

NorthStar Church by Lizette Beard

Panama City, Florida

The Planters

Marty Martin grew up in Panama City, Florida, just five blocks from where his own family lives today. He went to college 70 miles away at Florida Baptist Theological College (FBTC) where he met Angela whom he later married. They have two children, Andrew and Ashley. At FBTC, Marty was challenged by thorough training and preparation for the ministry. He was mentored by his New Testament professor who not only taught him how to study scripture but also encouraged him to think for himself in ministry. His professor challenged him to look with new eyes at the ministry opportunities around him. Marty considers this professor, John Calvin, J.I. Packard, and Arthur Pink as his greatest theological influences.

When Marty and Angela left for Texas to go to seminary at Southwestern Baptist Theological Seminary (SWBTS), they felt a strong calling to missions and understood that to be a call to the international mission field. Finding the theological studies somewhat repetitive after a rigorous program at FBTC, Marty enrolled in the M.A.C.E. program at Southwestern to sharpen administrative skills he knew he would need in future ministry opportunities.

Marty worked on staff at First Baptist Church Euless, Texas, which is a large traditional church. After 10 years in the ministry, he realized that was not the type of ministry he wanted to do. Exposure to church planting ideas and the strong emphasis on missions at Southwestern helped Marty to understand his call to missions was as strong as ever, but his mission field would soon turn out to be his hometown.

Almost anyone can come in and take an established church and preach and teach and lead and maintain the status quo...I was becoming more concerned with reaching the world with the gospel of Christ and being a part of a movement that was bigger than one church. God was dealing with me and saying that 'I have a world on my heart.' I wanted to be a part of the church planting movement because it was bigger than a denomination. God took me to Texas to broaden my vision. All I had done was be a pastor of a church. I feel like it was a church planting conversion.

He went to work with Bob Roberts at Northwood in Keller, Texas, to study church planting and the principle's that has helped Northwood start over 30 church plants. Bob gave Marty the tools and the encouragement he needed to go out on his own. "Almost anyone can teach you a model or a paradigm, but Bob teaches you the principles that you can use anywhere." Bob always emphasized the need to be flexible. Things will always be changing. A church planter will have them planned one way, but many

times they will go another. Also, it is with Bob that Marty really began to understand the importance of developing his core group and how critical it is to the health of the plant. Marty felt that his time with Bob helped him to be ready to experiment and create a model and paradigm that was right for the people of Panama City.

Guy Strickland also grew up in the Panama City area. Guy is married to Kristina and has 2 children, Summerlynn and Taylor. Guy's grandfather was a pastor of a very traditional church, and he was in ministry in traditional churches for 8 years. Like Marty, Guy went to FBTC and Southwestern before choosing to be a part of the NorthStar plant.

Guy's job responsibilities are legion. He seems to enjoy the work and the challenges while adjusting to the changing needs of the church. Guy oversees the 17 small groups (140 – 160 adults) that meet weekly in homes in the area. He also oversees the 3 part-time staff for pre-school, children, and youth. Ministry events, greeters, ushers, parking, and the 101, 201, 301 classes for discipleship. Guy has also recently helped launch a children's program for Wednesday nights. Within the first 8 weeks, not only has the program drawn a lot of children, the church's Wednesday night believer's attendance has doubled.

Guy's spiritual gifts are administration, pastor/teacher, and leadership – a combination that would seem to lend itself to success as the senior pastor of a church; yet, he has little desire to be in the role of senior pastor of a church. "I can connect with Marty's vision. I can follow him. We have the same passion for ministry." Guy doesn't feel that he has the same "vision" that Marty has but that he is more geared to the strategy of how to put feet to the vision that Marty brings with his leadership.

Rickey _____ is married to Lisa and has three children: Benjamin, Kristina, and Jayden. Rickey was working as minister of music at Mtn Grove Baptist Church in North Carolina when he began to feel a call to go back home to Panama City to plant a church. During this time, Marty called Rickey to talk to him about joining the staff at FBC Eules, but Rickey shared that he felt he had a call to go home to plant a church. Marty replied that that was ok for Rickey, but he didn't want anything to do with that. It was later that Rickey went out to Texas and spent a week with Marty and they began to share the vision and dream for what God could do through them in Panama City. Marty brought Guy into the picture and the three would return home in the summer of 1998 to their mission field.

