

Frequently Asked Questions

The Integration of Morningside Bible Church and Central Baptist Church

1. The Problem (Why?)

What are the challenges we are facing?

Throughout the decades, Morningside Bible Church has experienced God's sustaining grace. We are currently in a season of unity and peace, which is a blessing and a gift.

However, we have been facing two significant challenges:

- We are not experiencing numerical growth.
- Our giving has not kept pace with our budget.

Since the departure of the Morningside Bible School (now Siouxland Christian), we have relied on rental income from the Crittenton Center to help maintain our 24,000 sq. ft. facility.

For the last couple of years we've been running operating deficits in the tens of thousands of dollars each year, even with rental income—and that trend isn't sustainable given the Crittenton has purchased their own building.

2. The Proposal (What?)

What are we proposing to do in light of this serious challenge?

After a season of serious prayer and discernment, we are recommending an integration with [Central Baptist Church](#). Central would be the lead church, retaining its name and building, and Morningside Bible Church would be the joining church.

This is not the end of our story, but a new chapter where two healthy, like-minded congregations become one for the sake of the Great Commission. We believe that these two churches can often do more for gospel ministry and kingdom good together than they could separately.

Even though this is a very difficult decision, involving real grief, we are deeply grateful to God that Central's leadership shares a kingdom vision and is willing to work with us toward integration. We have found our hearts knit together through this process.

3. The Partner (Who?)

Where is Central located?

Central Baptist Church is located at 4001 Indian Hills Drive, between North Middle School (on Outer Drive) and Walmart (on Floyd Blvd). It is about seven miles from MBC—roughly a ten-minute drive.

Who will be our pastors?

Lloyd Grant (age 60) has been senior pastor of Central since April 2008. He and his wife Kerri have four adult children and eleven grandchildren. You can watch or listen to his sermons on [Central's media page](#).

Ben Wood (age 46) serves as associate pastor. He and his wife Melissa have two children, ages 14 and 12. He was raised in Southeast Asia to missionary parents.

Are the two churches united in theology and governance?

Yes. While no two churches are "identical twins," we are very much "sister churches." Both congregations:

- are non-denominational
- practice believer's baptism by immersion
- celebrate monthly Communion, reserved for believers, with a benevolent offering afterward

- emphasize expository preaching
- are led by a plurality of qualified male elders, with congregational voting on major matters such as elders, deacons, and budgets

How large is Central?

On a typical Sunday morning, Central currently has between 300 and 325 people in attendance.

What is their mission and vision?

Central's mission includes:

- *connecting* people to God, his Word, and his people;
- *equipping* disciples to make more disciples; and
- *sending* disciple-makers out into our world.

They long to see people captivated by the awesomeness of God so that they enjoy and experience all that God offers us in Christ.

4. Logistics (What Happens to Our Assets, Staff, and Leaders?)

What will happen to the church's facilities?

Our plan is to sell the land and the building at 6100 Morningside Avenue. The elders of MBC are responsible to place the property on the market after the congregational vote by the members and to oversee its sale as part of the winding up and dissolution of MBC.

What will be done with MBC's financial reserves after the sale?

After using MBC's assets to pay all remaining expenses and liabilities (including severance and legal fees), the remaining assets will be transferred to Central Baptist Church. These funds will be integrated into the combined ministry to support the long-term mission of the unified congregation, including ongoing ministry and missionary support. These resources will be stewarded by Central's elders and congregation under their existing governance, budgeting, and accountability practices.

What will happen to Pastor Terry and the staff?

Pastor Terry Embke: Terry will be turning 69 this summer. He will retire from the pastorate as of July 5, 2026, and the MBC elders have agreed to provide the Embkes with a retirement package to enable his transition. Terry and Sara desire to make Central their home church so they can continue ministering alongside us. Terry will be working with St. Croix Hospice as one of their chaplains.

Lucas Sullivan: Lucas will be joining the staff of Central Baptist Church as an Associate Student Ministry Coordinator. Central has agreed to help cover his seminary expenses for distance seminary education as he serves the students of the combined congregations.

Part-time staff (Sara Embke, Danyel Kraft, Makala Mastbergen): Each will receive six months of compensation as an expression of gratitude and care for their service.

What will happen to the current elders and deacons?

As part of the transition, three MBC elders—Justin Taylor, Randy Ehlers, and Curt Mastbergen—will serve as “Wind-Up Elders” for MBC after the congregational vote, with responsibility to complete the dissolution of MBC. At the same time, upon affirming Central's mission and statement of faith, they will serve as Elders at Large at Central during this winding-up period, recusing themselves from any Central decisions where there might be a conflict of interest between MBC and CBC.

When MBC's winding up is complete (after the building is sold and all liabilities are paid), their MBC eldership and membership will end, and they will continue solely as elders and members at Central. Other former MBC elders will become members at Central and, beginning with Central's 2027–2028 ministry year, will be eligible for nomination to the elder team through Central's normal process.

The current deacons of MBC in good standing as of the effective date (Jeff Gorsett, Doug Harrison, and David Mastbergen) will be eligible for nomination as deacons of Central during the 2026–2027 ministry-year nomination cycle. Central is making a one-time waiver of its usual membership-length requirement to allow this, but any deacon role will still require a congregational vote at Central's late-August 2026 congregational meeting.

What happens to our supported missionaries?

