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MINUTES

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OF THE FORTY-FIRST ANNUAL SESSION WEST FLORIDA FRE WILL BAPTIST ASSOCIATION

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FORTY-FIRST ANNUAL MEETING
HELD WITH
CHRISTIAN HOME FREE WILL BAPTIST CHURCH
PINE BARREN ROAD
SEPTEMBER 8, 1989
McDAVID, FLORIDA

MID-YEARLY MEETING
SHILOH FREE WILL BAPTIST CHURCH
HWY 99
FEBRUARY 3, 1989
BRATT, FLORIDA

NEXT SESSIONS

STATE ASSOCIATION
EBENEZER FREE WILL BAPTIST CHURCH, MIAMI, FL
NOVEMBER 1-2, 1989

MID-YEARLY MEETING
SOUL'S HARBOR, PENSACOLA, FLORIDA
FEBRUARY 3, 1990
7 P.M.

DISTRICT C.T.S. CONVENTION
SHILOH FREE WILL BAPTIST CHURCH, BRATT, FL
APRIL 20, 1990

STATE C.T.S. CONVENTION
JACKSONVILLE, FL
MAY 18-19, 1990

STATE WOMAN'S AUXILIARY
FIRST FREE WILL BAPTIST CHURCH, GAINESVILLE, FL
JUNE 1-2, 1990

NATIONAL ASSOCIATION PHOENIX, ARIZONA JULY 15-19, 1990

CAMP MEETING
CAMP MT. PLEASANT, BONIFAY, FL
AUGUST 5-10, 1990

WEST FLORIDA ASSOCIATION FIRST CHURCH, NICEVILLE, FL SEPTEMBER 14, 1990

OFFICERS FOR 1989-90

MODERATOR	Tim Owen
ASST. MODERATOR	R.C. WIGGINS, JR.
CLERK	THLEMA WIGGINS
ASST. CLERKSIS. 4461 West State Line Road, Bratt, FL PH. 904-327-6237	
TREASURER	RUBY AMERSON

EXECUTIVE BOARD - FINANCE COMMITTEE

MODERATOR	REV.	TIM OWEN
ASST. MODERATOR		
CLERK	SIS.	THELMA WIGGINS
TREASURER		
BEULAH		
CHRISTIAN HOME	BRO.	HERMAN JOHNSON
SHILOH	BRO.	DOUGLAS MORGAN
FIRST CHURCH NICEVILLE		
SOUTH'S HARBOR	BRO.	DEREK CHILDRESS

HOME MISSIONS

- (90) CHARLES ISAAC
- (91) HARLIE DOCKENS
- (92) LEE LATOUR
- (93) ROY GLENN WARD

YOUTH BOARD MEMBERS

- (90) CHARLES ISAAC
- (91) DAVID JOHNSON

ORDAINING COUNCIL

- (90) R.C. WIGGINS, JR.
- PAUL OPPY (90)
- (91) DIAGO MORENO
- (91) JOHN McCALL

AUDIT COMMITTEE

MODERATOR: TIM OWEN

ASST. MODERATOR: R.C. WIGGINS, JR.