The Plant

In Panama City, there was a restlessness growing among several successful Christian businessmen who felt their churches were doing little to be truly effective in reaching their community with the gospel. Steve, owner of an area funeral home, commented that while he was on 5 committees and vice chairmen of his church's deacon board he grew frustrated that "we couldn't have been working harder and be any less effective in reaching people."

With Steve and others in place and hungry to be a part of a church that would make an impact on their community, there was an initial meeting with Marty, Guy, and Rickey (the 3 member planting team) and a handful of these men who were ready to see something significant happen in Panama City. Marty

and Guy were still in Texas and Rickey was traveling with moderate success in the Southeastern United States performing Christian Contemporary music.

With the news that the local association and state convention would be on board to support a plant and the momentum of so many ready for something different, Marty and Guy packed up their families and left Texas and the rest of their schooling behind to come back home to Panama City to plant a different kind of church.

Marty, Guy and Rickey had all grown up in Panama City and were familiar faces to the Southern Baptist Churches and their Christian peers in the area. In fact, Marty accepted Christ at an FCA meeting in Steve parents home when they were in high school. One would expect that the support for the hometown boys would have been strong. It was not.

The DOM and several local pastors withdrew any support for the plant and felt that a new church in the area could only hurt the existing churches. The outcry from several local pastors to the association was so strong that even the state convention backed off of its initial enthusiastic support of the plant and gave only minimal financial support. The local pastors felt that the launching of this church would be hurtful to their churches and did not feel like they could support it. In one meeting with associational leaders, local pastors, and the core leaders for the plant – one pastor stood up and said “If this is of God, it will succeed no matter what happens today. If it is not, it will fail within the year.” Not long after that Marty wrote a letter to the state convention thanking them for their initial support but that they could keep their money and NorthStar would be fine on its own. The only church that lost as many as five families during the time that NorthStar launched was one where the pastor stood up in the pulpit and preached publicly against the church plant and those leading the effort. Many in the congregation knew some or all of the staff and leadership of NorthStar and knew of their character and intentions and found this approach unacceptable.

There was one church, North Bay, and its pastor who did support NorthStar and who stood up to be it’s mother church despite a large amount of resistance from others in the area. The staff and leadership of NorthStar speak with reserve, if at all, about the early conflicts with the association, but Marty speaks with much respect and thankfulness about this pastor who stood in support for the launching of NorthStar.

With so little of the typical financial backing available, it’s surprising to find out the NorthStar’s first year’s budget was approximately \$250,000. Terrell Maggee, owner of a local trucking company, was one of the core members of NorthStar, and he worked with the planters and other key core leaders to get their support in place. They approached 100 local Christian businessmen about giving \$1000 for the first year to give NorthStar a jumpstart. Many gave the \$1000, some gave more. Many of those who gave to NorthStar had no interest in attending or joining, but they could believe in the vision. When they raised the money, Terrell turned to Marty, Guy, and Rickey and said “You’ve got one year.”

The Core

Beginning in June 1998 they had 12 people who were committed to being a part of NorthStar Church. Considering these were men with family in the area, this was a pretty humble beginning. They met in Steve's funeral home and during the course of 2 ½ months grew from 12 to 50 people. Marty and the planters were committed to getting a strong conservative evangelical core in place before launching. Marty notes that a lot of plants begin with some seekers and brand new believers, but the leadership of NorthStar wanted to begin with "folks who were theologically conservative and ministerially liberal."

Marty, Terrell, and Steve all note that those who came to NorthStar in the beginning had to really believe in the vision. Terrell and Steve, originally lay leaders in more traditional churches, both walked away from leadership in large and growing Sunday School classes without asking any members to come with them. Before leaving his church to work with the plant, Terrell had already begun to share the teaching responsibilities for his class with others. He would actually only rotate in to teach once a month. After his final teaching Sunday, only his fellow teachers knew he would be leaving. Terrell said that he wanted to be very careful not to plant ideas in others to leave that church by asking them to pray for or support the plant in any way.

NorthStar core members had to

- ❑ Be committed to the vision of NorthStar in reaching Panama City with the Gospel,
- ❑ Talk to their current pastor about why they wanted to change churches,
- ❑ Fulfill current ministry obligations at their church before being able to join NorthStar.
- ❑ Understand that it would be easier to just stay where they are.

