

Bible Fellowship Church



Year Book

1986

ONE HUNDRED AND THIRD

ANNUAL CONFERENCE

of the

BIBLE FELLOWSHIP

CHURCH

1986

CONVENED AT PINEBROOK BIBLE CONFERENCE

STROUDSBURG, PENNSYLVANIA

October 13–15, 1986

PUBLISHED BY ORDER OF ANNUAL CONFERENCE

BRYAN G. UPTON, EDITOR

Price \$5.50

OFFICERS OF THE 103RD ANNUAL CONFERENCE

CHAIRMAN, JANSEN E. HARTMAN

VICE-CHAIRMAN, JAMES A. BEIL

SECRETARY, BRYAN G. UPTON

ASSISTANT SECRETARY, ROBERT W. SMOCK

ASSISTANT TO THE SECRETARIES, DAVID T. ALLEN

Coordinator and Publisher

Daniel P. Allen

Typists

David T. Allen, Coletti Sensenig, David A. Thomann

Printer – The Minister's Press

IN MEMORIAM



REV. WILLIAM A. HEFFNER

Pastor William A. Heffner finished his course here on earth and entered the presence of his Lord on November 6, 1985 after serving in the active ministry of the Bible Fellowship Church for more than 40 years. He was born on March 22, 1924, into the home of Pastor and Mrs. W.F. Heffner in Quakertown, PA. After completing high school he spent a summer working with the Brethren in the Gospel Herald Society in Brooklyn, NY. During a short time of employment as a secretary he felt the call of the Lord on his life to preach the Gospel.

Upon entering the Gospel Herald Society he served in the Binghamton NY mission and attended the Baptist Bible Seminary in Johnston City, NY. He attended the National Bible Institute in New York during his ministry in Glendale, Long Island, NY.

He was licensed in 1943 and ordained into the Christian ministry in 1951. He served the Hatfield, PA congregation (1950-1954) and the Bethlehem, PA congregation (1954-1959). In 1959 he was elected as director of the Church Extension Department for seven years. Three more churches were served by Pastor Heffner, Cedar Crest Allentown, PA (1966-1968), Paradise, PA (1968-1977) and Wallingford, PA (1977-1982). In 1984 he accepted a call to pastor the Glenview Primitive Methodist Church, Dallas, PA and served this congregation until his homegoing. It was while he was in Dallas that he became ill and was called into the presence of the Lord.

Pastor Heffner was a soul winner, his messages were down to earth and practical. He was a man of zeal and commitment to the local church and its constituents. Pastor Heffner was used of God to influence a number of young people into entering full time Christian Service. His musical gifts were used in his pastoral work all his life. He also sang in the pastor's quartet for over 35 years.

He was married to Mary (nee Parker) of Harrisburg, PA and they celebrated their 40th wedding anniversary on August 4, 1985. Surviving besides his wife Mary, are three sons, Bruce William, William Alan, and Randy William.

A memorial service was held at the Grace Bible Fellowship Church, Harrisburg, on Saturday, November 9, 1985.

The following hymn written by Rev. C. H. Brunner assisted by Rev. Heffner's mother, was sung in the service:

THE FULL REWARD

There's a full reward awaiting us in glory;
'Tis for service given unto God's dear son;
It will make the joys of Heaven all the brighter;
We'll receive it when the victory is won.

CHORUS: Crown of life...and crown of glory,
Crown of righteousness and joy,
Crown unfading, full of splendor;
And to see Him -- by and by.

There's a crown of life for humble service rendered.
There's a crown unfading given for our zeal:
Crowns of joy and glory for the hosts unnumbered,
And thro' faith we all may have them if we will.
But to sit with Jesus in His coronation,
Will be better than to wear the crowns above;
So we'll cast them at His feet in adoration;
'Twill be heaven just to realize His love.

Table of Contents

TITLE PAGE	i.
ACKNOWLEDGEMENTS	iii.
IN MEMORIAM	v.
TABLE OF CONTENTS	vii.
DIRECTORY OF BOARDS AND COMMITTEES	ix.
MINISTERS	xii.
ANNUAL CONFERENCE PROCEEDINGS	1.
REPORTS	35.
APPENDIX	151.

DIRECTORY OF BOARDS AND COMMITTEES

Ministerial Relations Committee

- (1987) Ronald C. Mahurin, Lee E. Boyles
- (1988) Frank L. Herb, Jr., Harold L. Snyder, Jr.
- (1989) Harvey J. Fritz, Jr., Jansen E. Hartman, L. James Roberts, Jr.
Jansen E. Hartman, Chairman
Ronald C. Mahurin, Secretary

Board of Directors of the Bible Fellowship Church

- (1987) Alva C. Cassel, Bert N. Brosius, Jay Fasnacht
- (1988) James A. Beil, Carl C. Cassel, Robert W. Gehret
- (1989) Jansen E. Hartman, Horace A. Kauffman, L. James Roberts, Jr.
Jansen E. Hartman, President of Corporation
Carl C. Cassel, Vice President of Corporation
James A. Beil, Secretary of Corporation
Horace A. Kauffman, Financial Secretary
James A. Beil, Hospitalization Secretary
Robert W. Gehret, Treasurer

Beneficiary Society

John Dunn, President
R.C. Reichenbach, Secretary
John H. Riggall, Treasurer

Board of Church Extension

- Daniel G. Ziegler, Director
- (1987) LeRoy S. Heller, Alfred G. Roberts, Warren Zimmerman
 - (1988) Robert W. Smock, Richard E. Taylor, Dana E. Weller, Clayton E. Weber, Robert Zentz
 - (1989) Bruce A. Ellingson, Clyde W. Snyder
LeRoy S. Heller, Chairman
Bruce A. Ellingson, Secretary
Clayton E. Weber, Treasurer

Board of Directors of Pinebrook Junior College

- Carl C. Cassel, President
- (1987) Dana E. Weller, L. James Roberts, Jr., Robert Zentz, Robert C. Newman
 - (1988) Alva C. Cassel, John H. Herb, David A. Thomann, Jay Fasnacht, Rodney Muthard, Russell M. Ruch
 - (1989) Thomas P. Shorb, Wayne Batten, Raymond R. Dotts, Ronald Reed, C. Robert Roth

Board of Christian Education

- (1987) Delbert Baker II, David A. Thomann, Richard Paashauss, Willard J. Stull
- (1988) Terris L. Byrd, Robert Davies, Philip E. Morrison, David N. Schoen
- (1989) Calvin T. Reed, David T. Allen, Jonathan Reynolds, George Bryson

David A. Thomann, Chairman
Philip E. Morrison, Vice Chairman
Willard J. Stull, Secretary
David N. Schoen, Treasurer

Board of Directors of the Bible Fellowship Church Home

James A. Beil, Administrator
(1987) Bert N. Brosius, Keith E. Plows, Charles G. Hersh
(1988) Bert E. Brosius, John F. Moran, Dana E. Weller
(1989) LeRoy S. Heller, Robert W. Smock, Robert Zentz,
Bert N. Brosius, Chairman & President
John Dunn, Vice Chairman & Vice President
Robert Zentz, Secretary; Charles G. Hersh, Treas.

