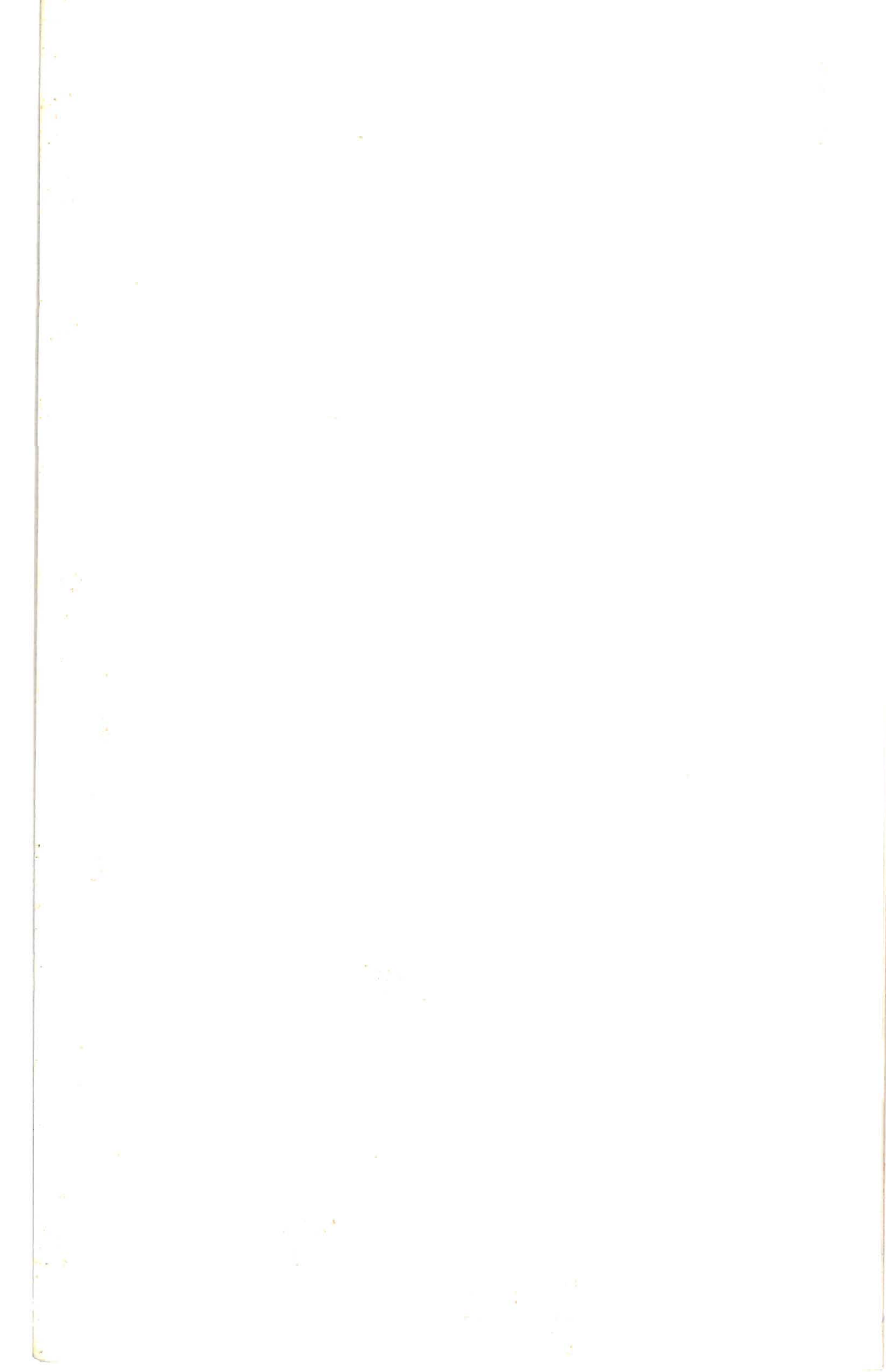


Bible Fellowship Church



1982
Year
Book



NINETY-NINTH
ANNUAL CONFERENCE
of the
BIBLE FELLOWSHIP
CHURCH
1982

CONVENED AT PINEBROOK BIBLE CONFERENCE

STROUDSBURG, PENNSYLVANIA

OCTOBER 11-13, 1982

PUBLISHED BY ORDER OF ANNUAL CONFERENCE

HAROLD C. WEABER, EDITOR

PRICE \$3.00

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Randell Grossman

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Bernard N. Coble

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John H. Riggall, Chairman; Frank L. Herb, Jr., Secre-
 tary, James A. Beil, Harvey J. Fritz, Jr., Keith E.
 Plows

D

COMMITTEE ON MINISTERIAL CANDIDATES

(1983) David J. Watkins, Paul G. Zimmerman
(1984) Carl C. Cassel, Robert F. Johnson
(1985) John H. Herb
Carl C. Cassel, Chairman; Paul G. Zimmerman, Secretary

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(1983) Bright N. Heist, Leonard Buck
(1984) Daniel G. Ziegler, Ralph D. Cole
(1985) Willard E. Cassel

COMMITTEE ON STATISTICS

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Bernard N. Coble, Bryan G. Upton, Warren L. Zimmerman

COMMITTEE ON AGENDA

Harold C. Weaber, James A. Beil, Thomas P. Shorb

COMMITTEE ON PROGRAM FOR THE 100TH ANNUAL CONFERENCE

Historical Committee and James A. Beil

COMMITTEE TO EXAMINE THE MINUTES OF ANNUAL CONFERENCE

George R. Bryson, Henry A. Schell

COMMITTEE TO EXAMINE MINUTES OF PARTICULAR CHURCHES

R. C. Reichenbach, Thomas P. Shorb, William L. **Gray-**
bill II, Kenneth L. Good

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Zimmerman
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Frank L. Herb, Jr., John H. Herb, Carl K. Spackman,
Thomas P. Shorb

COMMITTEE ON ABORTION

Charles J. McConnell, Chairman; Donald T. Kirkwood,
Robert C. Newman, Jeffrey Stickler, Robert Zentz

F

SCHEDULE OF PAYMENTS TO BE MADE TO ANNUAL CONFERENCE
AGENCIES

MONTHLY:

Conference Administrative Budget - (beginning October 31st; pledge may also be paid annually in advance.)
Make checks payable to BIBLE FELLOWSHIP CHURCH and mail to Horace A. Kauffman, 25 E. Lemon St., Lititz, Pa. 17543

Pinebrook Junior College - make checks payable to PINEBROOK JUNIOR COLLEGE and send them to 600 S. Main St., Coopersburg, Pa. 18036 (Contributions may also be made quarterly).

QUARTERLY:

Church Extension - make checks payable to BOARD OF CHURCH EXTENSION and send them to Daniel G. Ziegler, Treasurer, P.O. Box 2628, Plainfield, N.J. 07060

Foreign Missions - make checks payable to BOARD OF MISSIONS and send them to David E. Thomann, 535 Kensington Rd. #5, Lancaster, Pa. 17603

BY MARCH 1:

Victory Valley Camp - make check payable to VICTORY VALLEY CAMP and send it to Victory Valley Camp, R. D. # 1, Zionsville, Pa. 18092

BY APRIL 1:

Board of Christian Education - make check payable to BOARD OF CHRISTIAN EDUCATION and mail to Terris L. Byrd, R. D. # 5, Green Valley Road, Sinking Spring, Pa. 19608

Home for the Aging - make check payable to BIBLE FELLOWSHIP CHURCH HOME and send to 7 S. New Street, Nazareth, Pa. 18064

Pinebrook Bible Conference - make check payable to PINEBROOK CONFERENCE BOARD and send to the Director, P. O. Box 1, Stroudsburg, Pa. 18360

MINISTERS' RETIREMENT FUND

Ministers' Retirement Fund - Pastor's payment is figured on a basis of 2% of his salary and supplemental benefits, except parsonage allowances for pastors who provide their own houseing. Half of the total assessment is to be paid by April 1, the remainder at Annual Conference.

Make checks payable to the BIBLE FELLOWSHIP CHURCH and mail to Horace A. Kauffman, 25 E. Lemon Street, Lititz, Pa. 17543

MEDICAL INSURANCE PROGRAM

Medical Insurance Program - Beginning October 1st, and by the first of each month thereafter, monthly payments for this coverage should be made.

Make checks payable to BIBLE FELLOWSHIP CHURCH and mail to Horace A. Kauffman, 25 E. Lemon Street, Lititz, Pa. 17543.

ANNUAL CONFERENCE PROCEEDINGS - 1981
FIRST MEETING

Monday Morning, October 11, 1982 - 10:00 A.M.

The hymn, "How Can It Be?" was sung by the Conference. The Delegate from Harrisburg, Walter A. Schlagel, read Scripture, John 10:11-18, and led in prayer. Chairman Jansen E. Hartman spoke on "The Commitment of Pastors and Elders to the Lord." David E. and Pauline G. Thomann sang a special number, "He Took My Place". R.C. Reichenbach read from I Corinthians 11, after which the Lord's Supper was observed.

Chairman Jansen E. Hartman called the 99th Annual Conference of the Bible Fellowship Church to order. Harvey J. Fritz, Jr. led in prayer.

The Roll was established as follows:

Allentown Cedar Crest - Ronald C. Mahurin, Roy A. Hertzog, Paul K. Clymer, Jay A. Fasnacht
Allentown Salem - Charles J. McConnell, Jeffrey Stickler
Bethlehem - Robert F. Johnson, Warren L. Zimmerman, Herbert Wieand
Blandon - George R. Bryson, Kinzy Reed
Camden, DE - James G. Koch, Raymond E. Dotts
Catasauqua - (Probationer), Arthur W. Deppe
Coopersburg - Frank L. Herb, Jr., Clyde W. Snyder
Denville, NJ - , John F. Moran
Easton -
Emmaus - Dana E. Weller, Clifford L. Kauffman
Ephrata - (Probationer), Robert W. Gehret
Finesville, NJ - D. Thomas Phillips, Donald P. Straub
Fleetwood - Ronald P. Turner
Freehold-Englishtown, NJ - (Probationer) Clinton Crankshaw
Graterford - Richard D. Harris, Robert Gaugler
Harleysville - Paul G. Zimmerman, Harold Crider
Harrisburg - Walter A. Schlagel
Hatfield - John H. Herb, Lee E. Boyles
Howell, NJ - John Vandegriff, David M. Markuson

Lancaster - David A. Thomann, Horace A. Kauffman
 Lebanon - Bruce A. Ellingson, Leroy O. Herb
 Lehighton - (Probationer) Clair A. Greenzweig
 Maple Glen - Carl K. Spackman, George A. Priestly
 Mt. Carmel - Harold L. Snyder, Jr.
 Nazareth - Keith E. Plows, Ralph Hendershot
 Newark, NJ (Mission) - Delbert R. Baker II
 New Fairfield, CT (Mission) - Robert L. Draper
 Oley - Henry A. Schell, Clayton Weber
 Paradise - Kenneth L. Good, L. Eugene Brenneman
 Philadelphia, Calvary - G. Wayne Clapier, Kenneth
 Cressman
 Philadelphia, Emmanuel - Roger Reitz, Russel L. Davis
 Quakertown - Bert N. Brosius, L. James Roberts, Jr.
 Reading - Jansen E. Hartman, Robert Breitegam,
 Walter Raybuck
 Royersford - Robert W. Smock, James Weidner
 Poughquag, NY (Mission) - James Wickstead
 Scranton - (Probationer), Carl Kellerman
 Shamokin - Hugh C. Coulbourn, Jr., T. Lamarn Manney
 Sinking Spring - Terris L. Byrd, David A. Lamm
 Spring City - David W. Chappel
 Staten Island, NY - Bryan G. Upton, Ralph D. Cole
 Stroudsburg - Thomas P. Shorb, Dale J. Phillips
 Sunbury - LeRoy S. Heller, Clayton B. Brosius, Bert
 E. Brosius
 Terre Hill - William L. Graybill II, Paul A. Weber
 Wallingford - Richard E. Taylor, William Singletary
 Walnutport - Harold C. Weaver, David L. Musselman
 York - Harvey J. Fritz, Jr., Alan Lindstrom
 Zionsville - James R. Batchler, Jr., David Weller

ORDAINED MEN SERVING BIBLE FELLOWSHIP MINISTRIES:

James A. Beil, Alva C. Cassel, Carl C. Cassel,
 Bernard N. Coble, George E. Herb, John H. Riggall,
 David J. Watkins, Daniel G. Ziegler.

ORDAINED MISSIONARIES:

Brian H. Butler, Richard J. Gehman, J. Barclay Harley,
 Ronald Hoyle, David L. Manney, Edward Moyer, William
 W. Mull, Laird F. Stengele, Philip E. Yerrington.

ORDAINED MINISTERS IN RETIREMENT:

Paul E. Baer, E.W. Bean, John Dunn, W.W. Hartman,
F.B. Hertzog, C.E. Kirkwood, C. Leslie Miller, R.C.
Reichenbach, David E. Thomann.

PROBATIONERS:

Daniel P. Allen, Larry A. Carpenter, David H. Jones,
Philip E. Morrison, William L. Neff.

ORDAINED MINISTERS BETWEEN CALLS:

William A. Heffner, Austin G. Shelly, LeRoy C. Wilcox

Resolved: that excuses be referred to the Committee
on Communications, to report back to Conference
before the end of this day.

New members were introduced to Annual Conference.

Secretary Harold C. Weaber appointed Bryan G. Upton
as Assistant Secretary and Bernard N. Coble as
Assistant to the Secretaries.

Resolved: that the first twelve rows be established
as the Conference Bar.

REPORT OF THE COMMITTEE ON AGENDA:

Resolved: that the agenda be accepted, with amendment
to adjourn Monday night at 9:00 P.M.

REPORT OF THE COMMITTEE ON PROGRAM: (See p. 64)

Report was accepted with corrections.

Resolved: that the election procedure as used by the
97th Annual Conference be followed, effective
Monday afternoon:

- A. Nominations be closed for all elections to be
conducted at a particular meeting at the opening
of that meeting.
- B. A Ballot be prepared by the tellers and the
associate members of the Conference for use during
the day for those elections.

- C. The ballots be marked by each member of the Conference and be submitted to the tellers.
- D. The tellers shall with the aid of the Associate Members of the Conference tabulate the results, and prepare run-off ballots as needed.

REPORT OF THE NOMINATING COMMITTEE:

Report was accepted.

Resolved: that the following appointments by the Chairman be approved:

Tellers: Robert F. Johnson, Keith E. Plows, LeRoy S. Heller, Carl K. Spackman, Harold L. Snyder, Jr., Jay E. Fasnacht, Leroy O. Herb.

Committee on Resolutions: Paul G. Zimmerman, Bruce A. Ellingson, William L. Graybill II, David A. Thomann, Henry A. Schell, John F. Moran, Paul Clymer.

Committee on Communications: Roy A. Hertzog, Hugh C. Coulbourn, Jr., Walter A. Schlagel.

Committee on Auditing: Robert W. Gehret, Horace A. Kauffman, Warren L. Zimmerman, David L. Musselman, Ralph D. Cole, Robert Gaugler.

Timekeeper: Kenneth L. Good.

Reporter: Thomas P. Shorb

Resolved: that we adjourn. Adjourned in prayer by Keith E. Plows.

SECOND MEETING

Monday Afternoon, October 11, 1982, 1:30 P.M.

The following were elected:

EDITOR-PUBLISHER OF FELLOWSHIP NEWS: Randall A. Grossman.

BUSINESS MANAGER OF FELLOWSHIP NEWS: Bernard N. Coble

REPORT OF THE MINISTERIAL RELATIONS COMMITTEE:

(See p. 65)

Report was accepted.

Whereas: we strongly believe it is the Scriptural responsibility of the church to adequately meet the needs of its pastor, therefore be it,

Resolved: that we encourage each church to increase its pastor's salary at least 7% above the previous year's salary, and further,

Resolved: that it is the consensus of this 99th Annual Conference that the minimum salary adequate for a pastor serving a Bible Fellowship Church, including benefits, is \$12,840.00 for the 1982-1983 year.

REPORT OF THE COMMITTEE ON CREDENTIALS: (See p. 67)

Report was accepted.

Whereas: the Ministerial Candidate Committee has recommended Herbert K. Lea, Philip E. Morrison, and Stephen R. Van Eck for examination for ordination, and Barry J. Minsky for examination for recognition of prior ordination, and,

Whereas: these brethren have served acceptably as ministers in the Bible Fellowship Church for the required period of time, and,

Whereas: after examination, the Committee on Credentials believes them to be called of God to the Gospel Ministry and to be in accord with the Faith and Order of the Bible Fellowship Church, therefore,

Resolved: that Herbert K. Lea, Philip E. Morrison, and Stephan R. Van Eck be ordained at a service of ordination to be held on Tuesday, October 12, 1982, at Pinebrook Bible Conference, at 7:30 P.,.; and that the previous ordination of Barry J. Minsky be

recognized at this same service.

The Credentials Committee shall be in charge of this Service of Ordination.

Whereas: the legal trials of Harold C. Weaver were attended by members of the Credentials Committee, and,

Whereas: the Credentials Committee believes the judgment of the jury of "Not Guilty" was a proper verdict, and,

Whereas: the Credentials Committee believes Harold C. Weaver is innocent of the charges brought against him, therefore,

Resolved: that Harold C. Weaver is considered exonerated, and that he is a Minister in good standing in the Bible Fellowship Church.

REPORT OF THE MINISTERIAL CANDIDATE COMMITTEE:

(See p. 70)

Report was accepted.

Resolved: that the following men be accepted under the care of the Ministerial Candidate Committee:

PROBATIONERS: (Year of licensing in parenthesis)

Daniel P. Allen	Ephrata, PA (1982)
Keith B. Anderson	Ecuador S. Am. (1980)
Alvin L. Baker	Dover NJ
James L. Beaver	Clearwater, FL
Douglas D. Bowne	Collegeville, PA
Larry A. Carpenter	Lehighton, PA (1982)
Albert J. Dommel	Enola, PA
Harry L. Downs	Ronks, PA
Ronald C. Erb	Irvington, NJ (1981)
Arthur J. Frisbie	Newark, DE (1976)
Radnall A. Grossman	Kutztown, PA (1981)
Dennis D. Huratiak	Milford, IN
V. Kerry Inman	Coopersburg, PA (1980)
David H. Jones	Scranton, PA (1978)

Kenneth D. Keeler Harleysville, PA (1982)
 Herbert K. Lea Wappingers Falls, NY (1980)
 Gary W. Miller Bethlehem, PA
 Barry J. Minsky Ft. Leonard Wood, MO (1980)
 Philip E. Morrison Catasauqua, PA (1980)
 William L. Neff Freehold, NJ (1978)
 Calvin T. Reed Reading, PA (1982)
 David H. Schoen Sinking Spring, PA
 Stephan R. Van Eck Sunbury, PA (1980)

CANDIDATES:

William C. Aukamp Pequea, PA
 Robert S. Commerford Pawling, NY
 Ronald A. Honeywell Montrose, PA
 W. Neil Harding Hatfield, PA
 Hillary A. Nixon Madison, NJ
 William G. Schlonecker Dallas, TX
 Warren F. Shelly Lehighton, PA
 Jeffrey C. Stickler Bethlehem, PA
 Dean A. Stortz New Fairfield, CT
 John E. Thompson, Jr. Darby, PA

APPLICANTS:

Thomas J. Beil Nazareth, PA
 David W. Chappell, Spring City, PA
 Gary R. Haver Reading, PA
 Walter M. Johnson Wyomissing, PA
 Richard P. Jones, Sr. Wescoesville, PA
 Rodney H. Long Blaine, MN
 Richard S. MacLaren Hatboro, PA
 Kenneth D. Pfeiffer Rockledge, PA
 Thomas F. Templeton Mabton, WA
 Steven S. Trommler Portland, OR

Resolved: that the men approved for ordination be admitted to the Conference Bar.

REPORT OF THE BOARD OF DIRECTORS OF THE BIBLE FELLOWSHIP CHURCH: (See p. 72)

Report was accepted.

Resolved: that the rate for reimbursement for mileage travelled in responsibilities for the Bible

Fellowship Church shall remain at 18¢ per mile in the 1982-1983 year.

Resolved: that the rate of payment for service to an annuitant under the Ministers' Retirement Fund for the year beginning October 1, 1982 shall be \$108.00 for each year of service.

REPORT OF THE MINISTERIAL CONVENTION COMMITTEE:

(See p. 84)

Report was accepted.

REPORT OF THE DIRECTOR OF CHURCH EXTENSION: (See p 86)

Report was accepted.

REPORT OF THE BOARD OF PUBLICATION AND PRINTING:

(See p. 104)

Report was accepted.

Resolved: that the price of the Yearbook be \$3.00

REPORT OF THE BOARD OF FOREIGN MISSIONS: (See p. 106)

Report was accepted.

REPORT OF THE BOARD OF DIRECTORS OF PINEBROOK

JUNIOR COLLEGE: (See p. 123)

Report was accepted.

REPORT OF THE CHURCH GOVERNMENT STUDY COMMITTEE:

(See p. 138)

Report was accepted.

Whereas: the Faith and Order includes both legislative material and non-legislative material, and

Whereas: the legislative material requires different levels of commitment and different requirements of procedure for ammendment, and

Whereas: there is some inconsistency in the present format as outlined in the Table of Contents of the 1981 edition of the Faith and Order, and

Whereas: we call the material Faith and Order, therefore, be it

Resolved: that the material in the Faith and Order be divided into three major subdivisions as follows:

1. Articles of Faith
2. Principles of Order (This would include material that now appears as III through VIII in the Table of Contents of the 1981 edition of the Faith and Order).
3. Appendices to the Faith and Order (Includes non-legislative material such as the history of the Bible Fellowship Church).

The following were elected:

BOARD OF DIRECTORS OF THE BIBLE FELLOWSHIP CHURCH:

James A. Beil, Carl C. Cassel, Robert W. Gehret
(3 years)

COMMITTEE ON CREDENTIALS:

James A. Beil, Harvey J. Fritz, Jr., Frank L. Herb, Jr., Keith E. Plows, John H. Riggall. (1 year)

COMMITTEE ON MINISTERIAL CANDIDATES:

John H. Herb. (3 years)

BOARD OF PUBLICATION AND PRINTING:

John H. Herb, James G. Koch, D. Thomas Phillips, Ralph D. Cole, Gary Sterner. (1 year)

MINISTERIAL RELATIONS COMMITTEE:

Frank L. Herb, Jr., Harold L. Snyder, Jr. (3 years)

Resolved: that the forms on pp 196-207 of the 1981 Yearbook be considered optional, with the exception of questions on admission of members and of baptism, and that they therefore be adopted at one reading.

Resolved: that we suspend the rules and adjourn until 6:30 P.M.

THIRD MEETING

Monday Evening, October 11, 1982, 6:30 P.M.

R.C. Reichenbach led the Conference in a time of Prayer and Praise

REPORT OF THE HISTORICAL COMMITTEE: (See p. 139)

Report was accepted.

Resolved: that the Historical Committee's proposed program plans for the 100th Annual Conference be adopted.

REPORT OF THE BOARD OF VICTORY VALLEY: (See p. 143)

Report was accepted.

REPORT OF THE BOARD OF CHRISTIAN EDUCATION: (See p.148)

Report was accepted.

REPORT OF THE BOARD OF CHURCH EXTENSION: (See p. 151)

Report was accepted.

Whereas: the Board of Church Extension is of the opinion that the New Fairfield, Connecticut Mission meets the standards and qualifications of a church as specified in Article XVIII of the Faith and Order of the Bible Fellowship Church, therefore, be it

Resolved: that the New Fairfield, Connecticut Mission be recognized as a church and that its delegate be received into the membership of the 99th Annual Conference of the Bible Fellowship Church.

Whereas: the Board of Church Extension is of the opinion that the Poughquag, New York Mission meets the standards and qualifications of a church as specified in Article XVIII of the Faith and Order of the Bible Fellowship Church, therefore, be it

Resolved: that the Poughquag, New York Mission be recognized as a church and that its delegate be received into membership of the 99th Annual Conference of the Bible Fellowship Church.

The pastors and delegates of these two new churches were introduced to the Conference, and their delegates were admitted to the Conference Bar: Denver Creekmore from New Fairfield and Thomas Ward from Poughquag. Special recognition was given to the 14 new churches planted since 1970.

Resolved: that the election of Daniel G. Ziegler to a three-year term as Director of Church Extension effective October 11, 1982, be ratified.

Resolved: that the proposed budget for the Board of Church Extension for 1983-84 be adopted.

CHURCH EXTENSION BUDGET FOR 1983-1984

RECEIPTS:

Churches - Prepaid	72,000	
General (Current) Gifts	12,000	
Designated Gifts	102,000	
Interest	6,000	
Transfer from Existing Fund	<u>6,640</u>	
Total Receipts		198,640

EXPENSES:

Appropriations:

Newark - Baker	18,000	
Irvington Mission	19,600	
Mid-Hudson Missions	20,000	
Delaware Missions	3,600	
Whaley Lake Mission	15,000	
Kutztown Mission	12,000	
Eastwick Mission	10,000	
Project Beachhead Missions	54,000	
PISCES	<u>2,400</u>	
		154,600

Administration:

Director's Salary & Benefits	17,440
Director's Travel	5,800
Parsonage - Office Building	8,000
Office	7,800
Promotion	1,000
Board Expenses	1,500
Administrative Budget	400

Worker's Compensation	600	
		42,540
<u>Reserves:</u>		
Contingencies		<u>1,500</u>
Total		198,640

REPORT OF THE BOARD OF DIRECTORS OF THE BIBLE
FELLOWSHIP CHURCH HOME: (See p. 161)
Report was accepted.

REPORT OF THE COMMITTEE ON STATISTICS: (See p. 176)
Report was accepted.

Resolved: that the minutes and statistics for particular churches be at Pinebrook Bible Conference Center by the Monday of the week preceeding Annual Conference.

Resolved: that the Statistical Committee and the Committee to Examine Minutes of Particular Churches jointly prepare directions for submitting statistical reports and minutes of particular churches to Annual Conference. These directions shall be submitted to the 100th Annual Conference and be included in subsequent Yearbooks.

Resolved: that we adjourn.
Adjourned at 9:06 P.M. with prayer by Paul A. Weber.

FOURTH MEETING

Tuesday Morning, October 12, 1982, 9:00 A.M.

The hymn, "When We All Get to Heaven" was sung. The Delegate from York, Alan Lindstrom, read I Peter 5:1-11 and led in prayer. Mrs. Laura Cassel played special numbers on the piano in connection with Christ's return. Harvey J. Fritz, Jr. spoke on "The Commitment of Pastors and Elders to the Church."

Carl K. Spackman led in a prayer of invocation.

Chairman Jansen E. Hartman called the meeting to order at 9:45 A.M.

The minutes of the previous meetings were read and approved as corrected.

The following were elected:

BOARD OF CHURCH EXTENSION:

Robert W. Smock, Clayton E. Weber (3 years)

HISTORICAL COMMITTEE:

Willard E. Cassel (3 years)

BOARD OF FOREIGN MISSIONS:

Roy A. Hertzog, Robert Breitegam (3 years)

BOARD OF DIRECTORS OF PINEBROOK JUNIOR COLLEGE:

Bert N. Brosius, Alva C. Cassel, John H. Herb, Jay Fasnacht, Alfred G. Roberts, Allen D. Ruter (3 years)

REPORT OF THE BOARD OF DIRECTORS OF PINEBROOK BIBLE CONFERENCE: (See p. 178)

Report was accepted.

The following missionaries were introduced to the Conference by R.C. Reichenbach, Chairman of the Board of Foreign Missions:

Michael and Jocelyn Easton with Word of Life in U.S.A.

Ronald W. Hoyle with Greater Europe Mission in France.

Timothy Kauffman with Unevangelized Fields Mission (under AIM) in Zaire.

RESOLVED: that the following be approved at
SECOND READING:

ANNUAL CONFERENCE REGISTRATION

The Chairman of Annual Conference shall prior to the adjournment of Annual Conference appoint a Registrar and Assistant Registrar for the succeeding Annual Conference.

The Registrar shall register all members who are qualified to be seated in the Annual Conference and shall keep the attendance record of each meeting. A list of qualified members of Annual Conference shall be drawn up prior to Annual Conference. The Secretary of Annual Conference shall prepare a list of the delegate(s) and alternate delegate(s) elected in each congregation from the information supplied to him by each pastor after congregational elections. The Secretary shall forward a copy of this list to the Committee on Examination of Minutes of Particular Churches before their annual meeting so that the committee may confirm that the delegate(s) and alternate delegate(s) are elders in their congregation and have been duly elected. The Committee on Examination of Minutes of Particular Churches shall report the confirmation of delegates and alternate delegates and any discrepancies to the Registrar prior to Annual Conference. The Credentials Committee and the Ministerial Candidate Committee shall furnish to the Registrar prior to Annual Conference lists of those ministers qualified to be members of Annual Conference and those who shall be advisory members of Annual Conference.

Alternate Delegates who are to be seated in the Annual Conference bar shall report to the Registrar. The Registrar shall communicate their presence to the Chairman. They shall be seated at the beginning of a meeting of Annual Conference, and this action shall be recorded in the minutes of that meeting.

Any member desiring to be excused from any meeting must present in writing the reason for such absence to the Registrar. This information will be submitted to the Chairman of Annual Conference, and the Annual Conference shall decide the validity of each request.

The names of absentees shall be recorded in the minutes of each meeting, with indication as to whether the absence is excused.

The Registrar shall also provide for the registration

of all advisory members of Annual Conference and for any official representatives from any other bodies or organizations. He shall notify the Chairman of the presence of such persons at the session.

The registration records shall be turned over to the Secretary of Annual Conference after adjournment.

(This material will appear as Article V of the By-Laws of Annual Conference, p. 94, 1981 edition of the Faith and Order; the numbers of the succeeding articles will be changed in sequence.)

ADDITION TO DUTIES OF THE MINISTERIAL CANDIDATE COMMITTEE: (p. 128, Faith & Order, 1981 Edition.):

8. To furnish to the Annual Conference Registrar a list of those probationers who are eligible to be members of Annual Conference and those who shall be advisory members of Annual Conference. This list shall be submitted annually prior to Annual Conference.

ADDITION TO DUTIES OF THE COMMITTEE ON EXAMINATION OF MINUTES OF PARTICULAR CHURCHES (p. 99, Faith and Order, 1981 edition):

3., a. That the delegate(s) and alternate delegate(s) are elders and the individuals reported to the Secretary of Annual Conference. The Committee shall report such verification and any discrepancies to the Annual Conference Registrar during the week prior to Annual Conference.

ADDITION TO DUTIES OF THE CREDENTIALS COMMITTEE: (p. 126, Faith & Order, 1981 edition). The present #6 would become #7.

6. It shall furnish to the Annual Conference Registrar a list of the ordained ministers who are eligible to be members of Annual Conference and those who shall be advisory members of Annual Conference. This list shall be submitted annually prior to Annual Conference.

The meeting was adjourned at 12:02 P.M. with prayer by William A. Heffner.

FIFTH MEETING

Tuesday Afternoon, October 12, 1982, 1:30 P.M.

David L. Musselman led in prayer.

The Chairman of the Board of Foreign Missions introduced the following:

Miss Pat Howard, with Inter-Varsity Christian Fellowship in colleges in Allentown and Reading.
David Wehr, at Rift Valley Academy with Africa Inland Mission in Kenya, Africa.

REPORT OF THE COMMITTEE ON COMMUNICATIONS: (See p.185)
Report was accepted.

REPORT OF THE COMMITTEE TO EXAMINE ANNUAL CONFERENCE MINUTES: (See p. 187)
Report was accepted.

Resolved: that the following be approved at
SECOND READING:

CHOOSING LEADERS OTHER THAN THE CONTINUING OFFICES OF ELDERS AND DEACONS:

Should the Board of Elders deem it necessary to have positions of church leadership other than Elders and Deacons, and other than officers and leaders of church organizations, it shall recommend to the congregation the creation of such positions of leadership. If the congregation approves, such leaders shall be chosen by one of the following ways:

- (1) Election by congregational vote upon:
 - (a) being presented by nominating committee,
 - (b) being nominated by congregational ballot;
- (2) Appointment by Board of Elders.

Though these leaders may not meet all the Biblical qualifications for the office of Elder, nevertheless their lives shall be in keeping with the Standards of Worship and Life. Being chosen for one of these

positions of leadership does not make one a member of the Board of Elders or Deacons. The following shall be the procedure in case of death, resignation, or removal of a church leader other than an Elder or Deacon:

- (a) The Board of Elders shall review and act upon the resignation or removal of the leader;
- (b) the Board of Elders shall either appoint someone or determine the time of a congregational meeting to fill the vacated position due to death, resignation, or removal.

Officers and other leaders in church organizations shall be elected or appointed in harmony with the Faith and Order and according to the By-laws of the particular church and/or the By-laws of the organization.

(The first paragraph under #4 "Other Organizations in the Particular Church" shall be deleted.)

(This material will replace the present material in Article IV "Choosing Leaders other than continuing Offices of Elders and Deacons, p. 64 of the 1981 Faith and Order)

LEGISLATION ON MILITARY CHAPLAINCY, BY-LAWS OF THE CREDENTIALS COMMITTEE:

It shall process and approve all applications for the military chaplaincy, and its Chairman shall be the representative of the Bible Fellowship Church to the General Commission on Chaplains and Armed Forces Personnel.

(This material will appear under duties of the Credentials Committee, p. 124 of the 1981 Faith and Order as #5. Present 5 and 6 will become 6 and 7.)

The Bible Fellowship Church qualifies to have men with its ministerial credentials to serve under the U.S. Armed Forces Chaplains Board under the

endorsement of the National Conference on Ministry to the Armed Forces. Applications for such service shall be made through the Credentials Committee.

CORPORATE OFFICERS IN A PARTICULAR CHURCH:

In an incorporated congregation the authorized legal representatives shall be chosen from among the members of the Board of Elders according to its respective Articles of Incorporation.

When an incorporated congregation becomes incapable of electing elders and seeks to maintain its work, the Board of Directors of the Bible Fellowship Church shall appoint elders who, upon ratification by the congregation, shall be the corporate officers of the particular church.

(This material will replace #1 in Article VII, Miscellaneous By-laws, page 73 of the 1981 Faith and Order.)

COMMITTEES APPOINTED BY THE CHAIRMAN OF ANNUAL CONFERENCE:

BYLAWS OF THE COMMITTEE ON PROGRAM:

Appointment:

The Chairman of Annual Conference shall prior to the adjournment of the Annual Conference appoint the Committee on Program for the succeeding Annual Conference.

Duties:

1. The Committee on Program shall establish and oversee a program for the succeeding Annual Conference designed to bring spiritual blessing and challenge to the members of the Conference. The frequency and length of the sessions proposed shall be in balance with the business concerns of the conference.
2. It shall submit its proposals to the Committee

on Agenda at least six weeks prior to Annual Conference.

(This material is an expansion of content under Committees Appointed by the Chairman, #1, page 98 of the 1981 Faith and Order).

BY-LAWS OF THE COMMITTEE ON AGENDA:

Appointment:

The Chairman of Annual Conference shall prior to the adjournment of the Annual Conference appoint the Committee on Agenda for the succeeding Annual Conference.

Duties:

1. The Committee on Agenda shall receive from any agency or particular church requests for time in the agenda of the Annual conference. Such requests must be in writing and in the hands of the Committee at least six weeks prior to the beginning of the Annual Conference.
2. It shall establish the order in which standing and special reports shall be considered at the Annual Conference.
3. It shall circulate the proposed agenda two weeks prior to the Annual Conference.

(This material is an expansion of content under Committees Appointed by the Chairman, #3, page 100 of the 1981 Faith and Order.)

BY-LAWS OF THE COMMITTEE TO EXAMINE ANNUAL CONFERENCE MINUTES:

Appointment:

The Chairman of Annual Conference shall prior to the adjournment of the Annual Conference appoint the Committee to Examine Annual Conference Minutes.

Duties:

1. The Committee to Examine Annual Conference Minutes shall compare the Annual Conference Proceeding as printed in the Bible Fellowship Yearbook with the official minutes of the Secretary of Annual Conference.
2. It shall report in writing to the next Annual Conference any and all discrepancies between these two records.
3. It shall submit to the Annual Conference two copies of the Bible Fellowship Yearbook certified to contain true and correct copies of the Proceedings of the previous Annual Conference. These copies shall be placed in the archives.

(This material is a revision of content of material in Committees Appointed by the Chairman, #7, page 100 of the 1981 Faith and Order.)

BYLAWS OF THE COMMITTEE ON RESOLUTIONS:

Appointment:

The Chairman of Annual Conference shall appoint the Committee on Resolutions from the membership of the Annual Conference at the first meeting.

Duties:

1. The Committee on Resolutions shall devise any resolutions it deems helpful to present for approval by the Annual Conference, including resolutions of thanks giving and appreciation, of changes in rules or by-laws, of establishment of the place and time of the next Annual Conference.
2. It shall present the resolutions proposed to the members of Annual Conference in writing for consideration.

(This material is an expansion of content under Committees Appointed by the Chairman, #4, page 100 of the 1981 Faith and Order.)

BY-LAWS OF THE COMMITTEE ON COMMUNICATIONS:Appointment:

The Chairman of Annual conference shall appoint the Committee on Communications from the membership of the Annual Conference at the first meeting.

Duties:

1. The Committee on Communication shall receive for the Annual Conference any communications addressed to the Conference.
2. It shall respond in writing to each communication sent to the Annual Conference unless that communication is referred to another Board or Committee.
3. It shall report to the Annual Conference the names of all those who sent communication and the nature of the response by the Committee.

(This material is an expansion of content under Committees Appointed by the Chairman, #2, page 98 of the 1981 Faith and Order.)

BY-LAWS OF THE COMMITTEE ON AUDITING:Appointment:

The Chairman of Annual Conference shall appoint the Committee on Auditing from the membership of the Annual Conference at the first meeting.

Duties:

1. The Committee on Auditing shall examine the financial report of each agency of the Bible Fellowship Church to ascertain:
 - (a) Whether the report is made from an audited account.
 - (b) Who made the audit.
 - (c) Cash held by the agency on the date of the report, and
 - (d) depositories in which the funds are maintained.
 (See Faith and Order, 1981 edition, page 135, 136,

Miscellaneous By-laws of Annual Conference, #4 and #7.)

2. It shall make a report to the Annual Conference stating the results of their examination, including the names of any agencies which have not met the requirements of the Faith and Order and the ways in which the report was incomplete.

(This material is an expansion of content under Committees Appointed by the Chairman, #5, page 100 of the 1981 Faith and Order.)

BY-LAWS OF THE TELLERS:

Appointment:

The Chairman of Annual Conference shall appoint from the membership of the Conference tellers to conduct the elections.

Duties:

1. The Chairman of the tellers shall appoint an individual who is not a member of the Annual Conference to prepare duplicated ballots during the meetings of the Conference according to the election procedures for the Annual Conference.
2. The Tellers shall distribute and collect the ballots.
3. The Chairman of the tellers shall enlist advisory members of the Conference to tabulate the results of the elections in which duplicated ballots are used. For special elections and other voting conducted during the meetings of the Annual Conference, the tellers shall tabulate the results.
4. The Chairman of the tellers shall announce the results of the elections and other voting and keep records of the results.

(This material is an expansion of content under

Committees Appointed by the Chairman, #9, page 101 of the 1981 Faith and Order.)

BY-LAWS OF THE TIMEKEEPER:

Appointment:

The Chairman of Annual Conference shall appoint a Timekeeper from the membership or the advisory membership of the Annual Conference.

Duties:

1. The Timekeeper shall measure the time used by any participant in the deliberations of the Annual Conference.
2. If any participant has the floor for ten minutes at one time, the Timekeeper shall inform the Chairman of the Conference.

(This material is an expansion of content under Committees Appointed by the Chairman, #10, page 101 of the 1981 Faith and Order.)

Addition to Duties of the Credentials Committee:

It shall receive all requests from those seeking retirement from ministry in the Bible Fellowship Church. It shall set the effective date of the retirement, change the status of the minister on the conference records, and notify the Board of Directors of the effective date of the retirement.

The following were elected:

BOARD OF DIRECTORS OF PINEBROOK JUNIOR COLLEGE:

Russel M. Ruch (2 years)

BOARD OF DIRECTORS OF PINEBROOK BIBLE CONFERENCE:

Ronald C. Mahurin, John H. Riggall, Robert Breitegam (3 years)

BOARD OF CHRISTIAN EDUCATION:

Dana Weller, David Musselman, Jeffrey Stickler (3 years)

BOARD OF VICTORY VALLEY:

Bryan Bray, Bright N. Heist, Clayton E. Weber (3 years)

Resolved: that the time be extended.