They also had to be willing to serve on Sunday mornings. Marty says he was clear and unapologetic to the core members that their service on Sunday mornings was working and they would work "their behinds off." What Marty, Guy, and Rickey promised to the core members and those who have come behind is that they would not have to work on Wednesdays. The staff would set up, teach, sing, watch children, and tear down on Wednesdays so that their people could be fed and not burn out through the process of the launch and beginnings of NorthStar. Marty noted that unlike many other church plants, they have not lost their core (except those who have moved away).

The Launch

NorthStar launched in September 1998 with 245 people at Tommy Smith Elementary School in Lynn Haven, a suburb of Panama City. They dropped to 180 the next week and then down to 120 and then started growing; they were averaging over 200 by January 2000. They used two tools to gather a crowd for that first Sunday: 20,000 mailers and word of mouth. Because they were committed to a team approach (Marty, Guy, Rickey, and a Wednesday night teaching pastor – Marty and Guy's college New Testament professor – who were all full time and children and youth each having a part time staff position), their

finances were too strained to attempt large mail blitzes. This is the one key thing that Marty suspects he may have done differently. He is still strongly committed to the team approach but would have been more likely to have more of the staff members start as part time and move into full-time as the needs in the church demanded it.

The Model

They draw heavily from Purpose Driven and the Seeker Driven models most commonly seen in Saddleback and Willowcreek. They also view ministry to the whole family (a Program Based value) as a key value of their own. In fact, Guy's job description is to oversee the umbrella of ministries that minister to the family as a whole (develop his call to minister to the family): small group, children, youth, family, marriage encounters, etc.

First, one can see a clear resemblance to Saddleback and the Purpose Driven Model in NorthStar's use of the 101, 201, 301 basic assimilation and discipleship courses that will help students move into a longer term small group commitment. They also break their budget down into how they are spending it according to the five purposes of the church as mentioned in the *Purpose Driven Church* by Rick Warren. They meet in an attractive elementary school in Lynn Haven (a suburb in NE Panama City). Marty is unapologetic that his Sunday morning messages are almost always topical and very often about the basics of navigating through life with biblical principles. The music begins with two celebrative songs that are easy to follow and will continue later in the service with two more worshipful songs that seekers usually opt to simply listen to rather than sing with the whole crowd. There is almost always a drama that communicates the message or brings the seeker closer to the point of the message.

Second, they are committed to being Seeker Driven model on Sunday mornings. Almost every Sunday the stage is set up and decorated so that it is not only there for the drama but also as a reminder of the theme throughout the message. They also use video, PowerPoint and different elements of multimedia to communicate the theme or message of the day. NorthStar also uses secular music when it can do the following:

- Make a point
- Enhance message
- Function as a bridge to connect people to the message and NorthStar

They strive to be relevant, creative and unique every week and every series. Marty gives the opportunity to make a commitment to Christ each week at the end of his messages and anyone can record decisions on a card they receive with the program for the mornings message. They also have available to them a packet that includes a free New Testament that has study notes geared for the spiritual seeker, a letter from Marty, information on small groups at NorthStar, a card that explains how someone can make a decision to follow Christ, and a brochure on baptism. Marty says that a lot of their salvation decisions come from people visiting the service and reading that material and then making the contact with the church office a month or so later.

Third, their commitment to minister to the whole family from the very beginning has continually lead them to wrestle with the desire to create environments where children, youth, families, singles, etc. might grow spiritually against the concern that they might become a church of programs. As a youth minister and seminary student, Guy felt convicted that he was not ministering fully to youth because he wasn't ministering to the youth's family. From that point on, Guy's ministry perspective has been to bring God to the family and the entire family to an encounter with God. One of the reasons many people responded quickly to NorthStar in the beginning is because they had programs for children and youth from the very beginning. According to Marty "When a lot of people came in the beginning, there were many who said 'Hey, this is a real church. It is organized. It doesn't look like a fly by night group of people.'" People appreciated the programs and the small groups already in place.

Marty notes that "we have realized that we can't be a Willowcreek. Our people have some traditional ideas about church – even if they aren't church themselves." NorthStar's staff has also been quick to study the churches of other leaders like Ed Young and Andy Stanley in order to gather as many ideas and resources as possible that might help them with their ministry in Panama City.

Values & Purpose Statement of NorthStar Church

NorthStar core values:

- Biblical Authority
- Life Change
- Relational Evangelism
- Growth Environments (seekers of all ages will be able to discover God in an environment appropriate to him or her)
- Spiritual Intimacy
- Authentic Communities
- Healthy Families
- Intentional Mentoring

NorthStar Church exists to: Be effectively used of God in seeking and developing fully devoted followers of Jesus Christ.