Board of Victory Valley Camp

Phil Atkins, Director
(1987) Calvin T. Reed, John Stengele, David L. Weller
(1988) Bryan B. Bray, Bright N. Heist, Clayton E. Weber
(1989) John H. Herb, Dana E. Weller, John C. Vandergriff, Jr.
Calvin T. Reed, Chairman
Bryan B. Bray, Secretary;
John H. Herb, Treasurer

Board of Missions

Roy A. Hertzog, Executive Secretary
(1987) Kermit K. Gehman, R.C. Reichenbach, Thomas P. Shorb
(1988) Robert Breitegam, James Sunday, Paul G. Zimmerman
(1989) Daniel P. Allen, LeRoy O. Herb
R.C. Reichenbach, Chairman
David E. Thomann, Financial Secretary

Pinebrook Bible Conference Board

David A. Thomann, Director
(1987) Bert N. Brosius, Lee E. Boyles, John F. Moran
(1988) Robert Breitegam, Kermit K. Gehman, Ronald C.
Mahurin, John H. Riggall, Allen M. Gehman
(1989) Frank L. Herb, Jr., Gerald Schlonecker, Dale Kinnier
John H. Riggall, Chairman
Ronald C. Mahurin, Secretary
Lee E. Boyles, Treasurer

Board of Publication and Printing

Daniel P. Allen, James R. Batchler, Jr., John H. Herb, Paul T.
Rutman, Gary Sterner
John H. Herb, Chairman
James R. Batchler, Jr., Secretary

Fellowship News Editors

Stephan R. Van Eck

Fellowship News Business Manager

David W. Chappell

Committee on Credentials

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

Committee on Ministerial Candidates

(1987) Carl C. Cassel, Daniel G. Ziegler
(1988) John H. Herb
(1989) Alva C. Cassel, Richard E. Taylor
Carl C. Cassel, Chairman
John H. Herb, Secretary

Historical Committee

(1987) Daniel G. Ziegler, Ralph D. Cole
(1988) Willard E. Cassel, Harold P. Shelly
(1989) Bright N. Heist

Committee on Statistics

Calvin T. Reed, Hugh C. Coulbourn, Jr., LeRoy S. Heller, Daniel
G. Ziegler, Warren L. Zimmerman
LeRoy S. Heller, Chairman
Daniel G. Ziegler, Secretary

Committee on Agenda and Program for 104th Annual Conference

Bryan G. Upton, Robert W. Smock, Jansen E. Hartman, James A.
Beil, Harvey J. Fritz, Jr.

Committee to Examine the Minutes of Annual Conference

James A. Wickstead, Dean A. Stortz

Committee to Examine the Minutes of Particular Churches

Delbert Baker II, Charles J. McConnell, Richard D. Harris,
Kenneth L. Good

Registrars

Philip E. Morrison, James R. Batchler, Jr.

Committee on Nominations

(1987) Alva C. Cassel, Warren L. Zimmerman
(1988) LeRoy S. Heller, L. James Roberts, Jr.
(1989) Thomas P. Shorb, David A. Thomann, Harold L. Snyder, Jr.
Alva C. Cassel, Chairman
Thomas P. Shorb, Secretary

Officers of 104th Annual Conference

Jansen E. Hartman, Chairman
James A. Beil, Vice Chairman
Bryan G. Upton, Secretary

Committee on Arrangements for Annual Conference

David A. Thomann, Chairman, Daniel P. Allen, Philip E. Morrison, Thomas P. Shorb, Secretary, Randall A. Grossman

Ministerial Convention Committee

Stephan R. Van Eck, Chairman, William G. Schlonecker, Vice-Chairman, Thomas S. MacMillan, Secretary, David Carver, W. David Armstrong

Stewardship Council

(1987) Harold E. Snyder, Jr.

(1988) Robert W. Gehret

(1989) James G. Koch

Composed of various representatives from Boards and the following elected persons:

Study Committee: Test of Membership

Keith E. Plows, Robert W. Smock, William R. Singletary, James R. Batchler, Jr. John C. Vandegriff, L. James Roberts, Richard E. Taylor

Conference Judicatory

James A. Beil, Carl C. Cassel, Jansen E. Hartman, Ronald C. Mahurin, Lee E. Boyles, L. James Roberts, Jr. Clyde W. Snyder, Harvey J. Fritz, Jr., John H. Herb, Harold L. Synder, Jr.
John H. Herb, Secretary

Study Committee: Divorce

Bert N. Brosius, James A. Wickstead, Calvin T. Reed, G. Wayne Clapier, Randall A. Grossman, David A. Thomann, Philip E. Morrison
Philip E. Morrison, Chairman
David A. Thomann, Secretary

Committee to Study Computer Implementation

Robert W. Gehret, Bert N. Brosius, Daniel P. Allen, John H. Herb

MINISTERS

KEY: Lic = Year of License; Ord = Year of Ordination; Ch = Beginning year of current church.