Resolved: that we adjourn.

Adjourned with prayer by William Neff.

SIXTH MEETING

Wednesday, October 13, 1982, 9:00 A.M.

Chairman Jansen E. Hartman called the meeting to order at 9:00 A.M.. The hymn, "O for a Thousand Tongues" was sing by the Conference.

Jeffrey Stickler, delegate from Allentown Salem, read the Scripture, John 15:1-17, and led in prayer. Bert N. Brosius sang "It is Well With My Soul".

L. James Roberts, delegate from Quakertown, gave the message, "Committment of Pastors and Elders to Each Other."

John Moran led in prayer.

The minutes of the previous meeting were read and approved as corrected.

The following were elected:

BOARD OF DIRECTORS OF PINEBROOK BIBLE CONFERENCE:

Kermit K. Gehman (3 years)

Resolved: that the following be adopted at SECOND READING:

CONTRIBUTIONS TO THE MINISTER'S RETIREMENT FUND:

V. B. Contributions from each member:

Each member shall pay into this fund two percent (2%) of his annual salary and supplemental benefits excluding medical insurance and parsonage allowances for pastors who provide their own housing. One half of this payment shall be forwarded to the Financial Secretary of the Board of Directors

on or before April 1, and the balance shall be paid at the next Annual Conference. The Annual Salary shall be calculated on the year beginning September 1 and ending August 31.

(Faith and Order, 1981 edition, page 109)

DELETION FROM DUTIES OF THE BOARD OF DIRECTORS OF PINEBROOK JUNIOR COLLEGE:

"Relationships to other Ministries at Pinebrook: to establish a rule limiting the activity of the Board of Directors of Pinebrook Junior College to faculty, curriculum, library, instruction, and budget to the extent that budget relates to the operation of the college.

(Paragraph 2 of #9, page 76 of the 1977 Faith and Order).

ADDITION TO THE DUTIES OF THE MINISTERIAL CANDIDATE COMMITTEE:

To submit a written report to the Annual Conference of the Bible Fellowship Church.

(This material will appear as #9, page 130 of the 1981 Faith and Order.)

REVISION OF BY-LAWS REGARDING THE BOARD OF ELDERS:

Article VIII, Paragraph 4, page 55 of the 1981 Faith and Order.

(This material replaces the last sentence of the 4th paragraph.)

The congregation shall have the right to agree, to suggest changes, or to disagree with such recommendations. Agreement indicates the congregation is ready to follow the leadership of the Board of Elders. Suggesting changes indicates the congregation believes the Board of Elders has overlooked some factors and should revise its recommendation.

Disagreement indicates the congregation is not ready to follow the leadership of the elders.

Even though the elders are to rule under Christ's authority and the congregation is to follow, yet the elders should use wisdom and carefully consider the propriety of taking action that is not supported by the congregation. It is not only the responsibility of the Board of Elders to lead, but also to provide sufficient information, sound reasoning, and ample time for the congregation to follow intelligently.

The elders must distinguish between those areas of disagreement that are matters of preference and those that are matters of principle. Even though the decisions of the congregation are not binding on the elders according to the authority invested in the office in the Scriptures, yet the elders shall seek to rule in harmony with the decision of the congregation except where the standards of Scripture would be repudiated, the cause of Christ harmed, or the Faith and Order violated. Whenever there is disagreement, the Board of Elders needs to consider prayerfully the reasons for the disagreement by the congregation in determining the appropriate action to be taken by the Board in exercise of its leadership.

REVISION OF ARTICLE VI - BUSINESS RULES OF ANNUAL CONFERENCE:

The following will replace the material currently in Article VI:

1. Each meeting of Annual Conference shall be opened with prayer.
2. The Chairman shall convene the Conference at the prescribed time and shall lead the Conference in devotions at the first meeting after which the Secretary shall call the roll. Each succeeding morning meeting shall begin with devotions after which the minutes of the meetings of the preceding

day shall be read. Business shall generally proceed according to the agenda.

3. Two sessions shall be held daily as follows: from 9:00 A.M. to 12:00 Noon and from 1:30 P.M. to 5:00 P.M. Evening meetings are optional at the discretion of Annual Conference.
4. The parliamentary procedure shall follow Robert's Rules of Order except where superseded by the By-laws for Annual Conference.
5. Anyone wishing to speak shall rise and respectfully address the Chairman. In the event that more than one should address the Chairman at the same time, the Chairman shall decide who is entitled to the floor.
6. No one shall be allowed to speak more than ten minutes on any subject unless he receives permission from the Chairman.
7. No one shall speak a second time on a given motion unless permission is granted by the Chairman.
8. The Chairman is responsible to preserve order.
9. Reports of Boards and Committees to Annual Conference:
 - a. All Annual conference Boards and Committees elected by ballot shall send copies of their reports to members of Annual Conference no less than one week prior to Annual Conference. Study Committees appointed by the Chairman shall follow the same procedure.
 - b. Reports which have been previously circulated shall not be read publicly unless requested from the Conference floor.

- c. The reports may be questioned and corrected before being accepted by Annual Conference.
 - d. Two corrected and signed copies of each report shall be given to the Secretary of Annual Conference upon acceptance of said report for inclusion in the Conference Yearbook. These copies shall be signed by the person submitting the report.
10. The election procedures of Annual Conference shall be:
- a. Nominations shall be closed at the opening of each meeting for all elections to be conducted at that particular meeting.
 - b. Nominations and elections for a particular Board or Committee shall not take place until the report of that Board or Committee has been accepted by Annual Conference.
 - c. A ballot listing the names of all nominees shall be prepared and duplicated at the direction of the tellers for those elections.
 - d. The ballots shall be marked by each member of the Annual Conference and be submitted to the tellers.
 - e. The tellers with the aid of the advisory members of the Annual Conference shall tabulate the results and prepare run-off ballots as needed.
 - f. Elections, according to the will of the Annual Conference, may be conducted by use of oral nomination and hand-written ballots by members of the Annual Conference, and ballots submitted by the tellers.
11. Any exception to the implementation of the rules of the Faith and Order other than the Articles

of Faith may be allowed by a three-fourths majority of Annual Conference. The reason for such exceptions shall be fully spread on the minutes. Such exceptions shall be subject to annual review until approved at second reading.

REVISION OF ARTICLE I, ANNUAL CONFERENCE:
(page 91, 1981 edition of the Faith and Order.

The last two paragraphs shall be replaced with the following:

The proceedings of Annual Conference shall be conducted according to the Business Rules of Annual Conference. The Annual Conference shall keep and publish a record of the proceedings of its meetings and make it available to the membership of the churches.

REPORT OF THE COMMITTEE ON AUDITING: (See p. 188)
Report was accepted.

Resolved: that the Pastor shall send a copy of the minutes of all Congregational Meetings, which shall include the Board of Elders' Report of the Membership, the Annual Financial Report, and the Valuation of Church Properties, and the Pastor's Statistical Report (PS-3) to the Committee on Examination of Minutes of Particular Churches, % Pinebrook Bible Conference, P.O. Box 1, Stroudsburg, PA 18360 to arrive by Monday of the week prior to Annual Conference week.

The delegate and pastor shall certify the correctness of the minutes and reports and of the Pastor's Statistical Report (PS-3) prior to the mailing thereof, and shall include a statement of the certification therewith.

The Committee on Examination of Minutes of Particular Churches will forward the material received to the Committee on Statistics.

If the Pastor's Statistical Schedule (PS-3) is not in the hands of the Committee on Statistics by the Thursday prior to Annual Conference, the statistics from that church will not be included in that year's report.

Resolved: that the Church Government Study Committee study what recourse a congregation has in the event that its Board of Elders is in conflict with the congregation.

Resolved: that we extend the time.

Resolved: that the 1982-1983 Administrative Budget of the Board of Directors of the Bible Fellowship Church be adopted.

1982-1983 ADMINISTRATIVE BUDGET

A. Benefits to Each Pastor (1982-1983) (1983-1984)

1. Beneficiary Fund	1,000	1,000
2. Minister's Assistance Fund	1000	1,250
3. Ministerial Convention	750	750
4. Ministers' Retirement Fund	<u>22,000</u>	<u>24,000</u>
Total	24,750	27,000

B. Benefits to Each Church

1. Conference Entertainment	3,000	3,500
2. Moving Fund	5,000	7,500
3. Fund to Assist Churches	<u>1,000</u>	<u>1,000</u>
Total	9,000	12,000

C. Annual Conference Programs

1. Publication & Printing	2,500	3,000
2. Expenses of Boards and Committees	5,000	6,000

3. Expenses Board of Directors	250	250
4. Ministerial C.C. Internship	1250	1,500
5. Historical Committee	1,500	1,000
6. Contingencies	192	250
Total	10,692	12,000
TOTAL BUDGET	44,442	51,000

Resolved: that we approve for circulation to the churches the proposed Administrative Budget for 1983-1984 (second column, above) to be used in solicitation of their pledges by April 15, 1983.

Resolved: that the Credentials Committee add to their report the financial accounting of Harold C. Weaber's legal expenses.

The following were elected:

BOARD OF CHURCH EXTENSION:

Dana E. Weller (3 years)

BOARD OF DIRECTORS OF THE BIBLE FELLOWSHIP CHURCH HOME:

Henry A. Schell, Bert E. Brosius, Benjamin Pattison.
(3 years)

SECRETARY OF ANNUAL CONFERENCE:

Harold C. Weaber

Resolved: that we adjourn.

Adjourned with prayer by James Weidner at 12:15 p.m.

SEVENTH MEETING

Wednesday Afternoon, October 13, 1982, 1:30 P.M.

Chairman Jansen E. Hartman called the meeting to order at 1:30 P.M.

The Delegate from Howell, David Markuson, led in prayer.

Resolved: that the following be adopted at SECOND READING:

BY-LAWS OF THE COMMITTEE ON STATISTICS:Appointment:

The Chairman of Annual Conference shall prior to the adjournment of Annual Conference appoint the Committee on Statistics for the succeeding Annual Conference.

Duties:

1. The Statistical Committee shall send to each church the Summary Statistical Report forms.
2. It shall receive from each church the completed Summary Statistical Report forms and a copy of the minutes of the congregational meetings of that year.
3. It shall meet on the Thursday preceeding the Annual Conference to tabulate these reports for submission to the Annual Conference.

(This material is an expansion of content under Committees Appointed by the Chairman #6, page 100 of the 1981 Faith and Order.)

REVISION OF BY-LAWS REGARDING AMENDMENTS TO THE FAITH AND ORDER:

(the following shall replace the material under Article XI, pages 136-137, 1981 edition of the Faith and Order.)

Amendments to the Faith and Order

The Annual Conference may propose to the churches amendments or changes in the Articles of Faith of the Bible Fellowship Church by a two-thirds majority of those voting. After the approval of a first reading of the proposed change, the pastor and delegate of each particular church shall be responsible to inform their Board of Elders of the proposed change. The Board of Elders of each church shall vote on the proposed change, and an affirmative vote by a majority of the total number of elders shall be

required for approval. Before the Annual Conference can consider a second reading of the proposed amendment or change in the Articles of Faith, approval of the proposed change must be reported within twenty-four (24) months to the Secretary of Annual Conference by the Board of Elders of at least two-thirds of the churches.

Amendments to the Principles of Order may be proposed to the churches by a two-thirds majority of those voting at Annual Conference. After the approval of a first reading of the proposed change, the pastor and delegate of each particular church shall be responsible to inform their Board of Elders of the proposed change. The amendment will be declared to be in effect when approved by a two-thirds majority of those voting on a second reading of the amendment at a succeeding Annual Conference.

A special rule is an enactment of Annual Conference limited to one year of application. It may not violate the Faith and Order of the Bible Fellowship Church. It may be reenacted on an annual basis. It may be placed in the Faith and Order by simple majority vote of Annual Conference after being enacted at three successive sessions of Annual Conference.

Resolved: that the following be adopted at Second Reading to appear in Article X, "Miscellaneous By-Laws of Annual Conference", p 135 f. of the 1981 edition of the Faith and Order:

11. The past minutes of Annual Conference boards and committees shall be deposited for storage and preservation in the denominational archives.

Resolved: that the following be adopted at Second Reading to appear in Article VII, "Miscellaneous By-Laws", p. 73 f, of the 1981 edition of the Faith and Order:

Each particular church is encouraged to place its minutes and past records in the denominational archives for storage and preservation where they will be available to the local church as it desires and available to those doing study and research.

REPORT OF THE STUDY COMMITTEE ON ABORTION: (see p.190)
Report was accepted and unanimously adopted as the Position Paper on Abortion of the Bible Fellowship Church.

Resolved: that the Board of Publication & Printing make provision for the distribution of the above paper, to be sold at cost.

Resolved: that the Study Committee on Abortion seek to devise an article on abortion to be included in the Faith and Order under Standards of Worship and Life.

REPORT OF THE STEWARDSHIP STUDY COMMITTEE: (See p. 203)
Report was accepted.

Resolved: that the following be adopted at
FIRST READING:

STEWARDSHIP COUNCIL

The Scriptures teach that believers are to be faithful stewards. Faithful stewardship requires careful management and use of all resources for the glory of God -- body, strength, mind, time, abilities, spiritual gifts, the earth and its components, relationships, opportunities, possessions, money -- literally all of life.

Acting on its belief that it is the duty of particular churches to teach and aid their members to be faithful stewards and that it is the duty of those churches in fellowship to encourage and assist the particular churches and agencies of the churches in fellowship to be faithful and efficient in their stewardship, the Bible Fellowship Church has formed a Stewardship

Council.

The Stewardship Council exists to serve the constituents, particular churches, and agencies of the Bible Fellowship Church. It is not an end in itself, but shall be a means toward the greater glory of God through faithful stewardship. It shall, therefore, seek to help the constituents, particular churches, and agencies to maximize their service for Christ and their impact for the kingdom and glory of God.

By-Laws of the Stewardship Council

Article I - Name

The name of this organization shall be Stewardship Council of the Bible Fellowship Church.

Article II - Membership

The Council shall be comprised of:

- a. One representative from and chosen by each agency of the Bible Fellowship Church which chooses to be part of the Stewardship Council.
- b. Three members at large representing the particular churches of the Bible Fellowship Church and elected by Annual Conference. These men shall be elected to three-year terms, their terms of office expiring in consecutive years. (to implement, one representative shall be elected for a one-year term, one representative shall be elected for a two-year term, one representative shall be elected for a three-year term.)

Article III - Duties

The duties of the Council shall be:

- a. To challenge the constituency of the Bible Fellowship Church to faithfulness in total stewardship of life.
- b. To educate the constituency of the Bible Fellowship Church concerning the carrying out of financial stewardship.

- c. To assist particular churches and agencies of the Bible Fellowship Church, upon their invitation, to develop their own stewardship programs.
- d. To assist churches and agencies within the Bible Fellowship Church to solicit for various financial programs.
- e. To provide services to the constituents of the Bible Fellowship Church whereby they can contribute financially to Bible Fellowship Church ministries.
- f. To delineate the duties of stewardship counselors; to engage, as it deems necessary, personnel to implement these duties; and to oversee their activities.
- g. To assist churches and agencies to establish and maintain proper and responsible methods of financial accounting and auditing.
- h. To maintain a current understanding concerning tax laws and legal and governmental regulations regarding charitable gifts and charitable organizations.
- i. To co-ordinate and review with sensitivity the stewardship programs of various Bible Fellowship Church agencies so as to guard against duplication, competition, over-exposure, and undue aggressiveness.
- j. To approve all major capital campaigns and deferred giving programs of all agencies of the Bible Fellowship Church.
- k. To submit articles and materials for publication in Fellowship News.
- l. To report annually to Annual Conference, said report to include an audited financial report.

Article IV - Funding

The operations of the Council shall be funded by the following means:

- a. An appropriation from the Annual Conference Administrative Budget.
- b. Appropriations from the participating agencies.
- c. Fees charged to particular churches for services rendered by the Council.
- d. Fees charged agencies for services rendered by the Council.

- e. Gifts designated for the Council.

Article V - Operating Principles

In performing its duties, the Council shall operate under the following principles:

- a. In doing its work, the Council shall focus on channeling funds to churches and agencies of the Bible Fellowship Church rather than being a recipient of gifts for its own support.
- b. Services to particular churches shall be rendered by the council only upon invitation of the particular church.
- c. Suggestions for giving to all participating agencies of the Bible Fellowship Church shall be offered as stewardship programs are presented to and/or in particular churches.
- d. In the event an individual requests stewardship information about a particular church or agency, he need be informed only about contributing to that church or agency.
- e. All financial dealings of the Council shall be in compliance with federal, state and local laws.
- f. Methods of promotion and solicitation shall avoid undue aggressiveness and reflect the highest ethical standards. The Council and its representatives shall not make exaggerated claims of achievement, guarantee results, or offer unreasonable promises.
- g. Representatives of the Council shall be above reproach in deportment and shall manifest Christian concern for people.
- h. Information gained by representatives of the Council shall be held in confidence and used only for matters relating to the ministry of the Council.
- i. Representatives of the Council shall not use their positions for personal financial gain.

Article VI - Stewardship Counselors

The Stewardship Council of the Bible Fellowship Church shall engage a stewardship counselor or

counselors to implement its ministry. A full-time counselor shall subscribe annually to the Faith and Order of the Bible Fellowship Church and evidence commitment to and support of the various ministries of the Bible Fellowship Church. One engaged part-time for this position shall maintain a credible profession of Christian faith, be committed to evangelical doctrines, and be in sympathy with the Faith and Order of the Bible Fellowship Church. Financial remuneration for his services shall be negotiated by the Council and the counselor. Although various remuneration procedures may be agreed upon, the counselor may not be paid on a commission basis. The performance of all stewardship counselors shall be reviewed annually.

The following were elected:

NOMINATING COMMITTEE:

John H. Riggall, Norman L. Reed (3 years)

BOARD OF CHRISTIAN EDUCATION:

William L. Graybill (3 years)

CHAIRMAN OF ANNUAL CONFERENCE:

James A. Beil

VICE-CHAIRMAN OF ANNUAL CONFERENCE:

Carl C. Cassel

REPORT OF THE COMMITTEE ON RESOLUTIONS:

Report was accepted and its resolutions adopted.

Whereas: the Lord has continued to show His favor to the Bible Fellowship Church in providing her with faithful men who, through the years, have led and guided in His Church and the agencies thereof, and

Whereas: the blessing of the Lord continues to be evident by Pastors who shepherd the flock by faithfully preaching and teaching the Word of God, by ruling in love and compassion and by serving in all humility as the Scriptures direct, and

Whereas: it is our privilege to have with us a number of our retired Pastors, men of God who encourage us by the example of thier Godly lives, and

Whereas:the Lord has blessed the Bible Fellowship Church with Elders who continually exercise their Godly lives and faithful committment to His work in the particular churches, therefore be it

Resolved: that we steadfastly seek and pray for the blessing and filling of the Holy Spirit which is the source of our spiritual power, and further

Resolved: that we endeavor, through the power of the Holy Spirit, to live our lives in such a way that they would be pleasing to our Lord, displaying the sincerity of our worship to the Lamb of God Who is worthy of such praise.

Whereas: the Bible Fellowship Church Home, Pinebrook Bible Conference, Pinebrook Junior College, and Victory Valley Camp have performed a dedicated and God-honoring service this past Conference year, therefore, be it

Resolved: that we ask the Administrator of the Bible Fellowship Church Home, the Director of Pinebrook Bible Conference, the President of Pinebrook Junior College, and the Director of Victory Valley Camp to express our sincere appreciation to their entire staffs.

Whereas: Harold C. Weaber has served as Secretary of the 99th Annual Conference of the Bible Fellowship Church with dedication, and

Whereas: Bryan G. Upton has assisted the Secretary in a faithful manner, and

Whereas: Bernard N. Coble has served as Assistant to the Secretaries in a most efficient manner, therefore

Resolved: that we express our thanks to these Brethren

for their faithful service, and that we present a gift of \$50.00 to each of them from the Board of Publication and Printing.

Whereas: Pinebrook Bible Conference, with its capable staff and beautiful surroundings, has provided housing and meals for the members and guests of the 99th Annual Conference, therefore be it

Resolved: that at the Wednesday evening meal, the body of this Annual Conference express its appreciation for these provisions to the personnel of Pinebrook Bible Conference with a rising vote of thanks, and further

Resolved: that a copy of this resolution be forwarded to the Director.

Whereas: Pinebrook Bible Conference has offered to entertain the next Annual Conference, therefore be it

Resolved: that the 100th Annual Conference of the Bible Fellowship Church be convened at Pinebrook Bible Conference Center, Stroudsburg, PA on Tuesday, October 11, 1983 at 10:00 A.M.

Whereas: R.C. Reichenbach and David E. Thomann have served faithfully in varied ministries of the Bible Fellowship Church for many years, and

Whereas: they have recently retired from active service, therefore be it

Resolved: that we praise God for His giving these men to our fellowship and commend them to God for His blessing upon them in their remaining years of service.

Whereas: Jansen E. Hartman has served three consecutive terms as Chairman to Annual Conference, and

Whereas: the rules of Annual Conference declare that he be ineligible to serve a fourth consecutive term, therefore be it

Resolved: that we express our appreciation to him for his faithful and wise leadership on our behalf.

Whereas: the devoted and dedicated missionaries serving under the Board of Missions have been obedient to the call of the Lord of the Harvest and have diligently sought to carry out the injunctions of the Great Commission, therefore be it

Resolved: that we thank God for these servants and assure them of our fervent prayers and continued financial support.

Whereas: in the glorious providence of God the missions in New Fairfield, CT and Poughquag, NY have been recognized as churches by the 99th Annual Conference, therefore be it

Resolved: that we praise God for this evidence of growth in our Church, and further

Resolved: that we pledge our continued prayer support for these churches as they continue to proclaim the gospel and edify believers.

Whereas: Lehigh Valley Presbyterian Church has made a contribution to the Legal Aid Fund of the Board of Directors of the Bible Fellowship Church, therefore be it

Resolved: that we praise God for this expression of Christian love by a sister church, and further

Resolved: that the Assistant Secretary of Annual Conference forward a copy of this resolution to the Lehigh Valley Presbyterian Church.

Paul G. Zimmerman
Paul Clymer
John Moran
David A. Thomann

Bruce A. Ellingson
William L. Graybill II
Henry A. Schell

the Committee on Resolutions

The Chairman of Annual Conference made the following appointments to the 100th Annual Conference:

COMMITTEE ON AGENDA:

Harold C. Weaber, James A. Beil, Thomas P. Shorb

COMMITTEE ON EXAMINATION OF MINUTES OF PARTICULAR CHURCHES:

R.C. Reichenbach, Thomas P. Shorb, William L. Graybill II, Kenneth L. Good.

COMMITTEE ON EXAMINATION OF ANNUAL CONFERENCE MINUTES:

George R. Bryson, Henry A. Schell.

COMMITTEE ON STATISTICS:

LeRoy S. Heller, Daniel G. Ziegler, Bryan G. Upton, Warren L. Zimmerman, Bernard N. Coble.

COMMITTEE ON PROGRAM:

Historical Committee; Chairman of Annual Conference, James A. Beil.

REPORT OF THE COMMITTEE ON EXAMINATION OF MINUTES OF PARTICULAR CHURCHES: (See p. 204)

Report was accepted.

Resolved: that the following be adopted at FIRST READING:

SUGGESTED FORMAT FOR CONGREGATIONAL MEETINGS

1. Prayer: The meeting shall be opened with prayer.
2. Roll Call: This shall occur at all congregational meetings, regular and special. The roll call shall include all church officers and all individuals responsible for reporting at the regular meeting(s).
3. Approval of Minutes of Previous Meeting(s).
4. Reports (Annual Congregational Meeting):

a. Report of the Board of Elders (to include at least the following):

- (1) Membership Report
- (2) Financial Report (s) - including evidence of annual auditing.
- (3) Submission of the proposed church budget.
- (4) Record of Designation of the Pastoral Relations Committee.
- (5) Status of the Work
- (6) Ratification by the congregation of the valuation of church property.
- (7) Benevolence Report (may be reported in Board of Deacon's Report or in Financial Report).
- (8) Recommendations.

b. Report of the Board of Deacons.

c. Reports as required by the by-laws of the particular church: Sunday School, Youth Fellowship, Adult Fellowship(s), Women's Missionary Society, Special Committees, Pastor, etc.

5. Old Business - All motions properly recorded.

6. New Business - All motions properly recorded.

7. Election of Church Officers - All elections properly recorded. A complete list of the elders who will be serving the congregation in the new church year shall be included in the minutes so that Annual Conference can verify that the Delegate and Alternate Delegate are active elders in the congregation.

8. Petition(s) to Annual Conference.

9. Adjournment with Closing Prayer.

10. Minutes are to be signed by the Secretary.

FORMAT FOR SPECIAL CONGREGATIONAL MEETINGS

1. Prayer: The meeting shall be opened with prayer.
2. Roll Call
3. Statement of Purpose: The purpose of the special meeting must be stated at the beginning of the minutes of that meeting and business shall be limited to that of the stated purpose of the meeting. Any action must be properly recorded.
4. Adjournment with prayer.
5. Minutes are to be signed by the Secretary.

(The above material replaces "Suggested Format for Congregational Meetings" and "Format for Special Congregational Meetings" on p. 63f. of the Faith and Order, 1981 edition).

Resolved: that the following be adopted at SECOND READING (to replace the material presently found on pages 114-115 of the 1981 edition of the Faith and Order of the Bible Fellowship Church under "Board of Foreign Missions"):

Whereas: changes were submitted to clarify the legislation passed at first reading in 1981, and

Whereas: the changes are not considered substantial, therefore be it

Resolved: that these changes be noted in the yearbook and that this reading be accepted as the SECOND READING:

BOARD OF MISSIONS

Purpose: the Board of Missions is delegated by Annual Conference to direct and promote the Missions program of the Bible Fellowship Church, and to select, oversee, and care for its missionaries who serve in foreign countries and in the United States

of America in ministries other than Bible Fellowship churches and agencies.

Composition: The Board of Missions shall be composed of nine men, namely, the Executive Secretary, the Financial Secretary, four ordained ministers, and three laymen.

Election: The Executive Secretary and the Financial Secretary shall each be elected for a term of three years by the Board of Missions, subject to ratification by the Annual Conference. The election of these officers shall be in such a manor that their terms shall not expire at the same time.

Four ordained ministers and three laymen shall be elected by Annual Conference for terms of three years in the following classes:

- I. Two ministers and one layman
- II. One minister and one layman
- III. One minister and one layman.

The Chairman of the Board of Missions shall be elected annually by and from the Board of Missions at its organizational meeting. The Chairman, the Executive Secretary, and the Financial Secretary shall comprise the Executive Committee of the Board of Missions.

Duties of the Board of Missions:

1. To formulate objectives and policies for the missions program of the Bible Fellowship Church as conducted in foreign countries and in the U.S.A.
2. To interview and examine all prospective candidates for missionary service in foreign countries and in the U.S.A. and to make decisions pertaining to approval and support of individuals who are committed to the Articles of Faith and who endeavor to obey the Order of the Bible Fellowship Church.
3. To exercise oversight and spiritual care of the missionaries and candidates serving under the direction of the Board of Missions.

4. To maintain within the missions program of the Bible Fellowship Church standards compatible with the Faith and Order.
5. To supervise and care for financial and administrative matters pertaining to the Board of Missions.
6. To promote interest and involvement in missions in conjunction with the Local Churches (e.g. assisting Missionary Committees and Women's Missionary Societies).
7. To submit a written report to Annual Conference.
8. To designate which particular churches will comprise the various Women's Missionary Society (W.M.S.) Regions.
9. To appoint a W.M.S. General Committee composed of four members: President, Vice-president, Secretary, and Treasurer.

Duties of the Chairman of the Board of Missions:

1. He shall serve as Chairman of the Executive Committee.
2. He shall prepare an agenda for each Board Meeting in consultation with the Executive Committee.
3. He shall call Board and Executive Committee Meetings and preside at the same.
4. He shall appoint committees as necessary and monitor their progress.
5. He shall arrange for all applicants to be interviewed by the Board of Missions.
6. He shall arrange for all missionaries to be interviewed periodically by the Board of Missions.
7. He shall be responsible to see that the Board's decisions and policies are implemented.

Duties of the Executive Secretary of the Board of Missions:

1. He shall call for and conduct the election of the Chairman.
2. He shall keep an accurate record of the proceedings of this Board's meetings and distribute the same to all Board members.
3. He shall be custodian of the Minutes and

- records of this Board and of the files of the applicants, candidates, and missionaries.
4. He shall be responsible for all correspondence with particular churches, applicants, candidates, missionaries, and others, except correspondence pertaining to financial matters.
 5. He shall receive all inquiries and applications for missionary service.
 6. He shall be responsible for public relations for the Board and seek to promote interest and involvement in missions among the constituency of the Bible Fellowship Church.
 7. He shall seek to know and to minister to the spiritual needs of the missionaries.
 8. He shall represent the missionaries and their needs to this Board and to the particular churches.
 9. He shall annually submit the Board of Missions report to Annual Conference.
 10. He shall personally interview missionaries on furlough at the earliest possible time.

Duties of the Financial Secretary of the Board of Missions:

1. He shall receive all monies for the Board of Missions and deposit them as directed by this Board, make all disbursements for this Board, and keep accurate records.
2. He shall be responsible for all correspondence pertaining to finances.
3. He shall annually submit a financial report for inclusion in this Board's report to the Annual Conference.
4. He shall have the financial books audited annually.
5. He shall make recommendations to this Board for all investments, and invest as directed.

Contributions:

All financial contributions to the Board of Missions shall be sent to the Financial Secretary of the Board. The members of the Bible Fellowship Church are encouraged to forward their contributions for missionaries through the particular church to the

Board of Missions, and not to missionaries directly.

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Resolved: that the following changes be made as needed in the Faith and Order. (1981 edition)

1. Delete the word "Foreign" in the following places:
 - a) page 4, under #3; b) page 74, under f., lines 1 and 3; c) page 94, under Article IV, the fourth last line; d) page 126, under "Categories of Ministry", line 8; e) page 135, under "Miscellaneous By-laws of Annual Conference, under #2, line 3.
2. On page 74, under f., "General Secretary" should be replaced by "Financial Secretary."

Resolved: that upon approval of the legislation presented by the Board of Foreign Missions, Annual Conference shall:

1. Elect one minister and one layman for three years.
2. Permit the present General Secretary to complete his term (October, 1983)
3. Permit the Board of Missions to appoint one or two men who would assist the General Secretary until the 100th session of Annual Conference in preparation for responsibilities of the offices of Executive Secretary and Financial Secretary.
4. Vote on ratification of the proposed individuals for the offices of Executive Secretary and Financial Secretary at the 100th session of Annual Conference.

Upon approval of the legislation presented by the Board of Foreign Missions, that Board will:

1. Begin to implement the responsibilities as outlined.
2. Seek one or two men who would begin to assist the General Secretary.

Resolved: that we extend the time.

Resolved: that the following be adopted at
FIRST READING:

ARTICLE III (pg. 94)

MEMBERSHIP OF CONGREGATIONS IN ANNUAL CONFERENCE

Any congregation meeting the standards of Article XVIII of the Articles of Faith and committed to the Faith and Order of the Bible Fellowship Church may be admitted to membership in Annual Conference and shall be known as a church.

Any congregation which is under the supervision of the Board of Church Extension of the Bible Fellowship Church but which has not yet met the standards for recognition as a church shall be called a mission. The term mission is used in a technical sense, but this does not preclude the use of the term church in any of the congregation's public relations activities.

A mission may be recognized as a church with membership in Annual Conference when it has attained to the standards set forth in Article XVIII of the Articles of Faith and demonstrates a commitment to the Faith and Order of the Bible Fellowship Church. The Board of Church Extension has the responsibility of evaluating the preparedness of the mission for admission to Annual Conference. Upon recommendation by the Board of Church Extension, the mission congregation may be recognized as a church and be admitted to Annual Conference membership by a majority vote of Annual Conference.

A daughter congregation of a Bible Fellowship Church, an independent congregation, or an established congregation of another denomination desiring membership in Annual Conference, shall establish contact with and come under the care of the Board of Church Extension. This church shall be

evaluated by the Board of Church Extension on the basis of its agreement with the Faith and Order and particularly as to its compliance with Article XVIII of the Articles of Faith. This church shall be recommended for admission into membership in Annual Conference by the Board of Church Extension upon satisfactory completion of the evaluation. A majority vote of Annual Conference shall be required for membership in Annual Conference.

(The above material replaces "Rules Relative to Status of Churches," p. 118f, 1981 edition of the Faith and Order).

Resolved: that the following be adopted at FIRST READING:

BOARD OF CHURCH EXTENSION DUTIES

Duties:

1. The Board of Church Extension shall have authority to establish new congregations and aid in their organization.
2. It shall have oversight over all organizing congregations known as missions.
3. It shall function on behalf of each mission on all matters that relate to pulpit supply and particular church government in accordance with the Faith and Order.
4. It shall receive applications for admission to Annual Conference from daughter churches or congregations outside the Bible Fellowship Church.
5. It shall require all missions and churches under its care to adhere to the Faith and Order of the Bible Fellowship Church.
6. It shall receive and disburse all monies designated for church extension.
7. It shall have jurisdiction over all churches receiving financial aid from the Board of Church Extension. This jurisdiction shall continue three years after receipt of the last payment of financial aid. After a church ceases to be under the jurisdiction of the Church Extension Department it shall not again come under that

- jurisdiction or be eligible to receive financial aid from the Board of Church Extension except when a need for financial aid shall be occasioned by its participation in the start of a new Bible Fellowship Church or mission, in which case the Board of Church Extension may appropriate such financial aid.
8. It shall make recommendations to the Board of Directors of the Bible Fellowship Church on the approval and consumation of legal transactions for the purchase of real estate and/or the erection of buildings for Church Extension purposes.
 9. It shall make recommendations to Annual Conference on the admission of missions and churches to membership in Annual Conference.
 10. The Board shall make a written report of its activities to Annual Conference. This report shall include a submission of a proposed budget for the fiscal year beginning September 1 of the following year.

(The above material replaces "Duties of the Board of Church Extension", p. 115f, 1981 edition of the Faith and Order).

Resolved: that the following be adopted at FIRST READING: (to appear on p. 44 of the 1981 edition of the Faith and Order)

RESPONSIBILITIES OF THE CHURCH TOWARD MEMBERS

Each particular church has been directed by Christ to minister corporately to the needs of individual members. The Elders of each congregation shall endeavor to establish a program that shall honor the body of Christ in fulfilling the following responsibilities toward members:

1. To implement the corporate worship of God (John 4:23, 24; Eph. 5:19, 20; Col. 3:16).
2. To promote the development of Christian character

- and conduct (Rom. 6:1-23; 12:9-21; 14:1; 15:7; Gal.5:16-26; Eph. 4:22-5:21).
3. To maintain purity of life and doctrine (I Cor. 5:1-31; I Tim. 1:3-11; Titus 2:1-15; 3:1-11; Heb. 13:9; II John 10,11; June 3, 4; Rev. 2:2, 14, 15, 20).
 4. To instruct and train for Christian service and to give opportunity to serve (Rom. 12:1-8; I Cor. 12:1-31; Eph. 4:8-16; Matt. 28:18-20; II Tim. 2:2).
 5. To impart a vision for evangelism and missions (Matt. 9:36-38; 28:18-20; Acts 1:8; Romans 9:1ff; Romans 10:1ff).
 6. To assist in building good relationships:
 - (a) Family (Eph. 5:22-6:4; I Peter 3:1-7).
 - (b) Employment (Eph. 6:5-9; I Peter 3:18-21).
 - (c) Community and State (Rom. 13:1-7; I Peter 2:13-17).
 7. To promote fellowship and hospitality (Rom. 12:13; Heb. 13:2,16; I Peter 4:9; III John 5-8).
 8. To minister comfort (II Cor. 1:3-7).
 9. To promote unity and harmony (I Cor. 1:10-13; Eph. 4:3).
 10. To care for the needy (Acts 6:1-8; I Tim. 5:3-16).
 11. To settle disagreements and administer discipline (Matt.18:15-20; I Cor. 5:1-13; I Thess. 3:14,15).

Resolved: that we suspend the rules to adjourn until 6:30 P.M.

Adjourned at 5:18 P.M. in prayer led by Austin Shelly.

EIGHTH MEETING

Wednesday Evening, October 13, 1983, 6:30 P.M.

The Chairman of Annual Conference, Jansen E. Hartman, opened the meeting.

The Delegate from Mt. Carmel, Harold L. Snyder, Jr., led the Conference in singing "Thank You, Lord", and led in a time of praise and prayer.

Bert N. Brosius opened the evening meeting with prayer.

The Chairman appointed Thomas P. Shorb as Registrar for the 100th Annual Conference and Philip Morrison as his assistant.

Resolved:

1. That Fellowship News be published bymonthly at sixteen pages per issue.
2. That Fellowship News be mailed to all Bible Fellowship Church families at no subscription cost.
3. That the publishing of Fellowship News be funded by a yearly contribution from the following Boards and Committees: Victory Valley, Missions, Christian Education, Church Extension, Pinebrook Junior College, and Pinebrook Bible Conference, and an annual subsidy from the Administrative Budget.
4. That the proposed plan for publishing Fellowship News begin with the January-February issue of 983.
5. That the funding of Fellowship News for the 1983 year be as follows:
 - a. A contribution of \$150.00 from the following Boards and Committees: Victory Valley, Missions, Christian Education, Church Extension, Pinebrook Junior College, and Pinebrook Bbile Conference.
 - b. A contribution of 50¢ per member from each church be paid to the Financial Secretary of the Board of Directors by December 31, 1982, with a subsidy from the 1982-1983 Administrative Budget to make up the balance of \$3,000.00.

The division of the house on the above amendment (b) was: 47 for, 28 against.

Resolved: that the following Board of Publication and Printing Budget for 1982-1983 be adopted:

BOARD OF PUBLICATION AND PRINTING
1982-1983 BUDGET

FELLOWSHIP NEWS:

Income:

Donations from Boards & Committees	900	
Subsidy from Administrative Budget	4250	
and Offerings from Churches		5,150

Expenditures:

Printing (9 issues)	3,900	
Mailing (9 issues)	600	
Secretarial Help	200	
Editor's Expense	200	
Business Manager's Expense	150	
Repairs & Supplies	100	
Total Expenditures		5,150

BOARD OF PUBLICATION AND PRINTING

Income:

Administrative Budget Subsidy	1,250	
Yearbooks	2,800	
Faith & Order & Church Supplies	800	
Total Income		4,850

Expenditures:

Yearbooks	2,800	
Honorariums	700	
Church Supplies	300	
Print Supplement to Faith & Order	700	
Repairs & Equipment	100	
Board & Secretary Expense	250	
Total Expenditures		4,850

Resolved: that the mailing list for Fellowship News be used for that purpose and no other.

Resolved: that the following by-laws for the Historical Committee be adopted at SECOND READING:

Election:

It shall be composed of five men. They shall be elected for a term of three years in classes as follows:

- I. Two men
- II. Two men
- III. One man.

Duties:

1. To develop and encourage the study of the history of the denomination.
2. To maintain denominational archives for the accumulation of materials and memoirs relating to the history of the denomination.
3. To appoint an archivist, who shall be responsible for the maintenance and oversight of the archives.
4. To determine policy and procedure by which the archivist can maintain and supplement the historical material of the denomination.
5. To assist the archivist in the collection of relevant historical materials.
6. To receive and disburse funds received from the Administrative Budget, churches, and individuals.
7. To encourage each particular church and mission to maintain a file of important documents relating to the historical development of the local fellowship.
8. To make an annual report to the Annual Conference.

Organization:

The Committee shall annually elect by and from its membership a chairman, a secretary, and a treasurer.

Resolved: that the following material on "Sunday Bible Schools" be adopted at SECOND READING:

SUNDAY BIBLE SCHOOLS

Each Sunday Bible School shall have the following officers: General Superintendent, Assistant Superintendent, Secretary*, and Treasurer*. These officers shall serve for a term of one year. The General

Superintendent and Assistant Superintendent may be elected by and from the membership of the particular church or be appointed by the Board of Elders. Each Sunday Bible School is responsible to the Board of Elders. The Pastor, by virtue of his office, is also an officer of the Sunday Bible School. In the churches which have a Christian Education Director, the Board of Elders shall determine if this person is to be an officer of the Sunday Bible School.