We believe this involves the five biblical functions of the church:

- Reaching Up – Worship
Expressing love to God
- Reaching Out – Evangelism
Communicating Christ to others

- ❑ Reaching In – Discipleship
Growing in our relationship with Christ
- ❑ Reaching Across – Fellowship
Sharing with one another
- ❑ Reaching Around – Ministry
Demonstrating God’s love through service.

Sunday morning

A tremendous amount of time and energy goes into making the Sunday morning a dynamic encounter between the believer, the seeker, and God. The children’s rooms, the worship area, and basic set up are taken care of by teams on Sunday nights. By 7:30 a.m. on Sunday, Guy can be seen en route to the school putting up signs that give newcomers directions to the church. At 8:00 a.m. the musicians arrive for set up and warm up and final decorative touches are put in place. At 9:00 a.m. the vocalists are in place and by 9:15 the entire cafeteria, now converted to a meeting place, is buzzing with activity: sound checks, hospitality set up (doughnuts, coffee, soda, bagels...), greeters moving into position, and a strong sense that something is about to happen.

The staff and the leadership view creativity as a value and a gift of God that is under used by the church as a whole and eyed suspiciously because the world uses it more faithfully than believers.

Sally Morgenthaler writes in her book *Worship Evangelism* that “ ‘Evangelism by accident’ happens when Christians have a genuine, infectious love relationship with God, when they worship God wholeheartedly. Conversely, it is difficult to witness convincingly about a God we do not know and love in our inmost being. And when it comes to a worship service, we have already seen that seekers are not the least bit interested in watching us “go through the motions.” They are hungry to see evidence of God at work in our hearts!”

Small groups

The small groups of NorthStar meet in 17 homes around the city each week. The small group is set up to be the nurturing and accountability environment for adults who attend. Topics & studies vary according to the group and are usually chosen by the group and group leader under Guy’s guidance. Resources include the following:

- ❑ Finances (materials from Crown Ministries & Larry Burkett)
- ❑ Marriage and Family
- ❑ Campus Crusade and Willowcreek materials
- ❑ Missions studies (led by a retired international missionary)
- ❑ Beth Moore women’s studies

The goals of the groups are to help attendees

- Understand the Bible's relevance and application in their own lives
- Feel like a part of God's family
- Incorporate prayer as an exciting and meaningful part of their walk with Christ
- Share the stresses and pressure of life
- Share Christ with unbelievers who would never step into a church
- Discover and develop leadership skills
- Deepen their understanding of worship
- Become a New Testament Christian

- (from *Why Join a Small Group* by NorthStar Church)

Finding NorthStar Church

Several who are members at NorthStar today first heard about them through their original mailer for their launch in 1999. Marty feels like they are now ready to use this tool on a more consistent basis and believes it will have an impact on the number of visitors who can come to NorthStar. More than that, it has been by far the efforts of word of mouth from those who are already attending to their friends, family, and neighbors. Very few people go to NorthStar for the first time through a small group, but the staff and leadership feel like a person will not stay for long if they are not eventually plugged into a small group of some sort.

The retention rate for newcomers at NorthStar is about 60% of those who attend one time will stay with them. The retention rate for those who make a commitment either as a new believer or a new member is very high. They have only lost one family since their beginning.

The Biblical standards

"We all dreamed of a church that we could invite our lost friends and family to." They knew from the beginning that they wanted a church where they could help people become fully devoted followers of Christ.

From the beginning the staff and core lay leaders of NorthStar have affirmed the Bible's authority in their own lives and in the work of the church according to Terrell. Not only did this group share a common heritage as Southern Baptists, but Baptists affirmed the authority of scripture in a way that this would be a Southern Baptist Church. The statements in the *Baptist Faith and Message* can help clarify NorthStar's understanding of God, Jesus, the Holy Spirit, the Church, salvation, etc.

Membership requirements of NorthStar Church:

- complete the *Discovering NorthStar* class
- commit life to Christ and trust Him alone for salvation
- be baptized by immersion after conversion
- abide by the NorthStar membership covenant

When people sign the membership covenant they fill out a membership application indicating when they were saved, when they were baptized, and the date that they have completed the class. The commitment of the membership covenant includes the agreement to

- ❑ Protect the unity of the church
 - Acting in love
 - Refusing to gossip
 - Following leaders
- ❑ Share the responsibility of the church
 - Praying for growth
 - Inviting non Christians
 - Welcoming visitors
- ❑ Serving in the ministry of NorthStar
- ❑ Accountability in the lifestyle that they live.

