ben 3401 E Pinehill Dr Coeur D'Alene ID 83815 Wood Colin 2103 Newcomer Ave Richland WA 99352-1830 Young Matthew & April PO Box 816 Fairview OR 97024

OHIO (OH)

Weems Andy Int Director (PT) Student Ministries State Convention of Baptists in Ohio 1680 East Broad St Columbus 43203 Burchett Mark 4013 Piketon Rd Lucasville 45648 Carr Tim 595 Goosepond Rd Newark 43055 Cherry Tim 134 North Ash Bethel 45106 Clarkson Don 993 Timothy Ln Carlisle 45005 Cooper Chris 2050 Brandt Pike Dayton 45404 DeGuire Andy & Heidi 6355 Dorr St Toledo 43615 Dillard Ken 2715 Clifton Ave Cincinnati 45220 Hollon Crystal PO Box 351566 Toledo 43635 Leachman Jennifer 3513 Mt Holyoke Rd Columbus 43221 Magee Lillian 2050 Brandt Pike Dayton 45404 Moore Hudson 1722 Cove St NW Uniontown 44685 Morphonios Brian 129 Sherman St Kent 44240 Nickel Phil & Jimi 2513 Mt Holyoke Rd Columbus 43221 Prather Sandy 2513 Mt Holyoke Rd Columbus 43221 Roby Ben 735 E 8th St Ashland 44805 Steck Sue 2458 Red Apple Dr Beavercreek 45431. Stewart Todd 5434 Larkwood Columbus 43229 Tharp Steve 1154 Logan Woods Hubbard 44425 Tilford Dwaine 1807 North Breiel Rd Middletown 45042 Weems Andy 2050 Brandt Pike Dayton 45404 Wilson Paige 2715 Clifton Ave Cincinnati 45220

OKLAHOMA (OK)

Strappazon John Director Collegiate Ministry Specialist The Baptist Gen Conv of OK 3800 N May Oklahoma City 73112-6506 Neuhardt Katrina International Student Coordinator 2407 N Kentucky Oklahoma City 73106 Barnett Mike 2407 N Kentucky Oklahoma City 73106 Booth Butch Box 607 Wilburton 74578 Driskill Ron 1015 W University Stillwater 74074 Eakins Ryan 300 N Mission Okmulgee 74447 Fields Bryan Box 370 Warner 74469 Freeman Denny PO Box 12 Durant 74702 Gandy Rob Box 1776 Ada 74820 Greenfield Tom 1822 W Alabama Ave Chickasha 73018 Henderson Ron 719 N Bradley Weatherford 73096 Herring Jon 1015 W University Stillwater 74074 Hill Bentley 1507 S McKenna Poteau 74953 Irwin Holly Box 1480 Edmond 73083 Jaques Dick 435 W Boyd Norman 73069 Johnson Margaret Box 1206 Langston 73050 Justice Larry PO Box 432 Alva 73717 Kelsey John 435 W Boyd Norman 73069 Kindsvater Jay Box 70 Goodwell 73939 Lewis Steve 710 S College Tulsa 74104 Lillard Charles Box 1480 Edmond 73083 Lillard Suzanne Box 1480 Edmond 73083 Lipscomb Bobby & Debbie 804 N Grand Tahlequah 74464 McCargar Jessica 435 W Boyd Norman 73069 O'Daniel Dan 2108 E Maine Enid 73701 Payne Ronnie Box 612 Tishomingo 73460 Ropers Brett 2020 W Blue Starr Claremore 74017

Steele Crystal 6012 Trosper Midwest City 73110

Steele Darrell 1300 S Country Club Rd El Reno 73036 Toombs Danny 2614 "E" Ave Lawton 73505 Townsend Matt Rt 1 Box 296 Seminole 74868 Townshend Randy Box 202 Altus 73522 Tuck Tony & Melissa 2708 S 124th E Ave Tulsa 74129 Waldron Kimily 915 4th Ave NE Miami 74354 Wanger John 201 S Jenkins Tonkawa 74653 Wilks Jackie 500 W University Shawnee 74804

PENNSYLVANIA/SOUTH JERSEY

Turner Robert Director Collegiate Ministries PA-S Jersey Baptist Convention 4620 Fritchey St Harrisburg PA 17109-2895 Booterbaugh Frances 5305 Perrysville Rd Pittsburgh PA 15229-2104 Cherry Doug & Kiki 5305 Perrysville Rd Pittsburgh PA 15229-2104 Cravens Todd & Allia PO Box 36 Castanea PA 17726 King Michelle 5305 Perrysville Rd Pittsburgh PA 15229-2104 Labey Carla 5305 Perrysville Rd Pittsburgh PA 15229-2104 Lloyd Kathy 5305 Perrysville Rd Pittsburgh PA 15229-2104 Massa Christopher 5305 Perrysville Rd Pittsburgh PA 15229-2104 McCann Steve & Terest 5305 Perrysville Rd Pittsburgh PA 15229-2104 Pons Johnny & Kathy 1005 W Beaver Ave State College PA 16801 Spragens Margaret 200 S Church St West Chester PA 19382 Stockert Jeremy & Andrea 5305 Perrysville Rd Pittsburgh PA 15229-2104

Strause Jodee 1005 W Beaver Ave State College PA 16801 Welliver Scott & Michelle 1005 W Beaver Ave State College PA 16801 Williams Stanley 102 Pennsylvania Blvd E Feasterville PA 19053

SOUTH CAROLINA (SC)

Owens Ken Director 190 Stoneridge Dr Columbia 29210
Boyer Michel Box 975 Anderson 29621
Carter Clark PO Box 118087 Charleston 29423
Danford Kendal PO Box 12743 Florence 29504
Easterling Mayson PO Box 1156 Tigerville 29688
Hanson James 529 N Church St Spartanburg 29303
Lucy Dena 620 W Oakland Ave Rock Hill 29730
Norvell Rodney 3300 Poinsett Hwy Greenville 29613
Poster Jane Y 112 Wayne St Columbia 29201
Smith Scott 154 W Cambridge Ave Greenwood 29646
Watson Stephen PO Box 20187 Charleston 29413
Willis Tim PO Box 350 Clemson 29633

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TEXAS (BGCT)

Allee Jen PO Box 980910 Houston 77098-0910 Armstrong Gloria PO Box 44 Prairie View 77446 Ashcraft Joyce 333 N Washington Dallas 75246 Baldree Ella 1212 S Howeth Gainesville 76240 Ballard Kelli 5008 Nichols Rd Big Spring 79720-7842 Barker Bill 5807 I-10 W San Antonio 78201 Barlow Kent 3805 Clearwood Dr Garland 75044 Bosley William 3507 Daniel McCall Dr Lufkin 75901 Bratcher Joel 203 College Main College Station 77840 Brooks JW & Carol 2204 San Antonio St Austin 78705 Brown Donnie WBU Box 368 1900 W 7th Plainview 79072 Brumelow David 415 Highland Woods Highland 77562 Buckner Richard 3108 Valley View Farmers Branch 75234 Chan David 1304 W University Dr Edinburg 78539 Chase Elva 2501 Schulze Dr Killeen 76543 Chenault Will 3140 Dyer St SMU Box 751513 Dallas 75275-1513 Chisolm Steve 3700 Worth St Dallas 75246 Clark Joseph 222 W 23rd Odessa 79761 Cross Colette 7502 Fondren Road Houston 77074 Daniel Jimmy 2204 San Antonio St Austin 78705 Darby Scott PO Box 10 Cason 75636 Dennis Andy 1000 Fisk St Attn: BSM Brownwood 76801 Dillen Wayne PO Box 6246 Corpus Christi 78466-6246 Dover David 4401 N 19th Waco 76708 Downie Cari Wylie TX 75098 Dry Glen Victoria TX 77904 Dunagan Dan PO Box 935 Alpine 79831 Floyd Lee ASU PO Box 11050 San Angelo 76909 Ford Darin PO Box 10068 Beaumont 77710 Ford Jeff 3505 Taft Blvd Wichita Falls 76308 Foster Gary 1099 Laga Vista Apt 118 Eastland 76448 Funderburk Arlano Box 506 Levelland 79336 Gallagher Bernie 6101 Grayson Dr Denison 75020 Garcia Marcelo 3901 Charco Rd Beeville 78102 Garner Keith 2401 13th Lubbock 79401 Goldner Shawn 3712 Central Dr Bedford 76021 Goudeau Rick 970 S Hwy 5 McKinney 75069 Gregory George 820 Clear Fork Dr Dallas 75232-2004 Gristy Wes FBC 602 W Beltline Rd Codar Hill 75104 Gunter Erick 8060 Spencer Hwy PO Box 2007 Pasadena 77501-2007 Hale Brian 3718 N Story Rd Irving 75062-3441

Harrell Jason 2804 Whitehurst Ft Worth 76133 Howard Nick 4801 Calhoun Rd Houston 77004-2611 Hoyt Joanna PO Box 751513 Dallas 75275 Hudson Matt 720 N Armstrong Kingsville 78363 Jaquez Abe 518 N LBJ Dr San Marcos 78666 Johnson Roland 5227 Nomas St. Dallas 75212 Jones Mark Tyler 1333 S Baxter Tyler 75701 Kelly Pat PO Box 1207 Weatherford 76086 Kennon Jeff Box 2114 - SHSU Huntsville 77341 Klemcke Kyle 125 E College St Nacogdoches 75965 Klutz Jeff 1117 First St Rosenberg 77471 Lara Lemuel PO Box 2541 Laredo 78044 Liss Sallie 1209 N Grove St Marshall 75670 Malina Phillip 507 N Fulton Wharton 77488 Malloy Greg & Katie 1003 Becker Channelview 77530 McCall Jason 4801 Calhoun Rd Houston 77004-2611 McClure Carole PO Box 175 Larue 75770 McCreery Tony 538 Wheat Hermleigh 79526 McGowan Bruce 333 N Washington Dallas 75246-1798 Mouser Clif PO Box 97064 Waco 76798-7064 Nelson Eric 2214 Main St Danbury 77534 Olmos Samuel 101 E University Ave El Paso 79902 Parrish Beverly 203 College Main College Station 77840 Pearce John UNT Box 310890 Denton 76203 Prevost Blair 809 Nolen St. Kilgore 75662 Quesenberry Emily TCU Box 297310 Ft Worth Radabaugh Brian 6565 Research Forest D The Woodlands 77381 Riggs Greg & Jan 2204 San Antonio St Austin 78705 Rutherfor Shannon 1125 N College Belton 76513 Sammons Chris Box 16160 Abilene 79698-6160 Samuelson Darrell Box T-1398 Stephenville 76402

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SOUTHERN BAPTISTS OF TEXAS CONVENTION

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SOUTHERN BAPTIST CONSERVATIVES OF VIRGINIA

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CANADA

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Fish Steve 3921 Taylor St E Saskatoon SK S7H 5H5 Idell Greg & Shawn 10436 - 16 Ave Edmonton AB T6J 5N8 Jarry Matt #303 3616 Durocher Montreal PQ H2X 2E8

Jones Salt 14 27 Silversprings Dr NW Calgary AB T3B 4N3 Kelley Ashley PO Box 29003 RPO Barrhaven Nepean ON K2J 4A9 Langley Jeremy & April 891 Laurier Ave Milton ON L9T 4H4 Manire Kelly & Jeanne 7800 Gabriola Crescent Richmond BC V7C 3Y6

Martin Matt 1011 Upper Middle Rd E Ste 1310 Oakville ON L6H 5Z9

Mitcham Michael 13 Seminary Ridge Cochrane AB T4C 2E8
Mitchell Pattiann 40 Beach Grove Rd #3 Charlottetown PE C1E

Monterroza Erick Unit #92 155 Queen Victoria Dr Hamilton ON L8W 2C2

Moore Danny 1849 Lincoln #5 Montreal PQ H3H 1H5 Pinkston Robert & Sharon 30 Calumet Dollard-des-Ormeaux PQ H9B 2R7

Plavnick Scott Box 42025 Mississauga ON L5M 4Z4 Thomas Len #308 3055 Tomken Rd Mississauga ON L4Y 3X9 Vallee Chantal 4416 St-Urbain Montreal PQ V2W 1V8 Wahl Debbie 6 Seminary Ridge Cochrane AB T4C 2E8