Ministers Working Under the Direction of the Bible Fellowship Church

Pastor	Lic.	Ord.	Ch.	Pastor	Lic.	Ord.	Ch.
Allen, D.P.	1982	1979	1982	Johnson, R.F.	1958	1961	1985
Baker, D.II	1976	1979	1975	Keeler, K.D.	1982	1985	1982
Barber, K.F.	1985	1971	1985	Koch, J.G.	1950	1953	1977
Batchler, J.R.Jr.	1976	1979	1984	MacMillan, T.S.	1983	1986	1983
Bell, J.A.	1959	1962	1974	Mahurlin, R.C.	1960	1959	1977
Erosius, B.N.	1958	1961	1970	Martin, C.T.	1983	1986	1983
Bryson, G.R.	1979	1981	1982	McConnell, C.J.	1978	1971	1978
Burnett, R.	1984	1972	1984	Morrison, P.E.	1980	1982	1980
Byrd, T.L.	1969	1973	1968	Phillips, D.T.	1971	1976	1972
Carver, D.A.	1983	1986	1983	Plows, K.E.	1966	1968	1979
Cassel, A.C.	1958	1962	1982	Reed, C.T.	1982	1984	1983
Cassel, C.C.	1956	1959	1970	Reitz, R.L.	1972	1974	1986
Clapier, G.W.	1980	1981	1980	Selfert, A. L.	1950	1953	1984
Coble, B.N.	1972	1974	1986	Shorb, T.P.	1977	1979	1986
Commerford, R.S.	1984	1986	1982	Smock, R.W.	1950	1953	1980
Coulbourn, H.C.Jr.	1977	1970	1976	Spackman, C.K.	1969	1971	1971
Dommei, A.J.	1982	1984	1982	Stortz, D.A.	1983	1986	1983
Ellingson, B.A.	1963	1966	1983	Taylor, R.E.	1973	1975	1982
Erb, R.C.	1981	1983	1981	Thomann, D.A.	1978	1977	1986
Fritz, H.J. Jr.	1959	1962	1985	Trommler, S.L.	1984	1986	1984
Good, K.L.	1975	1977	1976	Upton, B.G.	1979	1981	1979
Grossman, R.A.	1981	1983	1981	Vandegriff, J.C.Jr.	1974	1972	1977
Harris, R.D.	1976	1978	1982	VanEck, S.R.	1980	1982	1983
Hartman, J.E.	1942	1946	1970	Weaber, H.C.	1963	1967	1985
Heller, L.S.	1955	1958	1972	Weller, D.E.	1972	1974	1981
Herb, F.L.Jr.	1954	1957	1983	Wickstead, J.A.	1976	1981	1976
Herb, G.E.	1957	1960	1973	Ziegler, D.G.	1960	1963	1970
Herb, J.H.	1962	1966	1978	Zimmerman, P.G.	1966	1971	1979
Hertzog, R.A.	1959	1968	1985				

Ordained Ministers Working under the Direction of the Board of Missions

Buck, L.E.	1958	1970	Lea, H.K.	1980	1982	1985
Butler, B.H.	1968	1957	Manney, D.L.	1976		
Draper, R.L.	1972	1973	1983	Moyer, E.	1970	
Frank, W.H.	1939	1961	Mull, W.W.	1968	1950	1978
Gehman, R.J.	1964	1971	Prontnicki, L.	1983	1985	1985
Harley, J.B.	1956	1960	Stengele, L.F.	1952		
Hoyle, R.W.	1954		Yerrington, P.E.	1978	1981	1981

Ordained Ministers Working in the Military Chaplaincy

Jones, D.H.	1978	1983	1984	Minsky, B.J.	1980	1966	1982
-------------	------	------	------	--------------	------	------	------

Ordained Ministers In Retirement

Basr, P.E.	1924	1928	Hartman W.W.	1930	1937
Bean, E.W.	1928	1938	Kirkwood, C.E.	1937	1940
Dunn, J.	1941	1950	Kirkwood, D.T.	1951	1954

Miller, C.L.	1928 1933	Riggall, J.H.	1945 1948
Reichenbach, R.C.	1937 1941	Thomann, D.E.	1943 1946

Ordained Ministers Working In other Christian Ministries

Bartron, W.H.	1973 1976	Schaeffer, Donald	1955 1958
Bigley, T.J.	1962 1966	Schell, Henry A.	1978 1969
Cassel, W.E.	1943 1946	Shelly, Austin G.	1956 1961
Carpenter, Larry	1982 1969	Watkins, David J.	1962 1965
Frale, Arthur H.	1969 1971	Yarrington, Harold	1942 1952
Gordon, Robert N.	1960 1960		

Ordained Ministers on Leave of Absence

Dotts, Raymond R.	1960 1965	Willcox, LeRoy C.	1968 1972
Graybill, William L.	1975 1977		

PROBATIONERS

Armstrong, W. David	1985	1985	Schlonecker, William	1985	1984
Chappell, David W.	1985	1985	Soper, Ralph M.	1985	1985
Frisble, Arthur, J.	1976		Spinney, Dennis W.	1984	1984
Harding, W.Nell Jr.	1983	1986	Widger, Byron	1985	1985

Minutes

First Meeting . . .	Monday Morning	3
Second Meeting . . .	Monday Afternoon	10
Third Meeting . . .	Monday Evening	14
Fourth Meeting . . .	Tuesday Morning	16
Fifth Meeting . . .	Tuesday Afternoon	19
Sixth Meeting . . .	Wednesday Morning	28
Seventh Meeting . . .	Wednesday Evening	32

ANNUAL CONFERENCE PROCEEDINGS - 1986

FIRST MEETING

MONDAY MORNING, OCTOBER 13, 1986, 10:00 AM

The first meeting of the 103rd Annual Conference of the Bible Fellowship Church was called to order by the Chairman, Jansen E. Hartman, at Pinebrook Bible Conference, Stroudsburg, Pa. at 10:00 AM on October 13, 1986.

Vice-Chairman James A. Beil opened in prayer.

The roll of conference members was established as follows:

ROLL CALL 103RD ANNUAL CONFERENCE OF THE BIBLE FELLOWSHIP CHURCH

Ordained Ministers Working Under the Direction of the Bible Fellowship Church and Delegates

Allentown, C.C.	-	Ronald C. Mahurin, Robert F. Johnson, John W. Trauch, William C. Rapp
Allentown, Salem-		Charles J. McConnell, Jeffrey C. Stickler
Bethlehem	-	Harvey J. Fritz Jr., Robert F. Gerding, Warren L. Zimmerman
Blandon	-	George R. Bryson, Raymond R. Bertolet
Camden, DE	-	James G. Koch, Raymond R. Dotts
Catasauqua	-	, Joseph Wire, Jr.
Coopersburg	-	Thomas P. Shorb, Clyde W. Snyder
Denville, NJ	-	Stephan R. Van Eck, Gary R. Domke
Emmaus	-	Dana E. Weller, Clifford L. Kauffman, Jonathan D. Reynolds
Englishtown, NJ	-	(Probationer), Clinton Crankshaw
Ephrata	-	Daniel P. Allen, Robert W. Gehret
Finesville, NJ	-	D. Thomas Phillips, Donald P. Straub
Fleetwood	-	Frank L. Herb, Jr., Ronald P. Turner
Graterford	-	Richard D. Harris, W. Robert Buckwalter
Harleysville	-	Paul G. Zimmerman, Kenneth D. Keeler, Harold Crider
Harrisburg	-	Albert J. Dommel, Stephen C. Coleman
Hatfield	-	John H. Herb, Lee E. Boyles
Howell, NJ	-	John C. Vandegriff Jr., David M. Markuson
Irvington, NJ	-	Ronald C. Erb
Kutztown	-	Randall A. Grossman, George K. Monroe
Lancaster	-	, Horace A. Kauffman
Lebanon	-	Calvin T. Reed, LeRoy O. Herb
Lehighton	-	, Ernest E. Bauer
Maple Glen	-	Carl K. Spackman, Harold E. Snyder
Mays Landing, NJ (Mission)	-	Harold C. Weaver
Mt. Carmel	-	Alva C. Cassel, Harold L. Snyder, Jr.
Mt. Pocono (Mission)	-	A. L. Seifert
Nazareth	-	Keith E. Plows, Leonard Kessler
Newark, DE	-	William G. Schlonecker, Russell M. Ruch
Newark, NJ	-	Gelbert Baker, II
New Fairfield CT	-	(Probationer), Carl Anderson
Chey	-	(Probationer), Clayton E. Weber
Paradise	-	(Probationer), L. Donald Miller
Phila. Emmanuel	-	(Probationer), Russell L. Davis