Baptisms at NorthStar are a big event. When the weather is warm enough, they go out to a state park, cook out, play on the beach, play volleyball, and use the event to connect the family and friends of the new believers to what is happening at NorthStar. They will have anywhere from 200 to 250 people at one of these events.

To be a leader at NorthStar requires the same basic elements as the membership requirement plus evidence of a desire and aptitude to lead. Marty and his team value leadership and the constant challenge of maturing and learning to be better at leading and encourage those who lead and serve with them. He teaches a leadership class, *Leadership Development* Night, where he teaches on the principles of leadership, the scriptural qualifications for leadership, and the spiritual gifts of believers. For those that are interested in leading and show a giftedness to lead, there is a place for them at NorthStar.

NorthStar's non-negotiables in their values include

- ❑ Flexibility – everything changes
- ❑ Teachability – everyone should always be teachable
- ❑ Authority of Scripture – everything has to go back to the Bible as the standard
- ❑ People matter to God – if they matter to God they had better matter to us.
- ❑ Being sensitive to the seeker

Baptisms

September 1998 – August 1999

34 people baptized

200 in average attendance

5.88 people for every baptism
September 1999 – August 2000
36 people baptized
270 in average attendance
7.5 people for every baptism
September 2000 – May 2001
46 people baptized
400 in average attendance
8.69 people for every baptism

Leadership: Staff, Pastors Accountability Team (PAT)

NorthStar is a staff led church with Marty, Guy, and Rickey giving direction to the different ministries and events that take place in the life of the church. The church body does have an annual business meeting where they vote on the next year's budget and land purchases and if need be a senior pastor.

Marty has a team of men that he meets with regularly call The Pastor's Accountability Team. Several of the key core leaders like Steve and Terrell make up this team. Here they ask Marty questions about his role as pastor, moral issues, financial stewardship, etc. The team gives counsel on large financial decisions in the life of the church in between annual budget meetings and coaches Marty in the direction of his leadership. If a member of the church has an issue with Marty and they do not feel he has handled a situation appropriately, they can approach a member of the team and from there they will work to bring resolution to the situation.

Associational stats, giving

The people of NorthStar

The people at NorthStar look a lot alike. They are almost all Anglo and somewhere in the middleclass range. Panama City has a per capita income of about \$20,000. While their leadership is made up of several successful businessmen, the bulk of the body of the church would fall into those working in government, military, service or blue collar jobs.

A church that plants churches?

Is NorthStar's method reproducible? Marty says "yes," and recognizes that the need for a mother church and local support is key. Churches must become committed to planting. The mother church can help a planter who is from the outside tap into the local resources and personnel that Marty, Guy, and Rickey were able to tap into because of their local connections.

It is the desire of the staff and leadership of NorthStar to be a church that plants churches. Marty's desire is that they would eventually be able to plant 1 or more churches a year. They had hoped to plant this Easter in Panama City Beach because approximately 50 of their regular attenders drive the 40 minute drive to Lynn Haven from the beach every Sunday. They didn't feel like the candidates who were interested in the planting opportunity shared the same vision and passion, and they did not have a peace about going forward with the plant.

There is a strong desire by staff and leadership to see what they are doing reproduced in their county and in their state. They are currently supporting a church plant in Jacksonville, Florida, with \$500/month. Marty and Guy both mentioned that there is a lot that they have learned from the plant and there is a lot of support that they would like to give to planters in the future.

Panama City & Bay County: People, History, & Demographics

(Bay County, Florida – Newcomer Information & Buyer's Guide, published by the Bay County Chamber of Commerce)

Bay County, Florida is located on the Gulf of Mexico in the heart of Florida's Great Northwest. Panama City, the county seat and principle city of Bay County, is located approximately 98 miles southwest of Tallahassee, 81 miles south of Dothan, AL, 103 miles east of Pensacola, 300 miles from Atlanta, 270 miles from Jacksonville, and 315 miles from New Orleans. Bay County is 36 miles wide and 44 miles long.