CLERK: THELMA WIGGINS

ASST. CLERK: JACKIE JOHNSON

CHURCH

BEULAH

PASTOR

LIMBERG BASS 8390 Western Way Dr. Pensacola, FL 32526

Pensacola, FL 32526 PH: 904-944-1187

CLERK

NANCY PAYNE

7012 Longleaf Creek Dr. Pensacola, FL 32525

PH: 904-944-1413

CHRISTIAN HOME

Pine Barren Road McDavid, FL 32568

7561 Mobile Hwy

PH: 904-944-0408

PH: 904-327-4730

DAVID ISAAC

211 Redwood St.

Niceville, FL 32578 Niceville, FL 32578

JOHNIE JOHNSON

2950 Perdue Rd. McDavid, FL 32568

PH: 904-327-4388

FIRST CHURCH

211 Redwood St.

Niceville, FL 32578

PH: 904-678-6471

JACKIE BENNER

361 Okaloosa Ave.

SHILOH CHURCH

5410 Hwy 99

Bratt, FL 32535

PH: 904-327-6460

Bratt, FL 32535

5410 Hwy 99

TIM OWEN

PH: 904-327-6460

5651 Mill Pond Rd.

MAXINE McCALL

Century, FL 32535

PH: 904-327-6587

SOUL'S HARBOR

527 E. Ten Mile Rd.

Pensacola, FL 32514

PH: 904-478-3585

R.C. WIGGINS, JR. 7601 Raines Rd. Century, FL 32535

PH: 904-256-3760

PH: 904-478-3**5**85

ADDIE CAMACHO

2269 Berrydale Rd. Cantonment, FL 32533

PH: 904-968-0526

MINISTERS: Floyd Coleman and J.D. Parham

WEST FLORIDA ASSOCIATION TREASURER'S REPORT 9-1-88 to 9-1-89

	COOP FUND	DUE OFFEI	RINGS	TOTAL GIVIN	NG.
BEULAH	6,743.24	40.00		6,783.24	•
CHRISTIAN HOME	2,346.48	40.00		2,386.48	
SHILOH	4,679.59	40.00		4,719.59	
SOULS HARBOR	3,344.36	15.00		3,359.36	
NICEVILLE		15.00	(20.00)	35.00	
Sept. 1988		41.00		41.00	
Feb. 1989		37.00		37.00	
TOTAL	\$17,113.67	\$228.00	(\$20.00)	17,361.67	
DISBURSEMENT -	General Fun		<u>M</u> 1	HOME ISSION FUND	
R.C. Wiggins		. 50.00	RECEI	/ED	
Thelma Wiggins John McCall			Lake (Jackson	1,163.19
Ruby Amerson				· .	
Jackie Johnson Fla. State Ass			BALAN	CE 8-31-88	<u>21,877.12</u>
Aeolian Print			TOTAL	• • • • • • • • • • • •	23,040.31
Checks	· · · · · · · · · · · · · · · · · · ·	4.58	SPENT	OUT	0 -
West Florida C Camp Mt. Pleas			INTER	EST FOR YEAR	1,311.46
State Assoc. C	—	600 03	· · · · · · · · · · · · · · · · · · ·	HOME	
rund	••••••• •	-		CE - MISSIONS 89 FUND	\$24,351.77
TOTAL SPENT OU	r \$ 15	,747.51			Q247331477
BALANCE 8-31-8 RECEIVED	•	_	• •		
TOTAL TO GIVE				•	
TOTAL SPENT OU		,747.51			
BALANCE				ON FUND BAL.	
INTEREST FOR Y					
BALANCE 8-31-8	· · · · ·		TOTAL 8-31-	BANK STMT. 89	32,541.34
INTEREST -\$1,6					•
000 - 112 - 12	. D	1 46		1988 PMTS	332.34
80% to Mission 20% to General	-		LAKE	JACKSON	
		:	BANK : 8-31-8	STATMENT	32,873.68
GENERAL FUND E	EARMARKED AS	FOLLOWS:	0-31-0		
YOUTH \$3,275			Ku	lus Umes	son
GENERAL FUND \$	3 4,913.74		Ruby		surer
				•	

WEST FLORIDA FREE WILL BAPTIST ASSOCIATION CHRISTIAN HOME FREE WILL BAPTIST CHURCH SEPTEMBER 8, 1989

FORTY-FIRST ANNUAL MEETING

Session opened with congregational singing and prayer.

Moderator, Bro. R.C. Wiggins brought devotion reading Psalm 1:1.

Moderator called meeting to order and asked for Standing Delegates, Church roll read M.S. that Church Delegates be seated.