QUALIFICATIONS OF STAFF MEMBERS

1. Each one shall confess Jesus Christ as his or her Lord and Savior and give evidence of this in his or her conduct.
2. Each one shall be faithful in his or her attendance of the public services of the particular church.
3. Each one shall be faithful in attendance of staff meetings.

DUTIES OF OFFICERS

The General Superintendent shall:

1. Provide each class with a born-again teacher as directed by the Executive Committee.
2. See that the school is properly graded.
3. Preside or arrange for a leader at each session of the school.
4. Periodically survey the work done in the various classes and departments.
5. Cooperate with the Pastor in the administration of the Sunday Bible School.
6. Report regularly to the Board of Elders all information requested by the Board to maintain oversight.
7. Be responsible to carry out the directives of the Board of Elders in regards to the Sunday Bible School.
8. Report annually to the congregation concerning the status of the Sunday Bible School.

The Assistant Superintendent shall:

1. Assume the responsibilities of the General Superintendent in his or her absence or incapacity.
2. Have as his or her special interest the oversight of absentee visitation and stimulation of Sunday Bible School promotion.

The Secretary* shall:

1. Be appointed by the Executive Committee.
2. Be responsible for enrollment and attendance records.
3. Provide the General Superintendent with all necessary information for reports.

The Treasurer* shall:

1. Be appointed by the Executive Committee.
2. Be accountable for all monies received as determined by the by-laws of the Particular Church.

The Departmental Superintendent shall:

1. Be appointed by the Executive Committee.
2. Lead and direct all departmental activities consistent with the spiritual goals and objectives of the particular Sunday Bible School.
3. Work closely with the General Superintendent, keeping the Superintendent informed on all matters relating to the department, i.e. discipline problems, teaching needs, material requirements, et cetera.
4. Be aware of absentees, advising the Assistant Superintendent when students are absent for three and six weeks consecutively.

DUTIES OF TEACHERS

Each teacher shall:

1. Endeavor to lead his or her students to a saving knowledge of Jesus Christ and to nurture those who have made a profession of faith in Christ.
2. Thoroughly prepare himself or herself through prayer and Bible Study to teach the Scriptures, making use of teacher manuals and/or other resource materials.
3. Become personally acquainted with each of his or her students, so that lessons may be relevant.
4. Be faithful in the visitation of students and follow-up of absentees.

EXECUTIVE COMMITTEE

1. It shall be composed of the Pastor, General Superintendent, Assistant Superintendent, secretary*, Treasurer*, Departmental Superintendents, and/or others appointed or elected in accordance with the by-laws of the particular church.
2. It shall meet at the call of the General Superintendent.
3. It shall arrange for meetings of the entire Sunday Bible School staff.
4. The General Superintendent, Christian Education Director, or Pastor shall preside at all meetings.
5. It shall be responsible to provide each department with personnel as needed.
6. It shall exercise oversight in the assignment of all teachers, assistants, and substitutes.
7. It shall review and act upon the resignation or proposed removal of any teacher or officer of the Sunday Bible School.
8. It shall be responsible to maintain a high degree of spirituality, positive Christian conduct, and full cooperation on the part of the Sunday Bible School staff.
9. It shall approve all curricula to be used in the Sunday Bible School.

10. It shall approve all furnishings, equipment, and teaching aids to be used in the Sunday Bible School.
11. It shall endeavor to provide a program of teacher training.
12. It shall approve all projects conducted by the Sunday Bible School or individual classes.

ENROLLMENT PROCEDURES

1. A visitor who attends for three consecutive Sundays shall be enrolled as an active member.
2. A member is dropped from the active enrollment after thirteen consecutive absences, and is maintained on the roll as an inactive member for six months.

*NOTE: The duties of the Secretary and Treasurer may be combined into one office, the Secretary-Treasurer, in accordance with the by-laws of the particular church.

Resolved: that the following be adopted at SECOND READING:

Resolved: that the article "Dedication of Children" be included in the Faith and Order under Standards of Worship and Life as Article VII, with all subsequent articles renumbered.

STANDARDS OF WORSHIP AND LIFE ARTICLE VII DEDICATION OF CHILDREN

Child dedication is a voluntary act wherein believing parents publicly present their child to the Lord as an outward expression of their gratitude to Him for the child¹ and as a formal appeal to God for divine assistance in the rearing of the child. It is not to be confused with infant baptism. It is not to be viewed as an ordinance of the church, nor is it to be considered as having saving efficacy.

Because the child is a gift from God, the parents promise, as God's stewards, to bring up the child entrusted to them in the discipline and instruction of the Lord.²

In dedicating their child in the presence of fellow believers, parents are publicly dedicating themselves to the faithful fulfillment of their parental responsibilities³ and are acknowledging their need for the prayerful support and encouragement of those fellow believers.⁴

The act of child dedication becomes meaningful only as the parents explain to the child the meaning of this act and consistently carry out the promises made before God and the brethren at the time of the dedication. When one of the parents is an unbeliever, only the believing parent shall make the public presentation.

¹ Psalm 127:3 "Lo, children are an heritage from the Lord; and the fruit of the womb is his reward."

James 1:17 "Every good gift and every perfect gift is from above, and cometh down from the Father of lights; with Whom is no variableness, neither shadow of turning."

² Ephesians 6:4 "And ye fathers, provoke not your children to wrath, but bring them up in the nurture and admonition of the Lord."

Colossians 3:21 "Fathers, provoke not your children to anger, lest they be discouraged."

³ Deuteronomy 6:4-9 "Hear, O Israel: the Lord our God is one Lord: And thou shalt love the Lord thy God with all thine heart, and with all thy soul, and with all thy might. And these words, which I command thee this day, shall be in thine heart; and thou shalt teach them diligently unto thy children, and shalt talk of

them when thou sittest in thine house, and when thou walkest by the way, and when thou liest down, and when thou risest up.

And thou shalt bind them for a sign upon thine hand, and they shall be as frontlets between thine eyes.

And thou shalt write them upon the posts of thy house, and on thy gates."

Proverbs 22:6 "Train up a child in the way that he should go, and when he is old, he will not depart from it."

⁴Ephesians 6:18 "Praying always with all prayer and supplication in the Spirit, watching thereunto with all perseverance and supplication for all saints;"

⁵Hebrews 10:24-25 "And let us consider one another to provoke unto love and good works, Not forsaking the assembling of ourselves together, as the manner of some is, but exhorting one another, and so much the more, as ye see the day approaching."

The budget of Pinebrook Junior College (as revised) was presented.

Resolved: that the Board of Publication and Printing in corroboration with the Historical Committee publish and sell at cost all position papers found in the Year Books of the Bible Fellowship Church which they deem important and necessary to publish.

Resolved: that the following be adopted at FIRST READING:

ADMISSION OF MEMBERS

(See Articles of Faith, Article XVIII The Church, p. 19-20, and Qualifications and Duties of Church Membership, p. 44-46 of the 1981 edition of the Faith and Order.)

Questions to Candidates

1. Can you testify that through repentance towards God and faith in the Lord Jesus Christ you have experienced the forgiveness of your sin and enjoy peace with God? If so, answer "Yes."
2. Do you believe the Bible to be the inspired, infallible Word of God, and the sole authority for the way of salvation, and do you take this Word to be your rule of faith and conduct? If so, answer "Yes."
3. Will you endeavor by God's help to be responsible for faithful attendance of public worship, daily reading of the Scripture, prayer, praise, and systematic giving? If so, answer "Yes."
4. Are you willing to submit to the authority of _____ Bible Fellowship Church, and to live in keeping with the Faith and Order of the Bible Fellowship Church? If so, answer "Yes."
5. Since the time that you were born again, have you been baptized by immersion as instructed in the Word of God? If so, answer "Yes."

Act of Admission

(The Minister shall say, "(Name of Candidate), I extend to you the right hand of fellowship in the name of Christ and His Church, and welcome you as a member of _____ Bible Fellowship Church."

Resolved: that the following be adopted at FIRST READING:

BAPTISM

(See Articles of Faith, Article XX Ordinances, F & O. p. 21)

Question to Candidates

A time of singing, prayer, and a brief message by the officiating Pastor shall be followed by the questioning of the candidate(s).

"Can you testify that through repentance toward God and faith in the Lord Jesus Christ you have experienced the forgiveness of your sin and enjoy peace with God? If so, answer "Yes."

Act of Baptism

(The Minister shall immerse the candidate, saying,)

"_____, upon the confession of your faith in the Lord Jesus Christ as your Savior, I baptize you in the name of the Father and of the Son and of the Holy Spirit, Amen."

Resolved: that the Committee on Agenda give the Committee on Forms quality time to present their report at the 100th Annual Conference.

The printed minutes of the previous meetings were read and approved as corrected.

Resolved: that we adjourn the 99th Annual Conference of the Bible Fellowship Church. Adjourned at 9:25 P.M. Wednesday, October 13, 1982, with the singing of "Blest Be the Tie That Binds", and with prayer by Carl C. Cassel.

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R E P O R T S

REPORT OF THE COMMITTEE ON PROGRAM TO THE 99th
ANNUAL CONFERENCE

THEME: "COMMITMENT"

MONDAY: 10:00 A.M.Address: Jansen E. Hartman, "The Commitment of
Pastors and Elders to the Lord"Scripture Reading: Harrisburg Delegate, Walter
Schlagel

Musical Selection: David E. Thomann

Observance of the Lord's Supper

MONDAY: 6:30 P.M.

Prayer Service: R.C. Reichenbach in charge.

TUESDAY 9:00 A.M.Address: Harvey J. Fritz, Jr. "Commitment of
Pastors and Elders to the Church, the Body of
Christ"

Scripture Reading: York Delegate, Alan Linstrom

Musical Selection: Laura Cassel

TUESDAY EVENINGAn Ordination Service is scheduled under the
direction of the Credentials Committee.WEDNESDAY: 9:00 A.M.Address: L. James Roberts, "Commitment of
Pastors and Elders to Each Other"Scripture Reading: South Allentown Delegate,
Jeffrey Stickler

Musical Selection: Bert N. Brosius

WEDNESDAY: 6:30 P.M.

Prayer and Praise Service: The Delegate from
Mt. Carmel, Harold L. Snyder, Jr. in charge.

Song Leader: Bert N. Brosius
Pianist: Keith E. Plows
Organist: Robert W. Gehret

Committee: Harvey J. Fritz, Jr., Jansen E.
Hartman, Robert C. Reichenbach, L. James Roberts,
Jr., Harold L. Snyder, Jr.

REPORT OF THE MINISTERIAL RELATIONS COMMITTEE

When the 98th Annual Conference adjourned, the
churches seeking pastors were:

<u>CHURCH</u>	<u>DATE OF VACANCY</u>
Emmaus	6 30 81
Leighton	8 31 81

In the year ending September 30, 1982, resignations
from pastorates were as follows:

<u>CHURCH</u>	<u>PASTOR</u>	<u>EFFECTIVE DATE</u>
Blandon	Dana Weller	10 18 81
Emmaus	Albert J. Dommel	10 31 81
Harleysville	D. Shane Donche	11 15 81
Wallingford	William A. Heffner	1 31 82
Wallingford	George Bryson	2 14 82
Ephrata	John H. Riggall	5 31 82
Graterford	Barry J. Minsky	7 18 82
Pinebrook Bible Conference	David E. Thomann	8 15 82
Mount Carmel	Alva C. Cassel	8 21 82
Fleetwood	Austin G. Shelly	8 31 82
Spring City	Richard Taylor	9 5 82
Harrisburg	R.C. Reichenbach	9 30 82
Denville	Richard D. Harris	10 3 82

The following pastorates were successfully established under our rules:

<u>CHURCH</u>	<u>PASTOR</u>	<u>EFFECTIVE DATE</u>
Emmaus	Dana E. Weller	10 22 81
Lehighton	Larry Carpenter	2 2 82
Blandon	George Bryson	2 15 82
Harleysville	Kenneth D. Keeler	3 9 82
	(Assoc. Pastor - Part Time)	
Ephrata	Daniel Allen	6 1 82
Reading	Calvin T. Reed	6 1 82
	(Assistant to the Pastor)	
Pinebrook Bible Conference	John H. Riggall	6 1 82
"	Alva C. Cassel	8 22 82
Wallingford	Richard Taylor	9 6 82
Graterford	Richard D. Harris	10 4 82

The following churches are to be supplied

<u>CHURCH</u>	<u>DATE OF VACANCY</u>
Mount Carmel	8 21 82
Fleetwood	8 31 82
Spring City	9 5 82
Harrisburg	9 30 82
Denville	10 4 82

We recommend that the following resolution be adopted by this 99th Annual Conference:

Whereas: we strongly believe it is the Scriptural responsibility of the church to adequately meet the need of its pastor, therefore be it

Resolved: that we encourage each church to increase its pastor's salary at least 7% above the previous year's salary, and further,

Resolved: that it is the consensus of this Committee that the minimum salary adequate for a pastor serving a Bible Fellowship Church, including benefits, is \$12,840.00 for the 1982-1983 year.

Jansen E. Hartman, Chairman; Ronald C. Mahurin, Secretary; Robert Breitegam, John L. Deily, Frank L. Herb, Jr., Robert F. Johnson, Harold L. Snyder, Jr., Committee.

REPORT OF THE COMMITTEE ON CREDENTIALS

The Committee on Credentials held eleven meetings during the year in performance of its duties.

The Faith and Order questionnaire was sent to each of the ministers holding Ordination Credentials with the Bible Fellowship Church. All the brethren returned the Questionnaire and gave acceptable answers to the questions.

Two brethren expressed the opinion that question "a" on the questionnaire: "Are you willing to subscribe to the Articles of Faith of the Bible Fellowship Church?" is not sufficiently binding, and that its wording should be changed.

Whereas: it is possible that question "a" on the Faith and Order Questionnaire may be interpreted by a man as being less binding than was intended when the Questionnaire was instituted, therefore,

Resolved: that question "a" in the Faith and Order Questionnaire (See Faith and Order, page 125) be changed to read as follows:

"Do you believe, and subscribe to, the Articles of Faith of the Bible Fellowship Church?"

The past year has been a very difficult one for Pastor Harold C. Weaber. Serious moral charges were brought against him in October 1981. In a trial held from August 11 through August 13, 1982 the jury brought back a verdict of "Not Guilty" on all charges.

The following action was taken by the Credentials

Committee:

Whereas: the legal trials of Harold Weaber were attended by members of the Credentials Committee, and

Whereas: the Credentials Committee believes the judgment of the jury of "Not Guilty" was a proper verdict, and,

Whereas: the Credentials Committee believes Harold Weaber is innocent of the charges brought against him, therefore,

Resolved: that Harold Weaber is considered exonerated and that he is a Minister in good standing in the Bible Fellowship Church.

The Committee met with several men for ordination examination and with one man for examination for recognition of prior ordination.

The Credentials Committee recommends the following:

Whereas: the Ministerial Candidate Committee has recommended Herbert K. Lea, Philip E. Morrison, and Stephan R. Van Eck for examination for ordination and Barry J. Minsky for examination for recognition of prior ordination, and,

Whereas: these brethren have served acceptably as ministers in the Bible Fellowship Church for the required period of time, and,

Whereas: after examination, the Committee on Credentials believes them to be called of God to the Gospel Ministry and to be in accord with the Faith and Order of the Bible Fellowship Church, therefore

Resolved: that Herbert K. Lea, Philip E. Morrison, and Stephan R. Van Eck be ordained at a service of ordination to be held on Tuesday, October 12, 1982

at Pinebrook Bible Conference, at 7:30 P.M.; and that the previous ordination of Barry J. Minsky be recognized at this same service.

The Credentials Committee shall be in charge of this Service of Ordination.

The following ordained men are eligible to serve in the Bible Fellowship Church:

I. Ordained Ministers working under the Direction of the Bible Fellowship Church:

Baker, Delbert R. II	Mahurin, Ronald C.
Batchler James R., Jr.	McConnell, Charles J.
Beil, James A.	*Minsky, Barry J.
Brosius, Bert N.	*Morrison, Philip E.
Bryson, George R.	Phillips, D. Thomas
Byrd, Terris L.	Plows, Keith E.
Cassel, Alva C.	Reitz, Roger
Cassel, Carl C.	Riggall, John H.
Clapier, G. Wayne	Schell, Henry A.
Coble, Bernard N.	Shelly, Austin G.
Coulbourn, Hugh C., Jr.	Shorb, Thomas P.
Draper, Robert L.	Smock, Robert W.
Ellingson, Bruce A.	Spackman, Carl K.
Fritz, Harvey J., Jr.	Taylor, Richard E.
Good, Kenneth L.	Thomann, David A.
Graybill, William L., II	Upton, Bryan G.
Harris, Richard D.	*Van Eck, Stephan R.
Hartman, Jansen E.	Vandegriff, John C., Jr.
Heffner, William A.	Watkins, David J.
Heller, LeRoy S.	Weaber, Harold C.
Herb, Frank L., Jr.	Weller, Dana E.
Herb, George E.	Wickstead, James A.
Herb, John H.	Wilcox, LeRoy C
Hertzog, Roy A.	Ziegler, Daniel G.
Johnson, Robert F.	Zimmerman, Paul G.
Koch, James G.	
*Lea, Herbert K.	

II. Ordained Ministers working under the Board of Foreign Missions:

Butler, Brian H.	Moyer, Edward
Gehman, Richard J.	Mull, William W.
Harley, J. Barclay	Stengele, Laird F.
Hoyle, Ronald	Yerrington, Philip E.
Manney, David L.	

III. Ordained Ministers working with Other Organizations:

Bartron, William H.	Gordon, Robert H.
Bigley, T. James	Frank, Walter H.
Buck, Leonard E.	Schaeffer, Donald B.
Cassel, Willard E.	Yerrington, Harold D.
Dotts, Raymond R.	

IV. Ordained Ministers on Leave of Absence:

Frable, Arhtur H., Jr.	Seifert, A.L.
Kirkwood, Donald T.	

V. Ordained Ministers in Retirement:

Baer, Paul E.	Hertzog, F.B.
Bean, E.W.	Kirkwood, C.E.
Dunn, John	Miller, C. Leslie
Hartman, W.W.	Reichenbach, R.C.
	Thomann, David E.

*Contingent upon approval of recommendation for their ordination or recognition of ordination in this report.

John H. Riggall, Chairman; Frank L. Herb, Jr., Secretary; James A. Beil, Harvey J. Fritz, Jr., Keith E. Plows, Committee.

REPORT OF THE MINISTERIAL CANDIDATE COMMITTEE

"Preach the Word; be ready in season, and out of season; reprove, rebuke, exhort, with great patience

and instruction"(II Timothy 4:2, NASB). Pray that the Lord will raise up additional men for the ministry in the Bible Fellowship Church who will consistently and courageously proclaim the Word of God even when that includes correcting the hearers.

The Ministerial Candidate Committee met eight times during the year to accomplish the work entrusted to its care and oversight. Sixteen (16) interviews were conducted by the Committee as a whole and twenty-two (22) Examinations were administered and corrected.

The Eighth Annual Orientation Program was conducted at Pinebrook Junior College in June, 1982. The Ninth Annual Orientation Program is scheduled for June 6-9, 1983.

Philip E. Morrison, Herbert K. Lea, David H. Jones, and Stephan R. Van Eck were recommended to the Credentials Committee for Examination relative to Ordination. Barry J. Minsky and William L. Neff were recommended to the Credentials Committee for consideration of the recognition of their respective prior Ordination credentials.

Larry A. Carpenter, Kenneth D. Keeler, Daniel P. Allen, and Calvin T. Reed were licensed as Probationers during the year. Alvin L. Baker, David N. Schoen, and Dennis D. Huratiak were approved as Probationers who are eligible respectively for a call as a Pastor of a Bible Fellowship Church.

The Ministerial Candidate Committee recommends the acceptance of the following men under its care:

*Note: See the list of Probationers, Candidates, and Applicants found on pages 6 and 7 of this Yearbook.

Carl C. Cassel, Chairman; Paul G. Zimmerman, Secretary; John H. Herb, Robert F. Johnson, David J. Watkins, Committee.

REPORT OF THE BOARD OF DIRECTORS OF THE BIBLE
FELLOWSHIP CHURCH

The Board of Directors held six regular meetings in the 1981-1982 year. The individual Directors attended regularly and accepted their responsibilities deliberately.

The Board placed two men at their request on the list of annuitants of the Ministers' Retirement Fund. David E. Thomann became an annuitant on August 16, 1982; R.C. Reichenbach became an annuitant on October 1, 1982.

The congregation at Easton, Pennsylvania, has been struggling for a number of years. It voted to close the work as of August 31, 1982. The Board of Directors has assumed responsibilities according to the rules of the Church.

During the year several real estate transactions were made. At the recommendation of the Board of Church Extension, an agreement to purchase was signed for a property in Maxatawny Township (just outside the borough of Kutztown), Pennsylvania, for the use of the Kutztown Mission. The church building on this land was constructed with money from a legacy; Berks County Court of Common Pleas will hear a request from the seller for a modification of the terms of the legacy to allow the Bible Fellowship Church to take title to the property. Approval of this change is anticipated within two months.

The Board also approved the recommendations of the Church Extension Board to lease the property at Whaley Lake, Pawling, New York, to seek to open a new mission.

The Church building at Twelveth and Spruce Streets, Easton, Pennsylvania, was sold on August 31, 1982; the Bible Fellowship Church still owns the parsonage in Easton.

Upon recommendation of the Board of Pinebrook Bible Conference, the Board of Directors approved signing agreements to sell two tracts of land at the Bible Conference. One is about 4 acres (more or less) on southeast quadrant of the intersection of Routes 191 and 447; the other is 46.3 acres (more or less) on an extreme height with no boundaries in common with the property used by the Bible Conference. The proceeds of these sales will be used by the Bible Conference for capital improvements.

The Board of Directors recommends that the Annual Conference approve the following:

1. that the rate for reimbursement for mileage travelled in responsibilities for the Bible Fellowship Church shall remain at 18¢ per mile in the 1982-1983 year.
2. that the rate of payment for service to an annuitant under the Ministers' Retirement Fund for the year beginning October 1, 1982, shall be \$108.00 for each year of service.
3. that the Administrative Budget for the 1982-1983 year be approved as submitted for use in this year.
4. that the Administrative Budget for the 1983-1984 year be circulated to the churches for pledges.
5. that the Annual conference approve the resolution proposed to the last Annual Conference regarding the base pay on which the payment to Ministers' Retirement Fund is made:

That the amount on which ministers shall pay the required percentage into the Ministers' Retirement Fund is the amount on which he pays or would pay according to the Federal Insurance Contributions Act. (F.I.C.A. or Social Security).

BOARD OF DIRECTORS - Jansen E Hartman, Chairman and President; James A. Beil, Vice-Chairman and Vice-President; Carl C. Cassel, Secretary; Horace A. Kauffman, Financial Secretary; Robert W. Gehret, Treasurer; Kermit K. Gehman, David J. Watkins, Robert F. Johnson, Jay Fasnacht.

PLEDGES TO THE ADMINISTRATIVE BUDGET

<u>Church</u>	<u>1982-1983</u>
Allentown Cedar Crest	4,300
Allentown, Salem	200
Bethlehem	1,600
Blandon	565
Camden	50
Catasauqua	200
Coopersburg	1,500
Denville	200
Emmaus	1,750
Ephrata	1,400
Glasgow	---
Finesville	---
Fleetwood	1,080
Freehold-Englishtown	350
Graterford	2,000
Harleysville	800
Harrisburg	1,600
Hatfield	1,310
Howell	200
Kutztown	50
Lancaster	2,200
Lebanon	840
Lehighton	618
Maple Glen	900
Mount Carmel	600
Nazareth	1,400
New Fairfield	125
Newark	100
Oley	1,075
Paradise	1,209
Philadelphia, Calvary	400
Philadelphia, Eastwick	50

Philadelphia, Emmanuel	50
Poughquag	100
Quakertown	1,200
Reading	3,200
Royersford	1,675
Scranton	300
Shamokin	600
Sinking Spring	2,000
Spring City	1,150
Staten Island	100
Stroudsburg	660
Sunbury	600
Terre Hill	260
Wallingford	500
Wappinger Falls	100
Walnutport	250
York	900
Zionsville	175
B.F.C. Home	650
Bd. of Church Extension	-250
Pinebrook Conference	800
Pinebrook Junior College	250
Total Pledged	<u>44,442</u>

Note: the Proposed Administrative Budgets, presented at this point, are found on pages 31 and 32 of this Yearbook.

STATEMENT A

BIBLE FELLOWSHIP CHURCH
BALANCE SHEET - SEPTEMBER 30

<u>ASSETS</u>	<u>1982</u>	<u>1981</u>
Statement B - General Funds	696,138.83	654,243.83
Statement D - Fund to Promote		
Church Extension	662,439.76	654,479.94
Statement F - Pinebrook	885,427.75	898,892.43
Statement H - Ministers'		
Retirement Fund	<u>247,305.03</u>	<u>224,638.38</u>
TOTAL ASSETS	<u>2,491,311.37</u>	<u>2432,254.58</u>

<u>LIABILITIES</u>	<u>1982</u>	<u>1981</u>
Statement B - General Funds	406,369.00	440,451.40
Statement D - Fund to Promote		
Church Extension	286,021.46	298,898.25
Statement F - Pinebrook	148,201.98	161,727.27
Statement H - Ministers'		
Retirement Fund	---	---
TOTAL LIABILITIES	<u>840,592.44</u>	<u>901,076.92</u>

FUNDS HELD IN TRUST

Statement D - Fund to Promote		
Church Extension	155,388.68	142,511.89

NET WORTH

Statement B - General Funds	289,769.83	213,792.43
Statement D - Fund to Promote		
Church Extension	221,029.62	213,069.80
Statement F - Pinebrook	737,225.77	737,165.16
Statement H - Ministers'		
Retirement Fund	<u>247,305.03</u>	<u>224,638.38</u>
TOTAL NET WORTH	<u>1,495,330.25</u>	<u>1,388,665.77</u>

Total Liabilities, Trust		
Fund, and Net Worth	2,491,311.37	2,432,254.58

Note: This Balance Sheet covers only the funds and obligations directly under the care, custody, and control of the Board of Directors of the Bible Fellowship Church.

STATEMENT B

GENERAL FUNDS
BALANCE SHEET - SEPTEMBER 30

ASSETS

Cash - General Fund	25,481.29	27,690.61
Moving Fund	(3,056.44)	(366.64)
Ministers' Assistance Fund	469.93	331.05
M.C.C. Internship Fund	2,512.26	1,577.07
Historical Committee Fund	---	1,188.33

Fund to Assist Churches	48,738.40	4,000.00
Accounts Receivable		
Interest - Howell	--- --	441.88
Note - Howell	--- --	1,259.67
Note - Calvary Fellowship Church		
	2,500.00	--- --
Workmen's Compensation Insurance		
Pinebrook Jr. College	412.63	
Workmen's Ins. Fund	<u>1,231.00</u>	
	1,643.63	4,536.33
Administrative Budget		
Allentown, Salem	80.00	
Newark	50.00	
Paradise	117.75	
Walnutport	<u>360.00</u>	
	607.75	2,460.57
Health & Welfare Insurance		
Cedar Crest	39.00	
Allentown Salem	13.00	
Camden	648.00	
Catasauqua	257.00	
Coopersburg	216.00	
Denville	108.00	
Easton	1,041.00	
Hatfield	13.00	
Lebanon	108.00	
Lehighton	108.00	
Philadelphia, Emmanuel	357.00	
Poughquag	108.00	
Royersford	95.00	
Stroudsburg	13.00	
Wallingford	108.00	
Walnutport	756.00	
Wappinger Falls	108.00	
Bd. of Church Extension		
	2,863.00	
Board of Foreign Missions		
	216.00	
Pinebrook Jr. College	3504.00	
Victory Valley	<u>324.00</u>	
	11,003.00	4,885.95

Real Estate			
Pinebrook Junior College		538,750.00	538,750.00
Victory Valley		<u>67,489.01</u>	<u>67,489.01</u>
TOTAL ASSETS		696,138.83	654,243.83
<u>LIABILITIES</u>			
Prepayments - Administrative Budget			
Fleetwood	<u>90.00</u>		
		90.00	689.23
Prepayments - Health & Welfare Ins.			
Maple Glen	432.00		
Sunbury	432.00		
York	<u>324.00</u>	1,188.00	1,973.17
Mortgage Payable - Pinebrook Junior College		<u>405,091.00</u>	<u>437,789.00</u>
Total Liabilities		406,369.00	440,451.40
<u>NET WORTH</u>			
Net Worth, Sept. 30, 1981			
	213,792.43		
Gain from Statement C			
	75,977.40		
Net Worth - September 30		<u>289,769.83</u>	<u>213,792.43</u>
<u>TOTAL LIABILITIES AND NET WORTH</u>		696,138.83	654,243.83

STATEMENT CGENERAL FUNDS
INCOME STATEMENT - SEPTEMBER 30

<u>INCOME</u>	<u>1982</u>	<u>1981</u>
Administrative Budget	42,276.62	38,380.52
Health & Welfare Insurance	94,644.99	81,460.42
Interest	75.57	180.47
Workmens Compensation Ins.	17,179.00	18,944.58
Miscellaneous Contributions		
General Fund	106.44	
Ministers' Asst	600.00	
Legal Aid Fund		
	1,929.00	136.34
	2,635.44	

Fund to Assist Churches	49,500.00	1,000.00
Payment on Pinebrook Junior College Mortgage	<u>32,698.00</u>	<u>35,011.24</u>
Total Income	239,009.62	175,113.57

EXPENSES

Fund to Assist Churches	3,261.60	1,500.00
Board of Directors Expense	12.00	487.40
Historical Committee Fund	2,188.33	376.32
M.C.C. Internship Fund	564.81	544.95
Board of Publication & Print.	2,500.00	2,500.00
Annual Conference Entertain.	3,000.00	3,000.00
Beneficiary Fund	1,000.00	1,000.00
Health & Welfare Insurance	95,091.67	76,180.02
Ministers' Retirement Fund	19,800.00	17,000.00
Moving Fund	7,689.80	6,071.67
Workmens Compensation Ins.	17,179.00	16,614.00
Ministers' Assistance Fund	3,390.12	1,145.00
Ministerial Convention	653.86	604.81
Uncollected Pledges	791.00	800.00
Expenses of Committees		
Agenda Committee	63.17	
Annual Conf. Program	47.94	
Board of Directors	494.73	
Com. on Forms	113.10	
Com. to Examine Minutes	124.37	
Credentials Com.	1,941.95	
Committee to Study		
Total Abstinence	301.80	
Government Cm.	479.12	
Ministerial Candidate	552.87	
Ministerial Relations	1,170.80	
Nominating Com.	158.48	
Statistical Com.	142.11	
Stewardship Com.	<u>248.49</u>	
	<u>5,910.03</u>	<u>3,732.00</u>
TOTAL EXPENSES	163,032.22	131,556.17
Gain Transferred to Statement B	75,977.40	43,557.40

STATEMENT D

FUND TO PROMOTE CHURCH EXTENSION
BALANCE SHEET - SEPTEMBER 30

<u>ASSETS</u>	<u>1982</u>	<u>1981</u>
Cash	37,342.12	23,248.44
Account Receivable - Howell	2,536.92	2,932.66
Notes Receivable		
Denville	3,177.05	3,778.31
Camden	3,479.53	3,710.68
Finesville	1,067.21	1,319.03
Freehold-Englishtown	5,919.11	6,507.12
Howell	14,505.87	15,829.51
New Fairfield	13,615.80	13,615.80
Newark	4,430.69	5,631.48
Poughquag	10,120.90	10,303.19
Mortgage Receivable		
First Baptist, Belvidere	80,308.41	81,667.57
Real Estate		
Camden	40,569.76	40,569.76
Finesville	20,000.00	20,000.00
Freehold-Englishtown	34,986.69	34,986.69
Howell	146,146.00	146,146.00
New Fairfield	50,307.00	50,307.00
Newark	63,324.01	63,324.01
Plainfield	42,760.00	42,760.00
Poughquag	43,958.00	43,958.00
Sinking Spring	43,884.69	43,884.69
Total Assets	<u>662,439.76</u>	<u>654,479.94</u>
 <u>LIABILITIES</u>		
Mortgages Payable		
Camden	25,944.05	30,000.00
Finesville	8,784.54	10,000.00
Freehold-Englishtown	12,526.51	14,039.84
Howell	125,000.00	125,000.00
New Fairfield	36,750.00	36,750.00
Newark	37,215.40	39,872.10
Plainfield	14,736.31	14,736.31
Poughquag	24,094.40	28,500.00
Total Liabilities	<u>286,021.46</u>	<u>298,898.25</u>

FUNDS HELD IN TRUST

Camden	14,625.71	10,569.76
Finesville	11,215.46	10,000.00
Freehold-Englishtown	22,460.18	20,946.85
Howell	21,146.00	21,146.00
New Fairfield	13,557.00	13,557.00
Newark	13,288.18	10,631.48
Poughquag	19,863.60	15,458.00
Sinking Spring	40,202.80	40,202.80
Total Funds Held in Trust	<u>155,388.68</u>	<u>142,511.89</u>

NET WORTH

Net Worth, Sept. 30, 1981	213,069.80	
Gain Transferred from Statement E	<u>7,959.82</u>	
Net Worth, Sept. 30, 1982	<u>221,029.62</u>	<u>213,069.80</u>
Total Liabilities, Trust Funds, and Net Worth	662,439.76	654,479.94

STATEMENT E

FUND TO PROMOTE CHURCH EXTENSION
INCOME STATEMENT - SEPTEMBER 30INCOME

Interest Income	9,213.72	10,006.34
Belvidere Payments	--- --	83,939.47
Bd. of Church Extension Payments		
Plainfield Mortgage	--- --	1,723.10
Newark Mortgage	--- --	1,050.94
Sale of Carmel Property	--- --	<u>19,453.75</u>
Total Income	<u>9,213.72</u>	<u>116,173.60</u>

EXPENSES

Carmel Property	533.90	9,887.91
Belvidere Property	--- --	579.38
Interest Expense	720.00	3,991.40
Miscellaneous Expense	--- --	<u>53.75</u>
Total Expenses	<u>1,253.90</u>	<u>14,512.44</u>

Gain Transferred to Statement D	7,959.82	101,661.16
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STATEMENT F

PINEBROOK FUND
BALANCE SHEET - SEPTEMBER 30

<u>ASSETS</u>	<u>1982</u>	<u>1981</u>
Cash	5,482.01	5,482.01
Notes Receivable		
Sewage Plant	18,945.93	24,563.74
College	129,950.53	137,797.40
Furniture and Equipment	60,642.24	60,642.24
Real Estate		
Original Purchase	433,421.78	433,421.78
Marsh Property	15,369.30	15,369.30
Improvements to Buildings	139,243.37	139,243.37
Truck	2,800.00	2,800.00
Sewage Plant	79,572.59	79,572.59
Total Assets	<u>885,427.75</u>	<u>898,892.43</u>

LIABILITIES

Notes Payable		
Farmers First Bank	18,251.45	23,929.87
Northeastern Bank	129,950.53	137,797.40
Total Liabilities	<u>148,201.98</u>	<u>161,727.27</u>

NET WORTH

Net Worth, Sept. 30, 1981		737,165.16
Gain Transferred from		
Statement G	60.61	
Net Worth - Sept. 30, 1982	<u>737,225.77</u>	<u>737,165.16</u>
Total Liabilities & Net		
Worth	885,427.75	898,892.43

STATEMENT G

PINEBROOK FUND
INCOME STATEMENT - SEPTEMBER 30

<u>INCOME</u>		
Interest Income	1,982.74	2,464.55
Total Income	1,982.75	2,464.55

EXPENSES

Interest Expense	1,922.14	2,410.35
Total Expenses	1,922.14	2,410.35

Gain Transferred to Statement F	60.61	54.20
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STATEMENT H

MINISTERS' RETIREMENT FUND
BALANCE SHEET - SEPTEMBER 30

<u>ASSETS</u>	<u>1982</u>	<u>1981</u>
Cash	13,594.98	16,754.86
Farmers First Bank	178,010.73	153,010.73
Stocks and Bonds	31,537.81	31,537.81
Interest Receivable, Victory Valley	654.50	654.50
Note Receivable, Victory Valley, 8%	19,077.82	22,680.48
Note Receivable, Victory Valley, 12%	4,429.19	---
Total Assets	<u>247,305.03</u>	<u>224,638.38</u>

LIABILITIES

Total Liabilities	---	---
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NET WORTH

Net Worth, Sept. 30, 1981		224,638.38
Gain Transferred from Statement I	<u>22,666.65</u>	
Net Worth - September 30	<u>247,305.03</u>	<u>224,638.38</u>
Total Liabilities and Net Worth	247,305.03	224,638.38

STATEMENT I

MINISTERS' RETIREMENT FUND
INCOME STATEMENT - SEPTEMBER 30

INCOME

Contribution, Administrative Budget	19,800.00	17,000.00
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Contributions from Pastors	16187.03	13,186.80
Dividends	5,958.09	3,923.23
Interest Income	<u>14,763.41</u>	<u>12,553.65</u>
Total Income	56,708.53	46,663.68

EXPENSES

Refunds	802.63	755.38
Annuities Paid	<u>33,239.25</u>	<u>31,194.00</u>
Total Expenses	34,041.88	31,949.38

Gain Transferred to Statement H	22,666.65	14,714.30
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REPORT OF THE MINISTERIAL CONVENTION COMMITTEE

The 91st Annual Ministerial Convention of the Bible Fellowship Church was held Tuesday morning, May 4, 1982 through Wednesday noon, May 5, 1982 at Pinebrook Bible Conference, Stroudsburg, Pa.. Fifty-five pastors and thirty-nine wives attended the convention.

Rev. Tom Taylor, Associate Professor of Church History and Old Testament at Biblical Theological Seminary, Hatfield, Pa., spoke in four sessions on Tuesday on the theme: "Hermeneutics and Homiletics: Studies in the Interpretation and Presentation of the Scripture." Rev. Taylor developed his theme with the following topics: "Seek to be Faithful in Interpreting the Word," "Seek to be Earnest in the Application of the Word," "Seek to be Committed to the Utilization of the Word," and "Seek to be Diligent in the Presentation of the Word."

The Government Committee conducted sessions of Wednesday morning on the theme: "Church Discipline." Carl C. Cassel spoke on "The need, Practice, and Results of Biblical Church Discipline," and all Pastors participated in a Case Study Workshop.

At the business meeting on Tuesday, May 4, the following were elected to the Ministerial Convention

Committee for a term of two years: Randall A. Grossman and Richard Taylor. William A. Heffner was elected to fill the unexpired term of one year of Barry J. Minsky, who resigned.

The committee organized and elected James Wickstead to be Chairman of the 1983 Convention. Thomas P. Shorb was elected Secretary.

The Ministerial Convention Committee presented Proposed By-Laws and a statement of purpose of the Ministerial Convention to the convention. The materials were referred back to the committee for further study.

The Financial Report for the 1982 Convention is as follows:

RECEIPTS:

Registration, Pastors and Wives	1,538.00
Administrative Budget	<u>500.00</u>
Total Receipts	2,038.00

EXPENDITURES:

Pinebrook Bible Conference	1,675.00
Speaker	250.00
Postage and Supplies	<u>41.23</u>
Total Expenditures	1,966.73

BALANCE - for 1983 Convention	71.77
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The 1983 Ministerial Convention will be held May 3, 4, 1983, and Dr. Harold P. Shelly of Nyack College will be the featured speaker. The Contemporary lessons of the background and development of the Bible Fellowship Church will be the general theme of the convention.

Respectfully submitted,
Thomas P. Shorb, Secretary.

1982 Committee

Roger Reitz, Chairman
Thomas P. Shorb, Secretary

Frank L. Herb, Jr.
 Barry Minsky
 James A. Wickstead

1983 Committee

James A. Wickstead, Chairman
 Thomas P. Shorb, Secretary
 Randall A. Grossman
 Richard Taylor
 William A. Heffner

REPORT OF THE CHURCH EXTENSION DIRECTOR

"This service that you perform is not only supplying the needs of God's people but is also overflowing in many expressions of thanks to God. Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you. Thanks be to God for his indescribable gift!"

II Corinthians 9:12-15(NIV)

This paragraph of one of the Apostle Paul's letters to a church is part of a section in which Paul is exhorting and encouraging that church with respect to their giving as a "service to the saints" elsewhere (v.1).