Part 8 Historical Table

HISTORICAL TABLE Of the Southern Baptist Convention Since Its Organization

Date	Place of Meeting	Registration	President	Secretaries	reacher
845	Augusta, Georgia	293* v	William B. Johnson, SC	Jesse Hartwell, Ala; James C. Crane, Va.	
846	Richmond, Virginia	162 V	William B. Johnson, SC	Jesse Hartwell, Ala; James C. Crane, Va.	Richard Fuller, Maryland
849	Charleston, S. Carolina	103 v	William B. Johnson, SC	James C. Crane, Va; Basil Manly, Jr., Ala.	W. B. Johnson, South Carolina
851	Nashville, Tennessee	124 P	R. B. C. Howell, Va.	James C. Crane, Va; William Carey Crane, Miss.	J. B. Jeter, Vz. J. L. Reynolds, SC
853	Baltimore, Maryland	154 B	R. B. C. Howell, Va.	H. K. Ellyson, Va, William Carey Crane, Miss.	R. B. C. Howell, Va. S. Baker, KY
855	Montgomery, Alabama	235 P	R. B. C. Howell, Va.	William Carey Crane, Miss.; James M. Watts, Ala.	A. D. Sears, Kentucky
857	Louisville, Kentucky	184 B	R. B. C. Howell, Va.	William Carey Crane, Miss.; George B. Taylor, Md.	William Carey Crane, Mississippi
658	Richmond, Virginia	S80	Richard Fuller, Md.	William Carey Crane, Miss.; George B. Taylor, Md.	Duncan R. Campbell, Kentucky
1861	Savannah, Georgia	177 B	Richard Fuller, Md.	William Carey Crane, Miss.; George B. Taylor, Md.	William H. McIntosh, Alabama
863	Augusta, Georgia	181 P	P. H. Mell, Ga.	George B. Taylor, Va.; Sylvanus Landrum, Ga.	J. L. Barrows, Virginia
998	Russellville, Kentucky	244 P	P. H. Mell, Ga.	George B. Taylor, Va.; W. Pope Yeamann, Ky.	Richard Fuller, Maryland
1867	Memphis, Temessee	250 P	P. H. Mell, Ga.	A. Fuller Crane, Md.; A. P. Abell, Va.	W. T. Brantley, Maryland
898	Baltimore, Maryland	327 P	P. H. Mell, Ga.	A. P. Abell, Va.; A. F. Crane, Md.	T. E. Skinner, Tennessee
698	Macon, Georgia	266 P	P. H. Mell, Ga.	A. P. Abell, Va.; A. F. Crane, Md.	E. T. Winkler, South Carolina
1870	Louisville, Kenneky	399	P. H. Mell, Ga.	J. Russell Hawkins, Ky.; E. C. Williams, Md.	J. L. Burrows, Virginia
1871	St. Louis, Missouri	360 P	P. H. Mell, Ga.	E. Calvin Williams, Md.; Truman S. Sumner, Ala	William Williams, South Carolina
872	Raleigh, N. Carolina	304	lames P. Boyce, S.C.	E. Calvin Williams, Md.; Truman S. Sumner, Ala	J. W. M. Williams, Maryland
873	Mobile, Alabama	7	lames P. Boyce, S.C.	M. B. Wharton, Ky.; W. O. Tuggle, Ga.	T. G. Jones, Tennessee
1874	Jefferson, Texas		ames P. Boyce, Ky.	G. R. McCall, Ga.; W. O. Tuggle, Ga.	E. G. Taylor, Louisiana
875	Charleston, S. Carolina	_	lames P. Boyce, Ky.	W. O. Taggle, Ga.; G. R. McCall, Ga.	T. H. Pritchard, North Carolina
876	Richmond, Virginia		ames P. Boyce, Ky.	C. C. Bitting, Va.; E. Calvin Williams, Md.	George C. Lorimer, Mass.
1877	New Orleans, Louisiana	_	ames P. Boyce, Ky.	O. F. Gregory, Ala.; W. E. Tanner, Va.	Henry McDonald, Kentucky
878	Nashville, Tennessee		ames P. Boyce, Ky.	C. E. W. Dobbis, Ky.; W. E. Tanner, Va.	B. H. Carroll, Texas
879	Atlanta, Georgia	313	fames P. Boyce, Ky.	C. E. W. Dobbs, Ky.; W. E. Tanner, Va.	J. C. Furman, South Carolina
088	Lexington, Kentucky		P. H. Mell, Ga.	C. E. W. Dobbs, Ky.; O. F. Gregory, S.C.	P. H. Mell, Georgia
1881	Columbus, Mississippi		P. H. Mell, Ga.	C. E. W. Dobbs, Ky.: Lansing Burrows, Ky.	Sylvanus Landrum, Georgia
1882	Greenville, S. Carolina		P. H. Mell, Ga.	Lansing Burrows, Ky.; O. F. Gregory, N.C.	T. T. Eaton, Kentucky
883	Waco, Texas		P. H. Mell, Ga.	Lansing Burrows, Ky.; O. F. Gregory, N.C.	John A. Broadus, Kentucky
1884	Baltimore, Maryland	-	P. H. Mell, Ga.	Lansing Burrows, Ga.; O. F. Gregory, N.C.	Lansing Burrows, Georgia
588	Augusta, Georgia	570	P. H. Mell, Ga.	Lansing Burrows, Ga.; O. F. Gregory, La.	J. L. M. Curry, Va.; J. L. Burrows
988	Montgomery, Alabama		P. H. Mell, Ga.	Lansing Burrows, Ga.; O. F. Gregory, Md.	J. B. Hawthorne, Georgia
1887	Louisville, Kentucky	0.530	P. H. Mell, Ga.	Lansing Burrows, Ga.; O. F. Gregory, Md.	George Cooper, Virginia
888	Richmond, Virginia		lames P. Boyce, Ky	Lansing Burrows, Ga.; O. F. Gregory, Md.	Francis M. Ellis, Maryland
688	Memphis, Tennessee		lonathan Haralson, Ala	Lansing Burrows, Ga.; O. F. Gregory, Md.	J. P. Greene, Missouri
0681	Fort Worth, Texas	_	fonathan Haralson, Ala	Lansing Burrows, Ga.; O. F. Gregory, Md.	J. W. Carter, North Carolina
168	Birmingham, Alabama	7	onathan Haralson, Ala	Lansing Burrows, Ga.; O. F. Gregory, Md.	Carter H. Jones, Tennessee
892	Arlanta Canada	020	consthan Haralson Ala	I one in o Burrouse Go . O F Greeners Med	THE PART OF THE PA

*See History of Baptist Convention, page 29, footnote 35.

HISTORICAL TABLE - Continued

Date	Place of Meeting	Registration	President	Secretaries	Preacher
893	Nashville, Tennessee	818	Jonathan Haralson, Ala.	Lansing Burrows, Ga. O. F. Gregory, Md.	W. F. Hatcher, Va.
894	Dallas, Texas	277	Jonathan Haralson, Ala.	Lansing Burrows, Ga.: O. F. Gregory, Md.	F. H. Kerfoot, Kentucky
895	Washington, D. C.	870	Jonathan Haralson, Ala.	Lansing Burrows, Ga.; O. F. Gregory, Md.	Geo.B. Eager, AL; W.H. Whitsitt, Ky
9681	Chattanooga, Tennessee	819	Jonathan Haralson, Ala.	Lansing Burrows, Ga.; O. F. Gregory, Md.	Chas. A. Stakely, D.C.
1897	Wilmington, North Carolina	724	Jonathan Haralson, Ala.	Lansing Burrows, Ga.; O. F. Gregory, Md.	R. A. Venable, Mississippi
8681	Norfolk, Virginia	857	Jonathan Haralson, Ala.	Lansing Burrows, Ga.; O. F. Gregory, Md.	B. L. Whitman, D.C.
6681	Louisville, Kentucky	698	W. J. Northen, Ga.	Lansing Burrows, Ga.; O. F. Gregory, Md.	Geo, W. Truett, Texas
006	Hot Springs, Arkansas	949	W. J. Northen, Ga.	Lansing Burrows, Tenn.; O. F. Gregory, Md.	J. J. Taylor, Virginia
1061	New Orleans, Louisiana	787	W. J. Northen, Ga.	Lansing Burrows, Tenn.; O. F. Gregory, Md.	E. Y. Mullins, Kentucky
1902	Asheville, North Carolina	1,093	James P. Eagle, Ark.	Lansing Burrows, Tenn.; O. F. Gregory, Md.	F. C. McConnell, Georgia
1903	Savannah, Georgia	1,136	James P. Bagle, Ark.	Lansing Burrows, Tenn.; O. F. Gregory, Ala.	W. J. Williamson, Missouri
1004	Nashville, Tennessee	1,095	James P. Eagle, Ark.	Lansing Burrows, Tenn.; O. F. Gregory, Ala.	W. W. Landram, Georgia
506	Kansas City, Missouri	816	E. W. Stephens, Mo.	Lansing Burrows, Tenn.; O. F. Gregory, Ala.	W. H. Felix, Kentucky
9061	Chattanooga, Tennessee	1,451	E. W. Stephens, Mo.	Lansing Burrows, Tenn.; O. F. Gregory, Va.	W. R. L. Smith, Virginia
1001	Richmond, Virginia	1,411	E. W. Stephens, Mo.	Lansing Burrows, Tenn.; O. F. Gregory, Va.	A. J. Dickinson, Alabama
806	Hot Springs, Arkansas	1,258	Joshua Levering, Md.	Lansing Burrows, Tenn.; O.F. Gregory, Va.	Henry W. Battle, North Carolina
606	Louisville, Kentucky	1,547	Joshua Levering, Md.	Lansing Burrows, Ga.; O. F. Gregory, Va.	Edwin C. Dargan, Georgia
016	Baltimore, Maryland	1,641	Joshua Levering, Md.	Lansing Burrows, Ga.; O. F. Gregory, Va.	E. L. Pickard, Georgia
. 1161	Jacksonville, Florida	1,558	Edwin C. Dangan, Ga.	Lansing Burrows, Ga.; O. F. Gregory, Va.	C. S. Gardner, Kentucky
1912	Oklahoma City, Oklahoma	1,228	Edwin C. Dargan, Ga.	Lansing Burrows, Ga.; O. F. Gregory, Va.	Z. T. Cody, South Carolina
1913	St. Louis, Missouri	1,403	Edwin C. Dangan, Ga.	Lansing Burrows, Ga.; O. F. Gregory, Md.	T. W. O'Kelley, North Carolina
1914	Nashville, Tennessee	1,930	Lansing Burrows, Ga.	O. F. Gregory, Md.; Hight C. Moore, N.C.	Geo. W. McDamiel, Virginia
1915	Houston, Texas	1,408	Lansing Burrows, Ga.	O. F. Gregory, Md.; Hight C. Moore, N.C.	J. W. Porter, Kentucky
9161	Asheville, North Carolina	2,125	Lansing Burrows, Ga.	O. F. Gregory, Md.; Hight C. Moore, N.C.	Chas. W. Daniel, Georgia
1917	New Orleans, Louisiana	1,683	J. B. Gambrell, Texas	O. F. Gregory, Md.; Hight C. Moore, N.C.	C. W. Duke, Florida
816	Hot Springs, Arkansas	2,043	J. B. Gambrell, Texas	O. F. Gregory, Md.; Hight C. Moore, Tenn	W. H. Geistweit, Missoun
6161	Atlanta, Georgia	4,224	J. B. Gambrell, Texas	Hight C. Moore, Tenn.; J. Henry Burnett, Ga.	M. E. Dodd, Louisiana
1920	Washington, D.C.	8,359	J. B. Gambrell, Texas	Hight C. Moore, Tenn.; J. Henry Burnett, Ga.	Jno. E. White, South Carolina
1921	Chattanooga, Tennessee	5,313	E. Y. Mullins, Ky.	Hight C. Moore, Tenn.; J. Henry Burnett, Ga.	H. L. Winburn, Arkansas
1922	Jacksonville, Florida	4,272	E. Y. Mullins, Ky.	Hight C. Moore, Tenn.; J. Herry Burnett, Ga.	S. J. Porter, Oklahoma
1923	Kansas City, Missouri	4,193	E. Y. Mullins, Ky.	Hight C. Moore, Tenn.; J. Henry Burnett, Tenn.	R. G. Bowers, Texas
1924	Atlanta, Georgia	5,622	Geo. W. McDaniel, Va.	Hight C. Moore, Tenn.; J. Henry Burnett, Tenn.	F. F. Gibson, Kentucky
1925	Memphis, Tennessee	9,600	Geo, W. McDaniel, Va.	Hight C. Moore, Tenn.; J. Henry Burnett, Tenn.	Len G. Broughton, Florida
926	Houston, Texas	4,268	Geo. W. McDaniel, Va.	Hight C. Moore, Tenn.; J. Henry Burnett, Tenn.	F. F. Brown, Tennessee
1927	Louisville, Kentucky	4,424	Geo, W. Truett, Texas	Hight C. Moore, Tenn.; J. Henry Burnett, Tenn.	Wallace Basset, Texas
928	Chattanooga, Tennessee	3,810	Geo. W. Truett, Texas	Hight C. Moore, Tenn.; J. Henry Burnett, Tenn.	J. R. Hobbs, Alabama
626	Memphis, Tennessee	3,999	Geo. W. Truett, Texas	Hight C. Moore, Tenn.; J. Henry Burnett, Ga.	W. I. Ball, South Carolina
1930	New Orleans, Louisiana	3,342	W. J. McGlothin, S.C.	Hight C. Moore, Tenn.; J. Henry Burnett, Ga.	Robt. G. Lee, Tennessee
931	Birmingham, Alabama	3,195	W. J. McGlothin, S.C.	Hight C. Moore, Tenn.; J. Henry Burnett, Ga.	John W. Phillips, Alabama
1932	St. Petersburg, Florida	2,178	W. J. McGlothin, S.C.	Hight C. Moore, Tenn.; J. Henry Burnett, Ga.	W. Marshall Craig, Texas
933	Washington, D.C.	2,765	F. F. Brown, Tenn.	Hight C. Moore, Tenn.; J. Henry Burnett, Ga.	J. L. White, Florida