Moderator appointed committees for tonight's meeting as follows:

Appreciation......Sis. Lola Hale
Sis. Judi McElhaney
Bro. Derek Childress

Credentials......Sis. Maxine McCall

Bro. Herman Johnson Sis. Thelma Bass

ObituaryBro. Floyd Coleman

Sis. Elaine Wiggins Bro. Don Camacho

Bro. Charles Isaac

Bro. Harlie Dockens

Bro. Russ Dieterick

Moderator called for treasurer's report, Sis. Ruby asked to wait to receive treasurer's report due to error.

Moderator called for a short recess so the various committees might get their report ready.

Moderator asked Sis. Ruby Amerson to give us a corrected report. M.S.C. treasurer's report be accepted as read.

Moderator called for committee reports: Credentials, M.S.C., Obituary, M.S.C., Appreciation, M.S.C., No report from Camp Mt. Pleasant, no CTS report and Audit, M.S.C.

Moderator asked for Executive Board Report report given. M. and S. that this report be tabled until next meeting, so carried.

Delegates for State Meeting: Sis. Thelma Bass, Sis. Ruby Amerson, Sis. Thelma Wiggins and Sis. Pam Stewart M.S.C., Moderator have authority to appoint delegates.

Moderator called for nominating committee Report. Bro. John McCall moved that nominating committee be appointed at February meeting, second and so carried.

Nominating Committee report given M.S. that officers be accepted as stated on Committee's report so carried.

Moderator asked for new business.

M.S. that Home Mission Board be contacted by treasurer when Lake Jackson's account becomes deliquent so carried.

M.S.C. that Bro. R.C. take Bro. Tim's place on the Ordaining Council.

Minutes read by clerk, M.S.C. they be accepted as read.

Respectfully submitted,

Sis. Thlema Wiggins, Clerk

CREDENTIALS COMMITTEE REPORT

REPORTING AT THIS SESSION:	Ministers
	Officers
CHURCHES BY LETTER ONLY:	4
CHURCHES BY LETTER AND DELEGATES:	4
CHURCH DUES PAID BY:	Shiloh Beulah Christian Home Soul's Harbor
	\$100.00
CREDENTIALS COMMITTEE:	Sis. Maxine McCall Bro. Herman Johnson Sis. Thelma Bass

AUDIT COMMITTEE REPORT

We, the Audit Committee, have reviewed the treasurer's books and bank statements and do find the books in accord with bank statements.

Respectfully submitted,

Bro. R.C. Wiggins, Jr.

Sis. Thelma Wiggins

Sis. Jackie Johnson, acting Asst. Clerk

APPRECIATION COMMITTEE

We, the Appreciation Committee wish to thank the Christian Home Church for hosting the Annual Association Meeting. The time of fellowship with Christian friends was certainly enjoyed.

Respectfully submitted,

Sis. Iola Hale Sis. Judi McElhaney Bro. Derek Childress

OBITUARY COMMITTEE REPORT

We, the Obituary Committee, recommend that this body stand for special prayer for the family and in memory of those who have gone on to be with the Lord who were members of the following Churches:

BEULAH: Sis. Lillian Houseknect

Sis. Lena Worley Bro. R.H. Reddick

SHILOH: Sis. Carrie Coleman

Report from July 1, 1988 to August 31, 1989

Respectfully submitted,

Bro. Floyd Coleman Sis. Elaine Wiggins Bro. Don Camacho

NOMINATING COMMITTEE REPORT

ORDAINING COUNCIL MODERATOR IS CHAIRMAN

(91) Bro. Diago Moreno (91) Bro. John McCall

HOME MISSION BOARD (93) Bro. Roy Ward

YOUTH CAMP BOARD CAMP MT. PLEASANT (91) Bro. David Johnson

ASSOCIATION OFFICERS: MODERATOR: Bro. Tim Owen

ASSISTANT MODERATOR: Bro. R.C. Wiggins, Jr.

CLERK: Sis. Thelma Wiggins

ASSISTANT CLERK: Sis. Jackie Johnson

TREASURER: Sis. Ruby Amerson

NOMINATING COMMITTEE REPORT

We, recommend the Nominating Committee be selected at the Semi-Annual Meeting.