Phila. Wissinoming	-	G. Wayne Clapier, Phillip Brainerd
Poughquag, NY	-	James A. Wickstead, Thomas Ward
Quakertown	-	Bert N. Brosius, L. James Roberts, Jr.
Reading	-	Jansen E. Hartman, Robert Breitegam, Walter Raybuck
Royersford	-	Robert W. Smock, David J. Smock
Scranton	-	James R. Batchler Jr., C. Clinton Honeywell
Shamokin	-	Hugh C. Coulbourn Jr., Craig L. Boyer
Sinking Spring	-	Terris L. Byrd, James Klusewitz
Somers Point, NJ (Mission)	-	Roger L. Reitz
Spring City	-	(Probationer), John F. Boyle
Staten Island	-	Bryan G. Upton, Ralph D. Cole
Stroudsburg	-	Philip E. Morrison, Harold D. Geisinger
Sunbury	-	LeRoy S. Heller, Bert E. Brosius, Clayton B. Brosius
Terre Hill	-	(Probationer), Jeffrey D. Seip
Wallingford	-	Richard E. Taylor, William R. Singletary
York	-	Kenneth L. Good, Philip G. Norris
Zionsville	-	(Probationer), David L. Weller

ORDAINED MEN SERVING BIBLE FELLOWSHIP MINISTRIES

James A. Beil, Carl C. Cassel, Bruce A. Ellingson, George E. Herb, Roy A. Hertzog, David H. Jones, Barry J. Minsky, David A. Thomann, Daniel G. Ziegler

ORDAINED MEN BETWEEN CALLS

Bernard N. Coble

ORDAINED MISSIONARIES

Leonard E. Buck, Brian H. Butler, Robert L. Draper, Walter H. Frank, Richard J. Gehman, J. Barclay Harley, Ronald W. Hoyle, Herbert K. Lea, David L. Manney, Edward Moyer, William W. Mull, Louis Prontricki, Laird F. Stengle, Philip E. Yerrington

ORDAINED MINISTERS IN RETIREMENT

Paul E. Baer, E. W. Bean, John Dunn, W. W. Hartman, C. E. Kirkwood, Donald T. Kirkwood, C. Leslie Miller, R. C. Reichenbach, John H. Riggall, David E. Thomann

PROBATIONERS SERVING AS FIRST PASTORS OF CHURCHES

W. David Armstrong, Jr., Kenneth F. Barber, Raymond G. Burnett, W. Neil Harding, Jr., Carl T. Martin, Ralph M. Soper, Dean A. Stortz, Steven L. Trommler

ORDAINED MINISTERS WORKING WITH OTHER ORGANIZATIONS

William H. Bartron, T. James Bigley, Larry Carpenter, Willard E. Cassel, Arthur H. Frable Jr., Robert H. Gordon, William L. Graybill II, Donald B. Schaeffer, Henry A. Schell, Austin G. Shelly, David J. Watkins, Harold D. Yarrington

ORDAINED MINISTERS ON LEAVE OF ABSENCE

Raymond R. Dotts, LeRoy C. Wilcox

PROBATIONERS

William C. Aukamp, James L. Beaver, Douglas D. Bowne, Dennis M. Cahill, David W. Chappell, David E. Gundrum, Ronald C. Hagy, James E. Neher, David Schoen, David W. Riddell, Dennis W. Spinney

Jansen E. Hartman gave the keynote devotional address on "Good Stewards of the Manifold Grace of God."

RESOLVED: that the Conference Bar be limited to those seated at the tables.

The Secretary appointed Robert W. Smock as Assistant Secretary and David T. Allen as Assistant to the Secretaries.

REPORT OF THE COMMITTEE ON AGENDA

With the addition at the bottom of page 1 of the Report of the Committee to Examine Minutes of Particular Churches, the Agenda was accepted.

REPORT OF THE COMMITTEE ON PROGRAM (see page 36)

The report was accepted.

The Chairman appointed the following committees:

Communications:

Paul G. Zimmerman, Roy A. Hertzog, Dana E. Welier

Tellers:

Keith E. Plows, LeRoy S. Heller, Carl K. Spackman, Harvey J. Fritz, Jr., Harold L. Snyder, Jr., LeRoy O. Herb, Clyde W. Snyder

Auditing:

Robert W. Gehret, Horace A. Kauffman, Ralph D. Cole, Robert F. Garding

Resolutions:

Daniel G. Ziegler, Harold E. Snyder, James R. Roberts, James A. Koch

Timekeeper:

Carl T. Martin

Reporter:

Thomas S. MacMillan

Parliamentarian:

John Herb

Monitor Minutes:

Bruce A. Ellingson, Dean A. Stoltz, James A. Wickstead

Arrangements for Annual Conference:

David A. Thomann, Daniel P. Allen, Philip E. Morrison, Thomas P. Shorb, Randall A. Grossman

RESOLVED: that we approve the Conference Committees appointed by the Chairman.

The Registrar read requests from the following who asked to be excused from parts or all of the meetings of Annual Conference:

R. C. Reichenbach, David A. Thomann, George E. Herb, Joseph Wire, Jr., Thomas L. Ward, Harold E. Snyder, Raymond R. Dotts, J. Barclay Harley, Richard J. Gehman, D. Thomas Phillips, Donald P. Straub, C. E. Kirkwood, Paul E. Baer, Donald T. Kirkwood, E. W. Bean, Barry J. Minsky

RESOLVED: that the above requests be granted.

REPORT OF THE NOMINATING COMMITTEE

The report was accepted.

REPORT OF THE MINISTERIAL RELATIONS COMMITTEE (See Page 37)

The report was accepted.

REPORT OF THE COMMITTEE ON CREDENTIALS (See Page 38)

The report was accepted.

RESOLVED: that the Chairman appoint a Committee to prepare a tribute to William A. Heffner to appear in the 1986 Year Book.

The Chairman appointed Alva C. Cassel and David E. Thomann to prepare this tribute.