HISTORICAL TABLE - Continued

Fort Worth, Texas M. E. Dodd, La. M. E. Dodd, La. M. E. Dodd, La. M. E. Dodd, La. Hight C. Moore (Tenn.) I Henry Burnett Ga. St. Louis, Missouri A. 200 John R. Sampey, Ky. Hight C. Moore (Tenn.) I Henry Burnett Ga. St. Louis, Missouri A. 200 John R. Sampey, Ky. Hight C. Moore, Tenn.) I Henry Burnett Ga. Hight C. Moore, Tenn.) I Henry Burnett Ga. Benimment, Maryland A. 775 J. M. Sampey, Ky. Hight C. Moore, Tenn.) I Henry Burnett Ga. Benimment, Maryland A. 775 A. W. M. Hamilton, La. Hight C. Moore, Tenn.) I Henry Burnett, N.C. Antensa, Georgia A. W. M. Hamilton, La. St. Louis, Missouri St. Louis, Missouri C. C. More, C. Tenn.) I Henry Burnett, N.C. Hight C. Moore, Tenn.) I Henry Burnett, N.C. Hight C. Moore, Tenn.) I Henry Burnett, N.C. Hight C. Moore, Tenn.) I Henry Burnett, N.C. Antensa, Georgia Marni, Floridas St. Louis, Missouri St. Missouri St. Missouri St. Missouri St. Missouri St. Misso	Date	Place of Meeting	Registration	President	Sectionalities	
Neurophis Tennessee 4,258 Ni E Dodd La	1634	Fort Worth Towns	4415	M F Dodt La.	Hight C. Moore, Tenn.; J. Henry Burnett, Ga.	T. L. Holcomb, Oklahoma
St. Louis, Missouri 3,70 St. Louis, Missouri 4,50 St. Louis, Missouri 4,50 St. Louis, Missouri 4,50 St. Louis, Missouri 3,70 St. Adates, Clockin, Missouri 4,50 Bultimore, Marylana 5,78 St. Marylana Chy, Okabena 1,77 St. M. Hamilton, La. High C. Moore, Tenn.; J. Heary Burnett, G. Bultimore, Marylana 1,77 St. M. Hamilton, La. High C. Moore, Tenn.; J. Heary Burnett, N. C. High C. Moore, Tenn.; J. Heary Burnett, N. C. High C. Moore, Tenn.; J. Heary Burnett, N. C. High C. Moore, Tenn.; J. Heary Burnett, N. C. High C. Moore, Tenn.; J. Heary Burnett, N. C. High C. Moore, Tenn.; J. Heary Burnett, N. C. High C. Moore, Tenn.; J. Heary Burnett, N. C. High C. Moore, Tenn.; J. Heary Burnett, N. C. High C. Moore, Tenn.; J. Heary Burnett, N. C. Morine, Missouri 5,00 St. Louis, Missouri 8,50 St. Louis, Missouri 6,49 St. Louis, Missouri 7,70 St. Louis Missour	1935	Memphis Tennessee	4.268	M. F. Dodd La	High C. Moore, Tenn.; J. Henry Burnett, Ga.	J. B. Weatherspoon, Kentucky
New Octona, Louisina 4,557 Ada R. Sampey, K.; Hight C. Moore, Tenn.; J. Henry Bunnet, Ga. State M. M. Hamilton, La. Hight C. Moore, Tenn.; J. Henry Bunnet, Ga. State M. M. Hamilton, La. Hight C. Moore, Tenn.; J. Henry Bunnet, N. C. Bunninghan, Alabama 5,849 4,919 M. W. Hamilton, La. Hight C. Moore, Tenn.; J. Henry Bunnet, N. C. Hight C. Moore, Tenn.; J. Henry Bunnet, N. C. Hight C. Moore, Tenn.; J. Henry Bunnet, N. C. Hight C. Moore, Tenn.; J. Henry Bunnet, N. C. Hight C. Moore, Tenn.; J. Henry Bunnet, N. C. Hight C. Moore, Tenn.; J. Henry Bunnet, N. C. Hight C. Moore, Tenn.; J. Henry Bunnet, N. C. Hight C. Moore, Tenn.; J. Henry Bunnet, N. C. J. Bent M. Nelf. Treas Hight C. Moore, Tenn.; J. Henry Bunnet, N. C. J. Henry Bunnet, N. C. J. Henry Bunnet, N. C. Louis Missouri S. S. J. Louis M. Stoom, G. S. J. Henry Bunnet, N. C. J. Henry Bunnet, N. C. Louis Missouri S. S. Louis, Missouri Coaga D. Newton, Googja Potert Routh, Tenn.; Joe W. Burton, Tenn. Sear Fancisco, California G. S. J. D. Grey, Louisian Potert Routh, Tenn.; Joe W. Burton, Tenn. Missouri, Tozas S. Louis, Missouri C. C. Warren, N. C. Missouri, Missouri C. C. Warren, N. C. Louis, Missouri C. S. Louis, Missouri S. S. Louis, Missouri C. C. Warren, N. C. Missouri, Louisian Borde, Folden S. Marrit, G. S. Joe W. Burton, Tenn. Missouri C. C. Warren, N. C. Missouri, Missouri C. C. Warren, N. C. Missouri, Missouri C. C. Warren, N. C. Missouri, Missouri C. S. Joe W. Burton, Tenn. Joe W. Burton, Tenn. Missouri C. C. Warren, N. C. Missouri, Missouri C. S. Joe W. Burton, Tenn. Joe W. Burton, Tenn. Missouri C. C. Warren, N. C. Missouri, Missouri C. S. Joe W. Burton, Tenn. Joe W. Burton, Tenn. Missouri C. S. Joe W. Burton, Tenn. Joe W. Burton, Tenn. Missouri C. S. Joe W. Burton, Tenn. Joe W. Burton, Tenn. Missouri C. S. Joe W. Burton, Tenn. Joe W. Burton, Tenn. Missouri C. S. Joe W. Burton, Tenn. Joe W. Burton, Tenn. Missouri C. S. Joe W. Burton, Tenn. Joe W. Burton, Tenn. Missouri D. Missouri C. S. Joe W. Burton, Tenn. Joe W. Burton, Tenn. Missouri D. Missouri C.	9161	St. Louis, Missouri	3,702	John R. Sampey, Ky.	Hight C. Moore, Tenn.; J. Henry Burnett, Ga.	John A. Huff, Louisiana
Referenced, Victorians 5,785 Age R. Sameyov, K.S. Hight C. Moore, Tenn. 1, Henry Bannett, Ga. E. R. Searbecough, Teass Hight C. Moore, Tenn. 1, Henry Bannett, N.C. Hight C. Moore Tenn. 1, Henry Bannett, N.C. Hight C. Moore Tenn. 1, Henry Bannett, N.C. Hight C. Moore, M.C. J. Henry Bannett, N.C. Hight C. Moore, M. Bannett, Tenn. 1, 1969. J. M. Starter, Oklahovan J. W. Starter, Oklahovan Jannet, M. Merritt, G. J. Joe W. Barton, Tenn. Minami Beach, Forded B. High, Ackness C. C. Warren, N.C. Hannes, W. Merritt, G. J. Joe W. Barton, Tenn. Minami Beach, Forded B. High, Ackness C. M. Merritt, G. J. Joe W. Barton, Tenn. J. Henry Bannett, M.C. J. Henry Bannett, Tenn. J. Henry Bannett, M.C. J. Henry Bannett, Tenn. J. Henry Bannett, M.C. J. Henry	1937	New Orleans, Louisiana	4,507	John R. Sampey, Ky.	Hight C. Moore, Tenn.; J. Henry Burnett, Ga.	Solon B. Cousins, Virginia
Oklabona Chy, Oklabona 4,598 L. R. Saenbecough, Texas Hight C. Moon; Tenn.; J. Heary Burnett, N.C. Brimmere, Mayinda 3,754 W. Hamilton, La. Hight C. Moon; Tenn.; J. Heary Burnett, N.C. Brimmere, Mayinda 3,754 W. Hamilton, La. Hight C. Moon; Tenn.; J. Heary Burnett, N.C. Brimmere, Mayinda 1,754 W. Hamilton, La. Hight C. Moon; Tenn.; J. Heary Burnett, N.C. Hight C. Moon; Tenn.; J. Heary Burnett, N.C. Brimmer, Michael Brinda 7,910 Park N. M. Hamilton, La. Hight C. Moon; Tenn.; J. Heary Burnett, N.C. Brimmer, Brinda 1,910 Park C. Moon; M.C.; J. Heary Burnett, N.C. Brimmer, Brinda 1,910 Park C. Moon; N.C.; J. Heary Burnett, N.C. Brimmer, Brinda 1,910 Park C. Moon; N.C.; J. Heary Burnett, N.C. Brimmer, Brinda 1,910 Park C. Moon; N.C.; J. Heary Burnett, N.C. Brinda 1,910 Park C. Moon; N.C.; J. Heary Burnett, N.C. Brinda 1,910 Park C. Moon; N.C.; J. Heary Burnett, N.C. Brinda 1,910 Park C. Moon; N.C.; J. Heary Burnett, N.C. Brinda 1,910 Park C. Moon; N.C.; J. Heary Burnett, N.C. Brinda 1,910 Park C. C. Warret, N.C. Brinda 1,910 Park C. C. Warret, N.C. Brinda 1,910 Park C. C. Warret, N.C. Brinda 1,910 Park C. Moon; N.C.; J. Heary Burnett, Ren. Brinda, Tenn. Brindan Beach, Florida 1,910 Park C. Moon; N.C. J. Heary Burnett, Tenn. Brindan Beach, Florida 1,910 Park C. C. Warret, N.C. Burnesse Potent Routh, Tenn.; Bow W. Burnot, Tenn. Britania Chy, Missouri 1,234 C. Warret, N.C. Burnesse Potent Routh, Tenn. Britania 1,134 Park C. Warret, N.C. Burnesse Potent Routh, Tenn. Britania 1,134 Park Brit	1938	Richmond, Virginia	5,785	John R. Sampey, Ky.	Hight C. Moore, Tenn.; J. Henry Burnett, Ga.	E. P. J. Garrott, Arkansas
Beliningham, Alabama 5,884 Burningham, Alabama 4,774 W. W. Hamilton, La. Hight C. Moone, Term.; J. Henry Burnett, N.C. Addust, Gorgga 4,774 W. W. Hamilton, La. Hight C. Moone, Term.; J. Henry Burnett, N.C. Hight C. Moone, Term.; J. Henry Burnett, N.C. Hight C. Moone, N.C.; J. Henry Burnett, N.C. Mann, Florida Louis D. Newton, Georgia San Franzisco, California San Louis, Missouri C. Warner, N.C. J. D. Grey, Louisiense Porter Routh, Term.; Joe W. Burnon, Term. Potent Routh, Term.; Joe W. Burnon, Term. Potent Routh, Term.; Joe W. Burnon, Term. Louis-Dile, Kennedy L. W. Storer, Okishorona J. D. Grey, Louisiense Potent Routh, Term.; Joe W. Burnon, Term. Louis-Dile, Kennedy L. W. Storer, Okishorona J. D. Grey, Louisiense Potent Routh, Term.; Joe W. Burnon, Term. Louis-Dile, Kennedy L. W. Storer, Okishorona J. Mann, Beach, Florida J. J. Storey, Ackamasa Louis-Dile, Kennedy San Louis, Missouri San Louis, Missour	1939	Oklahoma City, Oklahoma	4,598	L. R. Scarborough, Texas	Hight C. Moore, Tenn.; J. Henry Burnett, N.C.	Perry F. Webb, Texas
Sua Autonoic, Texas 4,774 Allanes, Goorga St. Louis, Missouri Chicago, Illinois Allanes, Goorga Allanes, Goorga St. Louis, Missouri Chicago, Illinois Allanes, Goorga A	1940	Baltimore, Maryland	3,776	L. R. Scarborough, Texas	Hight C. Moore, Tenn.; J. Henry Burnett, N.C.	W. R. White, Oklahoma
Adtaest Georgia 4,391 Par M. Nell' Teaas Adtaest Georgia Addition. La Hight C. Moore, No. 2, 1 Hearty Burnett, No. 2, 1 Hearty Burnett, No. 2, 1 Hearty Burnett, No. 2, Louis Missouri 8,384 Louis D. Newton, Georgia Porter Routh, Tena; Joe W. Burnot, Tean. Memphis, Tenassee 8,384 Louis D. Newton, Georgia Porter Routh, Tena; Joe W. Burnot, Tean. 2, 1, Gold-Louis C. Lee, Tenassee Porter Routh, Tena; Joe W. Burnot, Tean. 3, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,	1941	Birmingham, Alabama	5,884	W. W. Hamilton, La.	Hight C. Moore, Tenn.; J. Henry Burnett, N.C.	J. Clyde Turner, North Carolina