Respectfully submitted,

Bro. John McCall

Bro. Charles Isaac

Bro. Harlie Dockedns

Bro. Russ Dieterick

WEAT FLORIDA BI-ANNUAL MEETING SHILOH CHURCH FEBRUARY 3, 1989 7 P.M.

Services opened with congregational singing and prayer. Welcome by Bro. Tim Owen to Shiloh Church, then turned meeting over to Bro. R.C. Wiggins, Jr., Moderator.

Moderator aked that Ordaining Council meet with Bro. David Isaac, and the Home Mission Board meet with Bro. Tim Owen.

Moderator recognized Visiting Ministers. He asked for Deacons and Ministers and Standing Delegates to stand. Moderator asked for roll call of Church Delegates M.S. to seat the Church Delegates.

Bro. Herman Johnson introduced a letter that our constitution be reviewed and updated. "The Constitution and By Laws of the West Florida Association and the Home Mission needs attention in that up dating is required.

In Some cases there is contradiction between the two.

In accordance with Article XI (subject: ammendment), this letter is submitted in that it can be recorded and acted on at the next scheduled meeting."

Moved by Bro. Herman Johnson that this be placed on table to be reviewed at next meeting, second by Bro. John McCall vote so carried. Moderator enteretained a motion that the Executive Board review this matter and bring it to the next meeting in writing. Moved by Bro. John McCall, second by Bro. Herman Johnson vote so carried by body.

Moderator asked that Bro. Ronald Creech bring our Devotion. Bro. Creech read from Luke 12:13-15 bringing us a very wonderful message. Bro. Creech gave us an oral report concerning our work at the Bible College.

Moderator called for a short break so that the Ordaining Council and Home Mission Board could meet and report back to us. Prayer of dismissal and blessing on refreshments.

After a time of fellowship and refreshments, body reconvened.

Offering taken in the amount of \$37.00. Moderator asked for treasurer's report. Report given by treasurer, Sis. Ruby Amerson, M.S.C. (Total money given to treasurer \$37.00 offering and \$75.00 Church dues.)

Camp Mt. Pleasant report given M.S. this report be accepted as information.

Ordaining Council report given, M.S.C. by body. Bro. Don Hanna our State Promotional Secretary reading Psalm 90:16-17 giving us a report of our State work and the different Associational meetings across the State.

- M.S. that our offering tonight be given to Bro. David Johnson for playground equipment for Camp Mt. Pleasant, so carried.
 - M.S. minutes be accepted as read vote so carried.

Dismissed in prayer by Bro. Charles Isaac.

Respectfully submitted,

Sis. Thelma Wiggins, Clerk

EXECUTIVE BOARD MEETING AUGUST 18, 1989 SHILOH FREE WILL BAPTIST CHURCH

REIVEW OF CONSTITUTION AND BY-LAWS BY THE EXECUTIVE BOARD

- 1. A. M.S.C. THAT ARTICLE 3, PAGE 11 STAND APPROVED AS PRINTED.
 - B. M.S.C. THAT ARTICLE 5, PAGE 11 SECTION I AND II STAND APPROVED AS PRINTED.
- 2. M.S.C. ARTICLE 6 SECTION I, PAGE 12, SHALL READ: THE EXECUTIVE BOARD SHALL BE COMPOSED OF ONE (1) MEMBER FROM EACH CHURCH TO BE ELECTED BY THE CHURCH TO SERVE AT THE CHURCHES DISCRETION. THE MEMBER OF ALL STANDING BOARDS EXCLUSIVE OF THE EXECUTIVE BOARD; SHALL BE ELECTED AS FOLOWS: THE FIRST NAMED FOR A PERIOD OF ONE YEAR. THE SECOND NAMED FOR A PERIOD OF TWO YEARS, AND THE THIRD NAMED FOR A PERIOD OF THREE YEARS. SUCCESSION OF OFFICE THEREAFTER SHALL BE DETERMINED AS ORDER REQUIRES.
- M.S.C. BY THE EXECUTIVE BOARD THAT SECTION I, II, III, ARTICLE 8 STAND APPROVED AS PRINTED.
- M.S.C. ARTICLE 9 SECTION I AND II STAND AS PRINTED
- M.S.C. ARTICLE 9 SECTION III STAND APPROVED AS PRINTED.