Whereas, the Ministerial Candidate Committee has recommended David A. Carver, Robert S. Commerford, Thomas S. MacMillan, Carl T. Martin, Dean A. Stortz and Steven L. Trommler for examination for ordination and Kenneth F. Barber and Raymond G. Burnett 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 David A. Carver, Robert S. Commerford, Thomas S. MacMillan, Carl T. Martin, Dean A. Stortz and Steven L. Trommler be ordained to the Gospel Ministry of the Bible Fellowship Church and that the prior ordination of Kenneth F. Barber and Raymond G. Burnett be recognized by the Bible Fellowship Church, and, further,

RESOLVED: that the Service of Ordination shall be held on Thursday, October 30, 1986 at Calvary Bible Fellowship Church, Coopersburg, Pa. at 7:30 p.m. The Credentials Committee shall be in charge of this service.

The Chairman asked the above-listed men who will be ordained to come forward for visual identification.

CEREMONY OF RECOGNITION OF A NEW CHURCH by the Annual Conference of the Bible Fellowship Church

(This ceremony shall be used at the point in the Conference proceedings when the church is recognized and its delegate seated.)

1. On behalf of the Board of Church Extension, the secretary of the board shall read the recommendation of the Board that the church be recognized and received into the membership of the Conference.

2. On behalf of the Annual Conference, the chairman of the Conference shall announce the vote of the Conference and declare that the new church has been received.

3. The registrar of Annual Conference shall verify that the delegate from the church was duly elected and shall introduce him to the Conference.

4. On behalf of the Annual Conference, the chairman shall welcome the delegate and the pastor or organizing pastor of the church into Annual Conference membership.

5. The delegate of the new church shall announce the names of all elders of the new church and recognize those who are present.

6. At the discretion of the chairman, he or another person whom he designates may make brief remarks.

7. The chairman shall direct the secretary of the Annual Conference to prepare a charter to be presented to the church at a subsequent ceremony in its own community.

8. The pastor or organizing pastor of the new church may respond.

9. The chairman, or someone whom he shall designate, shall lead in prayer for the new church.

10. The delegate and pastor of the new church, together with the alternate delegate and any other elders who are present, shall receive greetings from the rest of the members of the Annual Conference.

CHARTERING CEREMONY For a new church

This ceremony shall be a worship service held in the community of the church. It shall be planned by the particular church and may include the following:

Singing of hymns

Reading of Scripture

Ministry in Music

Prayers

Presentation of the Charter by an Officer of Annual Conference

Reception of the Charter by an Officer of the Local Church

Signing of the Charter by All members who are present

Presentation of the Minutes of the Board of Surrogate Elders by an

Officer of the Board of Surrogate Elders

Reception of the Minutes by the Secretary of the Board of Elders

The Offering

The Sermon

Declaration of Commitment by the Congregation

Prayer of Commitment

Installation of the Pastor (if he has been called)

The Benediction

Whereas, the Board of Church Extension is of the opinion that the Wappingers Falls, New York, Mission meets the qualifications of a church as specified in Article XVIII of the Faith and Order of the 103rd Annual Conference of the Bible Fellowship Church;

RESOLVED: that the Wappingers Falls, New York, Mission be recognized as a church and that its delegate be received into the membership of the 103rd Annual Conference of the Bible Fellowship Church.

The Pastor and Delegate from Wappingers Falls came forward for recognition.

Whereas, the Board of Church Extension is of the opinion that the Mt. Pocono, PA, Mission meets the qualifications for a church as specified in Article XVIII of the Faith and Order of the Bible Fellowship Church; therefore be it

RESOLVED: that the Mt. Pocono, PA, Mission be recognized as a church and that its delegate be received into the membership of the 103rd Annual Conference of the Bible Fellowship Church.

The Pastor and Delegate from Mt. Pocono came forward for recognition.

REPORT OF THE DIRECTOR OF CHURCH EXTENSION (See Page 52)

The Report was accepted.

The Director of Church Extension gave an oral report.

REPORT OF THE BOARD OF MISSIONS (See Page 62)

The report was accepted.

The Executive Secretary of the Board of Missions gave an oral report.

The Conference stood to adjourn for lunch at 12:00 noon, and Carl K. Spackman led in prayer.

The following were absent from the Monday morning session:

EXCUSED

Terris L. Byrd, Robert Breitagam, Robert W. Gehret, Robert F. Johnson, Horace A. Kauffman, Walter E. Raybuck, Barry J. Minsky

The following were absent and will likely not be in attendance at this Annual Conference:

UNEXCUSED

Brian Butler, Herbert K. Lea, Edward Moyer, David L. Manney, C. Leslie Miller, William W. Mull, Philip E. Yerrington

EXCUSED: Leonard E. Buck, Louis Prontricki

SECOND MEETING

MONDAY AFTERNOON, OCTOBER 13, 1986, 1:30 PM

Daniel G. Ziegler introduced David Sng who led the Conference in prayer.

REPORT OF THE BOARD OF DIRECTORS OF THE BIBLE FELLOWSHIP CHURCH (See Page 67)

The report was accepted.

REPORT OF THE BOARD OF DIRECTORS OF PINEBROOK JUNIOR COLLEGE (See Page 78)

The report was accepted.

The President of Pinebrook Junior College gave an oral report.

REPORT OF THE BOARD OF THE BIBLE FELLOWSHIP CHURCH HOME (See Page 86)

The report was accepted.

The Administrator of the Home gave an oral report.

REPORT OF THE BOARD OF PINEBROOK BIBLE CONFERENCE (See Page 94)

The report was accepted.

The former and current Directors of the Bible Conference gave oral reports.

REPORT OF THE BOARD OF VICTORY VALLEY CAMP (See Page 100)

The report was accepted.

The Director of Victory Valley gave an oral report.

REPORT OF THE BOARD OF CHRISTIAN EDUCATION (See Page 103)

The report was accepted.

Churches were recognized for growth in their Sunday Bible Schools. Honorable mention went to Bethlehem, Spring City and Terre Hill Bible Fellowship Churches for numerical growth; and to Wappingers Falls NY, Zionsville and Poughquag Bible Fellowship Churches for percentage growth. The Pawling, New York, Bible Fellowship Church received a plaque for highest percentage increase (100%). Oley and Reading Bible Fellowship Churches were tied for the highest numerical increase in their Sunday Bible Schools. Oley received the plaque because its percentage growth was higher.

REPORT OF THE BOARD OF PUBLICATION AND PRINTING (See Page 104)

The report was accepted.

The nominee for Editor of Fellowship News gave an oral report.

The outgoing editor of Fellowship News was publicly thanked by the Conference.

REPORT OF THE HISTORICAL COMMITTEE (See Page 106)

The report was accepted.

REPORT OF THE STEWARDSHIP COUNCIL (See Page 108)

The report was accepted.