Milmit, Florida St. Louis, Missouri St. Louis, Mi	1942	San Antonio, Texas	4,774	W. W. Hamilton, La.	Hight C. Moore, Tenn.; J. Henry Burnett, N.C.	Ellis A. Fuller, Georgia
St. Louis, Missouri 8,308 Louie D. Newton, Georgia Porter Routh, Tenn.; Jow W. Burton, Tenn. O'Calabenna 8,308 Louie D. Newton, Georgia Porter Routh, Tenn.; Jow W. Burton, Tenn. O'Calabenna Cry. O'clabenna 6,499 Robert G. Lee, Tennessee Porter Routh, Tenn.; Jow W. Burton, Tenn. O'Calabenna Cry. O'clabenna 6,499 Robert G. Lee, Tennessee Porter Routh, Tenn.; Jow W. Burton, Tenn. O'clabenna Cry. O'clabenna 1,2976 Robert G. Lee, Tennessee Porter Routh, Tenn.; Jow W. Burton, Tenn. O'clabenna Cry. O'clabenna 1,2970 Robert G. Lee, Tennessee Porter Routh, Tenn.; Jow W. Burton, Tenn. O'clabenna 1,2970 Louisiana Porter Routh, Tenn.; Jow W. Burton, Tenn. O'clabenna 1,2970 Louisiana Porter Routh, Tenn.; Jow W. Burton, Tenn. O'clase, Missouri 1,2970 Louisiana Porter Routh, Tenn.; Jow W. Burton, Tenn. Louisville, Kerntucky 1,2256 Brooks Hays, Adamsas Amnes W. Merrit, Ga.; Jow W. Burton, Tenn. Louisville, Kerntucky 1,2256 Brooks Hays, Adamsas Manes W. Merrit, Ga.; Jow W. Burton, Tenn. St. Louis, Missouri 1,340 Route, Willian, Tennes W. Merrit, Ga.; Jow W. Burton, Tenn. Atlantic Cry. New Aersey, Polland, Tennessee Junnes W. Merrit, Ga.; Jow W. Burton, Tenn. Deliver, Colabenna 1,396 Herschell H. Hobbs, O'klabonna James W. Merrit, Ga.; Jow W. Burton, Tenn. Miami Beach, Florida 1,396 Herschell H. Hobbs, O'klabonna James W. Merrit, Ga.; Jow W. Burton, Tenn. Miami Beach, Florida 1,396 Herschell H. Hobbs, O'klabonna James W. Merrit, Ga.; Jow W. Burton, Tenn. Miami Beach, Florida 1,396 Herschell H. Hobbs, O'klabonna James W. Merrit, Ga.; Jow W. Burton, Tenn. Miami Beach, Florida 1,396 Herschell H. Hobbs, O'klabonna James W. Merrit, Ga.; Jow W. Burton, Tenn. Miami Beach, Florida 1,396 H. Franklin Peachall, Tenn Clifton J. Aller, Tenn.; W. Feed Kendall, Tenn. Clifton J. Aller, Tenn.; W. Feed Kendall, Tenn. Portland, Oregon 1,399 Owen Cooper, Mississippi Clifton J. Aller, Tenn.; W. Feed Kendall, Tenn. Dullss, Tennes H. Ford Kendall, Tenn. O'clifton J. Aller, M. C. Feed Kendall, Tenn. Clifton J. Aller, M. Work Rendall, Tenn. Norfall, Vor	1944	Atlanta, Georgia	4,301	Pat M. Neff, Texas	Hight C. Moore, N.C.; J. Henry Burnett, N.C.	John H. Buchanan, Alabama
St. Louis, Missouri 8,348 Louis D. Newlon, Georgia Penter Routh, Tenn.; Joe W. Burkon, Tenn. Memphis, Tennessee 8,843 Louis D. Newlon, Georgia Penter Routh, Tenn.; Joe W. Burkon, Tenn. Colciabenna Chy, Oklabenna Louis Missouri 10,960 J. D. Grey, Louisianna Goorge B. Fares, Dec., Jee W. Burton, Tenn. Decker Routh, Tenn.; Joe W. Burton, Tenn. Joe W. Burton, Te	1946	Miami, Florida	7,973	Pat M. Neff, Texas	Hight C. Moore, N.C., J. Henry Burnett, N.C.	J. W. Storer, Oklahoma
Memphity, Teanessee 8,843 Louie D. Newton, Georgia Poeter Routh, Tean., Joe W. Burton, Tean. Chisago, Illinois San Francisco, California 6,493 Robert G. Lee, Tennessee Poeter Routh, Tean., Joe W. Burton, Tean. Mismi, Florida 10,960 J. D. Grey, Louisians George B. Fraser, D.C.; Joe W. Burton, Tean. Alismi, Florida 10,962 J. W. Storet, Odshorna George B. Fraser, D.C.; Joe W. Burton, Tean. Chicago, Illinois S. L. Cuix, Missouri 12,234 C. C. Warren, N.C. James W. Merrit, Ga.; Joe W. Burton, Tean. Chicago, Illinois S. Louis, Missouri 12,234 C. C. Warren, N.C. James W. Merrit, Ga.; Joe W. Burton, Tean. Chicago, Illinois S. Louis, Missouri 12,234 C. C. Warren, N.C. James W. Merrit, Ga.; Joe W. Burton, Tean. Louisville, Kennocky 12,236 Brooks Hays, Adamsas Johnes W. Merrit, Ga.; Joe W. Burton, Tean. S. Louis, Missouri 13,406 Brooks Hays, Adamsas Johnes W. Merrit, Ga.; Joe W. Burton, Tean. S. Louis, Missouri 13,406 Herszhell H. Hobbs, Oddaboma James W. Merrit, Ga.; Joe W. Burton, Tean. S. Louis, Missouri 13,406 Herszhell H. Hobbs, Oddaboma James W. Merrit, Ga.; Joe W. Burton, Tean. Allantic City, New Jersey 13,406 Herszhell H. Hobbs, Oddaboma James W. Merrit, Ga.; Joe W. Burton, Tean. Dersots, Michigan 13,407 Herszhell H. Hobbs, Oddaboma James W. Merrit, Ga.; Joe W. Burton, Tean. Mismi Beack, Florida 13,406 Herszhell H. Hobbs, Oddaboma James W. Merrit, Ga.; Joe W. Burton, Tean. Allantic City, New Jersey 13,406 Herszhell H. Hobbs, Oddaboma James W. Merrit, Ga.; Joe W. Burton, Tean. Mismi Beack, Florida 13,406 Herszhell H. Hobbs, Oddaboma James W. Merrit, Ga.; Joe W. Burton, Tean. Mismi Beack, Florida 13,406 H. Hobbs, Oddaboma James W. Merrit, Ga.; Joe W. Burton, Tean. Mismi Beack, Florida 14,794 H. Franklin Paschall, Tean Clifton J. Allen, Tean.; W. Fred Kendall, Tean. Dersots, Michigan 14,794 H. Franklin Paschall, Tean Clifton J. Allen, Tean.; W. Fred Kendall, Tean. Mismi Beack, Florida 14,794 H. Franklin Paschall, Tean Clifton J. Allen, Tean.; W. Fred Kendall, Tean. Mismi Beack, Florida 18,791 Groven Cooper, Mississipp	1947	St. Louis, Missouri	8,508	Louie D. Newton, Georgia	Porter Routh, Tenn.; Joe W. Burton, Tenn.	W. A. Criswell, Texas
Chicago, Dillinois 8,151 Robert G. Lee, Tennessee Porter Routh, Tenn., Joe W. Burton, Tenn. G. Griego, Illinois 8,151 Robert G. Lee, Tennessee Porter Routh, Tenn., Joe W. Burton, Tenn. G. Griego, Illinois 10,960 J. D. Grey, Louisians Porter Routh, Tenn., Joe W. Burton, Tenn. G. Groege B. Fraser, D.C.; Joe W. Burton, Tenn. G. Groege B. Fraser, D.C.; Joe W. Burton, Tenn. G. Groege B. Fraser, D.C.; Joe W. Burton, Tenn. Graines C. C. Warren, N.C. Grames W. Merrit, Ga.; Joe W. Burton, Tenn. Graines, G. Griffornia G. G. C. Warren, N.C. Grames W. Merrit, Ga.; Joe W. Burton, Tenn. Granisto, Childrenia G. G. C. Warren, N.C. Grames W. Merrit, Ga.; Joe W. Burton, Tenn. Granisto, Childrenia G. G. G. Warren, N.C. Grames W. Merrit, Ga.; Joe W. Burton, Tenn. St. Louis, Missouri 13,512 Ransey Pollard, Tennessee James W. Merrit, Ga.; Joe W. Burton, Tenn. Granisto, Childrenia G. Griffornia G. Griffo	1948	Memphis, Tennessee	8,843	Louie D. Newton, Georgia	Porter Routh, Tenn.; Joe W. Burton, Tenn.	W. R. Pettigrew, Kentucky
San Francisco, California 6,493 Robert G. Lee, Tennessee Porter Routh, Tenn.; Joe W. Burton, Tenn. 6,493 Robert G. Lee, Tennessee Porter Routh, Tenn.; Joe W. Burton, Tenn. 10,960 J. D. Grey, Louisians Googge B. Fraser, D.C.; Joe W. Burton, Tenn. 10,962 J. W. Storer, Okalhoma James W. Merrit, Ga; Joe W. Burton, Tenn. 10,962 J. W. Storer, Okalhoma James W. Merrit, Ga; Joe W. Burton, Tenn. 10,837 C. C. Warren, N.C. James W. Merrit, Ga; Joe W. Burton, Tenn. 10,837 C. C. Warren, N.C. James W. Merrit, Ga; Joe W. Burton, Tenn. 10,837 Brooks Hays, Arkansas James W. Merrit, Ga; Joe W. Burton, Tenn. 11,962 Brooks Hays, Arkansas James W. Merrit, Ga; Joe W. Burton, Tenn. San Francisco, California 11,140 Ranascy Pollard, Tennessee James W. Merrit, Ga; Joe W. Burton, Tenn. San Francisco, California 11,140 Ranascy Pollard, Tennessee James W. Merrit, Ga; Joe W. Burton, Tenn. San Francisco, California 11,140 Ranascy Pollard, Tennessee James W. Merrit, Ga; Joe W. Burton, Tenn. Atlantic Cry, New Jersey 11,140 Ranascy Pollard, Tennessee James W. Merrit, Ga; Joe W. Burton, Tenn. Atlantic Cry, M. Wassouri 12,371 Herschell H. Hobbs, Oklaboma James W. Merrit, Ga; Joe W. Burton, Tenn. M. Wayne Dehoney, Tennessee Cithon J. Allen, Tenn.; W. Fred Kendall, Tenn. Denver, Colerado 11,141 W. Wayne Dehoney, Tennessee Cithon J. Allen, Tenn; W. Fred Kendall, Tenn. Denver, Colerado 11,141 Coven White Packall, Tenn. Cithon J. Allen, Tenn; W. Fred Kendall, Tenn. Pertland, Oregon 11,141 Coven Cooper, Mississippi Cithon J. Allen, Tenn; W. Fred Kendall, Tenn. Dellas, Tenas M. State Burton, Tenas Cithon J. Allen, N.C.; Fred Kendall, Tenn. Dellas, Tenas M. Fred Kendall, Tenn. Cithon J. Allen, N.C.; Fred Kendall, Tenn. Meride, M. Tennish, Tennish Coven Cooper, Mississippi Cithon J. Allen, N.C.; Fred Kendall, Tenn. Meride, M. Tennish Fondall, Tenn. Cithon J. Allen, N.C.; Fred Kendall, Tenn. Meride, M. Tennish M. Mayner, Tenas Cithon J. Allen, N.C.; Fred Kendall, Tenn. Meride, M. Mayner, Tenas Cithon J. Allen, N.C.; Fred Kendall, Tenn. Meride, M. M. M. M.	1949	Oklahoma City, Oklahoma	66'6	Robert G. Lee, Tennessee	Porter Routh, Tenn.; Joe W. Burton, Tenn.	. Norman W. Cox, Mississippi