HOME MISSION BOARD

- M.S.C. ARTICLE 2, WE SEE NO CONFLICT. ALL THOSE WHO RECEIVED SAID MONEY WERE FREE WILL BAPTISTS WHO WERE IN SOUND DOCTRINE AND PRACTICED AS FREE WILL BAPTISTS.
- M.S.C. ARTICLE 2 DELETE WORDS. AND TREASURER
- PAGE 14 ARTICLE 5 M.S.C. TO CHANGE TO READ: MEETINGS SHALL BE HELD AS THE NEED ARISES. NECESSARY MEETINGS MAY BE CALLED BY THE MODERATOR OF ASSOCIATION.
- M.S.C. ARTICLE 8 SECTION II NO CHANGE.
- M.S.C. ARTICLE 8 SECTION VI NO CHANGE.

M.S.C. ARTICLE SECTION VII NO CHANGE.

M.S.C. ARTICLE 1 OF BY-LAWS THE WORD, TREASURER, BE DELETED.

M.S.C. PAGE 16 NO CHANGE STAND AS PRINTED.

ACTION OF THE EXECUTIVE BOARD MEMBERS AT A DULY CALLED MEETING AUGUST 18, 1989 7 P.M. SHILOH FREE WILL BAPTIST CHURCH

EXECUTIVE BOARD MEMBERS PRESENT: Bro. Charles Isaac, Bro. Freeman Dockens, Bro. Douglas Morgan, Bro. Derek Childress, Bro. Tim Owen, Bro. R.C. Wiggins, Jr., and Sis. Thelma Wiggins.

Respectfully submitted,

Sis. Thelma Wiggins, Clerk

EXECUTIVE BOARD REPORT SEPTEMBER 24, 1989

Executive Board members were contacted by phone and agreed to send money to the Home Mission Department in the amount of \$2,000.00 for S.O.S. Hurricane Relief, victims of Hurricane Hugo. The \$2,000.00 being divided equally between the Puerto Rico and Virgin Islands Missions work.

Respectfully submitted,

Sis. Thelma Wiggins, Clerk

CONSTITUTION AND BY LAWS OF THE WEST FLORIDA ASSOCIATION OF THE FREE WILL BAPTISTS

Article 1. Name:

This association shall be known as the West Florida Free will Baptists Association.

Article 2. Membership:

Section 1. This association shall be composed of such regularly organized and well disciplined Free Will Baptist Churches conveniently located as may

embody themselves under this constitution.

Section II. Any church regularly organized may by petition. by delegation become members of this association provided they will adhere to Free Will Baptist Doctrine and fully support the benevolent and educational enterorises of the denomination.

Section III. Churches from other Free Will Baptist Association desiring membership must present a letter of recommendation from the association

of which they were previously a member.

Article 3. Officers:

Officers shall be composed of Moderator, Vice Moderator, Clerk, Asst. Clerk, Treasurer and Ordaining Council. Moderator, Vice-Moderator, Clerk, Assistant Clerk and Treasurer to be elected annually.

Article 4. Representation:

Section I. Each church of this association shall be entitled to one vote and one vote for each additional twenty-five (25) members or fraction thereof.

Section II. All churches of this association to be represented at the regularly scheduled meetings by delegates and letter, to conduct the business of the association affecting the churches and the association. SectionIII. All ordained ministers and deacons in good standing with the association and the West Florida Associational officers shall serve as standing delegates.