Their giving, as ours, is an outflow of "confession of the Gospel of Christ" (v. 13) and is occasioned, made possible, and called forth by God's "indescribable gift" of His Son (v. 15). The Lord's ineffable grace is the fountainhead of all Christian giving. Moved by that grace, believers give to help their fellow believers elsewhere and to further the Lord's work.

What we do in the Bible Fellowship Church is a precise parallel today to this New Testament

pattern of giving. As did the churches in Macedonia and Achaia, so our churches band together to give (cf. II Corinthians 8:1-7). Our giving, like theirs, and our administration of what is given, like Paul's and his colleagues', should be, first, "to honor the Lord himself", and, then, "to show our eagerness to help" (8:19). It is difficult to see how any other arrangement among churches to care for such matters other than the connectional relationship that we practice under the name of a "denomination" can replicate or approximate the biblical way of working.

As it happened of old in the Grecian lands, so today the giving of one church or cluster of churches can stir and stimulate that of others. "I want to test the sincerity of your love", Paul tells the Corinthians, "by comparing it with the earnestness of others" (8:8). Those "others", the churches of Macedonia, gave out of "severe trial" and "extreme poverty." (v. 2), not only "as much as they were able," but "even beyond their ability" (v. 3). They started right by first giving themselves to the Lord (v. 5). On the other hand, it was the initial eagerness of the Achaians to give that "stirred most of them (the Macedonians) to action" in giving (9:2). Yet the supreme stimulous to giving comes from Him who "though He was rich, yet for your sakes He became poor, so that you through His poverty might become rich" (8:9).

The Apostle was scrupulous in his administration of the offerings of the churches. "We want to avoid any criticism of the way we administer the liberal gift" (8:20). So also Paul and his colleagues were careful to report what the Lord did through them in their ministry of church planting evangelism, as shown in their detailed reports to the home base church in Antioch (Acts 15:3), to the church at Jerusalem (Acts 15:4), to the Annual Conference" held in that city (Acts 15:12), and to the other churches to whom Paul wrote his letters. It was

the same Apostle who, in an earlier Letter to the Corinthian church wrote, "now it is required that those who have been given a trust must prove faithful" (I Corinthians 4:2). So he serves conscientiously, reports carefully, and renders a thorough accounting. "For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of men" (II Corinthians 8:21).

And so we delight to give our report and render our accounting to the churches at this Ninety-Ninth Annual Conference. We believe the care and thoroughness with which the work is done and accounts rendered by this and the other corporate ministries of the Bible Fellowship Church should commend these ministries to our churches and constituents as eminently worthy of full support. There are many other organizations that bid for the financial support of the Lord's people. None of them is more carefully and responsibly managed than the Bible Fellowship Church agencies. None will offer as complete reporting and accounting to our churches and their members. And for none others are the managers "chosen by the churches" (8:19). Bible Fellowship Church ministries need and deserve the strongest support of the Bible Fellowship Churches and their people.

"Our organizing church is forming under the Bible Fellowship Church Department of Church Extension and is supported by folks in and out of BFC churches through the Department, and by our own sacrificial gifts 'given as unto the Lord.' You may give as the offering plates are passed, or in the offering box on the bulletin board table." This is a quote from a recent bulletin of Gateway Bible Fellowship Church in New Fairfield, CT. In this and other ways the people who are part of of the Department churches and missions are made aware of the loving gifts of the churches by which the new congregations are enabled to begin and helped to continue. That support from the established churches is very substantial, amounting in the past fiscal year to

an average of almost \$2,200.00 per church. This was augmented by over \$30,000.00 in gifts from individuals and other sources and more than \$8,000.00 in interest -- all provided solely to start new churches and assist them to become fully formed and mature.

The folks who come to know Christ through these new and young churches, who grow in His grace and who love the congregations of which they are part are deeply appreciative to the churches who provide support. They "praise God...for your generosity in sharing with them and with everyone else. And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you." (9:13, 14). Thus "the service that you perform is not only supplying the needs of God's people but is overflowing in many expressions of thanks to God" (v. 12). How beautiful this is! And we in the Church Extension Department are humbled and grateful that it is "through us (that) your generosity will result in thanksgiving to God" (v.11).

In adopting its budget for the 1982-1983 fiscal year, the New Fairfield congregations plans to assume more of the responsibility to meet the costs of its ministry. In so doing, Gateway Church has requested that the Board of Church Extension reduce its assistance by \$1,600.00. This process will continue until the young churches are able fully to support themselves and then to shoulder up an increasing share of the financial load for the things we do together. In the future it is likely that these young churches will be able and eager to give to help some of the older churches who may come upon financial hard times. "At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need". (8:14)

The very matter under discussion by Paul in this text is a case in point. The newer churches in Achaia and Macedonia are giving to help the needy older church in Jerusalem. Thus "He that gathered

much did not have too much, and he that gathered little did not have too little" (8:15). God's plan is "that there might be equality" (v. 13).

The Apostle likens this matter of giving to the farmer's sowing of seed and reaping (9:6-10). "Whoever sows generously will also reap generously" (v. 6). This business of church planting and growth and the support of this work is like that. As our Lord said "A man scatters seed on the ground. Night and day, whether he sleeps or gets up, the seed sprouts and grows, though he does not know how. All by itself the soil produces grain - first the stalk, then the head, then the full kernel in the head" (Mark 4:26-28). Paul observes that "when the plowman plows and the thresher threshes, they ought to do so in the hope of sharing the harvest" (I Corinthians 9:10).

We give for church planting evangelism and we labor in this work in faith and in hope that there will be a harvest - that new churches will come into being. We should learn to work diligently by faith but to know that we are only servants. One plants, another waters, but God makes it grow. "So neither he who plants nor he who waters is anything, but only God, who makes things grow" (I Corinthians 3:5-9). But there comes the time when the crops have grown and may be harvested - when "hope shall change to glad fruition, faith to sight, and prayer to praise" (Henry F. Lyte). That time has come for us as we recognize that the missions at Poughquag, New York (begun in 1975) and New Fairfield, Connecticut (1977) have become fully organized as churches and as we receive them into this Annual Conference as Valley Church and Gateway Church, respectively.

On two occasions an Assessment Committee of the Board of Church Extension traveled to the Mid-Hudson area. First on the evenings of March 4 and 5 the committee met with and heard the testimonies of the ten Committed Families of each of these congregations. Later, on June 8 and 9 the candidates for the

eldership were met and evaluated. These were times of great joy, exhilaration and wonder. Tears were shed as we beheld God's gracious work. It is not possible to communicate the details and the emotional responses of these gatherings in this brief, formal report. Anyone who desires to know more might speak with the members of the committee, Bruce A. Ellingson, LeRoy Heller, Clyde W. Snyder, and the Director, or with the organizing pastors, James A. Wickstead of Poughquag and Robert L. Draper of New Fairfield. The new elders were installed on June 13 at New Fairfield and June 20 at Poughquag.

Both Valley and Gateway churches are wholesome, vital bodies of Christ's people. Both continue to grow and make significant impact for the Lord on their respective communities. These "Ninety-Ninth Annual Conference Churches" are half of the accomplishment of our Bicentennial Project purpose-- "to present four new churches in historic areas as a two hundredth birthday present to our nation."

Poughquag and New Fairfield join two other Department congregations as fully-formed churches - Finesville, New Jersey and Camden, Delaware.

The church at Finesville has continued to make slow but steady progress toward self-support, under the pastoral leadership of D. Thomas Phillips.

On a recent Lord's Day evening in Camden we helped that congregation bid farewell to the Dominic Spinellas, an Air Force family who were being transferred to Italy. During their association with the church the Spinellas had grown in the Lord and become a vital and beloved part of the congregation. Their departure is a vignette typical of a repetitive occurrence in the Dover area with its high residency turnover rate. Under Pastor James G. Koch's leadership this church is doing well, but must struggle to find and win replacement people for those who leave. This out-mobility, with the

generally depressed economic conditions, has contributed to a temporary financial set-back that has necessitated an increased appropriation to assist the Camden congregation this year.

We presently have one organized Mission (having a membership roll) in the Department, at Newark (Glasgow), Delaware, where Arthur J. Frisbie serves as organizing pastor. This congregation has a very vital ministry to teens and children. It needs to add some more adults. There are presently seven Committed Families at Glasgow. They invite people to pray with them that the Lord will add three more Committed Families by June, 1983. Their prayer is accompanied by a commitment to means to reach out-- a nine-issue a year "Messenger" paper that is being mailed to 2,700 homes in the area, a vigorous visitation program, and the use of evangelistic films.

Two of our unorganized Missions appear to be nearing Organization. The mission at Wappingers Falls, New York, has enjoyed a sizeable influx of visitors and new commitments this past year. A move to a much better meeting place, the Mt. Hope Grange, has helped. Pastor Herbert K. Lea counts nine Committed Families and hopes to gather in the tenth soon. At a joyful baptismal service on September 19, six young adults, all in their twenties and thirties, confessed Christ. It was thrilling to hear three of these in their testimonies tell of their upbringing in Presbyterian churches and how the Holy Spirit, through the Scriptures, had led them to see the importance of their obeying the Lord by being baptized as believers and to decide to do so.

The mission at Kutztown, Pennsylvania, in its second year, has grown steadily, reaching both community and college people. The Fire Hall auditorium has been outgrown. The Lord has provided a large, attractive and well-situated building, known as Gonser Chapel, which the

congregation, with some help from the Fund to Promote Church Extension, is in process of purchasing. They hope to take possession of the building within a few weeks. Pastor Randall A. Grossman serves in Kutztown, providing some of his family's support by supplemental secular employment. The young congregation is now providing \$200.00 a month toward its pastor's support. Contribution of some additional designated support for the Grossman family would enable Brother Grossman to free more vital time to minister to this growing congregation, which now has about seven Committed Families.

We expect that there will be some "Centennial Conference Churches" ready to be welcomed into Annual Conference membership a year from now. Perhaps some or all of these three -- Glasgow, Wappingers Falls, and Kutztown -- will be among them.

The mission in Newark, New Jersey, under the pastoral leadership of Bert N. Baker, continues to have a vital ministry in New Jersey's largest city. Formation of a membership roll in Newark has been delayed because of the perception of some of the prospective members that they are being asked, without biblical basis, to submit to a man-made requirement as a condition for membership in the church. We may hope that this impasse may be surmounted in the near future. In the meantime, two lovely rooms have been prepared and are now being used to accommodate the growing Christian education program. The Lord is adding to the body in Newark people whom He is saving. The people of the congregation are growing in knowledge and character as Christian people. There is a warm, loving spirit in the body as the people face up to what it means to live the faith and seek to apply what they learn.

Just west of Newark, in Irvington, Ronald C. Erb is serving as organizing pastor, doing the work of an evangelist and teaching the Scriptures. Brother Erb has worked intensively and extensively on the

crowded streets of Irvington, systematically and to saturation, going door-to-door to share the Gospel. A significant number of these contacts have professed faith in Christ. Others have indicated interest and have been the objects of continuing ministry, often entailing in-depth counselling concerning deep and serious life problems. There have been many home Bible studies this year in Irvington. A Wednesday evening group Bible Study meets at the Erb's apartment.

Brother Erb believes that now is the time to bring the believers in Irvington together and begin Lord's Day worship. He has been searching for a suitable public meeting place in the target area, which seems difficult to find. He may have located one in which worship may begin within a few weeks.

Sunday, June 6, 1982, was the day for the first worship service at Eastwick in Philadelphia, when about thirty people gathered at the home of Pastor and Mrs. Roger L. Reitz at 11:30 A.M. Another summer of children's Bible clubs on the streets of the city reached over 250 children. Follow-up continues to seek to win their parents. Worship has continued, but the pastor's home will soon be too small if the congregation grows much larger.

Another first worship service of a brand new mission was held on September 12, 1982, at Whaley Lake, Pawling, New York. This congregation is meeting in a classic white country church with steeple, which was built in 1854. It had housed the First Pawling Baptist Church, which was founded exactly a century earlier. That congregation, for many years without a resident pastor and with only a Sunday afternoon meeting, had dwindled to just a few people. The trustees of First Pawling Baptist Church approached the Church Extension Department about the possibility of our using their building as the location for a new Bible Fellowship Church.

There has been much involvement of the other three Mid-Hudson congregations, all three of which are located about 12-15 miles from Whaley Lake in different directions. The Mid-Hudson Team made an initial feasibility study of the prospects for a new church in the target area and recommended that we proceed, but on a tentative basis with clearly articulated goals. The three congregations have also lent personnel for canvassing, teaching, and music at the worship services.

Robert S. Commerford has agreed to serve as organizing pastor of this new mission, which is known as First Pawling Church -- Bible Fellowship. He is a recent graduate of Biblical Seminary who served for several years as student assistant pastor of the Graterford Church. He is a candidate under care of the Ministerial Candidate Committee. He and his wife, Doreen, have one son, Timothy. The Lord marvelously provided a hard-to-find house for the Commerford family at Whaley Lake, just a quarter of a mile from the chapel.

Brother Commerford will serve full-time for an initial eight-month's test of responsiveness of the target area in which the First Pawling Church is the only church. A full program of meetings and activities, together with intensive pastoral and evangelistic visitation, will be directed toward achievement of at least one of the following goals by the end of April, 1983.

- (1) Five Committed Families
- (2) Average attendance at worship of 30 in the final month
- (3) 75 responsive households, where a family member confesses Christ, opens the home for a Bible Study, or attends one of the programs or activities of the mission.

Failure to achieve any of the goals but a significant approach to any would lead to a six-months continuation of the test or a reappraisal in April.

Clearcut failure will eventuate in termination of the mission at the end of April, but only after the area has been saturated with the Gospel at a cost of some \$18,000. The goals and time frame give a good basis for pointed prayer for Whaley Lake.

Community Bible Fellowship Church of Howell, New Jersey was one of our TIE (Teamwork In Extension) "Churches of the Seventies." Through the concern of some of the Howell members for loved ones in Edison, which is about thirty-five miles north of Howell, a home Bible study was begun in Edison. The Lord began to move savingly in the hearts of people as they considered His Word. A good number of people, mostly young adults, became believers and, in turn, began to witness to others and lead them to the Savior. Soon a Sunday evening meeting began, led by Pastor John Vandegriff of Howell, who was excused by the Howell elders from his responsibility at home so he could teach the new group.

In Spring a morning service was added at an area park. A weekday evening prayer meeting was added while the home Bible study continued on another evening. Under the leadership of the Howell elders, some 25 persons were received into membership of the Howell church with the understanding that their commitment was to the group at Edison. The Howell congregation had a daughter church on its hands.

Believing that the interests of the new congregation would best be served by oversight by the Board of Church Extension, the Howell elders approached the Board. Arrangements were made and the transition took place on October 1. The Board of Church Extension is seeking an organizing pastor for the Edison mission, which is located in a key needy community in densely-populated North Jersey. He will become part of the Newark Area Team.

After a hiatus of a couple of years, our Program of

Internship in Summer Church Extension Service (PISCES) revived this past summer. Five young people, all with Bible Fellowship Church connections, served with distinction and effectiveness. They are as fine a group of PISCES participants as we have ever had.

An interesting observation concerning a group of former PISCES participants points to the potential of this program. In the summer of 1976 we had three PISCES people. They served for a protracted period in Newark, along with a young man who was sponsored by his home church as a summer missionary in Newark. Of these four young people who served in 1976 in Newark, one, Ron Erb, received a burden and direction for ministry to the city. He is now our organizing pastor for the new congregation in Irvington. A second, Marjorie "Ivy" Crankshaw, is now Mrs. Neil Harding and serves in the Department with her husband who is student assistant pastor of the Glasgow, Delaware mission. A third, Richard MacLaren, now a graduate of seminary, returned this past summer as a PISCES participant to serve with the Edison congregation.

There are many needy places where we could seek to plant new churches. Our survey of Luzerne County, Pennsylvania is still valid and requires but the means to become implemented. There are a number of sizeable North Jersey communities that warrant consideration as targets for new churches. We have reasonable target communities in view in the vicinity of our Mid-Hudson churches. A team of church planters could be well placed in New York State west of the Hudson River. "Senior Citizen" complexes in South Jersey deserve to be considered in new church strategies.

Routes for step-by-step formation of new churches could be the populous corridor in Connecticut--out the shore and up the central valley, the Hudson and Mohawk Valleys in New York, south along the shore in New Jersey, and around the Beltway that wraps the Baltimore-Washington metroplex. And who could

forget the giant cities in or near our territory-- New York, Philadelphia, Baltimore, Washington, and their nearby suburbs. A number of more independent small cities could be targeted.

During this year specific survey work was done in Essex, Atlantic and Middlesex Counties, New Jersey, Dutchess, Chautauqua and Erie Counties, New York, and Montgomery, Philadelphia, Center, McKean, Potter, Snyder, Union, and Warren Counties in Pennsylvania.

Thinking somewhat beyond our present territory, we might consider the Buffalo area, eastern Long Island, western Pennsylvania, growth sectors of New England, and key locations in Ohio, Michigan, Indiana, and Illinois.

Such strategies as would extend the Bible Fellowship Church to a national scope deserve consideration. Three possibilities for this might be to target metropolitan areas around the country where corporations with facilities in our present territory have other facilities. A second would be to target several rapidly-growing and needy areas in the Sun Belt--South and Far West where we could plant clusters of churches. A third would be to target metropolitan areas in the South where there are sizeable concentrations of "Yankees" and seek to gather them into new churches--a reversal of the strategy by which the Southern Baptist Convention has planted churches all over the nation, often by gathering together transplanted southerners as a nucleus.

A deliberate strategy designed to move the Bible Fellowship Church out to many other areas of the United States might be essential to the future health, vitality and growth, if not survival, of our church.

Another approach that could broaden the Church would be to target the various ethnic and linguistic groups

among us for evangelism and church planting. Within another year or two Hispanics will pass blacks to become the largest minority ethnic group in the United States. Far Eastern, Middle Eastern, African, and other peoples could and, perhaps, should become fertile ground for the Gospel and our Church, even as German people were targeted in the past. To learn to live, accept, and know brothers and sisters who are different from us within the Church would be good for us all.

Such extensive thinking will seem grandiose and "visionary" to some. But are we not allowed if not encouraged to think largely by such biblical statements as: "your young men will see visions, your old men will dream dreams" (Acts 2:17) and "According to your faith will it be done to you" (Matthew 9:29) and "Enlarge the place of your tent,...do not hold back; lengthen your cords, strengthen your stakes, for you will spread out to the right and to the left...(Isaiah 54:2,3)? Don't we quote with approval, "Attempt great things for God; expect great things from God"? And do we not respect and honor those who do?

The new missions at Edison and Whaley Lake bring to eleven our new church starts under our DESIGN FOR ENLARGEMENT (1975-1985) goals. While that has been happening, our total membership has risen from 4,909 in 1974 to over 6,000 today.

Fully to achieve our DESIGN FOR ENLARGEMENT goal of 20 new church starts in the 1975-1985 decade calls for us to start nine more by the end of 1985. The Board of Church Extension expects to launch our new missions in the Atlantic City area in this 1982-1983 year. We hope there will be three of them.

Four years ago we announced our "Project Beachhead" plans for new churches in the Jersey Shore area and launched a \$30,000 fund to kick them off. The Board stated that it could not and would not send the team of church planters to the Shore area until that Fund

is completed and, further, until we could write a responsible budget that would adequately provide for the continuation of those Atlantic City area missions in their second year.

We are happy to report that the Project Beachhead Launching Fund has just passed the \$18,000 mark--60% of the goal. On October 8, the fund will receive some \$950.00 in interest, which will leave just \$11,000 remaining to achieve the goal. We expect to send forth a large mailing yet this fall to let people know of this need and opportunity and to invite them to help by giving. We invite the Bible Fellowship Church constituency to join us in praying for completion of the fund by next spring, which would be an ideal time to place our church planters in the target areas at the Shore. We also invite them to do something tangible to help.

The revised 1982-1983 budget anticipates expending the Launching Fund for the new Shore churches by next August 31. The proposed 1983-1984 budget, which this Annual Conference is asked to adopt, provides for substantial appropriations for these new congregations in the next year.

When we formulated our Project Beachhead plan four years ago, we knew of no other churches with plans to plant churches in the Atlantic City area. The Board believed it was the Lord's will and direction for us to plan for new churches at the Shore. The sovereign God has His timetable for accomplishing His work. If some of His people are unwilling or unable to meet His times, He can get others of His servants to do the work. The problem is that we might not know that we are being bypassed until after it has happened.

Mr. and Mrs. Philip Alessi and family have moved into Absecon Highlands to plant a new Evangelical Free Church. Apparently they are not "hampered" by our commitment not to go to a new area except by a

team. But one wonders if the EFCA and the Alessis began their planning four years ago. We have heard of two other churches that are working on plans to begin new churches in the mainland townships west of Atlantic City. When we have finally gathered our Launching Fund, we may need to assess our potential target communities to see if others have met the need and, consequently, if our entering the area would seem competitive and issue in needless duplication. Should that happen, we may need to "bow out" and see our plans and dreams die unfulfilled. We trust this will not happen.

If we are able to launch three new Atlantic City area churches, we are looking at six more besides to fulfill our full goal. Three new church starts in each of three consecutive years is an extremely ambitious objective--one that we have never come near achieving before. But let's believe that, with the help of the Lord, we can do it. It will take all of us, working together, doing all we can, to see it happen.

Permit me to offer some specific suggestions to various parts of the Bible Fellowship Church constituency. I hope they will be taken very seriously and given careful, prayerful consideration.

To the churches and missions in the Church Extension Department: Press on as rapidly as you can, with resolute discipline, toward full self-support so as to free all the appropriation funds you can to help elsewhere.

To the Church Planting Teams: Look around you and select at least one needy potential target community for the next new mission. Gather data and focus prayer in the expectation that the Lord will enable us to form a new church in that place.

To the established churches that are strong and growing: Will you begin immediately to form definite plans to form a new daughter church in a nearby needy

community between now and December, 1985? If three of the churches would do this they would bring us one-third of the way remaining to reach our goal.

To the pastors of churches that cannot or will not seek to plant daughter churches: Will you appoint yourself a committee of one to select a needy and likely community a reasonable distance from your present church and plan to carry out or lead an evangelistic thrust into that community--a half-day a week of evangelistic visitation, a home Bible study, a children's Bible club or outreach Sunday school, a teen group. If the Lord should move by His Spirit to bless your work and gather a potential nucleus of a new church and if you need help to take it from there, we'll have to regard that as a "Macedonian call" and find the way to help.

To pastors, to men who believe they are called to the pastorate but do not now have a place to minister, to men now in school preparing for the pastorate: How about presenting yourself to become a "tent making" church planter, after the pattern of the Apostle Paul, and to support your family in the early stages of getting to know a target community, forming plans to plant a church there, and getting yourself started? We have some good plans and ideas to help such men. We believe that the concept is viable and that it might be expected to bring churches to maturity within almost an equal time frame as a full-time church planting ministry. Three "tent makers" could start three congregations that would, along with three Project Beachhead churches and three daughter churches, meet our goal by 1985.

To the established churches: Will you make a commitment and formulate specific plans to boost substantially your church extension offerings within the next three years, to enable these nine new churches to get started and, later, to be assisted adequately to develop to maturity?

To concerned and committed laymen and women: will you carefully consider the possibility of becoming "Aquila and Priscilla People" who will migrate for the Lord to become part of a new church? We have found that such people, who can model Christian commitment for the new believer and be partners and encouragers to an organizing pastor, can substantially speed the process of the development of a church. Your life and work could count for more than you can imagine.

To those who see the shortage of funds or the scarcity of men to serve as organizing pastors as formidable obstacles to achieving this goal: Will you make a commitment specifically to pray for these nine new church starts and for the Lord's provision of the means needed to see them begin? Our Lord's specific instructions to men who know that the harvest is plentiful but the workers are few was, "Ask the Lord of the harvest, therefore to send out workers into his harvest field" (Matthew 9:39)

Daniel G. Ziegler,
Director

CHURCH EXTENSION DIRECTOR
ANNUAL FINANCIAL REPORT
1981-1982

RECEIPTS:

Balance, August 31, 1981	217.63
Received from Board	19,500.00
Returned Check	100.00
Other Income	26.63
Total	<u>19,844.26</u>

EXPENDITURES:

Director's Travel	1,243.51
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Office:

Printing and Supplies	1,346.16	
Equipment	405.32	
Postage	1,313.90	
Telephone	<u>1,088.81</u>	4,154.69

Parsonage - Office Building

Fuel - Gas	1,073.81	
Electric	1,018.70	
Other Utilities	684.85	
Maintenance		
Kitchen Renovation	6,212.17	
Other	565.60	
Insurance	320.58	
Living Room Carpet	<u>364.00</u>	10,239.71
Board Expenses		308.13
PISCES		2,719.60
Promotion		8.95
Insurance - Newark Bldg & Van Liability		567.39
Whaley Lake Expenses		12.00
Survey Materials		31.21
Misc.		<u>32.00</u>
Balance, August 31, 1982 *		527.07

*Deposited in a checking account at the First National Bank of Allentown, under the name "Bible Fellowship Church - Church Extension Department." Daniel G. Ziegler, Director.
This account has been audited by Ralph D. Cole.

REPORT OF THE BOARD OF PUBLICATION AND PRINTING

Financial Summary 1981-1982

	Income	Expenditures
Beginning Balance, Sept. 1, 8.	287.15	
Administrative Fund Allotment	2500.00	
Interest Received on Savings	108.65	
Annual Conference Honoraria		150.00
Board & Secretary Expense		271.81
Honoraria for Editor & Business Mgr.		550.00
Miscellaneous Expense (Bank Charges)		32.44

Fellowship News

Income	
Donations from Boards	500.00
Subscriptions	2,441.50

Expenditures	
Printing of Fellowship News	3,092.68
Mailing via Second Class Permit	530.00
Editor's Expense	107.00
Business Manager's Expense	57.14
Secretarial Help	150.00
Equipment	-0-
Repairs and Supplies	-0-
Deficit	(995.32)

Faith and Order and Church Supplies

Income	1,641.12	
Expenses		456.55
Gain		1,184.57

Yearbooks

Income	2,657.97	
Expenses		2,687.05
Deficit		(29.08)

Ending Balance, August 31, 1982	<u>2,051.72</u>	
	10,136.39	10,136.39

Checking Balance, NOW Account, Stroudsburg Office,
Northeastern Bank of Pennsylvania 2,051.72

Books and financial records were audited by Raymond
Rawn, Stroudsburg, Pa.

The Board of Publication and Printing recommends
the adoption of the following:

Resolved: that the price of the Yearbook be \$3.00.

Whereas: the Board of Publication and Printing
called to the attention of the 98th Annual Conference
the increasing difficulty of publishing Fellowship
News with the continuing decline in subscriptions,
and

Whereas: the following resolutions were passed at
the 98th Annual Conference:

Resolved: that the Annual Conference authorize the Board of Publication and Printing to develop a plan to discontinue the publication of Fellowship News or to drastically revise the present method of publishing Fellowship News should the level of subscriptions not reach 1,000, and further,

Resolved: that the Board of Publication and Printing present its recommended plan at the next Annual Conference should such action be necessary.

and,

Whereas: the subscription level has failed to reach 1,000 after the January 1982 subscription month, and eroded to a level of 729 by July of 1982, causing increasing deficits in publishing Fellowship News, and

Whereas: there is still significant interest expressed by many in the continuation of Fellowship News, Therefore, be it

Resolved: (the resolution is found as presented on page 53 of the minutes of this Yearbook).

The Proposed Budget of the Board of Publication and Printing is found on page 54 of the minutes.

Bernard N. Coble, Chairman; John H. Herb, Secretary; D. Thomas Phillips, Richard D. Harris, Ralph D. Cole, Gary Sterner, Committee.

REPORT OF THE BOARD OF FOREIGN MISSIONS

"He told them, This is what is written: The Christ will suffer and rise from the dead the third day, and repentance and forgiveness of sins will be preached in his name to all nations, beginning at Jerusalem. You are witnesses of these things."
Luke 24:46-48 (NIV)

These verses are some of the many used by missionaries for the base of their ministry and service. Truly it is the great commission of the church.

Even though the world is boiling with unrest, crime and violence, God is working in hearts and lives of people. Missionaries are telling us that in some parts church growth is on a great increase, which means that people are being reached with the Gospel of Jesus Christ. We know that God is not dead, but is working out His eternal plans for this earth. Praise the Lord! we are part of this great program.

We must be on guard, never to let up either at home or abroad in this great privilege of reaching the lost. It was told of an elderly lady who decided to take a short railroad trip through a beautiful section of the country. It was to be her first experience of this kind, so she looked forward to it with great anticipation. After boarding the train, however, it took her quite a while to get settled. First she couldn't find the right seat, then she spent a long time arranging and rearranging her baskets and parcels on the rack overhead. After they were finally in place, she took great pains to adjust the shade on the window until it was just right. When at last she was ready to sit back and enjoy the scenery, the conductor called out the name of her station and she had to get off the train. "Oh, my," she lamented, "if I had known we would be here so soon, I wouldn't have wasted all my time fussing about those little things that really weren't important."

We know the time is short, and precious moments are flying by, never to return. Let us not be so concerned about fussing over nonessential and temporal things. Let us "redeem the time" for God!

The Board of Foreign Missions met four times during the past year to carry out the work committed to its care. The annual budget was increased again this year to an all-time high of \$391,725.00.

Of this amount, \$360,575 was allotted for salary support, \$22,950 for missionary assistance, including scholarships for summer ministries, \$4,000 for Board expenses, and \$4,200 for the housing fund. For the last several years we have been in deficit spending, but trusting the Lord to supply the needs through the local churches.

The board again expresses their thanks to the members and friends of the Bible Fellowship Church for their concern for missions by their prayers and giving.

The Sixth Annual Pastor-Layman Missionary Seminar was held in the Emmaus Church. Interest in this seminar has been manifested by the large increase in attendance.

During the year the following met with the Board seeking guidance, direction, and financial help for missionary service with the Bible Fellowship Church: Michael and Jocelyn Easton, Allen and Susan Ressler, Pat Howard, Bob and Shirley Harriman, Richard and Peggy Blausner, Herbert and Susan Lea, Stephen Van Eck, and Elford Stephens. The Blausners were accepted as members of the missionary family, and are serving under the Wycliffe Bible Translators in Waxhall, N.C.. The Harrimans were also accepted pending approval of legislation at Annual Conference.

Thirteen young people were given scholarships to attend Urbana.

Several of our missionaries are home on furlough: Timothy and Wanda Kauffman; Ron and Doris Hoyle; Connie Hartman; David and Nancy Wehr. Barclay Harley came home for an emergency eye operation.

The Conference-Wide Women's Missionary Society rally was held in Wallingford, Pa., with nearly 400 people in attendance. The program was very inspirational, with reports for our missionaries, music from the Ukranian Gospel Singers, and the main speaker,

Mary Weliger.

Again this year regional rallies were held in the Spring and Fall. These prove to be a great time of fellowship, hearing up-to-date reports from our own missionaries on furlough, presented in word and pictures.

If Annual Conference approves the pending legislation of the Board of Foreign Missions, there will be a great change in the operation of the Board, as we will be supporting mission efforts, not only on the foreign field, but in the home land. For example: supporting the Bucks under Christian Literature Crusade; the Hoffmans under Wycliffe Bible Translators; the Shellings under the International Students, Inc., etc.

It was my privilege again, as General Secretary, to work under the direction of the Board of Foreign Missions, carrying out its responsibilities and duties. It has been a great joy working with these dedicated men who have a great love and interest for others.

Continue to pray with us that the Lord will help us in our responsibilities, to send more of our young people into His harvest field.

David E. Thomann,
General Secretary

FINANCIAL REPORT - BOARD OF FOREIGN MISSIONS
October 1, 1981 - September 30, 1982

Received from Churches for 1981-1982 320,173.82

EXPENDITURES:

Ambassadors for Christ, Inc.	5,940.00
Arctic Mission	13,272.00
Africa Inland Mission	65,310.00
Berean Mission	12,743.00
Christian & Missionary Alliance	23950.00
Evangelical Alliance Mission	32,571.00

Greater Europe Mission	19,585.00	
Friends of Israel	10,200.00	
Gospel Missionary Union	11,550.00	
International Students, Inc.	10,000.99	
International Communion of Christians	2,400.00	
Connie Hartman	8,738.34	
Barclay Harley	15,842.00	
Latin American Mission	16,404.00	
North Africa Mission	6,000.00	
Pocket Testament League, Inc.	3,400.99	
Worldteam	22,695.00	
World Radio Missionary Fell.	21,151.00	
Wycliffe Bible Translators	10,660.98	
Unevangelized Fields Mission	20,733.30	
Christian Literature	9,600.00	
SIM International	5,075.00	
Seminar	531.90	
Urbana	2,000.00	
Outgoing Fund	<u>1,000.00</u>	351,354.50
 <u>MISSIONARY ASSISTANCE:</u>		
Utilities	3,526.79	
Fellowship News - Year Book	313.50	
Postage	97.45	
Rents	4,200.00	
Missionary Assistance	150.00	
Hospitalization	236.00	
Misc.	<u>51.00</u>	8,574.74
 <u>BOARD EXPENSES:</u>		
Board	697.60	
Mileage	468.40	
Printing	92.60	
Secretary	2,000.00	
Phone	<u>365.67</u>	3,624.27
 TOTAL EXPENSES		
		363,553.51
Transferred to Housing Fund	13,205.91	
Transferred to Pension Fund	<u>5,500.00</u>	18,705.91
		<u>382,259.42</u>
Deficit (over budget)		(62,085.60)

OTHER RECEIPTS:

Interest	37,896.02	
Rents	1,210.00	
Miscellaneous	<u>429.50</u>	39,535.52

Received from Churches for 1982 - 1983	321,930.41	
Other Receipts	<u>39,535.52</u>	
Total Receipts	<u>361,465.93</u>	
Deficit over Budget	<u>(62,085.60)</u>	
Total	<u>299,380.33</u>	

In-and-Out Transactions:

Received	19,289.02
Paid Out	18,124.00

HOUSING FUND:

In Account, 1981	85,859.71
Received	4,200.00
Interest	<u>9,005.91</u>
Total in Account	<u>99,065.62</u>

PENSION ACCOUNT:

Received	5,000.00
Interest	<u>500.00</u>
Total in Account	<u>5,500.00</u>

Certificates are held in the Northeastern Bank of Pa., in Pen Argyl, Pa., and Dean Witter Reynolds, Inc., Allentown, Pa., the First National Bank of Lancaster County (checking).

Books and report audited by John Dunn.

R.C. Reichenbach, Chairman; David E Thomann, General Secretary; Kermit K. Gehman, Treasurer, Roy Hertzog, Austin G. Shelly, Paul G. Zimmerman, Robert Breitegam, Gerald Schlonecker, James Sunday, BOARD.

NEWS UP-DATE OF OUR MISSIONARY FAMILY



THE ANDERSONS - Keith, Mary, Carol, Melanie, serving in Quito, Ecuador, South America as teachers and "dorm parents". They have great opportunity to witness to the many children that are attending the school.

CONNIE HARTMAN - Returned to the States in April of 1982 for a furlough. In January 1983 she hopes to return to southern Austria for her third term. Most likely her ministries will continue to be in the area of children's and youth work, one-to-one evangelism and disciplining, home Bible Studies and music. Connie serves with a small European-based mission.

THE HOYLES - The Hoyles minister in the northern suburbs of Paris in an area of 35,000 people where their group of fifteen adults is the only Protestant witness. In addition to weekly worship and Bible study, Ron also stimulates the believers toward outreach through lectures, concerts, and films. Doris ministers to a women's Bible Study each month, as well as teaching Greek in French and English at the European Bible Institute and holding a weekly Bible club. Ron teaches third-year students at

least three hours each week in French and English. Each August the Hoyles direct a staff of ten and an enlarged family of sixty at a three-week family camp in the Alps near Grenoble. The Hoyles returned on furlough May 11, 1982 for one year.

THE MOORES - report the following:

Another year has come and gone and we want to share with you of the joys of the literature ministry we are involved in under the Gospel Missionary Union in Ketchikan, Alaska.

Bill's primary function is that of the Christian bookstore, "The Ark". In the 5½ years the store has been open, this is the first year we have felt the recession and our sales have been somewhat down. But even in these difficult times, people still have a strong need for the Word of God and help in their Christian lives, and so we still have a vital ministry, especially in the area of counseling. Highlights this year were buying the location the store is in, attending the Christian Bookseller's Convention in Dallas, Texas, and Bill becoming literature director - in charge of all three Alaska GMU Christian bookstores.

The key word describing our church, Calvary Bible Church, this year is transition. By faith in January, the church decided to sell its present inadequate facilities and purchase a new piece of property on which to build. We thank God that the old buildings have now been sold and we ask prayer as the church looks to find suitable property.

Eunice has kept busy this year conducting more workshops for the local church Sunday School teachers in various places throughout Southeast Alaska. She is also involved with a good bit of hospitality - many people finding their way to Ketchikan need a bed and some food.

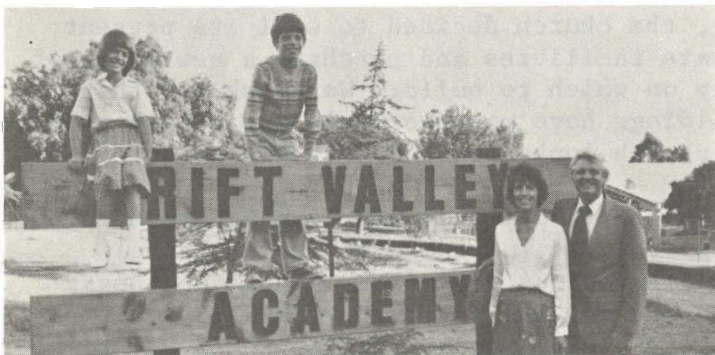
We give praise to God that the Christian radio station for Southeast Alaska, under the direction of Central Alaska Mission, is now on the air, the culmination of five years of work.

We thank the Lord for our little daughter, Beth, who turned three this year. She started pre-school two mornings a week and is so excited about all the fun things she is learning and doing.

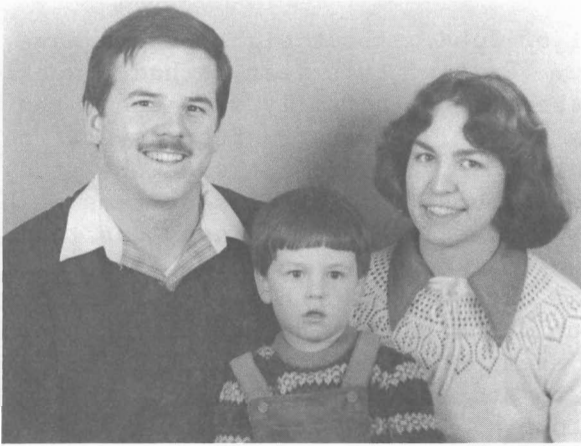
We thank you again so much for your part in sending us to Alaska - your prayers and finances are the backbone to our mission.



THE MULLS - Bill, seen with Church Elders, with whom he works while serving at Scott Theological College in Kenya, East Africa.



THE WEHRS - where David and Nancy are engaged in the field of Education at Rift Valley Academy.



THE YERRINGTONS - Phil, Nancy, and Daniel, submitted the following report:

"But as it is, He has appeared once for all at the end of the age to put away sin by the sacrifice of Himself" (Hebrews 9:26b). "He entered once for all into the Holy Place, taking not the blood of goats and calves but His own blood, thus securing an eternal redemption" (Heb. 9:12). As we have completed one full year of service here in the very Roman Catholic country of Spain, the book of Hebrews has become increasingly precious to us as we read of the once and for all sufficient death of our Lord and Savior Jesus Christ. We seek to proclaim Him among the people who do not believe that the sacrificial death of Jesus is sufficient to cleanse and save us. Very seldom do the Spanish people understand the Gospel even after hearing it several times. No doubt this is due from being exposed to false teaching for centuries.

I have been visiting in Algete, a town of about 7000, fifteen minutes from our house in Alcobendas. The method of evangelism that I have used thus far is going door to door using a survey in order to build a bridge from which I can share Christ. A Gospel tract is shared with the people and an invitation to receive a correspondence course on

the Gospel of John. About eight people have received the course. Earlier this year we had a weekly Bible study in the home of a family who attend the Alcobendas Church. However, after several months they decided that they did not want the study in their home anymore. At the present time we have not found another meeting place. Nancy was teaching the children while I taught the adults. For a time we also had an outdoor children's class, but I was recently told that we are not permitted to do this. It seems to us that Satan is using different obstacles to stop the work in this strongly Roman Catholic town. I have been thinking a lot about my ministry here and it is becoming more evident to me that my ministry, at the time, is more of a planting the seed ministry through verbal testimony to these people in Algete along with a Gospel tract. I am reminded of the words of the Lord Jesus who said, "I will build my Church..." and therefore He is in charge and responsible for the converts. I am to be faithful to the verbal proclamation of the Gospel. We do covet your prayers for souls to be won to the Lord Jesus.