San Francisco, California 6,493 Robert G Lee, Tennessee Porter Routh, Tenn., Joe W. Burton, Tenn. 10,962 J. D. Grey, Louisians Goroge B. Fasser, D.C., Joe W. Burton, Tenn. 10,962 J. W. Storer, Okishoma James W. Burton, Tenn. 10,962 J. W. Storer, Okishoma James W. Merrit, Ga.; Joe W. Burton, Tenn. 10,962 J. W. Storer, Okishoma James W. Merrit, Ga.; Joe W. Burton, Tenn. 10,963 J. W. Storer, Okishoma James W. Merrit, Ga.; Joe W. Burton, Tenn. 10,963 Brooks Bury, Arkanasa James W. Merrit, Ga.; Joe W. Burton, Tenn. 10,963 Brooks Bury, Arkanasa James W. Merrit, Ga.; Joe W. Burton, Tenn. 11,367 Ramsey Pollard, Tennessee James W. Merrit, Ga.; Joe W. Burton, Tenn. 11,367 Ramsey Pollard, Tennessee James W. Merrit, Ga.; Joe W. Burton, Tenn. 11,367 Ramsey Pollard, Tennessee James W. Merrit, Ga.; Joe W. Burton, Tenn. 11,367 Ramsey Pollard, Tennessee James W. Merrit, Ga.; Joe W. Burton, Tenn. 11,367 Ramsey Pollard, Tennessee James W. Merrit, Ga.; Joe W. Burton, Tenn. 11,367 Ramsey Pollard, Tennessee James W. Merrit, Ga.; Joe W. Burton, Tenn. 11,367 Ramsey Pollard, Tennessee James W. Merrit, Ga.; Joe W. Burton, Tenn. 11,371 Reschell H. Hobbs, Oklaboma James W. Merrit, Ga.; Joe W. Burton, Tenn. 11,371 Reschell H. Hobbs, Oklaboma James W. Merrit, Ga.; Joe W. Burton, Tenn. 11,371 Reschell H. Hobbs, Oklaboma James W. Merrit, Ga.; Joe W. Burton, Tenn. 11,371 Reschell H. Hobbs, Oklaboma James W. Merrit, Ga.; Joe W. Burton, Tenn. 11,371 Reschell H. Tennklim Packall, Tenn. 11,371 Reschell Tennessee Ciribon J. Aller, Tenn.; W. Fred Kendall, Tenn. 11,371 Carl E. Bates, N. C. Griebell, Tennessee Ciribon J. Aller, Tenn.; W. Fred Kendall, Tenn. 11,371 Carl E. Bates, N. C. Griebell, Tennessee Ciribon J. Aller, Tenn.; W. Fred Kendall, Tenn. 11,371 Carl E. Bates, N. C. Griebell, Tennessee Ciribon J. Aller, Tenn.; W. Fred Kendall, Tenn. 11,371 Carl E. Bates, N. C. Griebell, Tennessee Ciribon J. Aller, Tenn.; W. Fred Kendall, Tenn. 11,371 Carl E. Bates, N. C.	1950	Chicago, Illinois	8,151	Robert G. Lee, Tennessee	Porter Routh, Tenn.; Joe W. Burton, Tenn.	R. C. Campbell, North Carolina
Mismi, Florida 10,960 J. D. Grey, Louisians Porter Routh, Tenn. Joe W. Burton, Tenn. St. Louis, Missouri 12,975 J. W. Storer, Odshorna Joe W. Burton, Tenn. St. Louis, Missouri 12,245 C. C. Warren, N.C. James W. Merrit, Ga.; Joe W. Burton, Tenn. Chicago, Illinois 9,109 C. C. Warren, N.C. James W. Merrit, Ga.; Joe W. Burton, Tenn. Chicago, Illinois 12,245 C. C. Warren, N.C. James W. Merrit, Ga.; Joe W. Burton, Tenn. Chicago, Illinois 12,256 Brooks Hay, Arkansas James W. Merrit, Ga.; Joe W. Burton, Tenn. Louisville, Kentucky 12,256 Brooks Hay, Arkansas James W. Merrit, Ga.; Joe W. Burton, Tenn. San Francisco, California 9,396 Brooks Hay, Arkansas James W. Merrit, Ga.; Joe W. Burton, Tenn. San Francisco, California 9,396 Brexchel H. Hobbs, Oklaboma James W. Merrit, Ga.; Joe W. Burton, Tenn. Admin Bacab, Florida 13,412 Rowen White; Texas Joe W. Burton, Tenn. Deroxi, Michigan 10,414 W. Wayape Dehoney, Tennessee Joe W. Burton, Tenn. Deroxi, Michigan 16,414 W. Wayape Dehoney, Tennessee Joe W. Burton, Tenn. </td <td>1951</td> <td>San Francisco, California</td> <td>6,493</td> <td>Robert G. Lee, Tennessee</td> <td>Porter Routh, Tenn.; Joe W. Burton, Tenn.</td> <td>C. Roy Angell, Florida</td>	1951	San Francisco, California	6,493	Robert G. Lee, Tennessee	Porter Routh, Tenn.; Joe W. Burton, Tenn.	C. Roy Angell, Florida
Houston, Texas St. Louis, Missouri 10.962 J. W. Storer, Odsishoras Mismi, Florida Mismi, Florida Mismi, Florida Louis-dissouri 10.962 J. W. Storer, Odsishoras Mismi, Florida Mismi, Florida Mismi, Florida Louis-dissouri 10.962 J. W. Storer, Odsishoras J. W. Storer, Odsishoras J. W. Storer, Odsishoras J. M. Storer, Odsishoras J. J. M. Storer, Odsishoras Mismi Beach, Florida J. J. M. Storer, Odsishoras J. J. M. Wayne Dehonory, Tennessee J. J. M. A. Criswell, Tern Clifton J. Aller, Tenn; W. Fred Kendall, Tern Clifton J. Aller, Tenn; W. Fred Kendall, Tern Mismi Beach, Florida J. J. M. A. Criswell, Tenn Clifton J. Aller, Tenn; W. Fred Kendall, Tenn Mismi Beach, Florida J. J. M. A. Criswell, Tenna Clifton J. Aller, Tenn; W. Fred Kendall, Tenn Clifton J. Aller, Tenn; W. Fred Kendall, Tenn Mismi Beach, Florida Mismi Beach, Florida Mismi Beach, Florida J. J. Mary Weber, Texas Clifton J. Aller, Tenn; W. Fred Kendall, Tenn Clifton J. Aller, Tenn; W. Fred Kendall, Tenn Mismi Beach, Florida Mismi Beach, Florida J. J. Mary Weber, Texas Clifton J. Aller, Tenn; W. Fred Kendall, Tenn Clifton J. Aller, Tenn; W. Fred Kendall, Tenn Mismi Beach, Florida J. J. Mary Weber, Texas Clifton J. Aller, Tenn; W. Pred Kendall, Ten	1952	Miami, Florida	096'01	J. D. Grey, Louisians	Porter Routh, Tenn.; Joe W. Burton, Tenn.	Ramsey Pollard, Tennessee
St. Louis, Missouri 10,962 J. W. Storer, Oklahoma James W. Burtin, Cas.; Joe W. Burton, Tenn Ransas City, Missouri 10,892 J. W. Storer, Oklahoma James W. Merrit, Gas.; Joe W. Burton, Tenn Jesse, Brooke Hays, Arkansas James W. Merrit, Gas.; Joe W. Burton, Tenn Houston, Texas City, Missouri 11,395 Brooke Hays, Arkansas James W. Merrit, Gas.; Joe W. Burton, Tenn Mismi Beach, Florida 13,512 Banesey Polland, Tennessee James W. Merrit, Gas.; Joe W. Burton, Tenn Atlantic City, New Jersey 11,371 Herschell H. Hobbs, Oklahoma James W. Merrit, Gas.; Joe W. Burton, Tenn Atlantic City, New Jersey 11,371 Herschell H. Hobbs, Oklahoma James W. Merrit, Gas.; Joe W. Burton, Tenn Atlantic City, New Jersey 11,371 Herschell H. Hobbs, Oklahoma James W. Merrit, Gas.; Joe W. Burton, Tenn Atlantic City, New Jersey 11,371 Herschell H. Hobbs, Oklahoma James W. Merrit, Gas.; Joe W. Burton, Tenn Denot, Mitania Beach, Florida 14,794 H. Franklin Peachall, Tenn Cithon J. Allen, Tenn; W. Fred Kendall, Tenn Derott, Michigan 15,673 W. A. Criswell, Tena Cithon J. Allen, Tenn; W. Fred Kendall, Tenn Derott, Michigan 15,673 W. A. Criswell, Tena Cithon J. Allen, Tenn; W. Fred Kendall, Tenn Pental Derott, Mississippi Cithon J. Allen, Tenn; W. Fred Kendall, Tenn Pental Derott, Mississippi Cithon J. Allen, Tenn; W. Fred Kendall, Tenn Derott, Mississippi Cithon J. Allen, Tenn; W. Fred Kendall, Tenn Derott, Mississippi Cithon J. Allen, Tenn; W. Fred Kendall, Tenn Mississippi Cithon J. Allen, Tenn; W. Fred Kendall, Tenn Mississippi Cithon J. Allen, Tenn; W. Fred Kendall, Tenn Mississippi Cithon J. Allen, Mississippi Cithon J. All	1953	Houston, Texas	12,976	J. D. Grey, Louisiana	George B. Fraser, D.C.; Joe W. Burton, Tenn.	J. H. Landes, Texas
Missan, Florida 19,837 J. W. Storet, Oddshona James W. Merrit, Ga.; Joe W. Burton, Tenn Chicago, Illinois 9,109 C. C. Warren, N.C. James W. Merrit, Ga.; Joe W. Burton, Tenn Houston, Toxas 11,266 Brooks Hays, Arkanasa James W. Merrit, Ga.; Joe W. Burton, Tenn Houston, Toxas 12,326 Brooks Hays, Arkanasa James W. Merrit, Ga.; Joe W. Burton, Tenn Misman Beach, Florida 13,615 Ramsey Polland, Tannessee James W. Merrit, Ga.; Joe W. Burton, Tenn San Francisco, California 9,396 Herschel H. Hobbs, Oklaboma James W. Merrit, Ga.; Joe W. Burton, Tenn Adamic City, Missouri 12,971 Herschel H. Hobbs, Oklaboma James W. Merrit, Ga.; Joe W. Burton, Tenn Destoit, Michigan 10,414 W. Wayne Debnory, Tennessee James W. Merrit, Ga.; Joe W. Burton, Tenn Destoit, Michigan 10,414 W. Wayne Debnory, Tennessee Cifton J. Aller, Tenn; W. Fred Kendall, Tenn Destoit, Michigan 10,414 W. Wayne Debnory, Tennessee Cifton J. Aller, Tenn; W. Fred Kendall, Tenn Destoit, Michigan 16,414 W. Wayne Debnory, Tennessee Cifton J. Aller, Tenn; W. Fred Kendall, Tenn S. Louis, Missouri <t< td=""><td>1954</td><td>St. Louis, Missouri</td><td>10,962</td><td>J. W. Storer, Oklahoma</td><td>Joe W. Burton, Tenn.</td><td>Slater A. Murphy, Tennessee</td></t<>	1954	St. Louis, Missouri	10,962	J. W. Storer, Oklahoma	Joe W. Burton, Tenn.	Slater A. Murphy, Tennessee
Kansas City, Missouri 12,254 C. C. Warrea, N.C. James W. Merrit, Ga.; Joe W. Burton, Tenn. Chosson, Thors 1,966 Brooks Hay, Arkansas James W. Merrit, Ga.; Joe W. Burton, Tenn. Houston, Teas 1,236 Brooks Hay, Arkansas James W. Merrit, Ga.; Joe W. Burton, Tenn. Louisville, Kentucky 1,236 Brooks Hay, Arkansas James W. Merrit, Ga.; Joe W. Burton, Tenn. St. Louis, Missouri 1,140 Rannesy Pollard, Tennessee James W. Merrit, Ga.; Joe W. Burton, Tenn. Sn. Francisco, California 9,396 Herschel H. Hobbs, Oklaboma James W. Merrit, Ga.; Joe W. Burton, Tenn. Adminic City, Missouri 1,271 Row Wayne Deboney, Tennessee James W. Merrit, Ga.; Joe W. Burton, Tenn. Derout, Michigan 10,414 W. Wayne Deboney, Tennessee Joe W. Burton, Tenn. Derout, Michigan 10,414 W. Wayne Deboney, Tennessee Joe W. Burton, Tenn. Derout, Michigan 10,414 W. Wayne Deboney, Tennessee Joe W. Burton, Tenn. Derout, Michigan 10,414 W. Wayne Deboney, Tennessee Joe W. Burton, Tenn. Houston, Texas 1,573 W. A. Crievell, Tenn Crifton J. Allier, Tenn.; W. F	1955	Mismi, Florida	10,837	J. W. Storer, Oklahoma	James W. Merritt, Ga.; Joe W. Burton, Term	Monroe F. Swilley, Georgia