MBC currently supports five missionary families, totaling about \$26,000 per year. Under the integration agreement, all current MBC missionaries will be included in the missionary prayer rotation at Central's weekly services beginning July 12, 2026, alongside Central's existing missionaries. Central will continue to support current MBC missionaries at their present support levels (as established by MBC) through Central's 2026–2027 budget cycle (September–August). Before the 2027–2028 budget cycle, Central will evaluate these former MBC missionaries in the same way they evaluate their current missionaries and, in good faith, will determine ongoing support. After that, these missionaries will be included in Central's normal missionary evaluation process, which occurs every three years. Missions is a major value at Central and currently accounts for nearly 20% of their budget.

5. The Congregation (How Does This Affect Me?)

What will the worship services be like at Central?

While not identical to MBC's services, Central's services are very similar in heart and style: Christ-centered worship, expository preaching, and a warm, welcoming atmosphere. Full services are available to watch online. Whereas MBC's Sunday School hour has been at 9:30 am with the worship service at 10:40 am, Central's Equipping Hour is at 9:00 am, with the worship service beginning at 10:15 am. Central does not have children's or adult Sunday School during the summer, but they do have Children's Church during the worship service.

What happens to our current small groups and ministries?

We deeply value the community and relationships built at MBC. As we integrate, leaders from both churches will work together to see how current MBC small groups and ministries can either continue, merge with Central's existing groups, or be re-formed in ways that best care for people. The goal is that everyone has a place to belong, grow, and serve.

How will membership be transferred?

Each member in good standing at MBC who wishes to join Central will affirm Central's mission and statement of faith in writing and are invited to participate in a membership/vision session with Pastor Lloyd Grant to learn about Central's history, mission, and expectations. Central's elders and congregation have agreed to waive their normal, longer membership process for this integration so that MBC members can transition more smoothly together.

Do I have to join the integration?

Every member is free before the Lord to make a personal decision about where to worship and serve. Our sincere hope and prayer is that MBC's members will find a church home together at Central, but we hold that invitation with open hands. All of the elders and deacons and staff (with spouses) are committed to making the transition to Central. If you choose a different path, we will grieve but bless you and trust God's hand upon your life. Whatever your decision, we encourage you to remember the promise of our church covenant: "We will, if we move from this place, unite as soon as possible with another gospel-believing church where we can carry out the spirit of this covenant and the principles of God's Word."

6. The Heart (Processing the Change)

Is it wrong for me to feel sad or discouraged at this development?

Not at all. For some of us, MBC is where you were baptized, raised families, and found deep community. It is appropriate to grieve the end of an era. Lament, offered to God in faith, is biblical. Some already feel anticipation and hope about what God might do through this new chapter, while others feel mostly grief—many of us feel both at once.

We encourage you to be honest with the Lord and with the elders about these feelings; we are committed to shepherding the church body through these changes.

Why not just shut the doors or downsize?

Based on current giving levels and the loss of rental income, we do not believe MBC could sustainably continue operating long-term without significant reductions to ministry and staffing. After careful evaluation, the elders concluded that integration provides a more faithful and fruitful path forward than a prolonged period of decline.

7. The Decision (Next Steps)

Who will decide if this becomes official?

The elder teams of both congregations are in unanimous support of the integration. A congregational vote (by the members) will be held by each church on Sunday, June 28, 2026.

What should I be doing now?

We would humbly ask you to do four things:

1. *Pray*: “Pray without ceasing” (1 Thess. 5:17). Ask God for wisdom, peace, and unity for both congregations.
2. *Trust*: “Trust in the LORD with all your heart, and do not lean on your own understanding” (Prov. 3:5). Believe that God is working even this for our good (Rom. 8:28), that “God will supply every need of yours according to his riches in glory in Christ Jesus” (Phil. 4:19), and that “no good thing does he withhold from those who walk uprightly” (Ps. 84:11).
3. *Attend*: Come to the upcoming forums, preview night, and joint service to ask questions and get to know Central better.
4. *Engage*: Be “quick to hear, slow to speak” (James 1:19); “do all things without grumbling” (Phil. 2:14); and “let no corrupting talk come out of your mouths, but only such as is good for building up, as fits the occasion, that it may give grace to those who hear” (Eph. 4:29).

8. Key Dates

Phase 1—Information & Processing

- May 19 (Tuesday, 7:00 pm): Q&A with MBC elders at MBC.

Phase 2—Building Familiarity

- May 24 (Sunday): Lloyd Grant participates in a Sunday School interview and preaches at MBC; Central Vision shared
- May 31 (Sunday, 1–3 pm): Lloyd teaches a membership class at Central for MBC folks
- June 2 (Tuesday, 6:30 pm): Building Preview Night at Central (with popcorn)

Phase 3—Shared Worship & Q&A

- June 7 (Sunday): Joint worship service at Central (Communion Sunday): Equipping Hour at 9:00 am; worship service at 10:15 am. MBC elders will help serve Communion; the MBC worship team will assist with worship.
- June 17 (Wednesday, 7:00 pm): Q&A with Central Baptist leaders at MBC.

Phase 4—The Vote & Transition

- June 28 (Sunday): “Entrusting Ourselves to God” Sunday with congregational votes (members only) at both MBC and CBC.
- July 5 (Sunday): Final MBC worship service, with celebration lunch to follow.
- July 12 (Sunday): Grand Launch Sunday at Central Baptist Church (no Sunday School that morning), with a Unity Brunch to follow.