Much of our time in our first year has been spent trying to obtain our residency status here in Spain. After numerous trips to the police station we were told that we could not receive it without a special visa from the Spanish consulate in the U.S. Therefore, on June 29 we left Spain to return to the U.S. for our special visas, which we received with no problem. Now we are in the process again of working on our residency status.

During our first year in Spain we took a three-month culture and language program at a new evangelical study center in Madrid, and this program helped us a great deal. Of course, we still have a long way to go with the language - by no means have we arrived. I have had the opportunity to do some preaching and teaching at the Alcobendas Church, retreats with the youth, and ladies' meetings,

as well as children's classes. Nancy also has been involved in teaching the ladies' Bible study and in teaching children's classes. We are starting the park ministry again, and in two weeks we hope to have the meeting in our apartment.

At the present time I am quite involved in the building and fixing up of a new meeting place which we have purchased. It is located right off one of the main streets and is very accessible. It is much larger than our present church and, therefore, we will be able to do more things there. Most of the work is being done by the church people, thereby keeping the costs down. Please pray for the sale of the present church, as there are some complications. Without the sale of the old church we do not have sufficient funds to continue the new project.

Again we want to thank the Bible Fellowship Churches for their prayers and financial support, which makes it possible for us to be your ambassadors for Christ in this very spiritually needy country. We send our personal greetings to each of the churches in the precious name of Jesus.

MISSIONARY ADDRESSES

Anderson, Mr. & Mrs. Keith, Casilla 8241, Sucursal 8, Quito, Ecuador, S.A.

Babcock, Mr. & Mrs. Melvin, P.O. Box 1181, Palmer, Alaska, 99645

Bachman, Miss Sharon, 8735 Frontenac St., Apt. #6 Philadelphia, Pa. 19152

Buck, Rev. & Mrs. Leonard, P.O. Box C, Fort Washington, Pa. 19034

- Butler, Rev. & Mrs. Brian H., Moorlands Bible
College, Sopley, Christchurch, Hants, England.
- Blauser, Mr. & Mrs. Richard, JAARS, Box 248 Waxhaw,
North Carolina 28173
- Campbell, Dr. & Mrs. William, 7 Rue Samarcande,
Sousee, Tunisia
- Chow, Rev. Moses, P.O. Box AFC, Paradise, Pa. 17562
- Dyke, Rev. & Mrs. Herbert, 35 Sahney Park, Pune,
India
- Easton, Mr. & Mrs. Michael J., % William Gehman,
3161 Club Drive, Allentown, Pa. 18104
- Gehman, Rev. & Mrs. Richard, Box 49, Machakos,
Kenya, East Africa
- Gibbon, Mr. & Mrs. Fred, P.O. Box 93, Kijabe, Kenya,
East Africa
- Harley, Rev. & Mrs. J. Barclay, Apartado 323
Ciudad Bolivar, Venezuela
- Hartman, Miss Connie, Post Box 2 A-9585 Goedersdorf,
Austria/Europe
- Harriman, Mr. & Mrs. Robert, P.O. Box C, Fort
Washington, Pa. 19034
- Hoffman, Mr. & Mrs. Aaron, 723 Meadowglen Drive,
Duncanville, Texas 75137
- Hoyle, Rev. & Mrs. Ron, 421 Elm St., Emmaus, Pa.
18049
- Howard, Miss Pat, 2423 Walbert Ave., Allentown, Pa.
18104
- Kauffman, Mr. & Mrs. Timothy, 419 Elm St., Emmaus,
Pa. 18049

- Manney, Rev. & Mrs. David, HCJB, Casilla 691, Quito,
Ecuador
- Moore, Mr. & Mrs. William, P.O. Box 8716,
Ketchikan, Alaska, 99901
- Moyer, Rev. & Mrs. Edward, Rt. Nat. No. 1
Capesterre, Guadeloupe, F.W.I.
- Moyer, Mr. & Mrs. Duane, Monnier, 97129, Lamentin,
Guadeloupe, F.W.I.
- Mull, Rev. & Mrs. William, Scott Theological
College, P.O. Box 49, Machakos, Kenya, East
Africa
- Poysti, Mr. & Mrs. Earl, Box 19515, S-104 32
Stockholm, Sweden
- Riggs, Miss Ruth, HCJB, Casilla 691, Quito,
Ecuador
- Schlonecker, Mr. & Mrs. David, Christiansen
Academy, Apartado 75 San Cristobal,
Tachira, Venezuela
- Schappel, Mr. & Mrs. David, % Team; 7, Domaine du
Chateau, 91380 Chilly-Mazarin, France
- Shelling, Mr. & Mrs. Ted, 6402 N. Woodlynne Ave.,
Tampa, Florida 33614
- Solt, Dr. & Mrs. David, Apartado 1000, Merida,
Yucatan, Mexico
- Solt, Lillian, now Mrs. Jose Enrique Ramirez,
Apartado 10250, San Jose, Costa Rica, C.A.
- Stengele, Rev. & Mrs. Laird, Penryn, Kodaikanal
School, Kodaikanal, Madura District, Tamil
Nadu, India

Wehr, Mr. & Mrs. David, P.O. Box 334, Hillside Rd.
Dauphin, Pa. 17018 (717) 921 8637

Yerrington, Rev. & Mrs. Philip, Pintor Ribera,
5 Bajo B. Derecha, Alcobendas (Madrid) Spain

Bible Fellowship Church Missionary Homes:

419 Elm St., Emmaus, Pa. 18049 (215) 965 2197

421 Elm St., Emmaus, Pa. 18049 (215) 967 1980

MISSION BOARDS AND MISSIONARIES

Africa Inland Mission, Box 178, Pearl River NY 10965
Rev. & Mrs. Richard Gehman
Rev. & Mrs. Fred Gibbon
Rev. & Mrs. William Mull
Dr. & Mrs. David Wehr

Ambassadors for Christ, Inc., P.O. Box AFC,
Paradise, Pa. 17562
Rev. Moses Chow

Arctic Mission, Inc., Box 512, Greshma, OR 97030
Mr. & Mrs. Melvin Babcock

Berean Mission, Inc., 3536 Russel Blvd., St. Louis,
MO 63104
Mr. & Mrs. Keith Anderson

Christian and Missionary Alliance, Nyack, NY 10960
Rev. & Mrs. Herbert Dyke
Rev. & Mrs. Laird Stengele

Christian Literature Crusade, Fort Washington, Pa.
19034
Rev. & Mrs. Leonard Buck
Mr. & Mrs. Robert Harriman

The Evangelical Alliance Mission, P.O. Box 969
Wheaton, Ill. 60187
Mr. & Mrs. David Schlonecker

Mr. & Mrs. David Schappel
Rev. & Mrs. Philip Yerrington

Friends of Israel, P.O. Box 123, W. Collingswood,
N.J. 08107

Miss Sharon Bachman

Gospel Missionary Union, 10000 North Oak, Kansas
City, MO 64155

Mr. & Mrs. William Moore

Greater Europe Mission, Box 668, Wheaton, Ill. 60187

Rev. & Mrs. Walter Frank

Rev. & Mrs. Ron Hoyle

International Communion of Christians, Holland,
Mrs. Mabel C. Nelson, 4444 Minnehaha Ave., S.
Minneapolis, Minn. 55406

Miss Connie Hartman

International Students, Inc. Box C, Colorado
Springs, Colorado, 80901

Mr. & Mrs. Ted Shelling

Inter-Varsity Christian Fellowship, 233 Langdon,
Madison, Wisconsin 53703

Miss Pat Howard

Latin American Mission, P.O. Box 341368, Coral
Gables, Florida, 33134

Dr. & Mrs. David Solt

Mrs. Lillian (Solt) Ramirez

North Africa Mission, 239 Fairfield Ave., Upper
Darby, Pa. 19082

Dr. & Mrs. William Campbell

Pocket Testament League, Inc. 117 Main St., Lincoln
Park, N.J. 07035

Rev. & Mrs. Earl Poysti

SIM International, Cedar Grove, N.J. 07009

Rev. & Mrs. Brian Butler

Unevangelized Fields Mission, Box 306, Bala Ave.,
Bala Cynwyd, Pa. 19004

Mr. & Mrs. Timothy Kauffman

Worldteam, P.O. Box 343038, Coral Gables, Florida
33134

Mr. & Mrs. Duane Moyer

Rev. & Mrs. Edward Moyer

World Radio Missionary Fellowship, P.O. Box 3000
Opa Lacka, Florida 33055

Rev. & Mrs. David Manney

Miss Ruth Riggs

Word of Life Fellowship, Inc. Schroon Lake, New
York, 12870

Mr. & Mrs. Michael Easton

Wycliffe Bible Translators, Huntington Beach,
California 92648

Mr. & Mrs. Aaron Hoffman

Mr. & Mrs. Richard Blauser

WOMEN'S MISSIONARY SOCIETIES
General Committee

President - Mrs. Reba Deily, 514 N. St Lucas Street,
Allentown, Pa. 18104

Vice-President- Mrs. Connie Williams, 1330 N.
14th St. Reading, Pa. 19604

Secretary - Miss Kathlyne Stortz, 666 Chestnut St.
Emmaus, Pa. 18049

Treasurer - Mrs. Pauline Thomann, 535 Kensington
Rd. #5, Lancaster, Pa. 17603

(Conference-Wide Rally, Second Thursday of May)

REGIONAL DESIGNATIONS

Region #1 Ephrata, Harrisburg, Lancaster, Lebanon,
Paradise, Terre Hill, York.

(Meetings - last Monday of March and September)

Region #2 Mt. Carmel, Shamokin, Sunbury
(Meetings - the third Tuesday of March and
September)

Region #3 Blandon, Fleetwood, Graterford, Harleysville
Hatfield, Quakertown, Reading, Royersford,
Sinking Spring, Spring City
(Meetings - the fourth Tuesday of March and
September)

Region #4 Allentown Cedar Crest, Catasauqua, Emmaus,
Lehighton, Nazareth, Walnutport, Zionsville
(Meetings - the fourth Friday of March and
September)

Region #5 Allentown Salem, Bethlehem, Coopersburg,
Scranton, Stroudsburg, Easton, Finesville
(Meetings - the third Thursday of April and
September)

Region #6 Maple Glen, Philadelphia Calvary,
Philadelphia Emmanuel, Wallingford
(Meetings - the fourth Thursday of March and
September)

Region #7 Denville, Freehold-Englishtown, Howell,
Staten Island
(Meetings to be announced)

REPORT OF THE BOARD OF DIRECTORS OF PINEBROOK JUNIOR
COLLEGE

The Board of Directors of Pinebrook Junior College met four times during the year. In the November meeting the board organized for the year, electing L. James Roberts, Jr., chairman; Russel Ruch, treasurer; and John H. Herb, secretary. Standing committees were also chosen. These committees and the Long Range Planning Committee met during the

year and conducted the business assigned to them.

In November 1981 the college received approval from the Middle States Commission on Higher Education to enter self study, the final stage before a college is fully accredited. April 17 - 20, 1983 has been set for the accreditation visit.

Self-study is being conducted by five work groups under the direction of a steering committee. Administrators, faculty, staff, students, and members of the Board of Directors are engaged in this work.

In May, 1982, thirty-two students were graduated. Of these, twenty-nine received the Associate in Arts degree and three the Associate in Applied Science in Secretarial Science.

Enrollment for the 1982 fall semester is 105 students. This lower-than-anticipated enrollment is a result of lower-than-usual percentage of students returning for a second year of study and applications for admission during the summer falling twenty below the number of the previous year. It is believed that national economic conditions were a significant factor in reduction of summer applicants. While the records show the college has been making gradual progress toward economic stability during the past four years, the experience of this year emphasizes the need to build reserves so that one difficult year will not threaten the life of the institution. The financial challenge presented by lower enrollment is being addressed through deferment of principal payment in the second mortgage, voluntary reduction in salaries by college employees, reduction of operating budget and reduction of capital spending and other measures which might be necessary. None of these steps is easy but all of them are necessary to meet this challenge.

Analysis of present enrollment shows that the number of Bible Fellowship students studying at Pinebrook Junior College has fallen from a high of twenty-eight in 1979 to a low of sixteen this fall. This is true despite the fact that Bible Fellowship young people who attend the college are more likely than any other group of students to complete the program and respond most positively to questionnaires designed to study the level of satisfaction with experience as a student at Pinebrook Junior College.

The support of Bible Fellowship churches for Pinebrook Junior College seems broader today than it has been in recent years when measured by gifts from churches, invitations to speak in churches, and a generally friendly attitude toward the college. However, the evidence of fewer Bible Fellowship young people attending the college shows that this support needs to be deepened to the point where a climate is created in which more of our young people attend the college.

All full-time administrators and faculty from 1981-1982 have returned for 1982-1983. New part-time faculty are Mr. Richard Christen, music; Dr. James McCloskey, mathematics; Mr. James Saddington, history and sociology, and Mrs. Cindy Stephens, secretarial and business.

The 1982-1983 student body includes students from ten states, seven nations, and sixteen denominations.

No major capital renovations were completed during the year, but plans for work on the administration building are now completed.

The annual audited financial report, which accompanies this report, shows a total income of \$778,920, with a current unrestricted funds deficit resulting from the year's operation of (\$23,235). It is our hope that Bible Fellowship churches will increase giving to this educational ministry. We request that support from the churches be submitted

in monthly or quarterly payments.

Our prayers are with all the churches and agencies of the Bible Fellowship Church as we seek to serve Christ in this generation.

John H. Herb, Secretary

Wayne Batten, Bert N. Brosius, Alva C. Cassel, Raymond Dotts, Jay H. Fasnacht, LeRoy S. Heller, John H. Herb, George Priestly, Ronald Reed, Alfred G. Roberts, L. James Roberts, Jr., Russel Ruch, Dana Weller, Robert H. Zentz, Warren L. Zimmerman, David J. Watkins, Perry Phillips,
BOARD

EXHIBIT A

COMPARATIVE BALANCE SHEETS

As of June 30

	<u>ASSETS</u>	
CURRENT FUNDS:	<u>1982</u>	<u>1981</u>
Unrestricted:		
Cash	7,893	2,580
Notes and Accounts receivable, net of reserve for bad debts of \$3,992 in 1982 ("0" in 1981)	25,319	26,767
Accommodations	-0-	2,467
Inventories at lower of cost (specific identification) or market	7,660	10,502
Prepaid Expenses	2,113	6,382
Due from other funds	9,343	964
Investment in N.D.S.L. fund, net of reserve for bad debts of \$1,128 in 1982 ("0" in 1981)	<u>2,982</u>	<u>4,110</u>
TOTAL UNRESTRICTED	55,310	53,772
Restricted:		
Cash	2,435	1,534
Due from other funds	-0-	48
Accounts Receivable	10,106	-0-
TOTAL RESTRICTED	<u>12,541</u>	<u>1,582</u>

TOTAL CURRENT FUNDS	67,851	55,354
Cash:		
National Direct Student		
Loan Fund	3,964	88
Other	1,828	3,306
Student Loans Receivable:		
National Direct Student Loan Fund, net of		
reserve for bad debts of 11,863 in 1982		
("0" for 1981)	20,269	32,843
Other, net of reserve for bad debts of		
\$262 in 1982 ("0" for 1981)	2,382	1,390
Other Receivables	109	2,943
TOTAL LOAN FUNDS	28,552	40,570
ENDOWMENT FUNDS:		
Cash	162	153
Certificates of Deposit	11,580	10,353
TOTAL ENDOWMENT FUNDS	11,742	10,506

See accompanying notes to financial statements.

LIABILITIES AND FUND BALANCES

CURRENT FUNDS:		
Unrestricted:		
Notes payable (note 3)	39,625	19,625
Accounts and other payables	10,800	12,430
Accrued expenses	17,343	12,656
Student deposits and advance		
payments	13,255	4,487
Deferred income	-0-	3,451
Due to other funds	7,125	10,726
Fund (deficit)	(32,838)	(9,603)
TOTAL UNRESTRICTED	55,310	53,772
Restricted:		
Accounts payable	2,675	48
Due to other funds	8,124	50
Fund Balance	1,742	1,484
TOTAL RESTRICTED	12,541	1,582
TOTAL CURRENT FUNDS	67,851	55,354

LOAN FUNDS:

Due to other funds	742	560
Capital Account:		
Advanced by federal government	28,857	28,857
Advanced by Pinebrook J.C.	4,110	4,110
Fund Balances:		
National Direct Student Loan fund	(9,402)	2,347
Other	4,245	4,696
TOTAL LOAN FUNDS	28,552	40,570

ENDOWMENT FUNDS:

Due to other funds	536	125
Fund balance	11,206	10,381
TOTAL ENDOWMENT FUNDS	11,742	10,506

See accompanying notes to financial statements.

ASSETS, CONTINUEDPLANT FUNDS:

Unexpended plant funds:		
Cash - Unrestricted	112	1,365
Cash - Restricted	1,663	955
Accounts receivable	486	230
Due from other funds	4,284	6,015
TOTAL UNEXPENDED PLANT FUNDS	6,545	8,565
Retirement of indebtedness	48	-0-
TOTAL RETIREMENT OF INDEBTEDNESS	48	-0-
Investment in plant:		
Land (note 2)	46,657	46,657
Buildings (note 2)	645,883	637,835
Equipment	45,299	44,302
Library Books	84,897	80,708
Furniture and fixtures	106,253	104,911
Construction in progress	1,750	1,750
TOTAL INVESTMENT IN PLANT	930,739	916,163
TOTAL PLANT FUNDS	937,332	924,728

AGENCY FUNDS

Cash	125	12,642
Accounts receivable	7,933	4,351
Due from current unrestricted funds	4,417	921
TOTAL AGENCY FUNDS	12,475	17,914

See accompanying notes to financial statements.

LIABILITIES AND FUND BALANCES, CONTINUEDPLANT FUNDS:

Unexpended plant funds:		
Accounts payable	1,481	4,700
Due to other funds	5	2
Fund balances:		
Restricted	2,447	3,863
Unrestricted	2,612	-0-
TOTAL UNEXPENDED PLANT FUNDS	6,545	8,565
Retirement of indebtedness:		
Fund balance - restricted	48	-0-
TOTAL RETIREMENT OF INDEBTEDNESS	48	-0-

Investment in plant:

Notes payable (note 3)	1,555	3,442
First mortgage (note 3)	301,973	312,093
Second mortgage (note 3)	67,490	92,998
Mini mortgage (note 3)	68,517	72,310
Loan from George Didden Greenhouses, inc. (note 3)	14,543	34,056
Fund balance - net investment in plant	476,661	401,264
TOTAL INVESTMENT IN PLANT	930,739	916,163
TOTAL PLANT FUNDS	937,332	924,728

AGENCY FUNDS:

Accounts payable	1,938	2,191
Due to other funds	9,695	9,316
Deposits held in custody for others	842	6,407
TOTAL AGENCY FUNDS	12,475	17,914

See accompanying notes to financial statements.

STATEMENT OF CHANGES IN FUND BALANCES
For the Year Ended June 30, 1982

Revenues and Other Additions:

- A. Unrestricted Current Funds Revenue
- B. Government Grants and Contracts
- C. Private Gifts and Grants - Restricted
- D. Endowment Income
- E. Interest on Loans Receivable - Restricted
- F. Interest on Funds
- G. Proceeds from sale of plant facilities
- H. Expended for Plant Facilities
- I. Retirement of Indebtedness

Total Revenues and Other Additions

Expenditures and Other Reductions:

- J. Educational and General Expenditures
- K. Auxiliary Enterprises Expenditures
- L. Bad Debt Expense
- M. Expended for Plant Facilities
- N. Disposal of Plant Facilities
- O. Retirement of Indebtedness
- P. Interest on Indebtedness

Total Expenditures and Other Deductions

Transfer Among Funds - Additions (Deductions)

- Q. Mandatory Transfers to Plant Funds for Retirement of Indebtedness
- R. Non-mandatory transfers to plant funds for Additions
- S. Total Transfers
- T. Net Increase (Decrease) for the Year

U. Fund Balance, June 30, 1981

V. Fund Balance, June 30, 1982

See accompanying notes to financial statements.

<u>Current Funds</u>		Loan	Endowment
<u>Unrestricted</u>	<u>Restricted</u>	<u>Funds</u>	<u>Funds</u>
A. 665,418			
B. 1,057	82,790	50	
C.	2,570	725	
D.	411		
E.		142	
F.			1,236
G.			
H.			
I.			
<u>666,475</u>	<u>85,771</u>	<u>917</u>	<u>1,236</u>
J. 428,214	85,771	45	411
K. 146,009			
L. 5,811		12,072	
M.			
N.			
O.			
P.			
<u>580,034</u>	<u>85,771</u>	<u>13,117</u>	<u>411</u>
Q. (98,192)			
R. (11,484)			
S. (109,676)			
T. (23,235)	258	(12,200)	825
U. (9,603)	1,484	7,043	10,381
V. (32,838)	1,742	(5,157)	11,206

	<u>Unexpended</u>	<u>Plant Funds Retirement of Indebtedness</u>	<u>Invested in Plant</u>
A.			
B.	1,900		
C.	22,461	48	
D.			
E.			
F?			
G.	112		
H.			18,233
I.			<u>60,822</u>
	<u>24,473</u>	<u>48</u>	<u>79,055</u>
J.			
K.			
L.			
M.	18,233		
N.	48		3,658
O.		60,822	
P.		<u>53,850</u>	
	<u>18,281</u>	<u>114,672</u>	<u>3,658</u>
Q.	(16,480)	114,682	
R.	<u>11,484</u>		
S.	(4,996)	<u>114,672</u>	
T.	1,196	48	75,397
U.	<u>3,863</u>		<u>401,264</u>
V.	5,059	<u>48</u>	<u>476,661</u>

STATEMENTS OF CURRENT FUNDS REVENUES,
EXPENDITURES AND OTHER CHANGES

Years Ended June 30, 1982 and 1981

	Unrestricted	Restricted	1982	1981
REVENUES:			<u>Total</u>	<u>Total</u>
Tuition & Fees	317,971		317,971	281,972
Federal Grants and contracts (note 4)	1057	82,791	83,848	97,490
Private Gifts and Grants	115,847	2,570	118,417	108,580
Endowment Income		411	411	
Sales & Services of Auxiliary Ent.	220,995		220,995	199,385
Other Sources	10,605		10,605	10,234
TOTAL REVENUES	<u>666,475</u>	<u>85,772</u>	<u>752,247</u>	<u>697,661</u>
EXPENDITURES AND TRANSFERS:				
Educational and General Expenditures:				
Instruction	143,998	1,704	145,702	126,410
Academic Support	14972		14,972	14,614
Student Services	57876	50	57,926	48,134
Institutional Support	140,190	82	140,272	111,029
Operation and Maintenance of Plant	67,933	12,446	80,379	85,234
Scholarships & Student Aid (Note 4)	9,056	71,490	80,546	94,395
ED. & GEN. EXP.	<u>434,025</u>	<u>85,772</u>	<u>519,797</u>	<u>479,816</u>
Mandatory Transfers for:				
Principal & Int	98192		98,192	84,798
TOTAL EDUCATIONAL AND GENERAL:	<u>532,217</u>	<u>85,772</u>	<u>617,989</u>	<u>564,614</u>
Auxiliary Enterprises:				
Expenditures	146,009		146,009	136,286
TOTAL AUX. ENT.	<u>146,009</u>		<u>146,009</u>	<u>136,286</u>
TOTAL EXPENDITURES AND MANDATORY TRANSFERS	<u>678,226</u>	<u>85,772</u>	<u>763,998</u>	<u>700,900</u>
Non-mandatory transfers - to Plant Funds for additions	11,484		11,484	3,573
TOTAL EXPENDITURES AND TRANSFERS	<u>689,710</u>	<u>85,772</u>	<u>775,482</u>	<u>704,473</u>
Other Additions: Excess of restricted receipts over trans. to revenue		258	258	305
NET INCREASE (DECREASE) IN FUND BALANCE	<u>(23,235)</u>	<u>258</u>	<u>(22,977)</u>	<u>(6,507)</u>

NOTES TO FINANCIAL STATEMENTS

SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Accrual Basis

The financial statements of Pinebrook Junior College have been prepared on the accrual basis except for depreciation accounting as explained on note 2 to the financial statements. The statement of current funds revenues, expenditures, and other changes is a statement of financial activities of current funds related to the current reporting period. It does not purport to present the results of operations or the net income or loss for the period as would a statement of income or a statement of revenues and expenses.

To the extent that current funds are used to finance plant assets, the amounts so provided are accounted for as (1) expenditures, in the case of normal replacement of movable equipment and library books; (2) mandatory transfers, in the case of required provisions for debt amortization and interest; and (3) transfers of a non-mandatory nature in all other cases.

Fund Accounting

In order to ensure observance of limitations and restrictions placed on the use of the resources available to the College, the accounts of the College are maintained in accordance with the principles of "fund accounting". This is the procedure by which resources for various purposes are classified for accounting and reporting purposes into funds that are in accordance with activities or objectives specified. Separate accounts are maintained for each fund; however, in the accompanying financial statements, funds that have similar characteristics have been combined into fund groups. Accordingly, all financial transactions have been recorded and reported by fund group.

Within each fund group, fund balances restricted by outside sources are so indicated, and are distinguished from unrestricted funds allocated to specific purposes by actions of the College. Externally restricted funds may only be utilized in accordance with the purposes established by the source of such funds and are in contrast with unrestricted funds over which the College retains full control to use in achieving any of its institutional purposes.

Endowment funds are subject to the restrictions of gift instruments requiring in perpetuity that the principal be invested and the income only be utilized.

All gains and losses arising from the sale, collection or other disposition of investments and other noncash assets are accounted for in the fund which owned such assets. Ordinary income derived from investments, receivables, and the like, is accounted for in the fund owning such assets, except for income derived from investments of endowment funds, which income is accounted for in the fund to which it is restricted or, if unrestricted, as revenue in unrestricted current funds.

All other unrestricted revenue is accounted for in the unrestricted current fund. Restricted gifts, grants, endowment income, and other restricted resources are accounted for in the appropriate restricted funds. Restricted current funds are reported as revenue and expenditures when expended for current operating purposes.

2. INVESTMENT IN PLANT

Physical plant and equipment are stated at cost at date of acquisition or at fair value at date of donation in the case of gifts. Depreciation on physical plant and equipment is not recorded. In August, 1976, Pinebrook Junior College purchased the Coopersburg facility and some furniture from

the Roman Catholic Diocese of Allentown. The total cost of \$538,750 was financed by a first mortgage loan from the First National Bank of Allentown and a second mortgage loan from the Allentown Diocese. The deed for this property is in the name of the Bible Fellowship Church. In July, 1980, Pinebrook Junior College and the Bible Fellowship Church (co-borrowers) financed \$75,000 by a third lein mini-mortgage from the First National Bank to make major improvements to Pinebrook Junior College.

The following is a summary of notes and mortgages payable by fund groups:

a. Current Funds:

- (1) 6% unsecured note, including interest, due on September 30, 1982 to George Didden Greenhouses, Inc.. 15,000
- (2) 14.75% unsecured note, including interest, due on September 30, 1982 to George Didden Greenhouses, Inc.. 5,000
- (3) 6% unsecured note, including interest, due on demand to George Didden Greenhouses, Inc.. 19,625

b. Plant Funds:

- (1) 13.5% unsecured note payable in monthly installments of \$2,060 to George Didden Greenhouses, Inc. Maturity date-February 25, 1983. 14,543
- (2) 10.97% secured (equipment with carrying value of \$7,500) note payable in monthly installments of \$181, including interest to Merchants Bank, Maturity date-March 10, 1983. 1,555

- (3) 8½% mortgage payable in quarterly installments of \$8,154, including interest to the Diocese of Allentown. Mortgage is a second mortgage secured by substantially all land and buildings. Maturity date—November 10, 1984. 67,490
- (4) Variable rate (prime plus 1½%) mortgage payable in monthly installments of \$1,256, including interest to the First National Bank of Allentown. Mortgage is a third mortgage secured by substantially all land and buildings. Maturity date—November 11, 1990, 68,517
- (5) 9% mortgage in monthly installments of \$3,149, including interest to the First National Bank of Allentown. Mortgage is a first mortgage secured by substantially all land and buildings. Maturity date—August 10, 1996. 301,973

4.
In order to comply with the National Association of College and University Business Officers' (NACUBO) regulations as they relate to government grants, PELL grants amounting to \$68,094 have been transferred from Agency Funds to Current Restricted Funds in 1982. The 1981 figures have been restated to include \$80,128 of PELL grants, so as to make a better comparison between the two years.

5.
Certain reclassifications have been made to the 1981 financial statements to conform to the 1982 presentation.

6.
The College has not accrued a liability for employees' compensation for future absences since no obligation exists due to the fact that compensated absences do not accumulate past the fiscal year end.

REPORT OF THE CHURCH GOVERNMENT STUDY COMMITTEE

The Church Government Committee met at six regular meetings to work on its assignments from the 98th Annual Conference and other material relating to the Government of the Church. These meetings were supplemented by many additional hours of sub-committee work and individual study.

As part of its continuing work in the area of church discipline, the Government Committee planned and provided the leadership for the Wednesday sessions of the 1982 Ministerial Convention which were set aside at the request of the Government Committee for consideration of the subject of church discipline. The three sessions of the day included an exegetical presentation on discipline by Carl Cassel, small group discussion of a case study in discipline and a general discussion of the same case study. Members of the Government Committee lead the small group discussion and Carl Spackman was the leader for the general discussion.

The Government Committee has also given time and input to the planning of the Retreat for Pastors, Elders and Deacons to be held on Friday and Saturday, November 19, 20, 1982 at Pinebrook Bible Conference. A subcommittee of members from the Government Committee and the Board of Christian Education have planned the following format for the retreat:

Friday night - What keeps us together? - Jim Beil
Saturday

Session I - Who's Who in Church Leadership? -
Carl Spackman

Session II - Spheres of Responsibility of Church
Leadership - John Herb

Session III - Voices of Experience - Various
Deacons and Elders of the Bible

Fellowship Churches.

Session IV - The Spirit of a Servant - Ron
Mahurin

Legislation Proposed by Church Government Study
Committee is found in the minutes of this Yearbook.

Jansen E. Hartman, Chairman
John H. Herb, Secretary
James A. Beil
Carl C. Cassel
Frank L. Herb, Jr.
Carl K. Spackman
Thomas P. Shorb

REPORT OF THE HISTORICAL COMMITTEE

The Historical Committee met twice during the year to fulfill its responsibilities. Progress is being made on each of its projects.

The Rose of Sharon Revisited has been well received in our churches. Many are finding this collection of hymns to be a blessing in the Sunday Night services. There are copies yet available if a church should wish to purchase some. The following is the account of the finances used in the publishing of the Rose of Sharon Revisited:

Receipts

Payments Received	\$3646.20
Interest Received	74.77
Historical Committee Reimbursement	47.00
	<u>\$3767.97</u>

Expenditures:

Postage	37.97
Sample Books	60.00
Printing	\$3670.00
	<u>\$3767.97</u>

The editorial work on the minutes of Annual Conference from 1858-1895 is just about complete. The original goal for publication was October, 1982. This goal cannot be met and publication is now planned for October, 1983. These minutes will provide much information concerning the roots and background of our church.

The work on a definitive history of our church is also well underway. Dr. Harold Shelly, of Nyack, New York, is well into the process of researching needed information. The original goal for publication was October, 1983. This goal, too, is unrealistic because of the amount of research needed. The committee hopes for a publication date in 1984 or 85. If funds become available, Dr. Shelly has volunteered to spend a portion of a year in full time study for the book.

The committee has begun to formulate plans for a Bible Fellowship Church Historical Society. There will be more concerning this in the coming year.

The committee reminds each church of the need to place significant historical records, documents and pictures in the archives which are now located in Wallingford. Unfortunately, many valuable materials are being lost to carelessness and indifference. Please contact our archivist, Richard Taylor, if you have materials you wish to donate.

Treasurer's Report

<u>Balance</u> 8/29/81	\$1,188.28
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Receipts

Conference allowance	\$1,000.00	
Correction	.05	
	<u>\$1,000.05</u>	\$2,188.33

Expenditures

Photostats	46.44
Postage	8.00
Shelves, file cabinets	68.90
Checking account	13.29
Archivist, Petty Cash	50.00
	<u>186.63</u>

Balance 7/21/82

\$2,001.70

The Historical Committee was assigned to prepare the program for the 100th Annual Conference in 1983. In fulfillment of that assignment the following report is offered:

REPORT TO THE NINETY-NINTH ANNUAL CONFERENCE
 Of the
Program Committee for the
One Hundredth Annual Conference

The Ninety-Eighth Annual Conference provided for a Committee on Program for the One Hundredth Annual Conference in order to allow for early planning for a program to celebrate the Centennial Conference and to commemorate the 125th anniversary of the founding of the Bible Fellowship Church. The chairman appointed the Historical Committee to serve as that Program Committee.

The Committee wishes to submit to the Ninety-Ninth Annual Conference a preliminary plan for the Program of the One Hundredth Annual Conference. If the Conference approves the plan as presented, or as it may decide to amend it, the committee proposes, then, to complete the planning for the program.

The committee suggests that the One Hundredth Annual Conference be held at Pinebrook Bible Conference. We propose that Bible Fellowship Church people be invited and encouraged to come to Pinebrook and stay for the Conference and join in the celebration.

In addition to attending the special programs, guests may enjoy the meals and fellowship during the Conference, may observe the Conference meetings and may share in alternate activities that will be planned for guests during Conference meetings. Consideration should be given to holding the business meetings in Fellowship Hall, to allow room for observers.

We suggest that the Conference convene at 10 a.m. on Tuesday, October 11 and meet, according to the Business Rules of Annual Conference, from 9:00 a.m. through 5:00 p.m. through Thursday, October 13. We encourage the Conference and its agencies to seek to defer, if possible, divisive questions or issues that would consume excessive blocks of time in order to conform to this time frame. We suggest that each morning's meeting be begun with one hymn, the reading of a brief portion of Scripture, selected by the Chairman, and prayer led by one man.

On the two evenings, Tuesday and Wednesday, we propose that there be public meetings, and that members and friends of the churches be encouraged to attend these meetings. The Tuesday meeting will feature a primarily dramatic or musical program relating to the history of the Bible Fellowship Church. The Wednesday evening meeting will feature a message that would look back to our roots in the Anabaptist movement. Both evenings will include inspirational congregational singing and special music.

At the noon meal each of the three days, Tuesday, Wednesday, Thursday, there will be a "table talk" of 10-15 minutes to include less formal remembrances of reflections on our history and direction.

We encourage the agencies of the denomination to prepare appropriate displays for this occasion.

We further recommend that the Conference close on Thursday afternoon or early evening with a Devotional period that would include a brief message and observance of the Lord's Supper. This would be followed by a light "get away" lunch for which all would be urged to remain.

The Historical Committee further proposes that Monday afternoon be given to the formation of a Bible Fellowship Historical Society. This would include a lecture, a business meeting and a dinner meeting and address. The dinner meeting will be open to any who wish to attend and who make reservations--not just Historical Society members.

People who attend the Monday Historical Society activities and others who desire to do so may have rooms overnight and Tuesday breakfast at Pinebrook. The Pinebrook management will be asked to arrange and set rates for guests during these days.

The Historical Committee recommends the passage on pages 10-11 of the 1981 yearbook.

Committee Members

Bright Heist, Chairman
 Willard E. Cassel, Secretary
 Ralph D. Cole, Treasurer
 Leonard Buck
 Daniel G. Ziegler

REPORT OF VICTORY VALLEY CAMP

We can do nothing else but praise God for His rich blessing on Victory Valley Camp this year. With the economic conditions forcing many parents to eliminate sending their children to camp, early indications were that the season would not be successful. However, God used these financial pressures to produce an atmosphere of closeness among the staff and a deep dependence upon Him for every provision.

Low registrations forced the camp to find alternate means of advertisement. Local newspapers and radio advertisement produced a higher percentage of unsaved, unchurched young people. At the same time the Lord raised up a staff with a real concern for lost souls. It was the camp's privilege to see 35 campers come to know the Lord as their personal Savior. Many others recieved assurance of salvation or made spiritual decisions.

Even with the added effort to advertise the camp, we were 76 campers less than the previous year. This does produce a financial burden upon the camp. We ask your prayers concerning this matter, and also encourage each church to re-evaluate their financial commitment to this worthy church ministry.

Jim Thornton, aided by his wife Debbie, has provided the leadership for the camp. As Victory Valley's Director, he has made numerous contributions to the over-all camp ministry. We praise God for the Thorntons' dedicated committment to the Valley.

1982 Statistics

- I. 575 campers
 - 30% from Bible Fellowship Churches
 - 30% from non-evangelical background
 - 60% returning campers
 - 40% new campers
 - Junior & Senior High weeks were the only filled weeks.

- II. 44 staff members
 - 50% from Bible Fellowship Churches
 - 10 students from Pinebrook Junior College
 - 39% had previous Victory Valley Staff experience
 - the counselors had an average of 2 years in college

- III. New additions to the camp program:
 - a tree house that sleeps 12 (\$500 for the

purchase of materials was donated by the staff).
\$385 canoe (purchased by the campers and staff
during the fifth week of camp).

IV. New camp activities:

soccer	computer	exercise
hiking	jogging	improved horsemanship course

Be reminded that the facilities of the camp are available for rental to any of our churches during the Fall, Winter or Spring. Many groups use the facilities for retreats, picnics, and other gatherings. Information and rates may be obtained by contacting the camp office.

The schedule for 1983 is as follows:

July 3 - 9	1st Week
July 10 - 16	2nd Week
July 17 - 23	3rd Week
July 24 - 30	4th Week
July 31 - Aug 6	5th Week
Aug 7 - 13	Junior High Week
Aug 14 - 20	Senior High Week

Victory Valley Board:

Dana Weller, Chairman; Bryan Bray, Secretary; John Herb, Treasurer; Bright Heist, John Stengele, John Vandegriff, Harold Weaber, Clayton Weber, David Weller, Jim Thornton (Director)

FINANCIAL REPORT
VICTORY VALLEY CAMP
1981 -- 1982

INCOME:

Contributions:

Churches	\$ 11,068.00
General Gifts	3,424.00
Camp Offerings	512.00
Rental Fees	5,368.00
Camper Fees	48,890.56

Concessions:

Snak Shak	5,099.76
Dry Goods	928.05
Misc. Refunds	1,015.27
Interest Income	<u>1,724.20</u>
	\$ <u>78,029.84</u>

EXPENDITURES:

Program and Staff

Salaries	\$ 8,664.28
Payroll Taxes	900.86
Educational Material	85.50
Recreational Material	2,420.40
Horsemanship Program	2,026.56
Misc. Expense	1,493.20
Counseling Courses	<u>280.00</u>
	\$ <u>15,870.80</u>

Administrative Expense

Salaries	\$ 6,618.52
Payroll Taxes	1,723.24
Office Supplies & Postage	<u>1,617.75</u>
	\$ <u>9,959.51</u>

General Expense

Publicity & Promotion	\$ 912.86
Telephone	1,315.13
Membership & Convention Fees	130.00
Travel Expense	1,349.31
Interest on Loans	<u>2,148.12</u>
	\$ <u>5,855.42</u>

Food Service

Salaries	\$ 2,429.54
Payroll Taxes	294.14
Kitchen Supplies	310.62
Food	9,378.55
Garbage Removal	<u>329.00</u>
	\$ <u>12,741.85</u>

Concessions	
Crafts	\$ 356.28
Snak Shak	2,551.63
Dry Goods	<u>1,277.16</u>
	\$ 4,185.07

Buildings and Grounds	
Salaries	\$ 1,907.98
Payroll Taxes	274.04
Workmen's Compensation	1,133.75
Hospitalization	1,062.25
Fire & Liability Insurance	4,276.00
Camp Fuel and Power	5,425.26
House Fuel and Power	2,659.83
Maintenance - Building	1,527.17
Maintenance - Equipment	1,471.11
Maintenance - Pool	1,590.76
Maintenance - Grounds	<u>260.29</u>
	\$ <u>21,588.44</u>

TOTAL EXPENDITURES FOR THE YEAR \$ 70,201.09

GAIN FOR THE YEAR TRANSFERRED TO NET
WORTH 7,828.75
\$ 78,029.84

BALANCE SHEET

August 31, 1982

ASSETS:

Cash	\$ 10,776.81	
Inventory	2,350.63	
Swimming Pool	24,110.54	
Equipment, Furniture, and Fixtures	27,275.19	
Real Estate	153,233.03	
Note Receivable	<u>8,717.79</u>	
		<u>\$226,463.99</u>

LIABILITIES:

Notes (Ministers' Retirement Fund)	\$ 19,077.82
------------------------------------	--------------

Loan-Bible Fellowship		
Church	4,429.19	
Net Worth, September 3,		
1981	195,128.23	
Gain for the year 1981 -		
1982	<u>7,828.75</u>	
		<u>\$226,463.99</u>

The cash balance is deposited at Merchants National Bank in Allentown, PA.