Chicago, Illinois 9,109 C. C. Warrea, N.C., James W. Merrit, Ga.; Joe W. Burton, Tenn. Housioni, Texas Louis-Misouri S. Louis, Misouri S. Louis, Misouri S. Louis, Misouri Mismi Beach, Florida J. J. Banesey Pollard, Teanessee James W. Merrit, Ga.; Joe W. Burton, Tenn. S. Louis, Misouri J. J. Banesey Pollard, Teanessee James W. Merrit, Ga.; Joe W. Burton, Tenn. S. Louis, Misouri J. J. Berschel H. Hobbs, Oklaboma Mismi Beach, Florida J. J. Berschel H. Hobbs, Oklaboma James W. Merrit, Ga.; Joe W. Burton, Tenn. Denost, Michigan J. J. J. Wayne Debnory, Tennessee Joe W. Burton, Tenn. Mismi Beach, Florida J. J. W. Wayne Debnory, Tennessee Joe W. Burton, Tenn. Mismi Beach, Florida J. J. W. Wayne Debnory, Tennessee Joe W. Burton, Tenn. Mismi Beach, Florida J. J. W. Wayne Debnory, Tennessee Joe W. Burton, Tenn. Mismi Beach, Florida J. J	1956	Kansas City, Missouri	12,254	C. C. Warren, N.C.	James W. Merritt, Ga.; Joe W. Burton, Tenn	Harry P. Stagg, New Mexico
Houstion, Texas Louis, Miscouri Louis, Miscouri St. Louis, Miscouri Louis, Mis	1957	Chicago, Illinois	601'6	C. C. Warren, N.C.	James W. Merritt, Ga.; Joe W. Burton, Tenn.	Herschel H. Hobbs, Oklahoma
Louisville, Kentucky 12,335 Brooke Hays, Arkansas James W. Merrik, Ga.; Joe W. Burton, Tenn. St., Louis, Miscouri 13,612 Raansey Polland, Tennessee James W. Merrik, Ga.; Joe W. Burton, Tenn. San Francisco, California 9,396 Herschel H. Hobbs, Oklaboma James W. Merrik, Ga.; Joe W. Burton, Tenn. Atlantic City, New Jorsey 13,396 K. Owen White, Texas James W. Merrik, Ga.; Joe W. Burton, Tenn. Atlantic City, New Jorsey 13,396 K. Owen White, Texas James W. Merrik, Ga.; Joe W. Burton, Tenn. Denost, Michigan 10,414 W. Wayne Dehoney, Tennessee Orithon J. Allen, Tenn.; W. Fred Kendall, Tenn. Minni Beach, Florida 14,794 H. Franklin Peachall, Tenn Cithon J. Allen, Tenn.; W. Fred Kendall, Tenn. New Orleans, Louisians 16,678 W. A. Criswell, Tenn Cithon J. Allen, Tenn.; W. Fred Kendall, Tenn. St. Louis, Missouri 13,373 Carl E. Bates, N.C. Cithon J. Allen, Tenn.; W. Fred Kendall, Tenn. Purladelphia, Pennsybania 13,473 Carl E. Bates, N.C. Cithon J. Allen, Tenn.; W. Fred Kendall, Tenn. Purladelphia, Pennsybania 13,473 Carl E. Bates, N.C. Cithon J. Allen, Tenn.; W. Fred Kendall, Tenn. Purladelphia, Pennsybania 13,473 Carl E. Bates, N.C. Cithon J. Allen, Tenn.; W. Fred Kendall, Tenn. Purladelphia, Pennsybania 18,471 Owen Cooper, Mississippi Cithon J. Allen, Tenn.; W. Fred Kendall, Tenn. Minni Beach, Florida 16,421 Janoy Weber, Texas Cithon J. Allen, N.C.; Fred Kendall, Tenn. Morfell K. Fred Kendall, Tenn. Cithon J. Allen, N.C.; Fred Kendall, Tenn. Morfell K. Fred Kendall, Tenn. Minni Beach, Florida 18,677 Lexas Cithon J. Allen, N.C.; Fred Kendall, Tenn. Morfell K. Fred Kendal	1958	Houston, Texas	11,966	Brooks Hays, Arkansas	James W. Merritt, Ga.; Joe W. Burton, Tenn.	Robert E. Naylor, Texas
Mismi Beach, Florida 13,612 Ransesy Polland, Tennessee James W. Merrit, Ga.; Joe W. Burton, Tenn. St., Louis, Missouri 13,492 Ransesy Polland, Tennessee James W. Merrit, Ga.; Joe W. Burton, Tenn. Ranses Chy, Missouri 13,495 Herschel H. Hobbs, Oklahoma James W. Merrit, Ga.; Joe W. Burton, Tenn. Admini City, New Jersey 13,136 K. Owen White, Texas James W. Merrit, Ga.; Joe W. Burton, Tenn. Descot, Michigan 10,414 W. Wayne Dehoney, Tennessee Clifton J. Allen, Tenn.; W. Fred Kendall, Tenn. Houston, Texas Joe W. Burton, Tenn. W. Fred Kendall, Tenn. Clifton J. Allen, Tenn.; W. Fred Kendall, Tenn. Derver, Colorado 13,692 W. A. Criswell, Texas Clifton J. Allen, Tenn.; W. Fred Kendall, Tenn. St. Louis, Missouri 13,435 Carl E. Bates, N.C. Clifton J. Allen, Tenn.; W. Fred Kendall, Tenn. Pentlandelphia, Pennsylvania 13,435 Carl E. Bates, N.C. Clifton J. Allen, Tenn.; W. Fred Kendall, Tenn. Pentland, Oregon 8,877 Owen Cooper, Mississippi Clifton J. Allen, Tenn.; W. Fred Kendall, Tenn. Pentland, Oregon 8,877 Owen Cooper, Mississippi Clifton J. Allen, Tenn.; W. Fred Kendall, Tenn. Dallas, Texas Missis Janoy Weber, Texas Clifton J. Allen, N.C.; Fred Kendall, Tenn. Mississippi Clifton J. Allen, N.C.; Fred	1959	Louisville, Kentucky	12,326	Brooks Hays, Arkansas	James W. Merritt, Ga.; Joe W. Burton, Tenn.	R. Paul Caudill, Tennessee
St. Louis, Missouri 11,140, Ranacey Pollard, Tentessee James W. Merriti, Ga.; Joe W. Burton, Tenn. Arlantic City, Missouri 12,71 Herschel H. Hobbs, Oklaboma James W. Merriti, Ga.; Joe W. Burton, Tenn. Atlantic City, Missouri 12,71 Herschel H. Hobbs, Oklaboma James W. Merriti, Ga.; Joe W. Burton, Tenn. Dallas, Teass 16,033 W. Whyse Debtoney, Tennessee Citton J. Allen, Tenn. W. Fred Kendall, Tenn. Denot, Minni Bacch, Florida H. Franklin Pacchall, Tenn. Citton J. Allen, Tenn; W. Fred Kendall, Tenn. New Orleans, Louisana 16,673 W. A. Criswell, Tens Citton J. Allen, Tenn; W. Fred Kendall, Tenn. Denver, Colorado 13,692 W. A. Criswell, Tens Citton J. Allen, Tenn; W. Fred Kendall, Tenn. Philadelphia, Pennsybania 13,135 Carl E Bates, N.C. Citton J. Allen, Tenn; W. Fred Kendall, Tenn. Philadelphia, Pennsybania 13,135 Carl E Bates, N.C. Citton J. Allen, Tenn; W. Fred Kendall, Tenn. Pentland, Oregon 13,042 Went Cooper, Mississippi Citton J. Allen, Tenn; W. Fred Kendall, Tenn. Dallas, Texas Missis Bacch, Fordia 14,794 H. Satoy Weber, Texas Citton J. Allen, Tenn; W. Fred Kendall, Tenn. Pentland, Oregon, Mississippi Citton J. Allen, Tenn; W. Fred Kendall, Tenn. Dallas, Texas Roinia Bacch, Fordia 14,794 Mercy Research Texas Citton J. Allen, N.C.; Fred Kendall, Tenn. Merch M	1960	Miami Beach, Florida	13,612	Ramsey Pollard, Tennessee	James W. Merritt, Ga.; Joe W. Burton, Tenn.	Ralph A. Herring, North Carolina
San Francisco, California 9,396 Herschel H. Hobbs, Oklaboma James W. Merritt, Ga.; Joe W. Burton, Tenn. Atlantic City, New Jersey 13,35 K. Owen White, Texas James W. Merritt, Ga.; Joe W. Burton, Tenn. Atlantic City, New Jersey 13,35 K. Owen White, Texas James W. Merritt, Ga.; Joe W. Burton, Tenn. Delino, Tenas Joe W. Burton, Tenas Joe W. Pred Kendall, Tenas Joe W. Orleans, Louisiana 15,673 W. A. Criswell, Tena Citibon J. Allen, Tenn; W. Fred Kendall, Tena Joe W. A. Criswell, Tenas Joe W. M. Criswell, Tenas Joridan John, John J. Allen, Tenn; W. Fred Kendall, Tenas Joridan John, Penas Joe W. Burton, Tenas Joe W. A. Criswell, Tenas Joridan John, John J. Allen, Tenn; W. Fred Kendall, Tenas Joridan John, Penas Joe Barton, N.C. Citibon J. Allen, Tenn, W. Fred Kendall, Tenas Julion J. Allen, Joe Penas Joe Barton, M. C. Fred Kendall, Tenas Julion J. Allen, N.C.; Fred Kendall, Tenas Julion J.	1961	St. Louis, Missouri	11,140	Ramsey Pollard, Tennessee	James W. Merritt, Ga.; Joe W. Burton, Tenn.	A. B. Van Arsdale, Alabama
Kaasas City, Missouri 12,971 Herschel H. Hobbs, Oklaboma James W. Merriti, Ga.; Dew W. Burton, Tenn. Adminic City, New Jersey 15,158 K. Cowes White, Texass James W. Merriti, Ga.; Dew W. Burton, Tenn. Dersout, Michigan 16,414 W. Wayne Dehoney, Tennessee Joe W. Burton, Tenn.; W. Fred Kendall, Tenn. Minni Beach, Florida 14,794 H. Franklin Paschall, Tenn Clifton J. Allen, Tenn; W. Fred Kendall, Tenn. Houston, Texas Derver, Colorado 13,692 W. A. Criswell, Texas Clifton J. Allen, Tenn; W. Fred Kendall, Tenn. St. Louis, Missouri 13,736 Carl E. Bates, N.C. Clifton J. Allen, Tenn; W. Fred Kendall, Tenn. Pentand, Oregon 8,771 Owen Cooper, Mississippi Clifton J. Allen, Tenn; W. Fred Kendall, Tenn. Pulladelphia, Pennsylvania 13,736 Carl E. Bates, N.C. Clifton J. Allen, Tenn; W. Fred Kendall, Tenn. Pentand, Oregon 8,771 Owen Cooper, Mississippi Clifton J. Allen, Tenn; W. Fred Kendall, Tenn. Mismi Beach, Florida 16,421 Allen, M.C.; Fred Kendall, Tenn. Mismi Beach, Florida 16,421 Allen, N.C.; Fred Kendall, Tenn. Mismi Beach, Florida 16,421 Allen, N.C.; Fred Kendall, Tenn. Mismi Beach, Florida 16,421 Allen, M.C.; Fred Kendall, Tenn. Mismi Beach, Florida 16,421 Allen, M.C.; Fred Kendall, Tenn. Mismi Beach, Florida 16,421 Allen, M.C.; Fred Kendall, Tenn. Mismi Beach, Florida 16,421 Allen, M.C.; Fred Kendall, Tenn. Mismi Beach, Florida 16,421 Allen, M.C.; Fred Kendall, Tenn.	1962	San Francisco, California	9,396	Herschel H. Hobbs, Oklahoma	James W. Merritt, Ga.; Joe W. Burton, Tenn.	H. Franklzn Paschall, Tenn.
Atlantic City, New Jersey 13,136 K. Owen White, Texas James W. Merritt Ga; Joe W. Burton, Tean. Deltoit, Michigan 16,033 W. Wayne Debnory, Teanessee Joe W. Burton, Tean.; W. Fred Kendall, Tean. Miami Beach, Florida 14,794 H. Franklin Peachall, Tean Cithon J. Allier, Tean; W. Fred Kendall, Tean. Hensiton, Texas 15,071 H. Franklin Peachall, Tean Cithon J. Allier, Tean; W. Fred Kendall, Tean. New Orleans, Louisiana 16,673 W. A. Criswell, Texas Cithon J. Allier, Tean; W. Fred Kendall, Tean. St. Lowis, Missouri 13,492 W. A. Criswell, Texas Cithon J. Allier, Tean; W. Fred Kendall, Tean. Philadelphia, Peansylvania 13,435 Carl E Bates, N.C. Cithon J. Allier, Tean; W. Fred Kendall, Tean. Perland, Oregon 8,871 Owen Cooper, Mississippi Cithon J. Allien, Tean; W. Fred Kendall, Tean. Miami Beach, Fordia 16,423 Janoy Weber, Texas Cithon J. Allien, N.C.; Fred Kendall, Tean. Miami Beach, Fordia 16,432 Janoy Weber, Texas Cithon J. Allien, N.C.; Fred Kendall, Tean. Modellis, Virginia 18,637 Janoy Weber, Texas Cithon J. Allien, N.C.; Fred Kendall, Tean.	1963	Kansas City, Missouri	12,971	Herschel H. Hobbs, Oklahoma	James W. Merritt, Ga.; Joe W. Burton, Tenn.	Carl Bates, North Carolina