Article 5. Ordaining Council (Presbytery)

Section I. This council shall be composed of five members, elected by the association to serve a period of two years each. The moderator is also autometically a member of the coucil and the vice-moderator is authorized to sit on the council when it convenes if the moderator is absent. Section II. The purpose of the Council is to license and ordain ministers after due examination as to their qualifications and to try all ordained members for unchristian conduct or the teaching of doctrine contrary of the Free Will Beptist faith. This council to convene upon the request of any church of this association.

Article 6. Boards and Committees:

Section I. All standing boards shall be composed of three members except the Executive Board which shall be composed of one(1) member from each church to be elected by the church to serve at the churches discretion. Thepersonnel of each foregoing exclusive of the Executive Board; shall be elected as follows: The first named for a period of one year, the second named for a period of two years, and the third for a period of three years. Succession of office thereafter shall be determined as order requires.

Section II. The Moderator and Assistant Moderator will have the priviledge to set on Executive Board Meetings and to moderate the meeting. The clerk and treasurer shall be present as non-voting members.

Section III. The Executive Board shall have the power to act in behalf of and for the Association from one regular session to another, and shall have the power to elect such officers, except the moderator as may be necessary for it's own government and to carryout the plans and undertakings of the association. It shall be the duty of the Executive Board to make written reports of all its work to each annual session of the Association. Section IV. The duties of the various standing boards shall be to plan a program and regulate their work as may become necessary and as may be found in harmony with the principals and tinets of the association.

Article 7. Meetings:

Scheduled Associational Meetings will be as follow: The Association Annual Meeting will be held the second friday night in September.

The Mid-Yearly Meeting will be held the first friday night in February.

Article 8 Finances

Section I. Each church oc the association shall be responsible for sharing the financial obligation of the association by paying into the treasury the tithe(10%) of their income.

Sevetion II. An additional fee of \$15.00 at the mideysarly meeting will be assessed from each church. A \$25.00 fee for churches over 50, or a \$20.00 fee for churches of membership under 50 will be assessed at the annual meeting.

Section III. Total cooperative income of the West Florida
Association will be desbursed by a finance committee and approval
by the body. The Finance Committee shall consist of the Executive
Board, Moderator, Clerk and Treasurer to be present at Executive
Board Meetings concerning Finances.

Section IV. A Love Offering of \$50.00 shall be given, from the General Fund, at the Annual Association Meeting to the Moderator, Assistant Moderator, Treasurer, Clerk and Assistant Clerk. Expenses incurred to fulfill the duties of these offices shall be paid from the General Fund. Expenses incurred carrying out the duties to the association by others appointed a duty, will be paid, after approval fo the Moderator, Assistant Moderator, Clerk, Assistant Clerk, and Treasurer; from the General Fund. Section V. Moderator, Assistant Moderator, Clerk and Assistant Clerk will compose Audit Committee for purpose of auditing the Treasurer's books each year.

Article 9. Discipline:

Section I. This association shall have power to discipline churches of which is composed and to exclude them for disorderly walk if they practice doctrine contrary to Bible principles and standards to those of the Free Will Baptists Treatise.

Section II. This association shall not have the right to reverse the decision of the individual church nor to interfere with its internal

regulations.

Section III. All churches of this association shall call as their pastors only duly liceses or ordained Free Will Baptists ministers.

Section IV. All ministers entering this association from another denomination or seeking ordination shall walk before this association one year before being fully and officially accepted or ordained into the associational ministry. All ministers coming into the association from another Free Will Baptists Association shall be re-examined by the Ordaining Council and shall be required to bring a letter of recommendation from the association in which they served.

Article 10. By-Laws:

This association shall have power to adopt any regulations or by-laws, not inconsistant with this association, which may be deemed essential to the further regulations of its session.

Article 11. Armendments:

This constitution may be altered or ammended by the vote at the association at any regular session; notice of such intended alterations of ammendments having been given in writing and recorded the previous session.

Article 12. Quorum:

Representatives from two (2) member churches shall constitute a quorum for transaction of business of the association, at scheduled meeting.