The financial records of Victory Valley Camp were audited by Mary P. Tucker.

REPORT OF THE BOARD OF CHRISTIAN EDUCATION

1982 has been a year in which the Board of Christian Education employed several new strategies to accomplish their goal of equipping the saints to preach and teach God's Word. One new strategy was the use of a Regional Christian Education Convention to replace, on a trial basis, the denomination-wide convention of the past. Another new strategy was the meeting of Pastors, Elders, and Deacons at Pinebrook Conference. The Brethren will be meeting for instruction and fellowship. As of September 1982 the response was encouraging. We pray that this weekend will make these men more effective in their leadership responsibility in the local church.

The response to the regular ministries of the Board of Christian Education was good. Below is a summary of these ministries:

- I. Thanksgiving Rally - November 1981
 - A. Location - Sinking Spring Bible Fellowship Church
 - B. 319 People in attendance
 - C. Zechariah Musical Group

- II. Sno-Glo 1982
 - A. 461 were in attendance

- B. Speakers were Dr. John Cawood and Bob Willey Jr.
- C. 1983 - Speakers will be Gil Peterson and Joe Basile

III. Regional Christian Education Conventions

- A. These were held at Harleysville Bible Fellowship Church
- B. In 1983 a Christian Education Convention will be held in conjunction with Bible Fellowship Week at the Stroudsburg Church on July 9, 1983 with Dr. Sherrill Babb as the speaker.

IV. Leadership Seminar

- A. Location - Sinking Spring Bible Fellowship Church
- B. 13 Churches were in attendance with 42 registrants.

All of the churches have been informed of the move of the Audio-Visual library. The new librarian is Sue Hostetter, a member of the Hatfield Bible Fellowship Church. The Board expresses its sincere appreciation to Audrey Hacker for her services during the past several years. A processing fee of \$1.50 per order has been instituted this past year. The Board has allotted \$1,000 to upgrading and updating the Audio-Visual Library. If you have suggestions for materials to be included in our purchases, give them to Dana Weller.

We are thankful to God for those of you have supported the ministry through prayers and gifts. Please continue to remember the work to the Board of Christian Education as we seek to help our chuches to teach the Word effectively.

V. Board of Christian Education Financial Report 9/1/81-8/31/82

Balance 9/1/81

\$ 896.69

Receipts

Churches	1955.00	
Regional Seminars	175.00	
Thanksgiving Rally	793.75	
Sno-Glo	1362.00	
Youth Conference	84.00	
Interest	10.12	
Total Receipts	<u>4379.87</u>	<u>4379.87</u>
		<u>\$5276.56</u>

Expenditures:

Board Expenses	\$ 335.81	
Sno-Glo	882.53	
Regional Seminars	168.88	
Thanksgiving Rally	447.87	
Youth Conference	231.15	
S.S. Sub-Committee	109.72	
Misc. (printed checks)	4.25	
Board of Pub. & Printing	100.00	
Elders Retreat	46.41	
AV Library	100.00	
Total Expenditures	<u>\$2426.62</u>	<u>\$2426.62</u>
Balance 8/31/82		<u>\$2849.94</u>

Pa. National (checking) Acct.		
#065-0520-1		\$2493.82
Pa. National (savings) Acct.		
#06-009269-5		<u>356.12</u>
Total		<u>\$2849.94</u>

American Bank (checking) Acct. #0923-5701 closed
8/24/82

Respectfully submitted
Robert M. Keener

Accounts audited by James J. Fetterolf (Elder at Mt.
Carmel)

VI. Recommendations to Annual Conference

Resolved: that the material entitled Sunday Bible

Schools on pages 46-50 of the 1981 yearbook be adopted at Second Reading with the following amendments:

1. (To be added to the first paragraph on page 46 entitled Sunday Bible Schools) "In churches which have a Christian Education Director, the Board of Elders shall determine if this person is to be an officer of the Sunday Bible School."
2. (The First line on page 49-#4 under Executive Committee shall read) "4. The General Superintendent, Christian Education Director, or Pastor shall preside at all meetings."

Respectfully submitted,
Willard Stull, Secretary

REPORT OF THE BOARD OF CHURCH EXTENSION

"The Gospel...is constantly bearing fruit and increasing"(Colossians 1:5f). For this we thank God especially as we have seen the Gospel bearing fruit in the ministry of the Church Extension Department during the past year.

Two new missions are being formed and two established missions are ready for recognition as churches. One newly formed mission is in Edison, New Jersey, where 30-40 people are now meeting weekly. This body of believers came into being as a daughter congregation of the Bible Fellowship Church of Howell, New Jersey, and is now under the auspices of the Board of Church Extension.

Whaley Lake (Pawling), New York, provides the setting for the newest mission where an unusual opportunity has providentially developed. The trustees of the First Pawling Baptist Church (founded 1754) have asked the Board of Church Extension to assume responsibility for this congregation offering the free use of their quaint white frame church building.

On September 1, 1982, Robert S. Commerford began serving as organizing pastor of this mission congregation.

On two occasions an assessment committee of the Board met with the brethren at New Fairfield, Connecticut, and Poughquag, New York. At the first meeting the committee had the privilege of meeting with the ten committed families of each mission, hearing their testimonies of how God had brought them to the mission congregations. It was especially encouraging to hear from those whom God converted through the ministry of these missions.

On the subsequent visit the committee met with the candidates for eldership. As a result of these meetings the Board is privileged to recommend that the missions in New Fairfield and Poughquag be recognized as Bible Fellowship churches.

The Board of Church Extension is thankful that "the Gospel... is constantly bearing fruit and increasing."

To conduct its business the Board met six times during the year. One meeting was a traveling session to the appointments at Eastwick (Philadelphia); Camden, Delaware; and Glasgow, Delaware.

On another occasion the Board traveled to Kutztown, Pennsylvania, to inspect the Gonser Memorial Chapel. A lease/purchase agreement has been signed for this building which will be used by the Kutztown Mission.

After being dormant for a few years, the PISCES program was revived this past summer with excellent results. Five college students were involved in fruitful ministry with the Church Extension Department and other Bible Fellowship churches.

The Board is profoundly grateful to the Lord and deeply appreciative of the churches for their support for the church extension ministry. Offerings from

the churches increased sharply this year. Offerings for next year's operations, which we call "Prepaid", rose more than \$10,000 or 21%. The Ninety-Eighth Annual Conference adopted a 1982-83 Church Extension Budget that called for \$60,000 in "Prepaid" offerings from the churches during the 1981-82 year. It is interesting to note that three of the churches sent in checks dated August 29 and 30, respectively, that totaled \$2325.00 but arrived too late for inclusion in the annual financial report. These have been applied to current giving for the current year, and brought the real total for "Prepaid" to \$59,810.59 -- within \$200 of the goal of the budget which the Conference adopted last October. In other words, the churches achieved over 99.6% of the goal.

In designated giving for support of individual home missionaries and missions, the increase from the churches was even more dramatic, rising \$12,366.01 or 55%.

Adding the two categories, the churches' giving for church extension rose over-all by 32% in the year. And so, in the financial support area, "the gospel... is constantly bearing fruit and increasing."

The revised 1982-83 budget of the Board of Church Extension is presented with this report.

The following churches, missions, and pastors have been under the direction of the Board of Church Extension during the past year:

Camden, DE	James G. Koch
Eastwick (Phila), PA	Roger L. Reitz
Edison, NJ	
Finesville, NJ	D. Thomas Phillips
Irvington, NJ	Ronald C. Erb
Kutztown, PA	Randall A. Grossman
Newark, DE	Arthur J. Frisbie
Newark, NJ	Delbert R. Baker, II
New Fairfield, CT	Robert L. Draper

Poughquag, NY
 Wappingers Falls, NY
 Whaley Lake (Pawling), NY

James A. Wickstead
 Herbert K. Lea
 Robert S. Commerford

We express thanksgiving to the Lord for the faithful ministry of these brethren along with the leadership of the Director of Church Extension, Daniel G. Ziegler. We are grateful also for the financial and prayer support of the Bible Fellowship Church throughout the past year. We believe that God is using the faithful ministry and leadership of these men and the support of the Bible Fellowship Church so that "the gospel...is constantly bearing fruit and increasing."

The Board of Church Extension recommends that the 99th Annual Conference of the Bible Fellowship Church adopt the following:

Whereas the Board of Church Extension is of the opinion that the New Fairfield, Connecticut Mission meets the standards and qualifications of a church as specified in Article XVIII of the Faith and Order of the Bible Fellowship Church; therefore be it

Resolved: that the New Fairfield, Connecticut Mission be recognized as a church and that its delegate be received into the membership of the 99th Annual Conference of the Bible Fellowship Church.

Whereas: The Board of Church Extension is of the opinion that the Poughquag, New York Mission meets the standards and qualifications of a church as specified in Article XVIII of the Faith and Order of the Bible Fellowship Church; therefore be it

Resolved: that the Poughquag, New York Mission be recognized as a church and that its delegate be received into the membership of the 99th Annual Conference of the Bible Fellowship Church.

Resolved: that the election of Daniel G. Ziegler to a three-year term as Director of Church Extension

effective October 11, 1982, be ratified.

Resolved: that the proposed budget for the Board of Church Extension for 1983-84 be adopted.

BOARD OF CHURCH EXTENSION

Le Roy S. Heller, Chairman
 Bruce A. Ellingson, Secretary
 Daniel G. Ziegler, Treasurer
 Robert W. Smock
 Clyde W. Snyder
 Richard E. Taylor
 Clayton E. Weber
 Warren L. Zimmerman

BOARD OF CHURCH EXTENSION

FINANCIAL REPORT

Receipts:

Balance 8/31/81 \$ 49,680.73

From Churches:

Prepaid for 1982 - 83 57,485.59

Designated - Current

Director's Support	\$ 1799.00	
Baker - Newark	3319.00	
Draper - New Fairfield	250.00	
Wickstead - Poughquag	2350.00	
Koch - Camden	250.00	
Reitz - Eastwick	1074.50	
Lea - Wappinger	1200.00	
Grossman - Kutztown	4502.00	
Erb - Irvington	14,797.24	
Harding Support - Glasgow	600.00	
Project Beachhead	617.00	
General Fund	3342.00	
Memorial fund - Interest	50.00	
PISCES	500.00	34,650.74

General Contributions:

Director's Support	\$ 65.00	
Baker - Newark	13,837.14	
Draper - New Fairfield	1,045.00	
Wickstead - Puoghquag	872.00	
Koch - Camden	25.00	
Reitz - Eastwick	595.00	
Lea - Wappinger	175.00	
Grossman - Kutztown	1,415.00	
Erb - Irvington	2,979.62	
Project Beachhead	4,662.00	
Whaley Lake	5.00	
Undesignated	3,317.40	
PISCES	635.00	
Memorial Fund	15.00	
Parsonage Carpet	364.00	
		30,007.16

Interest

8,098.33

Reimbursement & Refunds:

Howell - Principal Payment	153.56	
Director's Travel	198.64	
Carmel Repairs	518.00	
Manufacturer's Rebate - Floor Covering	52.00	
		922.20

Loan

5,000.00
185,844.75

EXPENDITURES:APPROPRIATIONS:

Baker - Newark, NJ	
Baker - Personal	14,180.15
Baker - Housing	1,630.24
Newark Mission	<u>1,800.00</u>
	17,610.39
Poughquag, NY	11,000.00
New Fairfield, CT	9,996.00
Wappinger Falls, NY	1,800.00
Finesville, NJ	1,500.00

Camden, DE	2,400.00	
Eastwick, Philadelphia, PA	8,075.00	
Kutztown, PA	6,831.96	
Irvington, NJ	16,638.95	
Glasgow (Harding)	<u>600.00</u>	
		\$ 76,453.07

ADMINISTRATION:

Director's Salary	12,703.90	
Director's Benefits	2,536.10	
Director's Travel	4,265.89	
Director's Operating Acct.	19,500.00	
Clerical Salary	1,485.75	
Parsonage - Office Bldg	1,878.96	
Board Expenses	940.77	
Interest	<u>400.00</u>	
		43,711.37

REINBURSED, RESERVE & MISCELLANEOUS

Project Beachhead	\$ 4,170.46	
Memorial Fund Interest	262.84	
Administrative Budget	250.00	
Fellowship News Assessment	100.00	
Fund to Assist Churches	<u>1,000.00</u>	
		5,783.30
		\$ 125,947.74

Balance 8/31/82 \$ 59,897.01*

* - This balance is deposited as follows:

Checking Account, First		
National Bank of Allentown	\$ 580.97	
Savings Account, Savings		
Bank of Central Jersey	10,776.06	
Certificates of Deposit:		
First National Bank of		
Allentown	10,000.00	
Savings Bank of Central		
Jersey	4,000.00	
City Federal Savings	5,616.78	
Queen City Savings	5,606.68	
Money Market Funds:		
Daily Cash Government Fund	15,000.00	

Delaware Cash Reserve	5,658.27
Cash on Hand, Deposited 9/8/82	2,658.25

ADDENDA:

- The Board holds the following note:

Howell Church	1,792.77
---------------	----------
- The following account is receivable:

Howell Church - Interest	19.97
--------------------------	-------
- A summary, therefore, of the fiscal position of the Board:

Balance 8/31/82	\$ 59,897.01
Note Receivable	1,792.77
Account Receivable	19.97
	<u>\$ 61,709.75</u>
Less Repaid by Churches for 1982 - 83	57,485.59
	<u>\$ 4,224.16</u>
- The following funds have been restricted by designation:

Book Fund	\$ 70.67
Luzerne County Project	127.30
Wappinger Mission	268.00
Irvington Mission	1,127.91
Project Beachhead	2,821.00
Memorial Fund	361.27
	<u>\$4,776.15</u>
- The Board has \$9000.00 on deposit with the Conference Treasurer in the Fund toward Amortization of the Indebtedness of the Fund to Promote Church Extension. This fund returns interest at 8% per annum.
- The Board has borrowed \$5,000 from the congregation of the Glasgow Mission and has given a 90 - day demand note at 8% interest per annum. This loan was for renovation of the kitchen of the Department parsonage.
- The Board holds a Memorial Fund, a revolving loan fund which is restricted to the purpose of assisting churches and missions in the Church Extension Department in real estate purchases. Following is a financial report:

Receipts:

Balance 8/31/81	\$ 5,334.44
Memorial Gifts	15.00
Interest	<u>581.22</u>
	\$ 5,930.66

Expenditures

Balance 8/31/82	\$ 5,930.66*
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*-Savings Account, Savings Bank of Central Jersey	69.39
Savings Certificate, Savings Bank of Central Jersey	4,500.00
Board - General Account	361.27
Loan to Newark Mission	1,000.00

8. The Board holds a Project Beachhead Fund which is restricted for the start of new congregations in the Atlantic City, New Jersey Area.

following is a report:

Receipts:

Balance 8/31/81	10,919.44
Contributions	5,289.00
Interest	<u>1,794.94</u>
Total	\$ 18,003.38*

* Savings Account Savings Bank of Central Jersey	382.38
Savings Certificate, Savings Bank of Central Jersey	14,800.00
Board - General Account	<u>2,821.00</u>
	18,003.38

This report has been prepared by Daniel G. Ziegler, Treasurer.

This report and the accounts have been audited by Bryan G. Upton.

Board of Church Extension
REVISED BUDGET 1982 - 83

RECEIPTS:

Balance 8/31/82	2,000.00
Churches - prepaid	57,485.59
General (Current) Gifts	8,000.00
Designated Gifts	83,242.00

Project Beachhead	30,000.00
Interest	<u>5,000.00</u>
	185,727.59

EXPENSES:Appropriations

Finesville	1,200.00	
Baker-Newark	19,287.00	
New Fairfield	8,400.00	
Poughquag	11,000.00	
Wappingers Falls	1,800.00	
Camden	3,640.00	
Glasgow	--	
Philadelphia-Eastwick	8,405.00	
Kutztown*	15,000.00	
Irvington*	18,920.00	
Whaley Lake	21,000.00	
Edison	3,000.00	
Project Beachhead (Atlantic City Area)	30,000.00	
PISCES	<u>2,000.00</u>	
Total		143,652.00

* - Payable only as received in designated gifts.
Full amount is included in Income-Designated.

Administration:

Director's Salary	13,738.00
Director's Benefits	2,683.00
Parsonage - Office Building	
Mortgage	1,879
Fuel	1,300
Electric	1,200
Other Utilities	700
Maintenance	1,100
Kitchen Renovation	1,000
Insurance	<u>500</u>
	7,679.00
Director's Travel	5,000.00
Office:	
Printing Supplies	1,500
Equipment	700

Postage	1,800	
Telephone	<u>1,100</u>	
		5,100.00
Clerical Salary		2,200.00
Promotion		1,000.00
Board Expenses		1,300.00
Administrative Budget		250.00
<u>Fellowship News Assessment</u>		100.00
<u>Workers Compensation</u>		500.00
Total		39,550.00
<u>Reserves:</u>		
Contingencies		<u>2,525.59</u>
Total		185,727.59

REPORT OF THE BOARD OF DIRECTORS OF THE BIBLE
FELLOWSHIP CHURCH HOME

The Board of Directors of the Bible Fellowship Church Home met five times during the year to conduct business. Bert Brosius served as President and Chairman; John Dunn, Vice Chairman; Robert Zentz, Secretary; and Charles Hersh, Treasurer.

This past year has been one of expectation and then a feeling of dismay upon learning that those expectations would not be realized. The plans for a Life Care Center in the Fleetwood area had to be terminated due to a nursing home bed moratorium placed in Berks County by the local Health Systems Agency, and the uncertainties of the national economy. However, the maxim "Man proposes and God disposes", fits this situation well. The Promises of God are sure and Isaiah 40 especially is appropriate knowing that it can be said, "Here is your God!"(VS 9) and "Like a Shepherd He will tend His flock".(VS 11) and further that our strength will be renewed for the tasks set before us.(VS 31).

In December 1981 the Board of Directors began a

reassessment of the present Church Home situation and is in the process of assessing various options. The Board continues to maintain a concern about the future financial viability of the existing Church Home especially in light of Pennsylvania's soon-to-be-released revised definitions of skilled and intermediate care. A decision will have to be made to determine the type of program to be offered which would meet the needs of the Bible Fellowship Church. Several options were offered:

- A. Independent living: - Housing only provided (meal provision optional)
- B. Shared Care: - minimal supervision-residents share in responsibility
- C. Residential Care: - supervision without nursing care.
- D. Nursing Care:
 - 1. Intermediate - our present offering
 - 2. Skilled - available only by purchasing an existing facility or by contract with another skilled facility.

Another major concern confronting the Board of Directors is relocation of the Nursing Home. It was determined that relocation can only be feasible if an existing facility can be purchased. Effective July 1, 1982 the Commonwealth of Pennsylvania has declared a moratorium on the issuing of Certificates of Need for nursing homes, and because at the present time no bed allocations are available in Northampton, Lehigh and Berks Counties.

It appears that the Nazareth Area is the most feasible area to explore, namely because the Home is established in Nazareth and that all we can do is build upon what is already available - a 28 bed nursing home. The Board is presently exploring ways and means to provide a more complete program for the Bible Fellowship Church in the Nazareth area.

As we consider and reconsider any expansion plans, let us do so by praying much for God's guidance. He

has promised wisdom and strength to perform the tasks He has placed in our hands.

The financial situation of the Church Home is not quite as good as in previous years. Inflation has taken its toll and the pressures of the general economic decline are being felt. Notable is the high percentage of Medical Assistance patients. The Church Home is rapidly moving toward a 50% census of medical assistance patients. The government is determined not to increase medical assistance reimbursement and there are efforts to decrease it. The Board of Directors is reviewing the financial policies of the Church Home and changes are anticipated.

During this past year several building and grounds projects were approved for implementation. The attic space will be ventilated and further insulated. An air conditioning system will be installed and the shingles on the roof will be replaced.

The staff of the Bible Fellowship Church Home is to be commended for its cooperation in maintaining a working schedule which meets the needs of the patients and satisfies the regulatory requirements. This is especially appreciated at times of adverse weather, sickness, and for holidays and vacations. The change of Director of Nursing was made during this year and has been accomplished smoothly.

The volunteers are also to be commended for their faithfulness in providing balance in the activities program. Their contributions of time with music, motion pictures, and crafts are most appreciated and prove to be profitable for the residents.

The Churches have manifested support by financial contributions, food donations, preparation of underpads, giving of gifts, and conducting regular worship services and special programs. The visits

to the Home by Bible Fellowship Church members are appreciated and their continuation and increase of such is encouraged.

The Board of Directors wishes to express appreciation to the Administrator, James Beil. Only those intimately associated with the Church Home could fully appreciate this man's dedication to this ministry. His concern for the comfort, happiness and spiritual needs of its residents is an inspiration to all of us. We thank the Lord that James Beil and his wife Gail will continue to minister in this capacity.

The Board of Directors requests your faithful and earnest prayers for the Administrator, James Beil, the residents, the staff and the affairs related to the Bible Fellowship Church Home.

The depositories of savings and checking funds are the Quakertown National Bank and Second National Bank, Nazareth, PA.

Bert Brosius, John Dunn, Charles Hersh, Benjamin Patterson, Keith Plows, Glenn Ruoss, Henry Schell, Robert Smock, and Robert Zentz.

BIBLE FELLOWSHIP CHURCH HOME, INC.
Balance Sheet - June 30, 1982

Exhibit A

ASSETS	Fund			Combined	Combined Prior Year
	General	Board	Plant		
Cash	10,567	12,678		23,245	32,556
Accounts Receivable	6,377			6,377	6,762
Inventory - Food & Supplies (Cost)	4,345			4,345	5,255
Prepaid Expenses	7,356			7,356	1,202
Construction Deposits					18,427
Investments					
Certificates of Deposit (Schedule 2)		614,196		614,196	552,498
Investments (Schedule 1 - Market)		36,870		36,870	38,305
Plant Fund			410,010	410,010	402,895
Accumulated Depreciation			(194,302)	(194,302)	(182,608)
Total Assets	28,645	663,744	215,708	908,097	875,292
<u>Liabilities and Fund Balance</u>					
Accounts Payable	3,747			3,747	2,643
Accrued Wages Payable	2,693			2,693	4,613
Accrued Payroll Taxes	1,739			1,739	2,060
Due to Patients	1,247			1,247	1,181
Total Liabilities	9,426			9,426	10,497
Fund Balance	19,219	663,744	215,708	898,671	864,795
Total Liabilities & Fund Bal.	28,645	663,744	215,708	908,097	875,292

The accompanying notes are an integral part of the financial reports.

STATEMENT OF SUPPORT, REVENUE, EXPENSES & CHANGES IN FUND BALANCE
FOR THE FISCAL YEAR ENDED JUNE 30, 1982

	Fund		Combined	Exhibit B	
	General	Board		Plant	Combined
<u>Support & Revenue</u>					
Patients					
Room & Board	313,406		313,406	289,950	
Personal Laundry	3,309		3,309	3,794	
Grants	2,460		2,460	6,742	
Total	<u>319,175</u>		<u>319,175</u>	<u>300,486</u>	
<u>Contributions</u>					
Churches					
General	9,247		9,247	9,815	
Gifts in Kind	2,510		2,510	3,563	
Total	490		490	346	
	<u>12,247</u>		<u>12,247</u>	<u>13,724</u>	
<u>Other Income</u>					
Dividends & Interest	588	69,506	70,094	60,567	
Apartment Rent	19,289		19,289	20,416	
Miscellaneous	4,357	2,349	6,706	5,316	
Total	<u>24,234</u>	<u>71,855</u>	<u>96,089</u>	<u>86,299</u>	
Total Support & Revenue	355,656	71,855	427,511	400,509	

STATEMENT OF SUPPORT, REVENUE, EXPENSES & CHANGES IN FUND BALANCE
FOR THE FISCAL YEAR ENDED JUNE 30, 1982

EXHIBIT B
(Cont'd)

Expenditures	Fund			Combined	Prior Year
	General	Board	Plant		
Room & Board (Schedule 3)	118,775			118,775	107,927
Health Care (Schedule 4)	137,457			137,457	125,930
General Administration (Schedule 5)	64,186	200		64,386	40,119
Sundry	584			584	10
Board Travel		255		255	337
Project Expenses & Fees		40,190		40,190	
Apartment & Lot					
5 South New Street	15,993			15,993	14,166
7 South New Street	2,766			2,766	2,773
Pine Street Lot	100			100	91
Depreciation			11,694	11,694	11,968
Unrealized Investment Losses		1,435		1,435	8,155
Investment Losses				2,379	2,379
Total Expenditures	339,861	42,080	11,694	393,635	313,855
Excess (Deficit) of Support & Revenue Over Expenses	15,795	29,775	(11,694)	33,876	86,654
6/30/81 Balance	42,296	602,212	220,287	864,795	778,141
Transfers	(38,872)	31,757	7,115	—	—
6/30/82 Balance	19,219	663,744	215,708	898,671	864,795

STATEMENT OF CHANGES IN FINANCIAL POSITION
FOR THE YEAR ENDED JUNE 30, 1982 Exhibit C

	Year		Working Capital	
	1982	1981	Increase	Decrease
Current Assets				
Cash	23,245	32,556		9,311
Certificates of Deposit	614,196	552,498	61,698	
Accounts Rec.	6,377	6,762		385
Inventory	4,345	5,255		910
Prepaid Exp.	7,356	1,202	6,154	
Construction Deposits		18,427		18,427
Total	655,519	616,700		
Current Liabilities:				
Accounts Payable	3,747	2,643		1,104
Accrued Wages Payable	2,693	4,613	1,920	
Accrued Payroll Taxes	1,739	2,060	321	
Due to Patients	1,247	1,181		66
Total	9,426	10,497		
Net Working Capital	646,093	606,203		
Net Increase in Working Capital	646,093	39,890 646,093	70,093	39,890 70,093
Sources of Working Capital				
From Operations - Net Income			33,876	
Plus: Depreciation			11,694	
Unrealized Investment losses			1,435	
Total from Operations			47,005	
Total Sources of Working Capital			47,005	
Uses of Working Capital				
Purchase of Fixed Assets			7,115	
Net Increase in Working Capital			39,890	

SCHEDULE OF INVESTMENTS
JUNE 30, 1982

Schedule 1

<u>Quantity</u>	<u>Company</u>	<u>%</u>	<u>Due</u>	<u>Cost</u>	<u>Market Value 6-30-82</u>
3 M	GAC	4-7/8%	10-01-83	1,905	2,618
15 M	Lake Central Airlines	6%	12-31-83	10,275	8,550
8 M	Metropolitan Edison	6-7/8%	10-01-92	7,480	3,660
9 M	Metropolitan Edison	6-7/8%	12-01-92	8,190	4,117
8 M	Allied Chemical	6-3/5%	08-01-93	7,320	4,500
4 M	Carolina P&L	7-1/4%	10-01-01	4,140	2,040
23 M	United Telephone of PA	7-5/8%	10-01-02	<u>23,345</u>	<u>11,385</u>
	Total			62,655	36,870

	<u>Actual</u>	<u>Budget</u>	<u>Actual</u>	<u>Prior</u>
<u>Room and Board</u>			<u>(over)</u>	<u>Year</u>
<u>Dietary</u>			<u>Under</u>	<u>Actual</u>
Salaries and Wages	36,409	37,660	1,251	35,154
Payroll Taxes & Benefits	7,888	5,355	(2,533)	6,454
Other Expenses	1,499	2,120	621	1,631
Total Dietary	<u>45,796</u>	<u>45,135</u>	<u>(661)</u>	<u>43,239</u>
<u>Housekeeping</u>				
Salaries & Wages	17,086	18,000	914	16,455
Payroll Taxes & Benefits	4,093	3,515	(578)	4,002
Housekeeping Supplies	1,905	2,912	1,007	2,503
Other Expenses	80	35	(45)	26
Total Housekeeping	<u>23,164</u>	<u>24,462</u>	<u>1,298</u>	<u>22,986</u>
<u>Plant Operation & Maintenance</u>				
Salaries & Wages	2,941	6,275	3,334	3,536
Payroll Taxes & Benefits	1,691	495	(1,196)	429
Heat - Fuel Oil	7,099	9,360	2,261	7,457
Electricity	4,069	3,890	(179)	3,517
Water	2,200	2,000	(200)	1,908
Sewer Service	1,231	1,000	(231)	280
Supplies	1,895	2,300	405	1,203
Services	4,485	4,595	110	3,496
Auto Expenses	812	405	(407)	348

Room & Board Expenditures -- Continued

Other Expenses	<u>2,580</u>	<u>790</u>	<u>(1,790)</u>	<u>763</u>
Total Plant Operation & Maint	29,003	31,110	2,107	22,942
Food	16,166	15,430	(736)	14,506
Linen Service	<u>4,646</u>	<u>4,200</u>	<u>(446)</u>	<u>4,253</u>
Total Room & Board Expenses	<u>118,775</u>	<u>120,337</u>	<u>1,562</u>	<u>107,926</u>

HEALTH CARE AND GENERAL ADMINISTRATION EXPENDITURES
FOR THE YEAR ENDED JUNE 30, 1982

<u>Health Care Expenditures</u>				<u>Schedule 4</u>
Salaries & Wages	111,508	106,710	(4,798)	99,244
Payroll Taxes & Benefits	21,626	18,740	(2,886)	19,384
Other Expense - Nurse	958	910	(48)	684
Medical Supplies	783	635	(148)	1,980
Nonreimbursable	31	70	39	60
Other Expenses	485	635	150	550
Telephone - Pay Station	146	135	(11)	114
News Papers & Magazines	191	250	59	78
Disposables	1,729	4,265	2,536	3,601
Other Expenses		290	290	235
Total Health Care	<u>137,457</u>	<u>132,640</u>	<u>(4,817)</u>	<u>125,930</u>

	<u>Actual</u>	<u>Budget</u>	Actual (over) Under <u>Budget</u>	Prior Year <u>Actual</u>
<u>General Administration Expenditures</u>				
Salaries & Wages	28,164	28,040	(124)	26,316
Payroll Taxes & Benefits	7,241	4,435	(2,806)	5,346
Office Supplies	774	570	(204)	716
Dues & Subscriptions	259	385	126	337
Audit & Accounting Fees	2,850	2,925	75	2,600
Other Professional Fees	741	70	(671)	
Insurance	1,918	2,335	417	1,997
Contributions	120	90	(30)	
Travel	130	85	(45)	103
Board & Committee	769	95	(674)	590
Telephone	1,304	1,225	(79)	998
Other Expenses	989	700	(289)	580
Project Abandonment Cost	18,927		(18,927)	
Total General Administration	<u>64,186</u>	<u>40,955</u>	<u>(23,231)</u>	<u>39,583</u>

COMPARATIVE SCHEDULE OF APARTMENT AND LOT EXPENDITURES

FOR THE YEAR ENDED JUNE 30, 1982

Apartment & Lot
5 South New Street
Fuel Oil

7,937	10,000	2,063	7,922
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Maintenance & Repairs	913	380	(533)	301
Taxes	1,230	1,150	(80)	857
Electric	3,786	5,000	1,214	3,517
Water	750	900	150	558
Sewer	549	1,000	451	487
Other Expenses	828	700	(128)	524
Total 5 South New Street	<u>15,993</u>	<u>19,130</u>	<u>3,137</u>	<u>14,166</u>
7 South New Street				
Fuel Oil	1,987	2,500	513	1,861
Electricity	468	450	(18)	361
Maintenance & Repairs	65	170	105	124
Water & Sewer	159	225	66	353
Insurance	87	100	13	74
Total 7 South New Street	<u>2,766</u>	<u>3,445</u>	<u>679</u>	<u>2,773</u>
Pine Street Lot Taxes	100	120	20	91

NOTES TO THE FINANCIAL STATEMENTS
June 30, 1982

Significant accounting policies followed by Bible Fellowship Church Home, Inc. are as described below to enhance the usefulness of the financial statements to the reader:

1. Accrual Basis

The accompanying financial statements have been prepared on the accrual basis. The statement of support and revenue, expenses and fund balance presents the results of its activities; it does not purport to present the net income or loss for the period.

To the extent that general funds are used to finance plant assets, the amounts so provided are shown as transfers to the plant fund.

2. Fund Accounting Concept

To observe limitations and restrictions placed on the use of the Home's resources, the accounts are maintained in accordance with the principles of "Fund Accounting". This is the procedure by which resources for various purposes are classified for accounting and reporting purposes into funds that are in accordance with the activities or objectives specified.

3. Investments

Investments are carried at market value. Unrealized gains and losses from changes in market value are reported in the statement of support, revenue, expenses and changes in fund balance.

4. Plant Fund

Land, buildings and equipment are recorded at acquisition cost. Exhaustible property and equipment are depreciated on a straight line basis over their economic useful lives as follows:

<u>Asset</u>	<u>Life</u>	<u>Cost</u>	<u>Depreciation Expense</u>	<u>Accumulated Depreciation</u>
Buildings	10-40Yrs	280,979	7,812	100,400
Furniture & Eqpt.	5-10Yrs	50,056	1,802	39,118
Transportation	5Yrs	6,925	693	6,925
Apartments	10-40Yrs	52,717	980	34,248
Improvements	10-25Yrs	17,833	407	13,611
Land		1,500		
Totals		410,010	11,694	194,302

Title to land and buildings is held by Bible Fellowship Church Home, Inc.

REPORT OF THE COMMITTEE ON STATISTICS

RECORD

Ordained Ministers	67
Probationers	13
Elders	303
Deacons	96

PASTORS' ACTIVITIES

Pastoral Visits	19,408
Assistant Pastors' Visits	1,264
Baptized	376
Children Dedicated	133
Weddings	82
Funerals	124

MEMBERSHIP

Received into Church Fellowship	367
Received by Transfer from Bible Fellowship Churches	40
Received by Transfer from Other Churches	43
Total Increase	450
Died	49
Withdrawn	66
Dropped	68
Transferred to Bible Fellowship Churches	37
Transferred to Other Churches	65
Total Decrease	285
Net Increase	165
Total Membership	6097

SUNDAY SCHOOLS

Total Enrollment	7794
Total Average Attendance	6237
Cradle Roll Members	188
Home Department Members	71

CHURCH PROPERTY

Churches	49
Parsonages	49
Present Valuation of Church Properties (Including Conference Agencies)	22,241,716
Total Income	4,129,622
Total Offerings	3,842,224

DISBURSEMENTS--CONFERENCE BENEVOLENCES

Conference Administrative Budget	43,384
Foreign Missions	322,268
Church Extension	80,444
Home for the Aging	9,456
Pinebrook Junior College	41,982
Board of Christian Education	1,880
Victory Valley	11,003
Pinebrook Bible Conference	12,453

DISBURSEMENTS--LOCAL

Ministers' Salary	530,401
Ministers' Supplemental Benefits	169,430
Administrative Assistants' Salary	117,669
Christian Education	209,429
Debt Service	726,279
Local Benevolence	38,455
Local Missions	200,464
Women's Missionary Society	17,951
Annual Conference Delegate	8,120
Church Operated Academies	50,656
General Disbursements	1,701,702
Total Disbursements	4,293,426

LeRoy S. Heller, Chairman; Daniel G. Ziegler,
Secretary; Bernard N. Coble, Bryan G. Upton,
Warren L. Zimmerman, Committee on Statistics

REPORT OF THE BOARD OF DIRECTORS OF THE PINEBROOK
BIBLE CONFERENCE

This marks my eighth and final report as Director of the Pinebrook Bible Conference ministry. In February, at the Board meeting, I announced my retirement from the active ministry to become effective on August 15, 1982.

As I look over the past eight years I have seen how the Lord gave STRENGTH, GUIDANCE, WISDOM, AND JOY in the work. The ministry has been very rewarding. Scores of people were saved by His grace through the faithful preaching of godly men, hundreds of friendships were formed, and the work solidly established because of the faithful labor of our staff. Each year there are new and exciting things happening at Pinebrook. Many new church groups are registering for the first time. A number of unsolicited and favorable comments of Pinebrook have been received, each expressing thanks to the Bible Fellowship Church for continuing the ministry. More of our churches are responding with their interest and gifts. We are very grateful for this. The Fall and Winter months for the coming year are almost full, with a few exceptions.

During this summer three Bible Fellowship Weeks were held. Great interest in the ministry was expressed, and special offerings were received for the up-grading of the property. Already we have received many registrations for next year for these weeks. Seven weeks of Bible Conference ministry were conducted, followed by three weeks for outside groups.

Alva Cassel has been elected as the new Director. He and his wife Laura will continue to expand this ministry with the Lord's help. Pray for them in their time of adjustment to a new ministry.

Besides the regular maintenance work, the following projects were completed this year: Viewbrook and

Honeybrook renovation completed; white chapel painted; insulation placed in Overbrook and Honeybrook; a new Public Address system installed in Fellowship Hall; fire extinguishers installed over the stoves in both the kitchen and Snack Shop; ceiling fans installed in the Dining Room; the insulating, painting, new ceiling and air-conditioning in the Book Store; two new sand filters placed for the indoor swimming pool; renovations started in the Nearbrook unit; new office in the Administration Building.

I want to express my thanks to each member of the staff for their devotion to this part of the Lord's work. My wife Polly and I will continue to show our interest in this great ministry and outreach of the Bible Fellowship Church.

David E. Thomann, Director

Resolved: That each church make a contribution to the Pinebrook Bible Conference. Checks are to be made payable to Pinebrook and sent to the Director, Box 1, Stroudsburg, Pa. 18360

John H. Riggall, Chairman; David E. Thomann, Director; Frank L. Herb, Jr., Secretary; Lee E. Boyles, Treasurer; Sterling E. Baer, Robert Breitegam, Alva C. Cassel, Bert N. Brosius, Kermit K. Gehman, Norman W. Granda, John F. Moran, BOARD.

SCHEDULE OF PROPERTY VALUES - JUNE 30, 1982

The following list of Actual Cash Values is based upon a U.S. F.&G. value established 11 1 81. It represents a 10% increase over the appraisal one year earlier.