REPORT OF THE COMMITTEE TO EXAMINE MINUTES OF PARTICULAR CHURCHES (See Page 108)

The report was accepted.

REPORT OF THE MINISTERIAL CONVENTION COMMITTEE (See Page 109)

The report was accepted.

REPORT OF THE COMMITTEE TO EXAMINE MINUTES OF THE 102ND ANNUAL CONFERENCE (See Page 110)

The report was accepted.

The Chairman asked delegates who are at Conference for the first time to stand and be introduced by their pastors. David Jones briefly addressed the Conference, sharing his decision not to continue in the Military Chaplaincy.

RESOLVED: that the following men be excused from various Conference sessions:

Walter Raybuck, Jeffrey C. Stickler, John F. Boyle, Russell M. Ruch, and Carl T. Martin

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

PROBATIONERS (year of licensing in parenthesis)

W. David Armstrong, Jr.	Zionsville, PA	(1985)
William C. Aukamp	Rapid City, SD	(1985)
Kenneth F. Barber	Oley, PA	(1985)
James L. Beaver	St. Petersburg, FL	
Douglas D. Bowne	Spring City, PA	
Raymond G. Burnett	Englishtown, NJ	(1984)
Dennis M. Cahill	Edison, NJ	
David A. Carver	Selinsgrove, PA	(1983)
David W. Chappell	Walnutport, PA	(1985)
Robert S. Commerford	Holmes, NY	(1984)
Arthur J. Frisbie	Newark, DE	(1976)
David E. Gundrum	Reading, PA	
Ronald C. Hagy	West Reading, PA	
W. Neil Harding, Jr.	Philadelphia, PA	(1983)
Thomas S. MacMillan	Nazareth, PA	(1983)
Carl T. Martin	Spring City, PA	(1983)
James E. Neher	Sellersville, PA	
David W. Riddell	Ambler, PA	(1985)
William G. Schlonecker	Newark, DE	(1985)
David Schoen	Wernersville, PA	(1982)
Ralph M. Soper	Paradise, PA	(1985)
Dennis W. Spinney	Hillside, NJ	(1984)
Dean A. Stortz	New Fairfield, CT	(1983)
Steven L. Trommler	Terre Hill, PA	(1984)
Byron Widger	Wappingers Falls, NY	(1985)

CANDIDATES

Gary F. Bentley	Hatfield, PA
Clifford B. Boone	Allentown, PA
Harold B. Fravell, III	Emmaus, PA
Donald E. Heacock	Orwigsburg, PA
Ronald A. Honeywell	Montrose, PA
Gary L. McElroy	Shoemakersville, PA
Phillip J. Mitchell	Allentown, PA
Scott A. Neiswender	Bloomsburg, PA

Richard T. Paashaus
Charles M. Snyder
Jeffrey C. Stickler
Richard J. Vroman

Coopersburg, PA
Chambersburg, PA
Bethlehem, PA
Lansdale, PA

APPLICANTS

David T. Allen
Walter M. Johnston
Richard P. Jones, Sr.
Daniel A. Mabus
Richard W. Meyer
Duane Moyer
Mark E. Mull
Kevin P. Roberts
David Sng
Thomas P. Voorhees

Akron, PA
Wyomissing, PA
Wescosville, PA
Emmaus, PA
Bethlehem, PA
Perkasie, PA
Wharton, NJ
Leighton, PA
Hatfield, PA
W. Trenton, NJ

RESOLVED: That the annuities paid from the Ministers' Retirement Fund beginning October 1, 1986, shall be \$132.00 per year of service up to forty years of service for which an annuitant is eligible.

RESOLVED: That the Administrative Budget for 1986-87 be adopted for use beginning October 1, 1986.

RESOLVED: That the Administrative Budget for the 1987-88 year be adopted for circulation to the churches in solicitation of their pledges by April 15, 1987.

PROPOSED ADMINISTRATIVE BUDGET

	Oct. 1, 1986 to Sept. 30, 1987	Oct. 1, 1987 to Sept. 30, 1988
A. Benefits for Each Pastor		
1. Beneficiary Fund	\$ 900	\$ 1,000
2. Ministers' Assistance Fund	900	1,650
3. Ministerial Convention	750	750
4. Ministers' Retirement Fund	<u>32,850</u>	<u>34,150</u>
Total	\$ 35,400	\$ 37,550
B. Benefits for Each Church		
1. Conference Entertainment	\$ 3,500	\$ 3,500
2. Moving Fund	5,500	6,500
3. Fund to Assist Churches	<u>1,000</u>	<u>1,000</u>
Total	\$ 10,000	\$ 11,000
C. Annual Conference Programs		
1. Publication & Printing	\$ 3,000	\$ 3,000
2. Expenses of Boards & Committees		
a. Chaplaincy Expenses	800	800
b. All other Expenses	4,400	4,400
c. Stewardship Council	500	500
3. Expenses, Board of Directors	300	500
a. Computer lease-purchase and use		6,000
4. Ministerial C. Committee	800	1,200
5. Historical Committee	1,000	1,000
6. Contingencies	<u>265</u>	<u>200</u>
Total	\$ 11,065	\$ 17,600
Total Budget	\$ 56,465	\$ 66,150

PLEDGES TO THE ADMINISTRATIVE BUDGET

<u>Church</u>	<u>1985-86</u>	<u>86-87</u>	<u>Church</u>	<u>1985-86</u>	<u>87-88</u>
Allentown, C. Crest	4,800	4,920	Reading	3,700	3,900
Allentown, Salem	300	300	Royersford	1,800	1,800
Bethlehem	2,000	2,000	Scranton	300	300
Blandon	625	625	Shamokin	700	700
Camden, DE	-0-		Sinking Spring	2,500	2,500
Catasauqua	250	250	Spring City	1,150	1,250
Coopersburg	1,900	2,025	Staten Island, NY	100	75
Denville	100	200	Stroudsburg	950	950
Emmaus	2,500	2,500	Sunbury	1,200	1,500
Englishtown, NJ	400	400	Terre Hill	400	400
Ephrata	1,800	1,800	Wallingford	1,000	1,200
Finesville, NJ	25	25	York	990	990
Fleetwood	1,260	1,320	Zionsville	175	200
Graterford	2,200	2,300	Edison, NJ	-0-	
Harleysville	1,210	1,290	Irvington, NJ	-0-	100
Harrisburg	1,850	1,900	Kutztown	150	250
Hatfield	1,500	1,600	Mt. Pocono	-0-	
Howell	200	600	Newark, DE	-0-	50
Lancaster	2,800	3,000	Newark, NJ	100	200
Lebanon	1,030	1,100	Pawling, NY	25	40
Lehighton	992	500	Walnutport	25	25
Maple Glen	850	1,000	Wappingers Falls, NY	-0-	125
Mt. Carmel	700	700	B.F.C. Home	700	700
Nazareth	1,700	1,800	Church Extension	400	500
New Fairfield, CT	175	175	Pinebrook Conference	1,000	1,200
Oley	1,380	1,470	Pinebrook Jr. College	250	250
Paradise	1,416	1,440	Board of Missions	-0-	500
Phila, Emmanuel	-0-				
Phila, Wissinoming	475	475	Totals	\$53,873	\$57,340
Poughquag	120	120			
Quakertown	1,700	1,800			

RESOLVED: That the proposed FIRST READING material regarding the Minister's Retirement Fund be referred back to the BFC Board of Directors.