Desilos, Texas Desilos, Texas Devois, Michigan 10,414 Wilyayne Dehoney, Tennessee Devois, Michigan 10,414 Wilyayne Dehoney, Tennessee Ciffino J. Allen, Tenni, W. Fred Kendall, Tenn. Miami Basch, Florida 14,794 H. Franklin Paschall, Tenn. Ciffino J. Allen, Tenni, W. Fred Kendall, Tenn. New Orleans, Louisiana 16,678 W. A. Criswell, Texas Ciffino J. Allen, Tenni, W. Fred Kendall, Tenn. St. Louis, Misson 13,672 Carl E. Bates, N. C. Ciffino J. Allen, Tenni, W. Fred Kendall, Tenn. Portland, Oregon 8,871 Owen Cooper, Mississippi Ciffino J. Allen, Tenni, W. Fred Kendall, Tenn. Miami Beach, Florida 18,190 Owen Cooper, Mississippi Ciffino J. Allen, Tenni, W. Fred Kendall, Tenn. Miami Beach, Florida 16,673 Javoy Weber, Texas Ciffino J. Allen, N. C.; Fred Kendall, Tenn. Miami Beach, Florida 16,673 Javoy Weber, Texas Ciffino J. Allen, N. C.; Fred Kendall, Tenn. Miami Beach, Florida 16,673 Javoy Weber, Texas Ciffino J. Allen, N. C.; Fred Kendall, Tenn. Miami Beach, Florida 18,657 Javoy Weber, Texas Ciffino J. Allen, N. C.; Fred Kendall, Tenn.	1964	Atlantic City, New Jersey	13,136	K. Owen White, Texas	James W. Merritt, Ga.; Joe W. Burton, Tenn.	Enoch C. Brown, South Carolina
Detroit, Michigan 10,414 W. Wayne Dehoney, Tennessee Clifton J. Allen, Tenn; W. Fred Kendali, Tenn. Minni Beach, Floridas 14,794 H. Franklin Pascidali, Tenn Clifton J. Allen, Tenn; W. Fred Kendali, Tenn. New Orleans, Louisiana 15,673 W. A. Criswell, Tenna Clifton J. Allen, Tenn; W. Fred Kendali, Tenn. New Orleans, Louisiana 15,673 W. A. Criswell, Tenna Clifton J. Allen, Tenn; W. Fred Kendali, Tenn. St. Louis, Missouri 13,773 Carl E. Bates, N.C. Clifton J. Allen, Tenn; W. Fred Kendali, Tenn. Philadelphia, Pennsybania 13,153 Carl E. Bates, N.C. Clifton J. Allen, Tenn; W. Fred Kendali, Tenn. Porland, Oregon 8,871 Owen Cooper, Mississippi Clifton J. Allen, Ruc, Fred Kendali, Tenn. Dallas, Texas 18,190 Owen Cooper, Mississippi Clifton J. Allen, N.C.; Fred Kendali, Tenn. Minni Beach, Florida 16,421 Janoy Weber, Texas Clifton J. Allen, N.C.; Fred Kendali, Tenn. Norfolk, Virginia 18,657 Janoy Weber, Texas Clifton J. Allen, N.C.; Fred Kendali, Tenn. Anorfolk, Virginia 18,657 Janoy Weber, Texas Clifton J. Allen, N.C.; Fred Kendali, Tenn.	1965	Dallas, Texas	16,053	W. Wayne Dehoney, Tennessee	Joe W. Burton, Tenn.; W. Fred Kendall, Tenn.	John H. Haldeman, Florida
Minni Beach, Florida 14,794 H. Franklin Packall, Tenn Cittion J. Allen, Tenn; W. Fred Kendall, Tenn. Houston, Texas 15,071 H. Franklin Packall, Tenn Cittion J. Allen, Tenn; W. Fred Kendall, Tenn. New Orleans, Louisiana 16,673 W. A. Criswell, Texas Cittion J. Allen, Tenn; W. Fred Kendall, Tenn. Berwey, Colorado 13,692 W. A. Criswell, Texas Cittion J. Allen, Tenn; W. Fred Kendall, Tenn. Philadelphia, Pennsylvania 13,716 Carl E. Bates, N.C. Cittion J. Allen, Tenn; W. Fred Kendall, Tenn. Philadelphia, Pennsylvania 13,133 Carl E. Bates, N.C. Cittion J. Allen, Tenn; W. Fred Kendall, Tenn. Penland, Oregon 8,871 Owen Cooper, Mississippi Cittion J. Allen, N.C.; W. Fred Kendall, Tenn. Minni Beach, Florida 16,421 Janay Weber, Texas Cittion J. Allen, N.C.; Fred Kendall, Tenn. Norfolk, Virginia 18,637 Janay Weber, Texas Cittion J. Allen, N.C.; Fred Kendall, Tenn. Norfolk, Virginia 18,637 Janay Weber, Texas Cittion J. Allen, N.C.; Fred Kendall, Tenn.	1966	Detroit, Michigan	10,414	W. Wayne Dehoney, Tennessee	Clifton J. Allen, Tenn.; W. Fred Kendall, Tenn.	Ray E. Roberts, Ohio
Houston, Texas 15,071 H. Franklin Paschall, Tenn Cifron J. Allen, Tenn; W. Fred Kendall, Tenn. New Orleans, Louisiana 16,678 W. A. Criswell, Texas Cifron J. Allen, Tenn; W. Fred Kendall, Tenn. Denvey, Colorand 13,000 W. A. Criswell, Texas Cifron J. Allen, Tenn; W. Fred Kendall, Tenn. St. Louis, Missouri 13,716 Carl E. Bates, N.C. Cifron J. Allen, Tenn; W. Fred Kendall, Tenn. Parland, Oregon 8,871 Owen Cooper, Mississippi Cifron J. Allen, Tenn; W. Fred Kendall, Tenn. Dallas, Texas III, 1900 Owen Cooper, Mississippi Cifron J. Allen, N.C.; Fred Kendall, Tenn.	1961	Miami Beach, Florida	14,794	H. Franklin Paschall, Tenn	Clifton J. Allen, Tenn.; W. Fred Kendall, Tenn.	Landrum P. Leavell II, Texas
New Orleans, Louisiana 16,673 W. A. Criswell, Texas Clifton J. Allen, Tenn; W. Fred Kendali, Tenn. Derver, Colornalo 13,692 W. A. Criswell, Texas Clifton J. Allen, Tenn; W. Fred Kendali, Tenn. St. Louis, Missouri 13,716 Carl E Bates, N.C. Clifton J. Allen, Tenn; W. Fred Kendali, Tenn. Philadelphia, Pennsylvania 13,153 Carl E Bates, N.C. Clifton J. Allen, Tenn; W. Fred Kendali, Tenn. Portland, Oregon 8,871 Owen Cooper, Mississippi Clifton J. Allen, N.C.; Fred Kendali, Tenn. Missis Batch, Florida 16,421 Janoy Weber, Texas Clifton J. Allen, N.C.; Fred Kendali, Tenn. Norfolk, Virginia 18,657 Janoy Weber, Texas Clifton J. Allen, N.C.; Fred Kendali, Tenn.	8961	Houston, Texas	15,071	H. Franklin Paschall, Tenn	Clifton J. Allen, Tenn.; W. Fred Kendall, Tenn.	W. Douglas Hudgins, Mississippi
Denver, Colorado 13,692 W. A. Crisvell, Texas Gilfon J. Allen, Tenn; W. Fred Kendali, Tenn. St. Louis, Missouri 13,715 Carl E Bates, N.C. Cliffon J. Allen, Tenn; W. Fred Kendali, Tenn. Philadelphia, Pennsylvania 13,153 Carl E Bates, N.C. Cliffon J. Allen, Tenn; W. Fred Kendali, Tenn. Portland, Oregon 8,871 Owen Cooper, Mississippi Cliffon J. Allen, N.C.; Fred Kendali, Tenn. Mismi Bende, Florida 16,421 Janoy Weber, Texas Cliffon J. Allen, N.C.; Fred Kendali, Tenn. Mismi Bende, Florida 16,421 Janoy Weber, Texas Cliffon J. Allen, N.C.; Fred Kendali, Tenn. Norfolk, Virginia 18,637 Janoy Weber, Texas Cliffon J. Allen, N.C.; Fred Kendali, Tenn.	6961	New Orleans, Louisiana	16,678	W. A. Criswell, Texas	Clifton J. Allen, Tenn.; W. Fred Kendall, Tenn.	Scott L. Tatum, Louisiana
St. Louis, Missouri 13,716 Carl E. Bates, N.C. Clifton J. Allen, Tenn.; W. Pred Kendall, Tenn. Philadelphia, Pennsylvania 13,153 Carl E. Bates, N.C. Clifton J. Allen, Tenn.; W. Fred Kendall, Tenn. Perland, Oregon 8,871 Owen Cooper, Mississippi Clifton J. Allen, N.C.; Fred Kendall, Tenn. Dallas, Texas 18,190 Owen Cooper, Mississippi Clifton J. Allen, N.C.; Fred Kendall, Tenn. Minn Bacals, Forda 16,221 Janoy Weber, Texas Clifton J. Allen, N.C.; Fred Kendall, Tenn. Norfolk, Virginia 18,537 Janoy Weber, Texas Clifton J. Allen, N.C.; Fred Kendall, Tenn.	1970	Denver, Colorado	13,692	W. A. Criswell, Texas	Clifton J. Allen, Tenn.; W. Fred Kendall, Tenn.	Grady C. Cothen, Oklahoma
Philadelphia, Pennsylvania 13,153 Carl E Bates, N.C. Cirifon J. Allen, Tenn, W. Fred Kendall, Tenn. Portland, Oregon 8,871 Owen Cooper, Mississippi Cirifon J. Allen, N.C.; W. Fred Kendall, Tenn. Dallas, Texas II.8,190 Owen Cooper, Mississippi Cirifon J. Allen, N.C.; Fred Kendall, Tenn. Mismi Beach, Florida 16,421 Janoy Weber, Texas Cirifon J. Allen, N.C.; Fred Kendall, Tenn. Norfolk, Virginia 18,637 Janoy Weber, Texas Cirifon J. Allen, N.C.; Fred Kendall, Tenn.	1971	St. Louis, Missouri	13,716	Carl E. Bates, N.C.	Clifton J. Allen, Tenn.; W. Fred Kendall, Tenn.	John R. Claypool, Kentucky
Portland, Oregon 8,871 Owen Cooper, Mississippi Clifton J. Allen, N.C.; W. Fred Kendall, Tenn. Dallas, Texas 18,190 Owen Cooper, Mississippi Clifton J. Allen, N.C.; Fred Kendall, Tenn. Mismi Beach, Florida 16,421 Janoy Weber, Texas Clifton J. Allen, N.C.; Fred Kendall, Tenn. Norfolk, Virginia 18,637 Janoy Weber, Texas Clifton J. Allen, N.C.; Fred Kendall, Tenn.	1972	Philadelphia, Pennsylvania	13,153	Carl E. Bates, N.C.	Clifton J. Allen, Tenn.; W. Fred Kendall, Tenn.	 E. Hermond Westmoreland, Texas
Dallas, Texas Ballas, Texas Mainni Bands, Florida 16,421 Janoy Weber, Texas Cillion J. Allen, N.C.; Fred Kendall, Tenn. Norfolk Virginia 18,637 Janoy Weber, Texas Cillion J. Allen, N.C.; Fred Kendall, Tenn. Norfolk Virginia 18,637 Janoy Weber, Texas Cillion J. Allen, N.C.; Fred Kendall, Tenn.	1973	Portland, Oregon	8,871	Owen Cooper, Mississippi	Clifton J. Allen, N.C.; W. Fred Kendall, Tenn.	Dotson M. Nelson, Jr., Alabama
Miami Beach, Florida 16,421 Jaroy Weber, Texas Clifton J. Allen, N.C.; Fred Kendall, Tenn. J Norfolk, Virginia 18,637 Jaroy Weber, Texas Clifton J. Allen, N.C.; Fred Kendall, Tenn.	1974	Dallas, Texas	18,190	Owen Cooper, Mississippi	Clifton J. Allen, N.C.; Fred Kendall, Tenn.	R. J. Robinson, Georgia
Norfolk Virginia 18.637 Jarov Weber, Texas Clifton J. Allen, N.C.; Fred Kendall, Tean.	1975	Miami Beach, Florida	16,421	Janoy Weber, Texas	Clifton J. Allen, N.C.; Fred Kendall, Tenn.	Jimmy Allen, Texas
Total Control of the	1976	Norfolk, Virginia	18,637	Jaroy Weber, Texas	Clifton J. Allen, N.C.; Fred Kendall, Tenn.	Warren Hultgren, Oklahoma