TOTAL VALUATION	1981-1982
Actual Cash Value	2,028,290.00

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS AND
CASH BALANCES - JULY 1 -- JUNE 30

	1981-1982
<u>BEGINNING BALANCES: July 1</u>	
Operating Fund	36,793.18
Auditorium Fund	-0-
	<u>36,793.18</u>
 <u>RECEIPTS: July 1 - June 30</u>	
Convocations--Food Service and Accommodations	331,621.58
Advance Registrations	18,890.50
Unrestricted Gifts	
Individuals	15,733.30
Churches	9,818.50
Restricted Gifts:	
General Capital Improvements	1,645.00
New Auditorium Fund	7,085.80
Room Renovation	10,400.05
Offerings	9,145.32
Rent	2,948.00
Interest Earned	9,279.35
Miscellaneous Income	204.99
TOTAL RECEIPTS	<u>416,772.39</u>
Total--receipts plus beginning balance	453,565.57
 <u>DISBURSEMENTS: July 1 - June 30</u>	
<u>Food Service</u>	
Food Purchases	57,660.06
Kitchen Supplies	3,329.64
Garbage Removal	731.00
Gas	2,061.34
Electricity	3,771.00
Fuel Oil	2,543.36
Wages & Payroll Taxes	33,444.01
Repairs and Maintenance	934.93
Fire and Liability Insurance	1,620.46
Total Food Service	<u>106,095.80</u>
 <u>Accommodations:</u>	
Linen Rental	3,159.72
Conference Supplies	5,604.02
Garbage Removal	731.00

Gas	2,179.83
Electricity	15,428.47
Oil	29,120.41
Wages & Payroll Taxes	57,342.02
Repairs & Maintenance	14,437.20
Room Renovation	11,189.88
Office Renovation	619.22
Recreation Eqpt. & Crafts (inc. Swimming Pools)	3,749.91
Accident, Fire, Liability, & Vehicle Insurance	20,333.74
Real Estate Taxes	4,265.74
Total Accommodations	<u>168,161.16</u>

Administrative:

Wages and Payroll Taxes	28,190.31
Office Equipment	913.00
Honoraria	4,855.00
Advertising	555.60
Office Supplies	124.73
Postage	1,406.76
Printing	519.19
Telephone	2,375.72
Board & Committee Expenses	1,715.16
Health Insurance	6,020.00
Dues, Subscriptions, Licenses	79.00
Administrative Budget Expense	800.00
Legal and Accounting Expense	5.00
Interest	-0-
Total Administrative	<u>47,559.47</u>

Excess Payroll Tax Payments	(85.01)
Bookstore: Net of Reimbursement	30.52
Snack Shop: Net of Reimbursement	184.93

DEBT REPAYMENT:

First National Bank of Pen Argyl (now Northeastern Bank of Pa.) Mortgage Loan	
Principal	4,079.76
Interest	<u>10,575.00</u>
	14,654.76
First National Bank of Pen Argyl - New Auditorium	
Principal	14,048.69

Interest	4,687.14
	<u>18,735.83</u>
Board of Directors, Bible Fellowship Church - Sewage Plant Loan	
Principle	5,534.48
Interest	2,066.08
	<u>7,600.56</u>
Total Debt Repayment	
Principal	23,662.93
Interest	17,328.22
	<u>40,991.15</u>

CAPITAL IMPROVEMENTS:

New Auditorium	1,023.67
Kitchen - Exhaust hoods & Fire Protection System	6,294.68
Book Store - Insulation, lights	786.41
Snack Shop - Fire Protection System	2,006.90
Honeybrook - Insulation	184.32
	<u>10,295.98</u>
<u>TOTAL DISBURSEMENTS: July 1 - June 30</u>	<u>373,234.00</u>
<u>ENDING BALANCE: June 30</u>	80,331.57

Checking Account - First Nat. Bank of Pen Argyl	51.63
Savings Account - First Stroudsburg Savings & Loan Association	233.17
Money Market Fund - Dean Witter Reynolds	80,046.77
	<u>80,331.57</u>

STATEMENT OF ASSETS AND LIABILITIES

Cash - Operating Fund	80,331.57
Accounts Receivable	
Book Store	351.08
Snack Shop	866.91
	<u>1,217.99</u>

Property and Improvements	2,028,290.00
TOTAL ASSETS	<u>2,109,839.56</u>

LIABILITIES AND EXCESS OF ASSETS OVER LIABILITIES

Payroll Taxes Payable	1,667.16
Long Term Debts:	
First National of Pen Argyl	
First Mortgage	129,950.53
Auditorium Mortgage	41,033.71
BFC Board of Directors	
Sewage Plant Loan	19,917.56
Total Long Term Debts	<u>190,901.80</u>
TOTAL LIABILITIES	192,568.96
Excess, Assets over Liabilities	<u>1,917,270.60</u>
TOTAL	<u>2,109,839.56</u>

Pinebrook Bible Conference Books and this report
were audited by:
Raymond Marsh

SNACK SHOP ACCOUNT

ANNUAL REPORT - JULY 1, 1981 - JUNE 30, 1982

<u>Beginning Balance</u> - July 1, 1981	7,166.62
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INCOME:

Snack Shop Sales	13,532.20	
Vending Machines	6,763.40	
Interest	<u>1,235.76</u>	<u>21,531.36</u>
Total - Receipts plus beginning balance		28,697.98

EXPENSES:

Food	2,668.29
Soda	4,593.08
Ice Cream - Fountain	3,894.36
Candy	1,154.85
Paper Supplies	45.33
Fuel	383.66
Salaries	2,601.21
Taxes on salaries	173.81
Electric	635.25
Insurance	414.10

Pest control	170.50	
Maintenance - Labor	298.83	
Equipment	458.02	
Miscellaneous	572.85	
General	<u>331.78</u>	18,395.92
To Balance		<u>1,720.92</u>
Ending Balance		12,022.98

Ending Balance - June 30, 1982	
Cash on Hand	65.00
Checking Account - NOW - E. Stroudsburg Savings & Loan Association	1,800.74
Money Market Fund - Dean Witter Reynolds	<u>10,157.24</u>
	12,022.98

PINEBROOK BOOK AND GIFT SHOP
ANNUAL REPORT - JULY 1, 1981 - JUNE 30, 1982

Beginning Balance - July 1, 1981

INCOME:

Sales	23,408.69	
Taxes	1,065.27	
Interest	<u>804.99</u>	25,278.95
Total - Receipts plus beginning balance		30,257.26

EXPENSES

Merchandise	19,219.60	
Rent	948.00	
Payroll	3,773.28	
FICA	252.62	
Sales Tax	1,057.12	
Office	655.48	
Insurance	96.00	
Miscellaneous	550.33	
Advertising	4.44	
Repairs - Equipment	1,032.54	27,589.41
To balance		<u>2,414.67</u>
Ending Balance		5,082.52

Ending Balance - June 30, 1982	
Cash on hand	100.00
Checking Account - NOW E. Stroudsburg Savings & Loan Association	784.67
Money Market Fund - Dean Witter Reynolds	4,197.85
	<u>5,082.52</u>

Pauline G. Thomann, Manager
Snack Shop and Book Store books were audited by
John Moran.

REPORT OF THE COMMITTEE ON COMMUNICATIONS

The following asked to be excused from various sessions of the 99th Annual Conference of the Bible Fellowship Church:

1. Paul E. Baer - Please excuse me from attending any of the sessions this year.
2. LeRoy C. Wilcox - Please excuse me from the P.M. sessions on Tuesday and Wednesday because of employment. Please Excuse me from all sessions on Thursday because of employment.
3. Harold L. Snyder, Jr. - Because of my vocational commitment for this week, may I please be excused from the last meeting on Monday, the meetings on Tuesday, and the first meeting on Wednesday.
4. Delbert R. Baker II - Please excuse me from all sessions of conference as I am still recuperating from surgery of last week. I am not able to sit for any length of time and I must follow a carefully outlined treatment program for total recovery.
5. Thomas L. Ward - Due to a rather inflexible work schedule, I am unable to attend the Tuesday or Wednesday sessions of Annual Conference.

6. A.L. Seifert - I will not be present for the opening session of Annual Conference this year but am planning to visit later in the week.
7. Arthur J. Frisbie - I regret that I cannot attend this conference. My work schedule will not permit me to take time off.
8. Alva C. Cassel, George E. Herb, Bernard N. Coble - We request to be excused from various sessions of Annual Conference because of work responsibilities.
9. David F. Weller - Please excuse me from the Thursday October 14 meetings because of work responsibilities.
10. Robert F. Johnson - Please excuse me from the morning and afternoon meetings on Wednesday October 13th, in order to conduct a funeral in Lebanon, Pa..
11. Donald Straub - Please excuse me from Monday meetings. I will try to make it the rest of the week.
12. Bruce A. Ellingson - As I wish to be supportive to a family of our congregation as they attend a legal hearing on Thursday, October 14, I ask to be excused from the Thursday meetings.
13. Raymond R. Dotts - Please excuse me from attending the remainder of the meetings beginning with the 6:30 meeting on Wednesday, October 13, 1982 because of employment responsibilities.
14. Roy A. Hertzog - Please excuse me from the Monday morning meeting and most of the afternoon in order to officiate at a funeral.
15. J. Barclay Harley - I request to be excused from the sessions of Annual Conference due to eye

surgery and preparation for return to Venezuela on October 20, the Lord willing.

16. Barry J. Minsky - Due to my distance from Pennsylvania and my newness in my present ministry, I am unable to attend the Annual Conference this year. I will be praying for God's wisdom to the Annual Conference as important business is conducted.

I want to thank the Conference for the privilege of representing the Bible Fellowship Church in the enlisted housing area on Ft. Leonard Wood, Mo. In addition, I am Chaplain to the Military Police Command on Post. Please pray for me that the Lord will continue to use me to reach many with the Gospel of Christ.

17. L. James Bigley, Jr. - I am asking that the members of Conference accept my apologies for being absent from all sessions because of the increased administrative responsibilities at the Bradenton Missionary Village.
18. C.E. Kirkwood - Please excuse me from Annual Conference. Although I will not be attending Annual Conference I shall be with you in Spirit and in Prayer.

We recommend that these men be excused.

Roy A. Hertzog, Chairman; Hugh C. Coulbourn, Jr., Secretary; Walter A. Schlagel, Committee on Communications.

REPORT OF THE COMMITTEE ON EXAMINATION OF ANNUAL CONFERENCE MINUTES

We hereby certify that we have examined the Annual Conference minutes for the session of October 12-14, 1981, and found them to be correct with the following exceptions:

- p. 2, line 4 -- add "E" in Walter Raybuck
- p. 2, line 9 -- change "J" to "H" in John Derck
- p. 2, line 24 -- add "H" to Brian Butler
- p. 3, line 2 -- change "Ray" to Roy A. Hertzog
- p. 7, line 9 -- change "NM" to "MN"
- p. 16, line 38 -- capitalize "t" in "to"
- p. 52, line 21 -- delete, "Berks County" - add after Pa. "of a tract of land consisting of 12½ acres, more or less located on Richmond Street in the Borough"
- p. 88, line 27 -- correct spelling from "submitte" to "submitted"

Philip E. Morrison, James R. Batchler, Jr.
Committee.

REPORT OF THE COMMITTEE ON AUDITING

We have examined the financial reports of the Boards and Committees reporting to Annual Conference for compliance with the Miscellaneous By-Laws of Annual Conference (Items 4 and 7 on pages 135 and 36 of the Faith and Order, 1981 edition).

Compliance was noted with the following exceptions:

1. The Bible Fellowship Church Home and the Pinebrook Junior College have satisfied auditing requirements as certified by C.P.A. Agencies.
2. The reports of the Ministerial Convention Committee and of the Historical Committee failed to record the depositories of funds and that an audit had been made. The funds of the Ministerial Convention Committee are deposited in the First Eastern Bank of Stroudsburg. The funds of the Historical Committee are deposited in the Gateway State Bank of Staten Island and the account was audited by Byron G. Upton.

3. The accounts of the Beneficiary Society, which does not report to Annual Conference, were audited and fund depositories were noted.

Robert W. Gehret, Horace A. Kauffman, Warren L. Zimmerman, David L. Musselman, Ralph D. Cole, Robert Gauglen

THE ABORTION ISSUE
THE MAGNITUDE OF THE PROBLEM

Whether abortions occur in the hundreds, thousands, millions, or tens of millions, the church has a responsibility to speak out against the murder of unborn children, murder being any unwarranted taking of a human life. The fact that such an act is condoned by the highest court of our land as a procedure to which every woman has a right is all the more reason why a stand against this evil should be taken. However, so many children are being aborted today that immediate action is needed. The church must tell the world that God's Word forbids abortion as an alternative for any woman, especially one who professes faith in the Creator of all life, Jesus Christ the Lord.

The magnitude of the abortion problem is so great that it ought to compel every Christian to unremitting activity, seeking an end to this travesty of human rights. This information on the extent of the problem is given for your thoughtful and prayerful consideration. However, if it does no more than lead to a shocked disapproval with no action following, you are disobeying the Scriptural command in Proverbs 24:11,12: "Deliver those who are being taken away to death, and those who are staggering to slaughter, O hold them back. If you say, 'See, we did not know this,' does He not consider it who weighs the hearts? And does He not know it who keeps your soul? And will He not render to man according to his work?" (NASB)

In 1980, the last year for which complete statistics are available, there were 1,553,900 legal abortions in the United States. This figure is supplied by the Alan Guttmacher Institute (AGI), the research arm of Planned Parenthood, one of the

most aggressive and well-financed advocates and providers of abortions in the world.

To obtain their statistics, AGI researchers contact as many providers of abortions as possible in an effort to obtain an accurate perspective of where abortions are being performed. Even then they do not get complete data. According to AGI there is a three to six percent underreporting in 1980.

This 1980 figure represents a 109 percent increase in legal abortions since 1973, when the United States Supreme Court legalized abortion on demand. According to AGI's annual report, there have been 9,634,570 abortions since January, 1973. Correcting for a reporting error of three to six percent, the total for the eight year period may range as high as 10,212,644. Compare this with the estimated 5,821,000 Jews killed in Hitler's holocaust, or the 1,178,000 total U. S. deaths in all of its wars, and you will begin to see that we are not talking about a trivial problem.

Of the seven things which Solomon says are an abomination to God, the shedding of innocent blood is one of them (Proverbs 6:16, 17). What a river of innocent blood has been shed since 1973; it flows yet today.

This committee, commissioned by Annual Conference to study the problem of abortion, has attempted to ask and answer some crucial questions about this issue which we trust will shed light on it. It is our desire that this report will move every Bible Fellowship Church to act responsibly on what can only be decried as a national sin. To read this report and do nothing is to invite the judgment of God on our nation. To some degree that judgment has already begun. May God have mercy upon us and continue in His longsuffering.

THE ABORTION ISSUE
A BIBLICAL AND THEOLOGICAL APPROACH

The following arguments are a condensed revision of the "Report of the Committee to Study the Matter of Abortion," presented to the 38th General Assembly of the Orthodox Presbyterian Church.

Concerning the matter of abortion, we believe Scripture gives these answers to the following questions:

1. Can a decision in favor of abortion (in general or in a particular situation) ever be an act of love? The greatest of the commandments is the law of love (Matthew 22:36-40 and parallels; John 13:34f.; Romans 13:8-10; Galatians 5:14).

Therefore, our first obligation in any ethical decision is to manifest genuine love for God and for other people.

2. What is the unborn child, according to the Scriptures? He is, first of all, a creature of God.
 - a. Ultimately, the unborn child belongs not to his parents, nor to human society in general, nor to government, but to God. No created thing is man's simply to use as he pleases, disregarding God's will. Man has dominion over the earth, to be sure. Yet this dominion was not intended to usurp God's authority; rather it was intended to be a stewardship under it.
 - b. To say that the unborn child is ours to treat as we please is to give less consideration to the child than God

demands we give to rivers and rocks, snail darters and whales. God says we are to subdue the rivers and rocks (the inanimate creation); we are to rule over snail darters and whales (the animate creation); we are not to destroy them.

3. Does some magic occur at birth, or at some point between conception and birth, when the child develops uniquely human characteristics in the place of uniquely subhuman ones?
 - a. From the moment of conception, every child is a human child whose humanity is verifiable in every cell of his body. From the point of conception, he has a full complement of human chromosomes and is in that respect different from every subhuman embryo or fetus.
 - b. As a necessary consequence, every child from the point of conception is more than a merely "living" creature: he is a human being and therefore a bearer of the image of God.
4. In what case, if ever, is it legitimate for us to destroy divine image bearers? Are we not attempting to thwart God's activity in the conception of children?
 - a. The faith of Eve is demonstrated particularly in connection with her child-bearing with the help of God (Genesis 4:1, 25).
 - b. The Abrahamic (Genesis 15:1-5) and the Davidic (2 Samuel 7:12-16) covenants contain divine promises of seed, and the other Old Testament covenants presuppose such promises.
 - c. The Old Testament abounds in genealogies, demonstrating the historical development

of the "seed of the promise" through the birth of children, a development which reaches its culmination in the birth of Christ (Matthew 1:1-17; Luke 3:23-28).

- d. It is in this context that we should understand the Biblical regulation of sexual activity and also the profound conviction of the Biblical saints that conception was a precious gift of God while barrenness was a curse (Genesis 4:1,25; 29:31-35; 1 Samuel 1:1-20; Ruth 4:13; Psalm 127:3-5; 128:1-6).
5. When, if ever does man have the right to interrupt the marvelous exhibition of God's wisdom and concern that is demonstrated in the growth of the child between conception and birth? This gestation period is ruled throughout by God's providence and care.
 - a. In Psalm 139:13-16, David reflects on the amazing knowledge and wisdom by which God formed his body in the womb of his mother. (Note that verse 16 contains the only occurrence in Scripture of the Hebrew term golem, embryo or fetus.)
 - b. In Jeremiah 1:5, the prophet is said to be "formed in the belly" of his mother by God (compare in this connection Job 31:15; Psalm 119:73; Ecclesiastes 11:5).
 6. When, if ever, has man the right to destroy an unborn child, thereby cutting off the life of an individual who is being divinely prepared to play a particular role in God's world? Scripture assumes a significant personal continuity between pre-natal and post-natal human life.
 - a. In Psalm 139:13, David sees himself as

existing in his mother's womb.

- b. In Isaiah 44:2 and 24, similar language is used, this time with God Himself as the speaker.
- c. In the New Testament we learn that John the Baptist, while still in his mother's womb (in the sixth month of her pregnancy or late -- cf. Luke 1:24,26) responded to the salutation of Mary in a way befitting the character of his later ministry (Luke 1:41, 44).
 - (1) This event should not, of course, be construed as the natural, usual course of events: clearly the incident is an extraordinary sign of Jesus' Lordship. Yet it presupposes the sort of continuity between pre-natal and post-natal life that we have noted above.
 - (2) John in the womb is called brephos, a babe, and is said to have expressed emotion, leaping "for joy." Such is indeed the general pattern of Scriptural usage: for those in the womb are commonly referred to in Scripture by the same language used of persons already born (cf. Genesis 25:22; Job 3:11-16; Hosea 12:3).
- d. At the very least, this continuity indicates that God is not only forming and caring for the unborn child; He is forming him as a specific individual, to fit him specifically for his post-natal calling. This continuity is a warning against distinguishing with unwarranted sharpness between fetal and infant life.

e. In fact, personal continuity extends back in time to the point of conception.

- (1) Psalm 51:5 clearly and strikingly presses this continuity back to the point of conception. In this passage David is reflecting on the sin in his heart that had recently taken the form of adultery and murder. He recognizes that the sin of his heart is not itself a recent phenomenon, but goes back to the point of his conception in the womb of his mother: "and in sin did my mother conceive me."
- (2) The personal continuity between David's fetal life and his adult life goes back as far as conception, and extends even to his ethical relation to God.

7. Inasmuch as the unborn child is an individual God is preparing for life, who will dare to take upon himself the responsibility of ending that life? There is a continuity in the mind of God which extends backwards in time even before conception into eternity.

a. This truth is expressed in several passages.

- (1) God knew Jeremiah not only after his conception, but even before it (Jeremiah 1:5).
- (2) The incarnate Son of God was given His name by the angel before His actual incarnation (Luke 2:21).
- (3) Levi is said to have paid tithes to Melchizedek while still "in the loins of" his great-grandfather Abraham (Hebrews 7:9f.).

b. All of these assertions are true because of

the sovereignty of God who works all things after the counsel of His own will (Ephesians 1:11). Even before their conception, therefore, Scripture speaks of people in the language used of persons already born.

- (1) All of us, even before we "exist," have a kind of "personal existence" as ideas in the mind of God.
- (2) Let us note a positive implication: human life in the womb is a certain stage in the realization of an eternal plan. Even before conception, God sees as it were the "finished product"--the complete man with all his gifts and characteristics, in His belief, fitted for blessing or destruction.

8. Is there anything in Scripture which suggests that the unborn child is anything less than a human person from the moment of conception? The only passage which has been alleged to make such a suggestion is Exodus 21:22-25 which we will now discuss in some detail.

According to the NASB (*italics are theirs*):

22. And if men struggle with each other and strike a woman with child so that she has a miscarriage, yet there is no further injury, he shall surely be fined as the woman's husband may demand of him; and he shall pay as the judges decide.
23. But if there is any further injury, then you shall appoint as a penalty life for life,
24. eye for eye, tooth for tooth, hand for hand, foot for foot,
25. burn for burn, wound for wound, bruise for bruise.

A common interpretation of this passage is seen in the translation above, where the woman is viewed as having a miscarriage ("the premature birth of a fetus, so that it does not live; abortion", Webster's New World Dictionary: College Edition (1955)). Two cases are considered: (1) there is no further injury (presumably to the mother, the child being dead, v. 22); and (2) there is further injury (vv. 23-25). This passage has been used to argue that Scripture does not view the fetus as fully human--since its destruction is only fined--and therefore abortion is not murder. We will comment on the validity of this translation presently.

Assuming for the moment that the translation is correct, notice that it says even accidental abortion (due to negligence) is a crime which may be fined as the husband demands. This seems to be as severe a penalty as for accidental homicide (see Ex. 21:12-14; Num. 35:10-34; Duet. 19:1-13), where even a negligent homicide (Deut. 19:5) is protected from vengeance and apparently not even fined. If accidental abortion is so punished, how shall we find warrant here for intentional abortion?

Yet it appears that the translation above is inaccurate. To properly reflect the Hebrew, it should read:

22. And if men struggle with each other and strike a woman with child so that she gives birth, yet there is no injury, he shall surely be fined as the woman's husband may demand of him; and he shall pay as the judges decide.
23. But if there is injury, then you shall appoint as a penalty life for life . . .

Here we have removed "further" from before

"injury" in verses 22 and 23, as nothing corresponding to this word appears in the Hebrew (the NASB has so indicated by using italics). We have also replaced "she has a miscarriage"--which implies death of the child--by the more ambiguous "she gives birth", since the Hebrew literally reads "her children come out".

According to this more accurate translation, the striking of the pregnant woman produces a premature birth (the death or survival of the child is not specified). Two cases are distinguished: (1) there is no injury (presumably either to mother or child); (2) there is injury, which may vary in severity up to death.

The first case is penalized financially, perhaps to compensate for the danger and trauma involved (cp. the restoration penalties for stealing, Ex. 22:1,4,7). The latter case is penalized in a way proportional to the harm done, just as in the cases of intentional injury (Lev. 24:17-22) and false witness (Deut. 19:16-21). This interpretation preserves the original ambiguity of the Hebrew, which does not specify (1) that the child dies at birth, (2) that the injury is "further", or (3) that the injury is confined to the mother.

According to this interpretation, the pregnant mother and her child are equally human and equally protected--in agreement with other Scriptures that touch on this matter. The sanctity of pregnancy is such that pregnant women are to receive spécial consideration before the law to protect them even from accidental injury. Intentional abortion is obviously precluded.

RECOMMENDATIONS

1. We urge pastors to preach on the subject of abortion and the sexual immorality which often leads to it.
2. We urge Christians to become informed on both the extent of abortion and legislation before the state legislatures and Congress, and to write their representatives to vote for abolition or at least restriction of abortion. To obtain such information, a subscription to the NATIONAL RIGHT TO LIFE NEWS can be purchased for \$12.00 per year for a bimonthly copy. The address for subscribing is National Right to Life News, Suite 402, 419 - 7th St., N. W., Washington, D. C. 20004.
3. We urge local congregations to show films on abortion and/or have a Sunday School series on the subject. We recommend (a) the Schaeffer-Koop film series "Whatever Happened to the Human Race", and (b) "Assignment Life". Your Christian film distributor should be able to obtain both films for your use.

Recommended books for the Sunday School are (a) C. Everett Koop, THE RIGHT TO LIVE; THE RIGHT TO DIE (Wheaton, Illinois: Tyndale House Publishers, Inc., 1976); (b) William Brennan, MEDICAL HOLOCAUSTS I: EXTERMINATIVE MEDICINE IN NAZI GERMANY AND CONTEMPORAY AMERICA (Boston: Nordland Publishing International, Inc., 1980); (c) Duane T. Gish and Clifford Wilson, MANIPULATING LIFE: WHERE DOES IT STOP? (San Diego, California: Master Books, 1981); (d) Dr. & Mrs. J. C. Willke, HANDBOOK ON ABORTION (Cincinnati, Ohio: Hayes Publishing Co., Inc., 1971).

4. We recommend that material on the abortion question be purchased for church libraries and

tract racks. Besides the books cited above, we recommend the following pamphlets and brochures:

- (a) "The Questions Most Peoples Ask About Abortion" by Melody Green
 "Children - Things We Throw Away?" by Melody Green
 Obtainable from Last Days Ministries, Tract Department, Box 40, Lindale, Texas 75771
- (b) "When You Were Formed In Secret" by Gary Bergel & C. Everett Koop. Obtainable from Intercessors for America, P.O. Box D, Elyria, Ohio 44036
- (c) "The Sanctity of Life" by Bruce Dunn, Th.D. Obtainable from The Grace Worship Hour, Box 3452, Peoria, Illinois 61614
- (d) "Abortion and Psalm 139" by Curtis J. Young
 "Abortion on Demand?" by Harold O. J. Brown, Ph.D. Obtainable from Christian Action Council, 422 C Street N.E., Washington, D. C. 20002
- (e) "If just one person had told me that abortion is killing, I might have two living children today" - Author's name withheld Obtainable from Seashell Press, P.O. Box 3348, Lake Almanor Peninsula, Ca. 96137
- (f) "But Nobody Said 'Think'" by Audra Stevens Obtainable from Bithright Supplies, Sun Life, Thaxton, Va. 24174

5. We recommend that Christians help those contemplating abortion to consider alternatives. We would recommend each local congregation familiarize itself with crisis pregnancy services which do not advocate abortion. If there are none in your area, perhaps you should consider starting one in conjunction with other evangelical congregations in your area.
6. We recommend that the Church Government of the Bible Fellowship Church consider abortion as a grounds for church discipline.

7. We recommend that Christians consider carefully the implications of this study for their own personal actions even though they themselves may not be directly involved in abortion.
 - (a) Christian women should patronize only those members of the medical profession who do not perform or recommend abortions, or refer patients to abortion providers.
 - (b) Members of the medical profession should consider the possibility that their jobs may come to depend upon consent to or involvement in abortions, and be ready to make necessary sacrifices to stand for the truth.

SOURCE MATERIAL USED IN COMMITTEE

1. January/February, 1982 issue of FAMILY PLANNING PERSPECTIVES, published by the Alan Guttmacher Institute.
2. April 8, 1982 issue of NATIONAL RIGHT TO LIFE NEWS, published by the National Right to Life Committee, Washington, D. C.
3. "Report of the Committee to Study the Matter of Abortion" presented to the Thirty-Eighth General Assembly of the Orthodox Presbyterian Church, May 24-29, 1971, published by the Orthodox Presbyterian Church, Philadelphia, Pennsylvania.
4. Rousas John Rushdoony, THE INSTITUTES OF BIBLICAL LAW (The Craig Press, 1973).
5. "Report of the Ad Interim Committee on Abortion" adopted by the Sixth General Assembly of the Presbyterian Church in America, June 19-23, 1978, Grand Rapids, Michigan.

Committee Members:

Charles J. McConnell, Chairman; Donald Kirkwood,
Robert Newman, Ph.D., Jeffrey C. Stickler,
Robert Zentz

STEWARDSHIP STUDY COMMITTEE

The Ninety - Eighth Annual Conference formed a Stewardship Study Committee to continue to study the formation of a stewardship program for the Bible Fellowship Church, including delineation of a statement of philosophy and policy and a formulation of by-laws for such a program."

The committee met four times during the year. In addition to the seven men who had served on the earlier Ad Hoc Stewardship Committee, who were named to this committee, and the three at large members elected by the Ninety - Eighth Annual Conference, Dana E. Weller served on the committee, as chosen by the Board of Victory Valley Camp. Jansen E. Hartman served the committee as chairman, and Daniel G. Ziegler as secretary.

The committee adopted the following material, which it presents to the Ninety - Ninth Annual Conference, with its recommendation that it be adopted at first reading:

(The material presented by the Committee is found in the minutes of this yearbook.)

STEWARDSHIP STUDY COMMITTEE

Jansen E. Hartman, Chairman; Daniel G. Ziegler,
Secretary; James A. Beil, Bruce Ellingson,
Jay Fasnacht, Robert Gaugler, Roy A. Hertzog,
John H. Riggall, Clyde W. Snyder, Harold E. Snyder,
Dana E. Weller

REPORT OF THE COMMITTEE ON EXAMINATION OF MINUTES
OF PARTICULAR CHURCHES

The Committee on Examination of Minutes of Particular Churches met on Tuesday, October 5, 1982 at Pinebrook Bible Conference Center. The minutes of the Bible Fellowship Churches in Bethlehem, Easton, Ephrata, Howell, Nazareth, New Fairfield, Oley, Royersford, Shamokin, and Zionsville were not forwarded to the location of Annual Conference by the specified time. The minutes of the Bethlehem, Howell, Nazareth, and New Fairfield churches arrived during the meeting of the committee. It was necessary for the committee to make special arrangements to examine the minutes of the churches in Easton, Ephrata, Oley, Royersford, Shamokin, and Zionsville. Since confusion regarding the responsibilities of churches to the Committee on Examination of Minutes of Particular Churches and the Committee on Statistics continues to persist, attention is called to the resolution which appears in the 1981 Yearbook, p. 21:

RESOLVED: that the minutes and statistics for particular churches be at Pinebrook Bible Conference Center by the Monday of the week preceding Annual Conference.

MINUTES

The 1981-1982 minutes of all congregations in the Bible Fellowship Church have been examined by the committee on the basis of the suggested format for congregational meetings as stated in the By-Laws for Particular Churches in the Faith and Order, p. 63 f., 1981 ed. The committee noted significant improvement in the quality of the congregational minutes and commends secretaries and pastors for giving attention to the records of the congregational meetings in their churches. The only omission of concern to the committee is the fact that seven churches

gave no record of an audit of the financial records of the congregation.

VERIFICATION OF DELEGATES

The committee has verified that all delegates and alternates are elders in their respective congregations and have been duly elected to represent their congregations at Annual Conference. This information has been submitted to the Secretary of Annual Conference.

PETITION

A petition to the 99th Annual Conference was found in the minutes of the Grace Bible Fellowship Church, Harrisburg, dated September 18, 1982.

"The members at Grace Bible Fellowship Church of Harrisburg have noted with alarm at first reading of legislation barring a retired minister from serving in any elective or appointed position in the Conference;

And further, believe it is legislation that is unsound and detrimental to the best interests of the Conference, depriving the Conference of many men who are capable of excellent and fruitful ministry;

And further, believe it is discriminatory legislation as it only bars retired pastors while laymen are not effected at any age;

Therefore, we petition the 99th Annual Conference of the Bible Fellowship Church to remove this pending legislation and to permit retired ministers and laymen to serve on Committees and Boards of the Conference according to their fitness and ability and democratic election by the Conference, and not bound by age or retirement."

CONFORMITY TO FAITH AND ORDER

The committee has been charged by Annual conference with the responsibility of ensuring that a particular church is in conformity to the Faith and Order (p. 99, 1981 ed.). A resolution in violation of the Faith and Order was found in the minutes of the Community Bible Fellowship Church, Howell, N.J., dated August 26, 1982.

The Pastor and Delegate of the Howell Church have apologized to Annual Conference and declared that the action of their congregation was improper. They will seek to have the resolution rescinded by their congregation.

BY-LAWS FOR PARTICULAR CHURCHES

The committee recommends the adoption of the following at First Reading:

SUGGESTED FORMAT FOR CONGREGATIONAL MEETINGS

1. Prayer: The meeting shall be opened with prayer.
2. Roll Call: This shall occur at all congregational meetings, regular and special. The roll call shall include all church officers and all individuals responsible for reporting at the regular meeting(s).
3. Approval of Minutes of Previous Meeting(s).
4. Reports (Annual Congregational Meeting):
 - a. Report of the Board of Elders (to include at least the following):
 - (1) Membership Report
 - (2) Financial Report(s) - including evidence of annual auditing.
 - (3) Submission of the proposed church budget.
 - (4) Record of designation of the Pastoral

Relations Committee

- (5) Status of the work
- (6) Ratification by the congregation of value of church property.
- (7) Benevolence Report (may be reported in Board of Deacon's Report or in Financial Report).
- (8) Recommendations

b. Report of the Board of Deacons

c. Reports as required by the by-laws of the particular church: Sunday School, Youth Fellowship, Adult Fellowship(s), Women's Missionary Society, Special Committees, Pastor, etc.

5. Old business - All motions properly recorded.
6. New Business - All motions properly recorded.
7. Election of Church Officers - All elections properly recorded. A complete list of the elders who will be serving the congregation in the new church year shall be included in the minutes so that Annual Conference can verify that the Delegate and Alternate Delegate are active elders in the congregation.
8. Petition(s) to Annual Conference.
9. Adjournment with Closing Prayer.
10. Minutes are to be signed by the Secretary.

FORMAT FOR SPECIAL CONGREGATIONAL MEETINGS

1. Prayer: The meeting shall open with prayer.
2. Roll Call
3. Statement of Purpose: The purpose of the special

meeting must be stated at the beginning of the minutes of that meeting and business shall be limited to that of the stated purpose of the meeting. any action must be properly recorded.

4. Adjournment with prayer.
5. Minutes are to be signed by the Secretary.

(The above material replaces "Suggested Format for Congregational Meetings" and "Format for Special Congregational Meetings" on p. 63 f. of the Faith and Order, 1981 ed.).

R. C. Reichenbach, Chairman; Thomas P. Shorb, Secretary; Kenneth L. Good, William L. Graybill II, Roy A. Hertzog, COMMITTEE

The committee on Examination of Minutes of Particular Churches and the Committee on Statistics respectfully request that the Annual Conference receive the following as our response to the assignment given us to prepare directions for submitting statistical reports and minutes of particular churches to Annual Conference.

We recommend that the following be adopted:

The Pastor shall send a copy of the minutes of all Congregational Meetings, which shall include the Board of Elder's Report of the Membership and Annual Financial Report and the Valuation of Church properties and the Pastor's Statistical Report (PS-3) to the Committee on Examination of Minutes of Particular Churches, % Pinebrook Bible Conference, P.O. Box 1, Stroudsburg, Pa. 18360, to arrive by Monday of the week prior to Annual Conference week.

The Delegate and Pastor shall certify the correctness of the minutes and reports and of the Pastor's

Statistical Report (PS-3) prior to the mailing thereof, and shall include a statement of certification therewith.

The Committee on Examination of Minutes of Particular Churches will forward the material received to the Committee on Statistics.

If the Pastor's Statistical Schedule (PS-3) is not in the hand of the Committee on Statistics by the Thursday prior to Annual Conference, the statistics from that church will not be included in that year's report.

		Ord. Ministers	Probationers	Elders	Deacons	Pastoral Visits	Baptized	Children Dedicated	Weddings	Funerals	Ass't. Pastor Visits
Allentown, C. Crest	Mahurin	4		9	10	723	5	8	6	9	
	Hertzog										
Allentown, Salem	McConnell	1		5	2				3	5	
Bethlehem	Johnson	1		15		621	18	4	3	5	
Blandon	Bryson	1		6	5	254	10	3		1	
Camden, DE	Koch	2		3	3	507	3	6		1	
Catasauqua	Morrison		1	3		360	2	1	3	1	
Coopersburg	F. Herb	3		7		350	10	3		3	
Denville, NJ		1		4	3						
Easton		1		1		250	1		1		
Emmaus	Weller	1		13		536	18	6	4	6	
Ephrata	Allen	1	1	9		464	6	5	3	2	
Finesville, NJ	Phillips	1		2		378	14		1	2	
Fleetwood		1		7				2	1	5	
Freehold-Eng., NJ	Neff	1	1	3		225		3		1	
Graterford	Harris	1		11		645		6	2	2	
Harleysville	Zimmerman	3	1	6	5	412	14	3	3	1	
Harrisburg		1		11		281	12	9	2	3	
Hatfield	J. Herb	2	1	8	8	365	2	4	1	1	
Howell, NJ	Vandegriff	1		6	5	485	14	3	4	1	
Lancaster	D.A. Thomann	2		8		526	16	4	9	1	320
Lebanon	Ellingson	1		5	3	345	9			3	
Lehighton	Carpenter		1	7		262	7	2		2	
Maple Glen	Spackman	1		4	6	350	11	3		1	
Mt. Carmel		1		9		300	24	5	3	6	
Nazareth	Plows	4		9		621	6	10	3	5	
Oley	Schell	1		9		350		2			
Paradise	Good	1		5	4		1	2	1		
Phila., Calvary	Clapier	1		3	3	430	9	2	3		
Phila., Emmanuel	Reitz	1		3		276		1			
Quakertown	Brosius	3		7	6	419	10	4	2	4	
Reading	Hartman	1	1	11	3	698	14	6	3	4	214
Royersford	Smock	1		10		500	3				
Scranton	Jones	1	1	3	2	265	12		1	1	
Shamokin	Coulbourn	1		9		830	13	5	4	13	
Sinking Spring	Byrd	1		6		120	14			4	
Spring City		1		7	3	659		2	1	3	
Staten Island, NY	Upton	3		3		195	3	1		1	
Stroudsburg	Shorb	5		4	7	467	25		1	3	
Sunbury	Heller	1	1	12	9	778	18	6	3	6	730
Terre Hill	Graybill	1		8		400	5		1	5	
Wallingford	Taylor	2		6	6		9				
Walnutport	Weaber	1		5		215			1	1	
York	Fritz	1		9	3	600	14	2	4	5	
Zionsville	Batchler	2		8		381				1	
Totals		64	10	299	96	16,843	352	123	77	118	1,264

		Ord. Ministers	Probationers	Elders	Deacons	Pastoral Visits	Baptized	Children Dedicated	Weddings	Funerals	Ass't. Pastor Visits
Glasgow, DE	Frisbie	1					6				
Irvington, NJ	Erb					355					
Kutztown	Grossman		1			410	4				
Newark, NJ	Baker	1				298				2	
New Fairfield, CT	Draper	1		2		235	5		3	2	
Phila., Eastwick	Reitz					846					
Poughquaq, NY	Wickstead	1		2		121	3	8	1	1	
Wappingers Falls, NY	Lea		1			290	6	2	1	1	
Total		3	3	4		2,565	24	10	5	6	
GRAND TOTALS		67	13	303	96	19,408	376	133	82	124	1,264

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	Rec'd into Ch. Fellowship	Red'd by Trans- fer from BFC	Rec'd by Trans- fer Other Churches	Total Increase	Died	Withdrawn	Dropped	Transferred to BFC	Transferred to other churches	Total Decrease	Net Increase	Net Decrease	Total Membership
Allentown, C. Great	9	3		12	7	13	3	4	2	29		17	345
Allentown, Salem	2			2	1	2	4			7		5	53
Bethlehem	21		1	22	3				2	5	17		320
Blandon	5	4		9	1		5	2	1	9			85
Camden, DE	3			3					7	7		4	41
Catasauqua	4	2	2	8	1	4	2		7	7	1		69
Coopersburg	2	2		4	2		1	2	2	7		3	174
Denville, NJ													59
Easton									1	1		1	51
Emmaus	7	7		14	3	3		4		10	4		277
Ephrata	10	2		12							12		149
Finesville, NJ	2	2		4		2				2	2		20
Fleetwood	2		2	4	5				3			4	127
Freehold-Eng. NJ	1			1	1	1	9			11		10	39
Graterford					2			3	4	9		9	169
Harleysville	16	2		18	1	3			3	7	11		119
Harrisburg	14		5	19	2	6			5	19			195
Hatfield	25			25	1	5	2			3	17		186
Howell, NJ	26			26	1					1	25		138
Lancaster	14	2		16	1				7	8	8		137
Lebanon	4		4	8		1	2			3	5		85
Lehighton	8		8	16				6		6	10		90
Maple Glen	12	1	1	14		4	6			10	4		122
Mt. Carmel	17			17	1					1	16		149
Nazareth	6	2		8	2		2			4	4		149
Oley			6	6				2		2	4		75
Paradise	12			12		1	4			5	7		147
Phila., Calvary	11		4	15							15		95
Phils., Emmanuel			1	1		1			3	4		3	31
Quakertown	4			4	3	2	1	7	2	15		11	193
Reading	16	2	1	19		2		2	3	7	12		371
Royersford	8			8		5	8		1	14		6	163
Scranton	2			2			9			9		7	25
Shamokin	10			10	2					2	8		133
Sinking Spring	16			16							16		182
Spring City	2	3		5		8			5	13		8	142
Staten Island, NY													25
Stroudsburg	19	4	3	26				1	5	6	20		153
Sunbury	20			20	2			1	2	5	15		335
Terre Hill	10			10	3					3	7		99
Wallingford	5			5	1	1	4	2	8	16		11	245
Walnutport	4		2	6							6		72
York	8		1	9	2	2				4	5		162
Zionsville					1					1		1	52
Total	357	38	41	436	49	66	68	37	65	285	251	100	6,048