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CONSTITUTION & BY-LAWS FOR THE WEST FLORIDA HOME MISSION BOARD OF FREE WILL BAPTIST

CONSTITUTION

Article 1. Name: This board shall be known as the West Florida Home. Hission Board of Free Will Baptists.

Article 2. Purpose: The purpose of this board shall be that of promoting mission work among Free Will Baptists in the West Florida Association.

Article 3. Membership:
This board shall be composed of members elected by the West Florida Association and shall serve terms established on a rotational basis: one member's term shall expire annually. The number of members of this board shall be determined by the constitution & by-laws of the West Florida Association.

Article 4. Officers:

Officers of the board shall be; A chairman, a vicechairman and a secretary and treasurer. These officers
shall hold office for one (1) year and may be elected
to serve succeeding terms. Members of the board shall
elect the officers of the board.

Article 5. Meetings:
Heetings shall be held as the need arises. Necessary
meetings may be called by the Chairman or the SecretaryTreasurer. Mileage for board members expenses shall be
paid from the general fund limited to 10¢ per mile one
way.

Article 6. Reports: A complete report of the board meetings and activities and a complete financial report must be presented to the annual West Florida Associational Meeting.

Article 7. Finances:
This board shall receive it's finances from churches and individuals making special contributions, cooperative program allocations, interest on loans, and special offerings received through promoting missions.

Article 8. Miscellaneous: Section 1. Missions and churches receiving financial support from this board must be Free Will Baptists which prove themselves sound in doctrine and practices as Free Will Baptists. Section II. Missions and churches receiving financial support from this board shall consider this board as an advisory body in such matters as the selection of a pastor and further financial obligations. Section III. Any work receiving financial support must agree to support the demonational cooperative program. Section IV. Any work receiving financial support must accept such as a loan on terms and conditions agreed upon by them and the board as set forth in this constitution and such information shall be made available to them and full understood by those receiving the support. Section V. Proper security must be granted the board for loans received. First Mortgage is desired but second mortgage may be accepted; however, no loan shall be granted in excess of the appraised value of the property. Interest shall be paid at the rate of 6% per annum. Monthly payments shall be paid at the rate of \$10.00 per \$1,000.00 loaned. Section VI. Missions or churches receiving financial support must be in good standing with the West Florida Association and must have a pastor in good standing with the West Florida Free Will Baptist Association. Section VII. An agreement must be understood between the borrower and the board that in the event financial obligations cannot be met, rights to the property must be relinquished, said rights shall be turned over to the Mission Board and the decision of the Board in regards to the property shall be final. Section VIII. Contracts shall be considered delinquent when three (3) Successive payments have not been met. It shall be determined by the board if contracts may be held valid and open for a longer period of time. Section IX. The board shall have the right by majority vote to purchase property in desirable locations when there is good potential for organizing a Free Will Baptist Church. This action shall of necessity be subject to the availability of funds. In such matters full title property. Organizational work under such conditions shall be under complete supervision of the Mission Board.

BY-LAWS

Article 1. Duties of Officers:

Officers of the Mission Board shall hold office according to the terms set forth in the constitution and shall carry out those duties peculiar to their respective offices. The secretary-treasurer shall maintain a permanent record of the board's activities and financial transactions. All records and property mortgages and titles shall be surrendered to the succeeding secretary-treasurer.

Article 2. Voting and Quorum:

A majority membership shall constitute a quorum and be duly authorized to transact business. All items of business must recieve a majority vote of board members before it is considered final. All members not present in meeting shall be notified of decisions made by the board.

Article 3. Duties of Members:
All members shall endeavor to support mission work
through cooperative efforts of the board. Any member that
fails to cooperate with the board for a period of
one year may, upon recomendation of the board, be
replaced by the West Florida Association.

Article 4. Ammenments:
This constitution and by-laws may be ammended by a majority vote of the board members and final approval of the West Florida Association.