BYLAWS OF THE BAPTIST MISSIONARY ASSOCIATION OF MISSOURI

Article I — Name

The name of this corporation shall be the Baptist Missionary Association of Missouri and shall be referred to herein as the Association.

Article II — Purpose

The purpose of this Association is to encourage cooperative Christian activity among the churches, to promote missions on the New Testament basis, to stimulate interest in Christian education and Christian literature, to initiate any other work in harmony with the Master's will for His churches, and to provide a medium through which the churches may cooperate in these enterprises.

Article III — Membership

1. This Association is composed of Missionary Baptist Churches which are in sympathy with its doctrines, purpose and work, and which are Scriptural in origin, doctrine, and practice as defined in our Declaration of Faith.

2. Any church desiring to cooperate in this Association shall send a petitionary letter, accompanied with satisfactory testimony of her regularity, order, orthodoxy, and willingness to work in harmony with the principles of this Association. All churches shall be received by a majority vote.

   This Association reserves the right to withdraw fellowship from any church she may deem heterodox or disorderly.

3. Any church not identifying with this Association either by messenger or letter for three consecutive years shall be considered as having terminated her membership in this Association.

Article IV — Meetings

1. Messengers of the churches in this Association shall hold annual and semi-annual sessions.

   A. The annual session shall convene on the fourth Saturday of October at 9:30 a.m. The host pastor shall be in charge of planning the worship service. If needed the meeting will continue after the noon break until all business is completed.

   B. The semi-annual session shall convene on the third Saturday in May at 9:00 a.m.

   C. The program for the semi-annual session, except for business, shall be prepared by the president of the Association, the Director of Missions, and the pastor of the host church.
D. An Annual Mission Symposium shall be held on Friday before the semi-annual meeting in May. The Director of Missions shall prepare the program in consultation with the host pastor.

2. Each church in this Association is entitled to three messengers chosen from her membership, whose qualifications shall be determined by the churches electing them.

3. Unless otherwise provided for all questions shall be decided by a majority vote.

4. The presiding officer shall decide all points of order and shall maintain order. Any messenger may appeal the chair's decision to the messenger body.

5. Each messenger desiring to speak, shall rise, address the chair, and after recognition speak respectfully.

6. Unless otherwise provided for all questions shall be decided by a majority vote.

7. The presiding officer shall decide all points of order and shall maintain order. Any messenger may appeal the chair's decision to the messenger body.

**Article V - Administration**

1. All officers and all standing committee members shall be members of churches of this Association.

2. Standing Committee members, the Director of Missions, the Editor, the Camp Superintendent, the Revolving Loan Fund Treasurer, the Encampment Treasurer, the Special Missions Committee, and the Alive Ministries Committee shall be reimbursed for necessary expenses incurred in performance of their duties. The mileage rate shall be the current IRS allowable per mile. Reimbursement shall come from their respective department funds.

3. All treasurers of this association shall make quarterly reports through the Missouri Missionary Baptist, a brief report at the semi-annual meeting and a full total itemized report of all receipts and disbursements at the annual meeting, and to be made available at the enrollment table at the time the messengers enroll.

4. The chairman of each committee that has a financial account will verify the funds in that account before the annual association meeting.

**Article V — Officers**

1. The officers of this Association shall be a President, a Vice-President, a Recording Secretary, and an Assistant Recording Secretary.
2. The President and Vice-president shall be elected at each annual session by nomination and
acclamation, to assume office at the close of the current annual meeting. These officers shall not
hold office more than two consecutive years. The recording secretary and the assistant recording
secretary shall be elected at the annual session by nomination and acclamation, to assume office at
the close of the current annual meeting.

3. The duties of the officers shall be such as usually devolve on such officers of a deliberative
body.

4. The recording secretary shall hold all money which is designated for minute fund and
secretary hire and shall disburse it as the Association directs.

5. The messengers shall, in annual session, elect a speaker and alternate to bring the annual
message the following year.