	Red.d into Ch.Fellowship	Rec.d by Trans- fer from BFC	Rec.d Transfer from other Churches	Total Increase	Died	Withdrawn	Dropped	Transferred to BFC	Transferred to other Churches	Total Decrease	Net Increase	Net Decrease	Total Membership
Glasgow, DE													
Irvington, NJ													9
Kutztown Newark, NJ													
New Fairfield, CT	9	2		11						11			19
Phila., Eastwick													
Poughquaq, NY	1		2	3						3			21
Wappingers Falls, NY													
Total	10	2	2	14						14			49
GRAND TOTALS	367	40	43	450	49	66	68	37	65	285	265	100	6,097

	Total Enrollment	Total Ave. Attendance	Cradle Roll	Home Dept.	Churches	Parsonages	Present Valuation	Total Income	Total Offerings
Allentown, C. Crest	445	319		20	2	2	800,000	362,459	335,786
Allentown, Salem	85	72			1	1	110,000	39,774	36,966
Bethlehem	323	217			1	1	786,450	177,566	167,338
Blandon	143	108	4		1	1	90,200	44,699	41,387
Camden, DE	45	34			1		90,000	35,488	31,488
Catasauqua	81	53			2	1	75,000	43,486	43,486
Coopersburg	201	169	6		2	1	300,000	101,101	100,576
Denville, NJ	80	74			1	1	175,000	44,599	44,599
Easton	66	52			1	1	150,000	18,435	14,303
Emmaus	294	235	18	4	1	2	525,000	158,937	139,951
Ephrata	305	193			1	3	1,200,000	127,252	35,545
Finesville, NJ	66	53			1	1	125,000	24,340	21,768
Fleetwood	253	190	7	7	1	1	350,000	77,361	73,074
Freehold-Eng., NJ	33	21	3		1	1	166,900	40,613	40,613
Graterford	211	150	3		1	2	590,000	109,381	102,450
Harleysville	209	166	11		1	1	550,000	98,398	91,994
Harrisburg	365	223	11		1	1	600,000	118,098	118,098
Hatfield	230	147	16	1	1	1	400,000	122,435	112,109
Howell, NJ	84	70	10		1	1	185,000	56,345	56,345
Lancaster	216	146	6		2	1	550,000	86,987	86,169
Lebanon	167	114			1		392,500	56,504	56,326
Lehighton	168	121	11	6	1	1	360,000	41,358	41,027
Maple Glen	193	133	19		1	1	500,000	91,560	86,397
Mt. Carmel		165			1	1	450,000	73,574	69,006
Nazareth	200	139	18		1	1	320,000	92,159	88,615
Oley	204	160			1		300,000	129,246	89,546
Paradise	183	137			1		350,000	90,530	90,269
Phila., Calvary	87	73	2		1	1	200,000	37,333	37,333
Phila., Emmanuel	51	33			1	1	115,000	15,425	15,425
Quakertown	263	212	13		1	1	600,000	168,305	165,497
Reading	463	365	14		1	2	880,000	244,224	243,945
Royersford	250	171			1	1	694,300	138,423	136,852
Scranton	52	41			1	1	270,000	17,756	11,623
Shamokin	161	146			1	1	325,000	68,743	68,743
Sinking Spring		157			1	1	495,000	61,457	61,457
Spring City	158	171			1		600,000	88,376	87,501
Staten Island, NY	36	25			1	1	95,000	27,006	22,326
Stroudsburg	299	171			1	1	500,000	100,225	100,155
Sunbury	331	260		10	1	1	675,000	170,148	170,148
Terre Hill	151	112	4	22	1	1	600,000	77,110	77,110
Wallingford		185			1	2	1,350,000	188,932	188,932
Walnutport	94	53			1	1	180,000	29,940	28,770
York	274	188	6		1	1	610,000	90,967	90,967
Zionsville	46	32		1	1	1	70,000	29,290	29,290
Total	7566	6056	182	71	48	46	18,750,350	4,015,445	3,751,805

	Total Enrollment	Total Ave. Attendance	Cradle Roll	Home Dept.	Churches	Parsonages	Present Valuation	Total Income	Total Offerings
Glasgow, DE	33	25						19,455	215
Irvington, NJ									
Kutztown		20						12,651	12,489
Newark, NJ	80	50	3		1	1		18,653	16,853
New Fairfield, CT	39	29	1			1		24,744	22,744
Phila., Eastwick							754		754
Poughquaq, NY	50	35				1		26,115	12,840
Wappingers Falls, NY	26	22	2					11,305	9,284
Totals	198	181	6		1	3		114,177	90,439
GRAND TOTALS	7794	6237	188	71	49	49	18,750,350	4,129,622	3,842,224

CONFERENCE AGENCIES

Church Extension Department	260,919
Pinebrook Junior College	916,163
Pinebrook Bible Conference	1,843,900
Bible Fellowship Church Home	402,895
Victory Valley Camp	67,489
GRAND TOTAL	22,241,716

	Conference Adm. Budget	Foreign Missions	Church Extension	B.F.C. Home	Pinebrook Junior College	Bd. Of Ch. Ed.	Victory Valley Camp	Pinebrook Conf. Center
Allentown, C. Crest	4000	37,400	10,113	1500	2800	200	1200	2200
Allentown, Salem	320	1,500		50	350		80	50
Bethlehem	1480	21,500		1300	2550	50	550	1100
Blandon	565	2,000	665	150	450	50	425	
Camden, DE	1290				100			
Catasauqua	1257	2,100	80	60	60	35	95	60
Coopersburg	1400	9,900	3,500	175	1320	50	300	200
Denville, NJ	200	400	500	200	400	50	300	350
Easton	10	300	5	5	5	5	5	5
Emmaus	1750	24,220	2,800	500	2800		1000	700
Ephrata		1,950						
Finesville, NJ	125	510			60			
Fleetwood	1000	11,000	2,200	200	800	50	700	600
Freehold-Eng., NJ	300	1,837	300		180			
Graterford	1900	9,966	4,946	250	1900	125	250	100
Harleysville	892	5,725	907	150	250	50	150	150
Harrisburg	1500	28,300		200	300	50	100	600
Hatfield	1310	6,168	12,300	500	4000	50	500	300
Howell, NJ	342							
Lancaster	2000	6,100		360	1885	50	100	100
Lebanon	800	5,500	2,438	100	2400	100	100	100
Lehighton	1342	2,255	1,100	75	150	50	75	75
Maple Glen	875	2,500	2,200	100	2200	50	200	
Mt. Carmel	862	2,750	600	25	600	85	25	25
Nazareth	1400	6,300	2,207	450	1100	40	150	450
Oley	990	2,510	3,630	100	135	75	135	135
Paradise	965	6,350	400	650	250	25	450	450
Phila., Calvary	400	500	1,000	100	300	50	100	200
Phila., Emmanuel	50	240	189		118			
Quakertown	1100	7,300	2,000	500	3000	50	500	400
Reading	3100	32,000	6,500	100	4000	100	1000	2500
Royersford	1675	20,000		200	1000		500	400
Scranton	500	180	175					
Shamokin	600	7,000		30		30	30	30
Sinking Spring	2589	2,800						
Spring City	1100	14,995	8,300	600	2900	100	1000	430
Staten Island, NY	100	618	300	30	60	20	25	60
Stroudsburg	600	7,324	1,000	50	1000	100	350	200
Sunbury	500	12,050	3,100	100	900	25	75	
Terre Hill	260	8,400				60		
Wallingford	500			100	100	15	15	100
Walnutport		55						
York	900	7,800	3,403	100	500	50	100	100
Zionsville	175	1,135	110	100	185	20	210	85
Total	43024	321,638	77,568	9110	41108	1860	10795	12255

	Conference Adm. budget	Foreign Missions	Church Extension	B. F. C Home	Pinebrook Junior College	Bd Of Ch. Ed	Victory Valley Camp	Pinebrook Conf. Center
Glasgow, DE			2,306	326	854		188	178
Irvington, NJ								
Kutztown	50	275	120	20	20	20	20	20
Newark, NJ	50							
New Fairfield, CT	110							
Phila., Eastwick	25							
Poughquag, NY	100							
Wappingers Falls, NY	25	355	450					
Total	360	630	2,876	346	874	20	208	198
GRAND TOTALS	43384	322,268	80,444	9456	41982	1,880	11,003	12,453

	Minister's Salary	Minister's Supp. Ben.	Adm. Ass't. Salary	Christian Education	Debt Service	Local Benevolence
Allentown, C. Crest	18,725	2,812	37,167	16,613	15,239	1,321
Allentown, Salem	10,200	3,588		1,604	2,766	2,730
Bethlehem	18,921	3,987		7,657	15,657	215
Blandon	11,129	648	380	3,234	322	150
Camden, DE	11,682	6,552		477	3,433	203
Catasauqua	12,532	403		1,316		
Coopersburg	14,600	4,053	10,200	4,755		508
Denville, NJ	13,610	2,000		1,882	7,286	400
Easton	3,077	1,198		389		
Emmaus	13,000	2,378	4,456	11,202	16,772	200
Ephrata	6,087	1,732	4,539	1,342	42,395	50
Finesville, NJ	10,920	2,839		206	300	
Fleetwood	12,320	3,970		8,331		2,133
Freehold-Eng., NJ	7,860	4,890				175
Graterford	11,400	4,108	1,261	11,550	17,270	1,317
Harleysville	11,440	2,739	6,436	7,326	26,312	415
Harrisburg	15,000	2,736		5,959	10,320	2,076
Hatfield	13,950	5,050	3,516	4,893	16,657	2,365
Howell, NJ	14,220	3,871	1,500	957	18,390	652
Lancaster	13,208	5,543	3,579	4,544	12,480	1,093
Lebanon	10,875	5,000		3,849	9,707	1,500
Lehighton	8,620	1,402		5,995	15,966	
Maple Glen	15,536	5,886		4,305	9,481	5,241
Mt. Carmel	11,178	836	943	2,648	29,777	100
Nazareth	13,350	3,283		6,016	4,800	396
Oley	11,000	3,960		5,606	17,591	165
Paradise	9,256	13,812	1,726	5,041	18,391	570
Phila., Calvary	7,370	6,300		1,717		600
Phila., Emmanuel	6,844	770		849		
Quakertown	13,200	4,650	4,710	8,945	119,820	847
Reading	15,180	5,600	7,495	15,383	2,934	740
Royersford	12,883	3,700		11,276	19,613	75
Scranton	7,620	2,090		692		160
Shamokin	10,600	4,401		2,457	16,531	450
Sinking Spring	6,175	6,652	5,855	4,002	11,994	322
Spring City	11,440	5,095	337	6,836		164
Staten Island, NY	9,600	2,598		723	3,329	43
Stroudsburg	11,000	3,168		2,600	33,301	345
Sunbury	13,000	5,600	13,774	5,403	56,616	300
Terre Hill	10,000	5,558		2,135	32,711	250
Wallingford	9,497		6,500	6,491	81,922	3,035
Walnutport	12,000	936		1,051		
York	13,468	3,875	150	4,406	23,407	
Zionsville	11,800	3,399		2,043		
Total	505,213	163,668	114,519	204,906	713,890	31,306

	Minister's Salary	Minister's Supp. Ben.	Adm. Ass't. Salary	Christian Education	Debt Service	Local Benevolence
Glasgow, DE		35	3,150	741	1,553	219
Irvington, NJ						82
Kutztown	1,550			186		
Newark, NJ				903	3,139	802
New Fairfield, CT	8,194	3,805		909	3,573	4,375
Phila., Eastwick	3,861	318				
Poughquaq, NY	9,933	1,604		1,608	4,124	1,590
Wappingers, Falls, NY	1,650			176		300
Total	25,188	5,762	3,150	4,523	12,389	7,149
GRAND TOTALS	530,401	169,403	117,669	209,429	726,279	38,455

	Local Missions	Womens Miss. Society	Annual Conf. Delegate	General Disbursements	Christian Day School	Total Disbursements
Allentown, C. Crest	6,509	2,172	600	289,905		450,476
Allentown, Salem	670		200	19,868		43,976
Bethlehem	18,323	1,208	450	66,481		161,429
Blandon	1,856	50	170	22,841		45,085
Camden, DE	615			12,082		36,434
Catasauqua	355	106	200	22,571		41,230
Coopersburg	385	272	200	38,527		90,345
Denville, NJ	350	374	125	19,571		47,998
Easton	126			17,325		22,455
Emmaus	8,342	2,399	250	56,938		149,707
Ephrata	2,288	75	250	17,969	50,281	128,958
Finesville, NJ	505			8,296		23,761
Fleetwood	4,273	123	150	25,570		73,020
Freehold-Eng., NJ	2,225		150	18,258		36,175
Graterford	2,878	385	250	27,363		97,219
Harleysville	872	709	200	37,989		103,112
Harrisburg	1,600	1,750	200	42,994		113,685
Hatfield	3,374	80	250	46,005		121,368
Howell, NJ				8,109		48,041
Lancaster	6,497	410	275	27,954		86,178
Lebanon	690	410	175	12,310		56,054
Lehighton	1,594	976	100	17,891	375	57,681
Maple Glen	10,472		175	21,914		81,135
Mt. Carmel	525		150	29,442		80,571
Nazareth	4,562	859	200	58,402		103,965
Oley	2,997	140		78,440		127,009
Paradise	4,110		225	26,580		89,251
Phila., Calvary			100	14,600		33,337
Phila., Emmanuel	170		150	6,065		15,445
Quakertown	2,500	300	200	33,585		203,807
Reading	9,426	1,271	430	152,412		260,171
Royersford	33,568	1,173	210	28,937		135,210
Scranton	238	90	75	6,216		18,036
Shamokin	3,701		230	26,990		73,080
Sinking Spring	12,558		80	12,689		65,716
Spring City	1,768	300	200	29,512		85,072
Staten Island, NY	1,572		100	9,586		28,964
Stroudsburg	3,625	937	150	37,265		103,015
Sunbury	29,000	593	300	61,129		202,465
Terre Hill	2,701		150	15,683		77,908
Wallingford	4,707		300	74,047		187,329
Walnutport	371	239		15,019		29,671
York	5,097	400	250	50,118		114,124
Zionsville	750	150	250	9,562		29,974
Total	198,745	17,951	8,120	1,655,010	50,656	4,181,342

	Local Missions	Womens Miss. Society	Annual Conf. Delegate	General Disbursements	Christian Day School	Total Disbursements
Glasgow, DE	834			6,905		17,152
Irvington, NJ						
Kutztown				6,045		8,326
Newark, NJ				14,374		19,268
New Fairfield, CT	575			3,961		25,502
Phila., Eastwick				482		4,686
Poughquaq, NY	310			6,460		25,729
Wappingers Falls, NY				8,465		11,421
Total	1,719			46,692		112,084
GRAND TOTALS	200,464	17,951	8,120	1,701,702	50,656	4,293,426

APPENDIX

For Your Information:Directions for completing Pastor's Statistical Schedule

The Annual Report of the board of Elders to the Congregation shall be the source of information for this Schedule.

It shall Contain:

1. Report of the Membership Committee
 - a. Members as of previous report
 - b. Received into Church fellowship
 - c. Received by transfer from Bible Fellowship Churches
 - d. Received by transfer from other churches
 - e. Total increase

 - f. Died
 - g. Withdrawn
 - h. Dropped
 - i. Transferred to Bible Fellowship Churches
 - j. Transferred to other churches
 - k. Total decrease

 - l. Net increase or decrease (not both)

 - m. Total membership

In compiling this membership report be sure you have begun with the figure for total membership shown in the previous Yearbook.

2. Benevolence Committee
 - a. Balance as of last year

Minister's Health Insurance Premiums

Christian Education - This shall include Sunday School, Local Youth Fellowship, Christian Service Brigade, Pioneer Girls, Vacation Bible School, etc.

Debt Service - This shall include both Principal and Interest.

Local Missions - This shall include: Missionary Conference, Evangelistic Campaigns, Special Speakers, Rescue Missions, etc.

Church-Sponsored Christian Academies

General Disbursements - This shall include: Maintenance of Properties, Local Administrative Expenses, Construction Costs above monies borrowed for that particular construction, Miscellaneous Expenses, etc.

Total Disbursements - This is the TOTAL reflected on this PS - 3 form.

The Pastor shall send a copy of the minutes of all Congregational Meetings, which shall include the Board of Elder's Report of the Membership and Annual Financial Report and the Valuation of church properties and the Pastor's Statistical Report (PS-3) to the Committee on Examination of Minutes of Particular Churches, % Pinebrook Bible Conference, P.O. Box 1, Stroudsburg, Pa. 18360, to arrive by Monday of the week prior to Annual Conference week.

The Delegate and Pastor shall certify the correctness of the minutes and reports and of the Pastor's Statistical Report (PS-3) prior to the mailing thereof, and shall include a statement of certification therewith.

The committee on Examination of Minutes of Particular

Churches will forward the material received to the Committee on Statistics.

If the Pastor's Statistical Schedule (PS-3) is not in the hand of the Committee on Statistics by the Thursday prior to Annual conference, the statistics from that Church will not be included in that year's report.

Round off all figures to the nearest dollar.

Put the name of the church and pastor on each line.

INDEX

- 1949 - page 27- Report of Committee on Education
(First Board of Education elected)
- 1952 - page 39- Severance from General Conference
- 1953 - page 36- Committee to Study Church Government formed
- 1958 - page 48- First presentation of Articles of Faith
page 55a-Vote on change of denominational name
- 1960 - page 44- Committee to Study Moral Standards formed
page 50- FELLOWSHIP NEWS begun
- 1962 - page 30- Study Paper - "Stewardship"
page 47- Historical Committee formed
- 1963 - page 41- Beginning of Conference Administrative Budget
page 47- Study Paper - "Church Government"
page 74c-Committee to Study Alternate Form of Church
Government formed
- 1964 - page 33- Study Paper - "Secret Societies"
page 51- Nominating Committee formed
- 1965 - page 37- Study Paper - "Alternate Form of Church
Government"
page 48- Study Paper - "Divorce"
page 63- Study Paper - "Ordination"
- 1966 - page 14- Study Paper - "Harmonization of Study Papers -
1963 and 1965"
page 46- Committee on Pensions formed
page 56b-One District Superintendent elected
- 1967 - page 118-Study Paper - "Pulpit Supply"
- 1968 - page 22- Elimination of nine year time limit
page 22- Formation of Pastoral Relations Committee
(Official Board)
- 1969 - page 114-Study Paper - "Revision of Present Pulpit
Supply"
page 119-Study Paper - "Church Membership"
page 1 - First Annual Conference at Pinebrook
- 1971 - page 13- New Pulpit Supply Legislation Adopted
page 10- Board of Victory Valley reorganized
page 18- Ministerial Relations Committee formed
page 48- Board of Christian Education formed
- 1972 - page 10- Board of Publication & Printing formed
page 12- New Form of Church Government
- 1973 - page 132-Study Paper - "Church Membership Qualifications"
- 1976 - page 158-New Campus for Pinebrook Junior College
purchased.
- 1977 - page 157-Paper - "Role of Women in the Church"
- 1979 - page 164-Position Paper on Church Discipline
- 1980 - page 135-An Alternate Understanding of 'The Biblical
View of the Role of Women in the Church'
page 151-Women's Missionary Society Constitution

DIRECTORY OF CHURCHES

CHURCH	S.S.	A.M.	P.M.	PRAYER* MEETING
Allentown, Cedar Crest, 1151 S. Cedar Crest Boulevard	10:00	8:30	6:30	7:00
Allentown, Salem, 641 S. Genesee Street	9:00	10:15	6:30	7:00
Bethlehem, 3100 Hecktown Road	10:30	9:30	6:30	7:15
Blandon, Chestnut Street	10:10	9:00	7:00	7:30
Camden, DE, 201 E. Camden-Wyoming Avenue	9:45	11:00	7:00	7:30
Catasauqua, 233 Walnut Street	9:00	10:30	7:00	7:30
Coopersburg, 518 N. Main Street	9:30	10:15	7:00	7:00
Denville, NJ, 263 Diamond Spring Road	9:30	10:45	6:30	7:30
Emmaus, 418-420 Elm Street	10:40	9:30	7:00	7:30
Ephrata, Church and Locust Streets	9:15	10:30	7:00	7:30
Fleetwood, S. Richmond Street (# 236)	10:30	9:15	7:00	7:30
Fineville, NJ, Main Road	9:15	10:30	(1)	7:00
Freehold, NJ, Tennent Road	9:45	11:00	7:00	7:30
Graterford, Route 29	9:30	10:40	7:00	7:30
Harleysville, 140 Harleysville Pike	10:45	9:30	7:00	7:30
Harrisburg, 1250 Colonial Road	9:30	10:45	7:00	7:30
Hatfield, W. Broad Street	9:30	10:15	6:00(2)	7:00
				7:00(3)
Howell, NJ, Lakewood-Allenwood Road, Box 538, R.D.# 2	9:15	10:35	7:00	TH7:30
Lancaster, Prospect and Hagar Streets	9:00	10:15	7:00	7:30
Lebanon, 1635 Mill Road	9:30	10:45	7:00	7:30
Lehighton, R.D.# 1, Box 272A	9:30	10:45	7:00	7:30
Maple Glen, Welsh Road	9:30	11:00	7:00	7:30
Mt. Carmel, Bethany Acres	9:30	10:30	7:00	7:30
Nazareth, Rose Inn and Beil Avenues	9:30	10:30	6:30	7:00
Newark, NJ				TH7:15
New Fairfield, CN, Consolidated School, Route 39 and Gillotti Road (No Mail)	9:30	10:45	6:00	(4)8:00
Oley, Route 73	10:45	9:30	7:00	7:30
Paradise, Lincoln Highway, Route 30	9:30	10:45	7:00	7:00
Philadelphia, Calvary, 4416 VanKirk Street	9:45	11:00	6:00	7:30
Philadelphia, Emmanuel, 65th Street and Dickens Avenue	9:45	11:00	6:30	7:00
Poughkeeps, NY	10:00	11:00		8:00
Quakertown, Old Bethlehem Pike	9:00	10:05	7:00	7:30
Reading, Hampden Boulevard and Marian Street	9:30	11:15	7:00	7:30

Royersford, 431 N. Lewis Road	9:00	10:10	7:00	7:30
Scranton, 1021 Taylor Avenue	10:00	1:00	7:00	7:30
Shamokin, 35 S. Second Street	9:30	10:45	7:00	7:00
Sinking Spring, Route 422	9:00	10:00	7:00	
Spring City, Pennhurst Road and Bridge Street	9:30	10:45	6:00	7:30
Staten Island, NY, 243 Taylor Street	9:30	10:45	7:00	7:45
Stroudsburg, Valley View Drive	10:30	9:15	6:30	7:00
Sunbury, 1051 Catawissa Avenue	9:30	10:30	7:30	7:30
Terre Hill, 407 W. Main Street	9:30	10:30	7:00	7:30
Wallingford, 723 S. Providence Road	9:30	10:45	7:00	7:15
Walnutport, 233 Main Street	9:15	10:15	6:30	7:00
Whaley Lake, NY	9:30	10:30		7:30
York, 675 Woodland View Drive	9:30	10:45	7:00	7:30
Zionsville, S. Vera Cruz Road	9:30	10:30	7:30	7:30

*Prayer Service time is for Wednesday, unless otherwise noted.

- (1) Evening Services as announced.
- (2) September through May.
- (3) June through August.
- (4) Prayer Service in homes.

Allentown, Cedar Crest	Paul K. Clymer	215-435-6941	3065 Livingston St., Allentown, PA	18104
	Jay H. Fasnacht	215-432-6447	3640 Briarwood Lane, Allentown, PA	18103
Allentown, Salem	Jeffrey C. Stickler	215-691-8743	240 E. Goepf St., Bethlehem, PA	18018
Bethlehem	Herbert Wiegand	215-868-6670	1118 Hecktown Road, Bethlehem, PA	18017
	Warren L. Zimmerman	215-866-5410	1451 Lenox Avenue, Bethlehem, PA	18018
Blanton	Kinzy Reed	215-926-2021	RD 1, Box 155, Morsville, PA	19541
Camden, DE	Raymond R. Dotts	302-697-1422	211 Weeks Drive, Camden, DE	19334
Catasauqua	Arthur W. Deppe	215-282-3327	323 E. Ninth St., Northampton, PA	18067
Coopersburg	Clyde W. Snyder	201-625-1966	350 N. Main St., Coopersburg, PA	18036
Denville, NJ	John F. Moran	215-625-1966	48 Seneca Ave., Rockaway, NJ	07866
Emmaus	Clifford L. Kauffman	215-965-1133	555 Elm Street, Emmaus, PA	18049
Ephrata	Robert W. Gehret	717-733-3883	R.D. # 4, Box 60, Ephrata, PA	17522
Finesville, NJ	H. Walter Stout	215-252-6080	R.D. # 4, Easton, PA	18042
Fleetwood	Ronald P. Turner	215-682-6822	R.D. 1249, Fleetwood, PA	19522
Freehold-Eng., NJ	Alexander Forrest	201-464-6809	Revolutionary Rd., Colts Neck, NJ	07722
Graterford	Robert Gaugler	215-287-7266	Box 204B, R.D. 1, Schwenksville, PA	19473
Harleysville	Kenneth Keeler	717-564-6709	351 Old Morris Rd., Harleysville, PA	19438
Harrisburg	Walter A. Schlager	215-368-1318	633 S. 29th St., Harrisburg, PA	17111
Hatfield	Lee E. Boyles	201-363-8758	135 Forty-Foot Rd., Hatfield, PA	19440
Howell, NJ	David M. Markuson	717-626-8356	12 Deer Lane, Jackson, NJ	08527
Lancaster	Horace A. Kaufman	717-273-5697	25 E. Lemon St., Lititz, PA	17543
Lebanon	Leroy O. Herb	717-626-8356	366 N. 7th St., Lebanon, PA	17042
Leighton	Clair Greenzweig	215-826-5923	677 Franklin St., Palmerton, PA	18071
Maple Glen	Harold E. Snyder	215-674-3085	413 Johnson Rd., Horsham, PA	19044
Mt. Carmel	Harold L. Snyder, Jr.	717-799-5446	R.D. # 3, Box 198, Catawissa, PA	17820
Nazareth	Ralph H. Henershot	215-759-2929	389 Meyer Rd., Nazareth, PA	18064
Oley	Engene J. Kuhns	215-987-3323	Lake Rd., R.D. #1, Oley, PA	19547
Paradise	L. Eugene Brenneman	717-768-8406	4113 E. Newport Td., Kinzers, PA	17535
Philadelphia, Calvary	Kenneth Cressman	215-464-3467	9347 Rising Sun Ave., Philadelphia, PA	19115
Philadelphia, Emmanuel	Russell L. Davies	215-727-8832	5313 Grays Ave., Philadelphia, PA	19143
Quakertown	L. James Roberts	215-536-8475	342 S. 9th St., Quakertown, PA	18951
Reading	Robert Breitegam	215-689-5257	R.D. #7076, Walnut Rd., Reading, PA	19606
	Walter Raybuck			
Roystersford	James Weidner	717-672-9780	R.D. # 1, Sylvan Dr., Pottstown, PA	19464
Shamokin	Ronald C. Lehr		R.D. # 1, Box 243-D-1, Elysburg, PA	17824
Sinking Spring	David A. Lamm			
Spring City	John Derck	212-448-6071	7 Juniper Court, Douglassville, PA	19518
Staten Island, NY	Ralph D. Cole		113 Floyd St., Staten Island, NY	10310
Stroudsburg	Earl A. Weiss	717-286-1396	855 S. 2nd St., Sunbury, PA	17801
Sunbury	Clayton B. Brosius	717-286-9459	853 S. 2nd St., Sunbury, PA	17801
	Bert E. Brosius			

Terre Hill	Paul A. Weber	215-445-6553	128 Center Ave., Terre Hill, PA	17581
Wallingford	William R. Singletary	215-872-8560	404 Christian Lane, Wallingford, PA	19086
Walnutport	David L. Muselman	215-852-3792	719 Cherry St., Bowmanstown, PA	18030
York	Alan Lindstrom	717-764-3928	2400 Ramblewood Road, York, PA	17404
Zionsville	David L. Weller	215-395-2476	R. D. # 2, Box 116, Macungie, PA	18062
New Fairfield, CT	Denver Creekmore	203-746-1639	Route 2, Box 317, New Fairfield, CT	06810
Poughquag, NY	Thomas Ward	914-724-5363	R.D. 1, Box 440, Gardner Hollow, NY	12570

ORDAINED MINISTERS WORKING UNDER THE DIRECTION OF THE BIBLE FELLOWSHIP CHURCH

Licensed/Ordained/Service

Baker, Delbert, II	1976	1979	1975	201-926-5077	153 Goldsmith Ave., Neark, NJ	07112
Batchler, James R., Jr.	1976	1979	1976	215-965-6346	Box 266, Zionsville, PA	18092
1) Bell, James A.	1959	1962	1974	215-759-3053	462 Gail Dr., Nazareth, PA	18064
Home for the Aging				215-759-5121		
Brosius, Bert N.	1958	1961	1970	215-536-4437	53 Kenwood Circle, Quakertown, PA	18951
Church				215-536-6096		
Bryson, George R.	1979	1981	1982	215-926-4593	Box 738, Blandon, PA	19510
Church				215-926-4594		
Byrd, Terris L.	1969	1973	1968	215-678-2564	164 Butternut Ct., Sinking Spring, PA	19608
2) Cassel, Alva C.	1958	1962	1982	717-424-5528	Box 250, R.D. # 7, E. Stroudsburg, PA	18301
Pinebrook Bible Conf.				717-424-1212		
3) Cassel, Carl C.	1956	1959	1970	215-282-3525	Gun Club Road, Box 332, Coopersburg, PA	18036
Clapier, G. Wayne	1980	1981	1977	215-288-6569	4426 Vankirk St., Philadelphia, PA	19135
4) Coble, Bernard N.	1972	1974	1981	717-424-1214	R.D. 7, Box 248, E. Stroudsburg, PA	18301
Coulbourn, Hugh C., Jr.	1977	1970	1976	717-648-9732	35 S. Second St., Shamokin, PA	17872
Draper, Robert L.	1972	1973	1977	203-746-4080	P.O. Box 8005, New Fairfield, CT	06810
Ellingson, Bruce A.	1963	1966	1966	717-272-3945	1635 Mill Road, Lebanon, PA	17042
Church				717-273-4802		
Fritz, Harvey J., Jr.	1959	1962	1981	717-848-4617	675 Woodland View Dr., York, PA	17402
Church				717-846-7749		
Good, Kenneth L.	1975	1977	1976	717-687-8974	Box 116, Paradise, PA	17562
Church				717-687-7577		
Graybill, William L., II	1975	1977	1976	215-445-4401	404 W. Main St., Terre Hill, PA	17581
Harris, Richard D.	1976	1978	1982	215-489-2281	111 Bridge St., Graterford, PA	19426
Hartman, Jansen E.	1942	1946	1970	215-372-3530	1122 Hampden Blvd., Reading, PA	19604
Church				215-375-2333		
Heller, LeRoy S.	1955	1958	1972	717-286-6106	650 Catawissa Ave., Sunbury, PA	17801
Church				717-286-8313		
Herb, Frank L., Jr.	1954	1957	1980	215-282-5280	969 Butternut Rd., Coopersburg, PA	18036
Church				215-282-3161		
5) Herb, George E.	1957	1960	1973	717-424-5548	R.D. # 4, Box 231, E. Stroudsburg, PA	18301
Herb, John H.	1962	1966	1978	215-855-6046	75 W. Broad St., Hatfield, PA	19440
Church				215-855-2449		
Hertzog, Roy A.	1959	1968	1974	215-435-6625	2721 Andrea Dr., Allentown PA	18103
Church				215-432-2200		
Johnson, Robert F.	1958	1961	1980	215-866-2703	3040 Hecktown Rd., Bethlehem, PA	18017
Church				215-868-5501		

Koch, James G. Church	1950	1953	1977	302-674-0342 302-697-7959	90 James Rd., R.D.#3, Box 77, Dover, DE	19901
Lea, Herbert K.	1980	1982	1980	914-297-1924	25 Losee Rd., R.D.#4, Wappingers Falls, NY	12590
Mahurin, Ronald C. Church	1960	1959	1977	215-432-0664 215-432-2200	665 Americus Dr., Allentown, PA	18103
McConnell, Charles J. Church	1978	1978	1978	215-791-4577 215-797-7271	723 S. Filmore St., Allentown, PA	18103
Morrison, Phillip E. Phillips, D. Thomas Church	1980 1971	1982 1976	1980 1972	215-264-1120 201-995-7308 201-995-7678	235 Walnut St., Catasauqua, PA R.D.#1, Box 228, Philipaburg, NJ	18032 08865
Flows, Keith E. Church	1966	1968	1979	215-759-1712 215-759-9812	95 E. Beil Ave., Nazareth, PA	18064
Reitz, Roger Church	1972	1974	1978	215-492-1723 215-727-8959	8134 Lindburgh Ave., Philadelphia, PA	19153
Riggall, John H. Schell, Henry A. Church	1945 1978	1948 1969	1982 1977	717-366-2882 215-987-5189 215-987-3192	R.D.#2, Box 297-0, Lehighton, PA R.D.#3, Box 144, Oley, PA	18235 19547
Shorb, Thomas P. Church	1977	1979	1977	717-421-0533 717-421-0617	R.D.#1, Box 1074, Stroudsburg, PA	18360
Smock, Robert W. Church	1950	1953	1980	215-948-4545 215-948-9764	429 N. Lewis Rd., Royersford, PA	19468
Spackman, Carl K. Church	1969	1971	1971	215-643-7963 215-646-1220	1814 Farmview Rd., Maple Glen, PA	19002
Taylor, Richard Church	1973	1975	1982	215-874-5660 215-876-8449	723 S. Providence Rd., Wallingford, PA	19086
Thomann, David A. Upton, Bryan G.	1978 1979	1977 1981	1980 1979	717-593-7677 212-442-2782	608 Prospect St., Lancaster, PA 243 Taylor St., Staten Island, NY	17603 10310
Vandegriff, John VanEck, Stephan R.	1974 1980	1972 1982	1977 1980	201-363-8941 717-286-8466	623 Allenwood Rd., Howell, NJ 847 N. Fourth St., Sunbury, PA	07731 17801
Watkins, David J. Weaber, Harold C. Church	1962 1963	1965 1967	1970 1976	215-282-4550 215-787-4852 215-767-7447	219 N. Main St., Coopersburg, PA 403 Pine St., Slatington, PA	18036 18080
Weller, Dana E. Church	1972	1974	1981	215-967-2555 215-965-2682	313 N. Third Street, Emmaus, PA	18049
Wickstead, James	1976	1981	1976	914-724-5363	R.D.#1, Box 614, Pleasant Ridge Rd. Foughtuag, NY	12570
Ziegler, Daniel G. Zimmerman, Paul G. Church	1960 1966	1963 1971	1979	201-753-6978 215-256-8253 215-2-6-8981	1049 Keryon Avenue, Plainfield, NJ 140 Harleysville Pike, Harleysville, PA	07060 19436

- 1) Administrator, Bible Fellowship Church Home
- 2) Director, Pinebrook Bible Conference
- 3) Academic Dean, Pinebrook Junior College
- 4) Administrative Assistant, Pinebrook Bible Conference
- 5) Superintendent of Maintenance, Pinebrook Bible Conference
- 6) Public Relations Director, Pinebrook Bible Conference
- 7) President, Pinebrook Junior College
- 8) Director, Church Extension

ORDAINED MINISTERS WORKING UNDER THE DIRECTION OF THE BOARD OF MISSIONS

Butler, Brian H.	1968	1957
Gehman, Richard J.	1964	1971
Harley, J. Barclay	1956	1960
Hoyle, Ronald W.	1974	1954
Manney, David L.		1976
Moyer, Edward		1970
Mull, William W.	1968	1950
Stengle, Laird F.		1952
Yerrington, Philip E.	1978	1981

ORDAINED MINISTERS WORKING WITH OTHER ORGANIZATIONS

Bartron, William H.	1973	1975	
Bigley, T. James	1962	1966	803-746-1563 1200 Aurora Blvd., Bradenton, FL 33508
Buck, Leonard E.	1958	1970	R.D.# 5, Box 5036, Stroudsburg, PA 18360
Cassel, Willard E.	1943	1946	1366 Ramona, Thousand Oaks, CA 91360
Dotts, Raymond R.	1960	1965	4657 Downland Road, Richmond, VA 23234
Frank, Walter H.	1939	1942	5420 Country Gables Dr., Glendale, AZ 85301
Gordon, Robert N.	1960	1960	Connecticut Valley Hospital, Box 351 Middletown, CT 06457
Schaeffer, Donald B.	1955	1958	
Yarrington, Harold D.	1942	1952	

ORDAINED MINISTERS ON LEAVE OF ABSENCE

Frable, Arthur H., Jr.	1969	1971	717-967-2782 334 Russel Rd., R.D. # 3, Montrose, PA 18801
Kirkwood, Donald T.	1951	1954	215-536-6611 132 S. Tenth St., Quakertown, PA 18951
Seifert, A. L.	1950	1953	717-676-3800 Box 48, Newfoundland, PA 18445

ORDAINED MINISTERS IN RETIREMENT

Baer, Paul E.	1924	1928	372 Ridgeview Est., Harleysville, PA	19438
Bean, E. W.	1928	1938	R.D. # 2, Box M418, Reading, PA	19605
Dunn, John	1941	1950	135 Roselawn Ave., Box 85, Bausman, PA	17504
Hartman, W. W.	1950	1957	4320 Ash Street, Scranton, PA	18510
Hertzog, F. B.	1922	1925	7 S. New Street, (rear) Nazareth, PA	18604
Kirkwood, C. E.	1937	1940	1680 Powell Rd., Brookhaven, PA	19015
Miller, C. Leslie	1928	1933	1215 Anchors Way Dr., #163, Ventura, CA	903003
Reichenbach, R. C.	1937	1941	6241 Warren Ave., Harrisburg, PA	17112
Thomann, David E.	1943	1946	535 Kensington Rd., # 5, Lancaster, PA	17603

PROBATIONERS

Allen, Daniel P.	1982	1982	103 Park Avenue, Ephrata, PA	17522
Church				
Anderson, Keith B.	1980		Box 54, Guaranda, Ecuador	
Carpenter, Larry A.	1982	1982	R.D. # 1, Box 272-B, Lehighton, PA	18235
Erb, Ronald C.	1981	204-573-6921	186 S. 21st St., Irvington, NJ	07111
Frisbie, Arthur J.	1976		4 Meadow Lane, Newark, DE	19113
Grossman, Randall A.	1981	215-683-6459	R.D. # 3, Box 11, Kutztown, PA	19530
Inman, V. Kerry	1980		706 Tilghman St., Coopersburg, PA	18036
Jones, David H.	1978	1981	1023 Taylor Ave., Scranton, PA	18510
Keeler, Kenneth D.	1982	1978	Harleysville, PA	19438
Neff, William L.	1978	204-431-2174	81 E. Main St., Freehold, NJ	07728
Reed, Calvin T.	1982		Reading, PA	19604

ORDAINED MINISTERS BETWEEN CALLS

Heffner, William A.	1943	1951	Box 1, Stroudsburg, PA	18360
Shelly, Austi G.	1956	1961	103 W. Pine St., Fleetwood, PA	19522
Wilcox, LeRoy C.	1968	1972	1113 Whitney Ave., Easton, PA	18042

CHURCHES TO BE SUPPLIED

Denville, NJ	07834
Fleetwood	19522
Harrisburg	17112
Mt. Carmel	17851
Spring City	19475

LAY MEMBERS OF THE BOARD OF DIRECTORS

Fasnacht, Jay 3640 Briarwood Lane Allentown, PA 18103	215-432-6447
Gehman, Kermit K. 416 N. Third Street Emmaus, PA 18049	215-965-2971
Gehret, Robert W. R. D. # 4, Box 60 Ephrata, PA 17522	717-733-3883
Kauffman, Horace A. 25 E. Lemon Street Lititz, PA 17543	717-626-8356

ADDITIONAL TELEPHONE NUMBERS

Audio Visual Library c/o Audrey Hacker 239 Bridge Street Graterford, PA 19426	215-287-9178
Home for the Aging 7 South New Street Nazareth, PA 18064	215-759-5121
Pinebrook Bible Conference Box 1 Stroudsburg, PA 18360	<u>717-424-1212</u> 1-717-4241212
Pinebrook Junior College 600 South Main Street Coopersburg, PA 18036	215-282-4000
Victory Valley Camp James Thornton, Director R. D., Zionsville, PA 18092	215-966-5880

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