RESOLVED: That the following be added to the Duties of the Board of Church Extension:

11. The Board shall promote the program of Church Extension and develop a broadening financial base for its ministry. (SECOND READING)

RESOLVED: That items A - D from p. 115 -116 of the Faith and Order i.e., Church Extension, be referred back to committee for clarification.

~~The remaining men under care of the Ministerial Candidates committees were introduced.~~

RESOLVED: That we adjourn. Adjourned at 5:00 PM in prayer by David Schoen.

~~The following were absent from the Monday afternoon session:~~

Excused Jeffrey C. Stickler

THIRD MEETING

MONDAY EVENING, OCTOBER 13, 1986, 8:20 PM

RESOLVED, that we suspend the rules to meet for business until 9:00 P.M.

RESOLVED, that the election of David E. Thomann as Financial Secretary of the Board of Missions for a 3-year term be ratified.

Whereas, several of the Bible Fellowship Church Agencies have been using rudimentary computer systems which now need to be severely upgraded; and

Whereas, it is known that some of the particular churches and other agencies have obtained or are in the process of obtaining computers; and

Whereas, the costs of computers and accompanying programs have been drastically reduced in price, making such equipment reasonable to purchase; and

Whereas, it is considered in the best interests of the churches and agencies of the Bible Fellowship Church denomination to have standards for programs and functions to insure compatibility; therefore, be it

RESOLVED, that the standards for computerization of the churches and agencies be as follows:

- A. Goal: A systematic plan for an integrated computer system shall be developed so as to manage personnel resources, statistics, communications, finances, and other information for the Bible Fellowship Church.
- B. Requirements: This plan shall be built on a high performance, moderately priced, multiuser, portable Data Base Management System (DBMS).
- C. Technical specifications: The system shall operate on IBM personal computers (PC) or compatibles, on MS-DOS 3.1 or higher, and on compatible local area networks (LAN's). The software should be IBM compatible to allow for an interchange of specified information between agencies and churches; and further

RESOLVED, that representatives of our agencies and churches discuss the development and implementation of the above resolution through a Study Committee on Data Processing and Standardization to study and analyze the various needs and requirements for such computer systems and to prepare recommendations for submission to the agencies and churches after study is completed and when requested; and further

RESOLVED, that each agency select its representatives and that four men representing the churches be selected by Annual Conference.

RESOLVED, that we extend the time.

Whereas, for various reasons as set forth in the 1984 Yearbook, the 101st Annual Conference granted approval to the Board of Directors of the Bible Fellowship Church to purchase 150 acres for the Bible Fellowship Home in Upper Saucon Township for \$800,000.00 and

Whereas, approval was also granted to authorize the Board of Directors of the Bible Fellowship Church to arrange for necessary financing of a new Long Term Care Facility (nursing home and retirement center), and

Whereas, necessary zoning approvals to construct such a facility in Upper Saucon Township on the 150 acre tract of land can not be obtained, and

Whereas, the possibility to construct such a facility remains viable on another tract of land, and

Whereas, the land suitable for such development is available in Whitehall Township, Lehigh County, therefore be it

RESOLVED, that we ratify the action of the Board of Directors of the Bible Fellowship Church Home and hereby authorize the Board of Directors of the Bible Fellowship Church to purchase 55 acres more or less in Whitehall Township in the vicinity of Schadt Avenue and Mauch Chunk Road, bordered on the south by property owned by Esau Joseph and the Korean Presbyterian Church; on the east by property owned by the Township known as Zephyr Park; on the north by property owned by the Whitehall School district, Zigovitz, et al, and Lazarus; and on the west bordered by Rural Road and Mauch Chunk Road consisting of 42 acres more or less and also 13 acres directly across Mauch Chunk Road which contains a farmhouse, barn, steel building, and other structures; said property is owned by Clifford and Jean Roth and shall be purchased for \$260,000 plus various taxes, assessments and closing costs, and further

RESOLVED, that the action taken at the 101st Annual Conference authorizing the Board of Directors of the Bible Fellowship Church to negotiate for and obtain the necessary financing for construction of a 120 bed Long Term Care Facility be reaffirmed.

The vote was unanimous in favor of the above two resolutions.

RESOLVED, that we adjourn.

Adjourned In prayer at 9:10 P.M. by Laird F. Stengele.

The following were absent from the Monday evening sessions:

EXCUSED

Jeffrey C. Stickler
Joseph Wire, Jr.
Walter E. Raybuck
John F. Boyle

UNEXCUSED

Charles J. McConnell

FOURTH MEETING

TUESDAY MORNING, OCTOBER 14TH, 1986, 9:00 AM

The Conference sang the hymn "How Can It Be." Harold E. Snyder read 1 Peter 2:1-10 and led in prayer.

The Chairman announced that those wishing to speak on the topics of tongues and of membership requirements should register with him, stating whether their comments would be "pro" or "con", so that the debate will be balanced.

The following were elected:

BOARD OF CHURCH EXTENSION

Clyde W. Snyder (3 years)

Fellowship News Editor

Stephan R. Van Eck (1 year)

Fellowship News Business Manager

David W. Chappell (1 year)

The following were reelected for another year:

CONFERENCE JUDICATORY

James A. Beil, Carl C. Cassel, Jansen E. Hartman, Ronald C. Mahurin, Lee E. Boyles, L. James Roberts, Jr., Clyde W. Snyder, Harvey J. Fritz, Jr., John H. Herb, Harold L. Snyder, Jr.

RESOLVED, that the material on pages 165-166 of the Faith and Order (1986) be changed to read as follows:

Board of Pinebrook Bible Conference.

Election: It shall be composed of five ministers and eight laymen and the Bible Conference Director. The ministers and laymen shall be elected for a term of three years in classes as follows:

Class I	Two Ministers and Three Laymen
Class II	Two Ministers and Three Laymen
Class III	One Minister and Two Laymen

(SECOND READING)

RESOLVED, that upon approval of these changes at second reading in 1986, implementation of these changes shall be as follows:

The 1986 Conference shall elect one minister and two laymen for three years, one layman for two years, and one layman for one year.