Article VI — Committees

1. Missionary Committee.

A. There shall be a Missionary Committee composed of one committeeman from each
church, duly elected by the church in which he holds membership; such committee shall annually
elect a chairman, assistant chairman, clerk, and assistant clerk. Fifteen committeemen shall
constitute a quorum.

   i. The Missionary Committee shall act as an executive in its field between
meetings of the association to: 1) elect new personnel at the direction of the Association; 2)
fill vacancies on the mission's staff; and 3) resolve problems relating to missions.

   ii. The Missionary Committee shall meet in conjunction with the annual and the
semi-annual meetings of the Association, and meet between meetings of the Association at
the call of the chairman, providing a two week notice to the churches. This committee shall
report at the annual and semi-annual meetings of the Association.

B. A subcommittee of seven, known as the Special Missions Committee, shall be
elected from the Missionary Committee on a staggered basis. This committee shall serve the
Missionary Committee in matters pertinent to the missions program of the Association, and shall
serve as the Chaplaincy Committee.

C. Missionaries, the Director of Missions, and an unsalaried assistant Director of
Missions shall be nominated and elected at any session of the Association, and shall be reviewed at
each annual meeting of the Association.

D. No newly elected missionary personnel shall go on salary until a letter of
endorsement or recommendation from the church in which they hold membership is in the hands
of the Special Missions Committee.
E. The missions program shall operate as outlined in the Missions Policy Handbook.

2. **Publications Committee.**

   A. *The Missouri Missionary Baptist Publications Committee shall be a standing committee.*

   B. There shall be a committee of three elected by the messengers to be known as the Missouri Baptist Publications Committee which shall be responsible for the publication of The Missouri Missionary Baptist.

   B. An editor and an assistant editor shall be elected annually, the editor's salary being determined by the messengers.

   C. The editor shall also serve as business manager of The Missouri Missionary Baptist and shall annually give a complete financial report.

   D. The subscription price of the paper shall be $10 per year.

   E. Senior citizens (those over 65) shall be given a free subscription to the paper.

   F. All past, present, and future editors shall have a life-time subscription to the paper.

   G. The paper shall be published on the second Tuesday of each month.

   H. The editor shall be allowed to solicit funds for the paper at any time he deems it necessary.

   I. The editor shall keep on file three copies of each issue of the Missouri Missionary Baptist for a period of one year. One copy of each issue shall be kept in permanent file.

   J. The local associations of the BMA of Missouri are welcome to sponsor a page in each issue of the Missouri Missionary Baptist for the promotion of activities in their local associations. The details will be worked out with the editor. The cost of a page will be the average cost of printing an issue of the paper divided by the number of pages in that issue.

3. **Alive Ministries Committee.**

   A. There shall be an Alive Ministries committee composed of four members who shall be elected annually to work with any duly elected committees from other BMA Associations, to plan and coordinate an annual Alive Conference. A fund shall be maintained for Youth Alive projects.

4. **Kenneth E. Gibson Seminary Student Grant Committee.**
A. The Baptist Missionary Association of Missouri shall have a ministry called the Kenneth E. Gibson Seminary Student Grant Fund, administered by the Seminary Student Grant (SSG) Committee.

B. The SSG Committee shall be composed of the chairman of each standing committee, the Editor of the Missouri Missionary Baptist, and the Director of Missions. The expenses of each committeeman shall be paid out of the general fund of the department he represents.

C. The purpose of this committee is to aid financially men of the BMA of Missouri who have been called to preach who are attending, or plan to attend, the BMATS in Jacksonville, Texas.

D. Solicitation of Funds. The Seminary Student Grant Committee shall solicit funds from individuals and churches to be distributed among eligible recipients in a fair and equitable way as described in these by-laws. Expenses for solicitation of funds and for the promotion of this ministry shall not exceed five per cent of funds received.

E. Eligibility for Grant. To be eligible for a grant the student must (a) be accepted by BMATS (b) hold membership in a church cooperating with the BMA of Missouri at the time of application (c) maintain membership in a church affiliated with the BMA of America (d) receive a letter of recommendation from the church in which he holds membership (e) maintain good moral conduct (f) exhibit doctrinal soundness, signing a statement of belief of the doctrinal statement of the BMA of Missouri.