Bay County Population *(2000 Bay County Profile by the Bay County Economic Development Alliance)*

1980	97,740
1990	126,994
1997	144,584
1998	147,496
1999	150,119
2000	151,459
2005	162,601 <i>projection</i>
2010	173,154 <i>projection</i>

Labor Force

Agriculture	00.5%
Retail Trade	26.2%

Wholesale Trade	03.9%
Transportation/	04.2%
Pub. Utilities	
Manufacturing	06.6%
Construction	07.4%
Fin, Insurance/	05.8%
Real Estate	
Services	28.9%
Government	16.3%
Other	0.2%

The Per Capita Personal Income \$22,163

Places of Worship

Catholic.....	7
Jewish.....	1
Protestant.....	215

Percentage by Age in Bay County, Florida (2000 Bay County Profile by the Bay County Economic Development Alliance)

01-14	21.2%
15-24	13.2%
25-44	29.9%
45-64	22.3%
65+	13.1%

NorthStar’s comparative age break down is as follows:

Age	Average # of recent visitors	Average # of committed attenders
Preschool	94 (10.0%)	53 (10.8%)
Elementary	113 (12.1%)	46 (9.4%)
Junior High	41 (4.3%)	21 (4.2%)
High School	31 (3.3%)	16 (3.2%)
18-25	110 (11.7%)	51 (10.4%)
26-30	104 (11.1%)	60 (12.2%)
31-35	109 (11.6%)	67 (13.7%)

36-40	118 (12.6%)	66 (13.4%)
41-45	69 (7.3%)	36 (7.3%)
46-50	55 (5.8%)	31 (6.3%)
51-60	67 (7.1%)	35 (7.1%)
61-70	22 (2.3%)	7 (1.4%)
	933	489

POST SECONDARY EDUCATION (1-888baysite.com)

COLLEGES/UNIVERSITIES

Branches Serving the County

1. Florida State Univ., Panama City
2. Troy State University, TAFB
3. Embry-Riddle University, TAFB

JUNIOR/COMMUNITY COLLEGES

(50 mile radius)

1. Gulf Coast Community College, Panama City
2. Chipola Junior College, Marianna

VOCATIONAL/TECHNICAL SCHOOLS

(50 mile radius)

1. Tom P. Haney Technical Center, Lynn Haven
2. Washington-Holmes Technical Center, Chipley

Military

Tyndall Air Force Base is located in southeastern Bay County and employs approximately 6,700 military and civilian personnel. The base also provides services to 8,942 military retirees in Bay County. The total economic impact from Tyndall was \$422,100,000 in the 1999 fiscal year.

The Navy's Coastal Systems Station located along St. Andrew Bay conducts research and develops programs to assist the Navy in coastal operations such as amphibious missions, swimmer operations, diving, salvage, and mine countermeasures. The base employs 2,308 military and civilian personnel. It's economic impact averages about \$290,000,000 annually resulting mainly from construction, maintenance, and local contract agreements. (www.panamacity.org)

History

Historically, the area now known as Panama City and Bay County was referred to as St. Andrew. It was considered one of the most beautiful seaports in the world because of its “sugar-white beaches, emerald green waters, and plentiful coves and bayous.” The first settlers were Indians who were fishermen but the deep hiding pockets and coves of the bay drew pirates who would wait there before attacking well-stocked ships traveling from Mexico to Spain. During the Civil War, Bay County blossomed into the principle salt-producing center for the southern states by distilling the waters of the bay to get salt used for curing fish and meats. Fast population growth occurred when the territory opened for settlement in 1821 and also in 1885 when the Homestead Act of that year provided land at a cheap price for those willing to settle in the wilderness of Florida.

The name “Panama City” was given by G.M. West, a railroad executive from Chicago, who realized that a line drawn on a map from Chicago to Panama Canal would intersect through the area. West eventually retired to the area in 1906 and became editor of the Panama City Pilot, a local historian, and a land developer in the area.

World War II brought construction of the Air Force and Naval bases and a shipyard. Bay County has grown from its roots from shipping and manufacturing to shipping and tourism. Panama City was recently awarded and recognize as “The World’s Most Beautiful Beaches” (source not cited) and as “America’s Fourth Most Beautiful Beach Destination” by the Travel Network. (Bay County Association of Realtors *Welcome to Bay County Guide, pages 10 and 11*, and the Travel Network)

Logan, Robert E. *Beyond Church Growth*, Grand Rapids, Michigan: Baker Book House, 1989.

Morgenthaler, Sally. *Worship Evangelism*, Grand Rapids, Michigan: Zondervan Publishing House, 1995.