HISTORICAL TABLE - Continued

Date	Place of Meeting	Registration	President	Secretaries	Preacher
1977	Kansas City, Missouri	16,271	James L. Sullivan, Tenn.	Clifton J. Allen, N.C.; Fred Kendall, Tenn.	William Self, Georgia
1978	Atlanta, Georgia	22,872	Jimmy R. Allen, Texas	Martin B. Bradley, Tenn.; Lee Porter, Tenn.	Jesse Fletcher, Texas
6261	Houston, Texas	15,760	Jimmy R. Allen, Texas	Martin B. Bradley, Tenn.; Lee Porter, Tenn.	William Hinson, Louisiana
1980	St. Louis, Missouri	13,844	Adrian P. Rogers, Tenn.	Martin B. Bradley, Tenn.; Lee Porter, Tenn.	H. Edwin Young, Texas
1981	Los Angeles, California	13,529	Bailey E. Smith, Oklahoma	Martin B. Bradley, Tenn.; Lee Porter, Tenn.	James L. Monroe, Florida
1982	New Orleans, Louisiana	20,456	Bailey E. Smith, Oklahoma	Martin B. Bradley, Tenn.; Lee Porter, Tenn.	William E. Hull, Louisians
1983	Pittsburgh, Pennsylvania	13,740	James T. Draper, Jr., Texas	Martin B. Bradley, Tenn.; Lee Porter, Tenn.	James L. Pleitz, Texas
1984	Kansas City, Missouri	17,101	James T. Draper, Jr., Texas	Martin B. Bradley, Tenn.; Lee Porter, Tenn.	Russell H. Dilday, Jr., Texas
1985	Dallas, Texas	45,519	Charles F. Stanley, Georgia	Martin B. Bradley, Tenn.; Lee Porter, Tenn.	Charles G. Fuller, Virginia
1986	Atlanta, Georgia	40,987	Charles F. Stanley, Georgia	Martin B. Bradley, Tenn.; Lee Porter, Tenn.	Adrian P. Rogers, Tennessee
1987	St. Louis, Missouri	25,607	Adrian P. Rogers, Tennessee	Martin B. Bradley, Tenn.; Lee Porter, Tenn.	Jerry Vines, Florida
1988	San Antonio, Texas	32,727	Adrian P. Rogers, Tennessee	Martin B. Bradley, Tenn.; Lee Porter, Tenn.	Joel Gregory, Texas
6861	Las Vegas, Nevada	20,411	Jerry Vines, Florida	Martin B. Bradley, Tenn.; Lee Porter, Tenn.	Morris Chapman, Texas
1990	New Orleans, Louisiana	38,403	Jerry Vines, Florida	Martin B. Bradley, Tenn.; Lee Porter, Tenn.	Fred Wolfe, Alabama
1991	Atlanta, Georgia	23,465	Morris H. Chapman, Texas	David W. Atchison, Tenn.; Lee Porter, Tenn.	Tom D. Elliff, Oklahoma
1992	Indianapolis, Indiana	17,956	Morris H. Chapman, Texas	David W. Atchison, Tenn.; Lee Porter, Tenn.	Lewis A. Drummond, North Carolina
1993	Houston, Texas	17,768	H. Edwin Young, Texas	David W. Atchison, Tenn.; Lee Porter, Fla.	Jack N. Graham, Texas
1994	Orlando, Florida	20,370	H. Edwin Young, Texas	David W. Atchison, Tenn.; Lee Porter, Fla.	Bobby N. Boyles, Oklahoma
1995	Atlanta, Georgia	20,654	James B. (Jim) Henry, Florida	David W. Atchison, Tenn.; Lee Porter, Fla.	R. Albert Mohler, Jr., Kentucky
1996	New Orleans, Louisiana	13,706	James B. (Jim) Henry, Florida	David W. Atchison, Tenn.; Lee Porter, Ga.	Ronnie W. Floyd, Arkansas
1997	Dallas, Texas	12,420	Thomas D. (Tom) Elliff, Oklahoma	David W. Atchison, Tenn:; Lee Porter, Ga.	Richard D. Land, Tennessee
1998	Salt Lake City, Utah	8,582	Thomas D. (Tom) Elliff, Oklahoma	John L. Yeats, Okla.; Lee Porter, Ga.	James G. Merritt, Georgia
1999	Atlanta, Georgia	11,608	Paige Patterson, North Carolina	John L. Yeats, Okla.; Lee Porter, Ga.	Ralph Smith, Texas
2000	Orlando, Florida	11,951	Paige Patterson, North Carolina	John L. Yeats, Oklas, Lee Porter, Ga.	Bailey E. Smith, Georgia
2001	New Orleans, Louisisma	9,584	James Merritt, Georgia	John L. Yeats, Okla., Lee Porter, Ga.	Fred Luter, Jr., Louisiana
2002	St. Louis, Missouri	9,645	James Merritt, Georgia	John L. Yeats, Okla., Lee Porter, Ga.	Claude Thomas, Texas
2003	Phoenix, Arizona	7,077	Jack Graham, Texas	John L. Yeats, Okla., Jim Wells, Mo.	O.S. Hawkins, Texas
2004	Indianapolis Indiana	8 600	Jack Graham, Texas	John L. Yeats, Okla., Jim Wells, Mo.	Steve Gaines, Alabama

J. J. Toon (S.C.) - 1857-60; W. Y. Leitch (S.C.) - 1861-62; C. Y. Elford (S.C.) - 1863-66; George Washington Norton (Ky.) - 1866*-89; George Washington Norton (Ky.) - 1890-1924; The following persons were the elected treasurers of the Southern Baptist Convention for the year or years indicated: M. T. Mendenhall (S.C.) - 1845-52; B. C. Pressley (S.C.) - 1853-56; George Washington Norton III (Ky.) - 1925-28; Hight C. Moore (Tenn.) - 1929-33; Walter M. Gilmore (Tenn.) - 1934-46; Dake Kimbrough McCall (Tenn.) - 1947-51; Porter Wroe Routh (Tenn.) – 1952-79; Harold Clark Bennett (Tenn.) – 1979-1992; Morris H. Chapman (Tenn.) – 1993-present.

*After 1866 the Southern Baptist Convention met annually.

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