F. Maintaining Eligibility. A student does not need to reapply each year to be eligible for continued support; however, the committee shall make an evaluation at the end of each school year to determine that all conditions of the grant have been met. The student must (a) maintain a 2.5 GPA (b) complete at least nine hours of credit each semester (c) continue in good moral conduct (d) continue in doctrinal soundness. If a student fails to meet these eligibility standards he may be requested to pay back any or all funds received through the grant program, as determined by the committee.

G. Grant amount. As funds are available the grant will consist of (a) up to $1,000.00 of actual moving expenses for the initial move to Jacksonville (b) the students tuition each semester (c) $300.00 per semester for books and (d) a once a year scholarship fund of $1,000.00 for any student in need who will be chosen by the Seminary President.

H. Multiple applicants. (a) When more than one student has applied and there are insufficient funds to meet all the need, priority shall be given to student(s) already enrolled in the program. (b) When more than one new student has applied and there are insufficient funds for all students, the SSG Committee shall determine who shall receive a grant, and the exact amount of the grant(s).

I. Designated Money. Money given to this committee from individuals or churches may be designated for a particular student(s). If that student(s) fails to meet the eligibility requirements, the designated money shall be returned to the donor, or dispersed as directed by the
donor upon written instruction.

5. **Other Committees.**

   A. A nominating committee of three, whose duty shall be to present nominations for the standing committees at the annual session, shall be elected at the annual session. This committee shall serve through the next annual session. This committee shall give due consideration to the various sections of our Association. The chair shall call for other nominations from the floor in each case.

   B. Each standing committee shall be elected on a staggered basis.

   C. No one shall serve on more than one standing committee at the same time.

   D. No one shall succeed himself on a standing committee.

   E. No one who is an employee of the Baptist Missionary Association of Missouri may serve on a committee under whose supervision he may come.

   F. Each standing committee shall organize annually with such officers as it deems necessary.

   G. Anyone who is inactive for (1) one year shall be replaced the following year.

   H. The president shall name the committee on finance and enrollment and the committee on resolutions.

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**Article VII - Programs**

1. **Encampment and Youth Work**

   A. The Encampment Committee shall have five members. Annually, the messengers shall elect one member of the Committee to serve a five-year term.

   B. The Encampment Committee shall maintain all property related to this department's functions, and shall supervise all this department's activities and personnel.

   C. In addition to the Encampment Committee, the messengers shall also elect the following annually: (a) Camp superintendent, (b) Assistant camp superintendent, (c) Encampment treasurer, (d) Assistant camp treasurer.

   D. The Encampment Committee, camp superintendent and assistant camp superintendent shall make plans for the annual encampment which shall begin at 7:00 p.m. on the last Monday in July, and end after lunch on Thursday.

   E. The camp superintendent shall supervise the overall activities of the encampment as
directed by the Encampment Committee.

F. The Encampment Committee shall approve all use of the camp grounds.

G. The Encampment Committee's treasurer shall maintain all funds to be used as needed to provide money for all BMA of Missouri Camps. These funds may also be used for State Youth Meetings as approved by the Encampment Committee.

2. Loan Program.

A. The purpose of the Loan Program of the Baptist Missionary Association of Missouri is to provide interest free financial aid to Baptist Missionary Association of Missouri messenger approved mission projects and to receive or release property and buildings as authorized by churches cooperating with the Baptist Missionary Association of Missouri.

B. Ownership.

i. The Loan Program of the Baptist Missionary Association of Missouri (the “Loan Program”) is the cooperative work of the Baptist Missionary Association of Missouri and shall be presided over by the Loan Committee.

ii. The Loan Program is a continuation of the work of the Missouri Missionary Baptist Loan Association as a separate not for profit corporation of the State of Missouri and all books, records, loans, and related documents previously held by the Missouri Missionary Baptist Loan Association shall be retained by the Loan Committee.

C. Officers.

i. The officers of the Loan Committee shall be elected from the messenger body of the Baptist Missionary Association of Missouri during semi or annual session.

ii. The officers of the Loan Committee shall consist of a president, vice president, secretary, assistant secretary, treasurer, and assistant treasurer, who shall be elected for a term of five years and shall hold office until their successors are duly elected and qualified.

iii. The president shall preside at all meetings and have general supervision of the affairs of the Loan Program; shall sign all contracts, and other instruments of the corporation as authorized by the messengers of the Baptist Missionary Association of Missouri; shall make reports to the messengers of the Baptist Missionary Association of Missouri; and shall perform all such duties as are incident to his or her office. In the absence or disability of the president, the vice president shall exercise all his or her functions.

iv. The secretary shall issue notices of all meetings; shall keep minutes of such meetings; shall have charge of the Loan Program; shall sign such instruments as require his or her signature; and shall make such reports and perform such other duties as are incident
to his or her office. In the absence or disability of the secretary, the assistant secretary shall exercise all his or her functions.

v. The treasurer shall have the custody of all moneys and securities of the Loan Program, and shall keep regular books of account. He or she shall sign such instruments as require his or her signature, and shall make such reports and perform such other duties as are incident to his or her office. In the absence or disability of the treasurer the assistant treasurer shall exercise all his or her functions.

D. Correspondence. Corporate correspondence should be sent to the then current address of the duly elected president of the Loan Program as given to the Baptist Missouri Association of Missouri at the time of his or her election.

E. The duly elected officers of the Loan Committee may, at the direction of the messenger body or Missionary Committee, buy and sell property and title shall be held and retained in the name of the Baptist Missionary Association of Missouri.

F. The duly elected officers of the Loan Committee shall work with the Special Missions Committee, the Director of Missions, and the missionary in locating and purchasing property, financing and erecting a first-unit type of building.

G. The following points should be carefully considered in the planning, financing, and erecting of a first-unit building:

i. It should be of sufficient size to allow the mission to begin and grow toward self-sufficiency.

ii. It should add value to surrounding properties, without binding the mission under a crippling long-term debt and it should encourage the mission to become self-supporting.

iii. It should be situated on the property and constructed in a manner that would not hinder any future permanent construction.

H. When sufficient funds are available, the Loan Program will provide financing for approved mission projects when the following requirements have been agreed to and a binding contract between the Loan Program and the applicant, known as the sponsoring church and mission, has been drawn up. The sponsoring church and mission will furnish the Loan Program a letter stating that in regular business meeting at least two-thirds of the church members who were present voted for the approval of the binding contract. An officer of Loan Committee, the sponsoring church’s pastor, clerk, and trustees and the mission's missionary shall sign binding contract.

I. The Baptist Missionary Association of Missouri shall retain the Warranty Deed until total indebtedness has been paid in full. In addition, the mission church shall furnish proof that from her organizational date she has contributed to the associational work of the Baptist Missionary
Association of Missouri an equal amount to that which was contributed to her debt retirement. Estimated value of volunteer labor and donated materials shall be included in the binding contract. A letter from the church stating that in regular business meeting at least two-thirds of the church members who were present voted that they supported the Doctrinal Statement and By-Laws of the Baptist Missionary Association of Missouri or its successors. The letter must bear the signatures of the church pastor, clerk, and trustees.

J. The binding contract shall include an interest free schedule limited to ten years of repayment based on the financial circumstances of the mission at the time of loan application.

K. All loan applicants shall furnish adequate liability and property insurance. The Baptist Missionary Association of Missouri shall be made the joint insured and lien-holder on the policy. The insurance company shall be requested to notify the Baptist Missionary Association of Missouri the date the policy coverage begins and ends.

L. If applicant becomes financially unable to meet scheduled loan payments or liability or property insurance payments, the applicant will immediately notify the president of the Loan Program. The president shall call a meeting of the duly elected officers to determine if payment schedule can be restructured or if other actions are necessary for the good of the applicant and the protection of Baptist Missionary Association of Missouri.

M. Upon the tenth anniversary of the loan the applicant shall make application for a commercial loan for the balance of outstanding indebtedness to the Baptist Missionary Association of Missouri. If upon the tenth anniversary applicant is unable to secure a commercial loan, applicant may renegotiate an interest bearing contract with the Loan Program.

N. The applicant shall furnish quarterly financial records for the mission project (subject to audit) for review by the Loan Committee.

O. The applicant will meet with the Loan Committee’s duly elected officers annually for revaluation of the scheduled payments. Payments with no interest may go down or up depending on financial condition.

P. For the purpose of clarification, a mission congregation shall be considered a “state mission project” even after it is organized into a New Testament church, so long as it is indebted to the Baptist Missionary Association of Missouri.

Q. Local associations affiliated with the Baptist Missionary Association of Missouri may apply for loans from the Loan Program for local mission projects. Applications are subject to the conditions outlined in these bylaws.

R. The Baptist Missionary Association of Missouri is authorized to receive title for property and buildings of established churches cooperating with the Loan Program based on the following requirement.
i. A letter of request from the church stating that in regular business meeting at least two-thirds of the church members who were present voted to request the Baptist Missionary Association of Missouri to hold their church property title. The vote should take place after it has been announced and publicized in writing for at least thirty days prior to the date of voting.

ii. The request must bear the signatures of the church pastor, clerk, and trustees.

iii. The Baptist Missionary Association of Missouri shall not be responsible for any upkeep on property, buildings, equipment, payment of insurance, or building liability claims that may incur. The Baptist Missionary Association of Missouri and the church shall be joint-insured on liability and property insurance policies.

S. Any such property received by the Baptist Missionary Association of Missouri may be released back to the church subject to the following terms and conditions.

i. A letter from the church stating that in regular business meeting at least two-thirds of the church members who were present voted that they supported the Doctrinal Statement and By-Laws of the Baptist Missionary Association of Missouri or its successors. The letter must bear the signatures of the church pastor, clerk, and trustees.

ii. A letter requesting the Baptist Missionary Association of Missouri to transfer title to the property back to the church. The vote should take place after it has been announced and publicized in writing for at least thirty days prior to the date of voting. Request must bear the signatures of the church pastor, clerk, and trustees.

iii. Request shall be made three months in advance of the requested date of transfer.

iv. Any such property shall be transferred only after all financial obligations to the Baptist Missionary Association of Missouri have been paid in full.

T. Duly elected officers of the Loan Committee shall be reimbursed for necessary expenses incurred in performance of their duties. The mileage rate shall be the current IRS allowable per mile.

U. The officers of the Loan Committee shall be authorized to negotiate contractual conditions, when legal, partnership, or other special circumstances, not included in these guidelines, occur.

V. All fees incurred in building on or transferring title to property shall be collectable by the Loan Program from the loan applicant. Fees are defined as bank fees or charges, recording fees, title insurance, attorney fees, surveyor fees, building inspections, architectural fees, and any other expense associated with building on or transferring title to the property. The Loan Program can pay such fees but the expense will be added to the applicant’s loan balance.
Article IX - Departments

1. Women's Missionary Auxiliary.

A. There shall be a department called the Women's Missionary Auxiliary of the Baptist Missionary Association of Missouri.

B. The purpose of this department is to encourage and aid in the organization of local and district W.M.A. and Youth Auxiliaries in the churches of this Association and to encourage a spirit of cooperation and helpfulness in all phases of Christian work.

C. The General Statement of Principles for State Auxiliaries as outlined in the Manual for the Women's Missionary Auxiliaries of the Baptist Missionary Association of America shall be the guideline for the work of this department.

D. The activities of this department shall be reported at the annual meeting of this association.

2. Brotherhood.

A. There shall be a department called the Brotherhood of the Baptist Missionary Association of Missouri.

B. The purpose of this department is to encourage and aid in the organization of local and district Brotherhoods and Galilean youth groups in the churches of this association and to promote a spirit of cooperation and helpfulness in all phases of Christian work.

C. The Constitution of the Brotherhood of the Baptist Missionary Association of Missouri shall be the guideline for this department.

D. The activities of this department shall be reported at the annual meeting of this association.

Article XIV — Amendments

1. The by-laws of this Association which accompany this statement of Principles may be changed in any session by a majority vote.