The 1987 Conference would elect Class One, two ministers and three laymen for three years and continue according to the classes thereafter.

RESOLVED, that each Church make a contribution to the Pinebrook Bible Conference. Contributions are to be made payable to Pinebrook and sent to the Director, Box 1, Stroudsburg, PA 18360.

REPORT OF THE CONFERENCE JUDICATORY COMMITTEE (See Page 111)

The Report was accepted.

RESOLVED, that the following be adopted as FIRST READING:

RESOLVED, that the Book of Discipline, Chapter II, Jurisdiction, paragraph 3, Churches and Agencies, page 68 of the 1986 Edition of the Faith and Order be amended by adding the following sentence after the second sentence of the present paragraph:

The members of the Judicatory shall be elected for five year terms in five classes. (FIRST READING)

The Judicatory further recommends that upon approval of the above legislation at SECOND READING that we implement this change by electing:

Two men for 5 years
Two men for 4 years
Two men for 3 years
Two men for 2 years
Two men for 1 year

SUPPLEMENTARY REPORT OF THE BOARD OF CHURCH EXTENSION
(See page 111)

The report was accepted.

RESOLVED, that the budget for the Board of Church Extension for 1987-88 be adopted.

BOARD OF CHURCH EXTENSION
Proposed Budget for 1987-88

INCOME

Churches - Prepaid	\$110,000
Churches - Designated	110,000
Other Sources - Designated	60,100
General Contributions	15,000
Interest	<u>4,000</u>
	\$299,100

Appropriations:

Camden DE	\$ -0-
Edison NJ	6,000
Finesville NJ	-0-
Newark, DE	2,400
Irvington NJ	24,000
Kutztown	-0-
Mt. Pocono	-0-
<u>Project Beachhead</u>	52,000
Newark, NJ	23,000
New Fairfield CT	3,000
Poughquag NY	1,000
E. Union Co. NJ	10,000

Wappingers Falls NY	-0-	
Walnutport	5,000	
Whaley Lake NY	18,000	
New Missions (existing)	45,000	
New Missions (starting)	33,000	
PISCES	<u>3,000</u>	
	\$225,400	\$225,400

Administration:

Director Salary & Benefits	\$ 20,000	
Director Health Insurance	2,000	
Director Continuing Education	1,500	
Department Travel	9,500	
Parsonage-Office Building	11,000	
Office Operations	17,000	
Board Expenses	2,000	
Promotion	1,000	
Surveys	200	
Administration Budget	500	
Workers' Compensation	<u>1,500</u>	
	\$ 66,200	\$ 66,200

Reserves:

Development Fund	\$ 5,000	
Contingency	<u>2,500</u>	
	\$ 7,500	\$ 7,500
		\$299,100

RESOLVED, that the resolution concerning the purpose of the Church Extension Department be referred back to them for review and consultation with the Board of Missions.
(61 - Yes; 54 - No).

RESOLVED, that a contribution of \$200.00 be given to the Board of Publication and Printing from each of the following Boards and Committees: Victory Valley, Missions, Christian Education, Church Extension, Pinebrook Junior College, Pinebrook Bible Conference and Bible Fellowship Church Home.

RESOLVED, that \$1.00 per member be given to the Board of Publication and Printing from each church to help underwrite the cost of publishing Fellowship News. Payments to be made to the Business Manager by December 31, 1986.

RESOLVED, that we extend the time.

RESOLVED, that we adjourn. Adjourned at 12:14 PM in prayer by Daniel G. Ziegler.

The following was absent from the Tuesday Morning session:

Excused Carl T. Martin

FIFTH MEETING**TUESDAY AFTERNOON, OCTOBER 14TH, 1986, 1:30 PM**

George Bryson opened in prayer. The minutes of previous meetings were distributed and accepted as corrected.

RESOLVED, that the cost of the 1986 Yearbook be \$5.50 per copy.

RESOLVED, that the following budget be adopted:

BOARD OF PUBLICATION & PRINTING
1986-1987 BUDGET

INCOME:

Subsidy from Administration Budget	\$ 3,000.00
Contributions from Boards and Committees	\$ 1,400.00
Offerings from Churches	\$ 6,000.00
Yearbook Sales	\$ 3,500.00
Sale of Printed Material	\$ 5,550.00
TOTAL	\$ 19,450.00

EXPENDITURES:**FELLOWSHIP NEWS**

Printing (5 issues)	\$ 6,000.00
Mailing (5 issues)	\$ 1,550.00
Mailing Labels & Computer Time	\$ 600.00
Postage Due (Address Correction Requested)	200.00
Editorial Expenses	
(Secretarial/Supplies/Mileage)	600.00
Business Manager's Expenses	
(Secretary/Supplies/Phone/Mileage)	400.00
Honoraria	750.00
Printing Church Supplies	500.00
Printing Yearbooks	4,500.00
Printing Miscellaneous Material	4,000.00
Repairs & Equipment (IBM Service Contract)	150.00
Board & Secretarial Expenses	<u>300.00</u>
TOTAL	\$ 19,450.00

RESOLVED, that the By-Laws of the Board of Publication and Printing, paragraph 1, entitled, Election:, page 123 of the 1981 edition of the Faith and Order be amended to read:

Election: The Board of Publication and Printing shall be composed of the Editor of Fellowship News, the Business Manager of Fellowship News, and three ministers and two laymen.

The Editor of Fellowship News and the Business Manager of Fellowship News shall each be elected annually.

The ministers and laymen shall be elected for a term of three years in classes as follows:

- Class I - one minister and one layman
 - Class II - one minister and one layman
 - Class III - one minister
- (FIRST READING)

RESOLVED, that we adopt the proposed revisions to the Rules of the Minister's Retirement Fund at First Reading: (Note -the changes in bold)

ARTICLE VI

Funds Administered by the Board of Directors

Section 1. Minister's Retirement Fund

I. NAME

The **name** of this fund shall be the Ministers' Retirement Fund of the Bible Fellowship Church.

II. PURPOSE

The Ministers' Retirement Fund shall be a permanent fund to provide and pay annuities to ministers of the Bible Fellowship Church who by reason of age have retired from active service and also to widows of such ministers according to the rules hereinafter stated.

III. ADMINISTRATION

This fund shall be controlled by the Board of Directors of the Bible Fellowship Church and operated by the Committee on Pensions under the direction of the Annual Conference.

IV. ELIGIBILITY

A. Every minister who is licensed or who has been ordained by the Bible Fellowship Church is a member of the Fund so long as he is working under the direction of the Annual Conference and his name continues to appear on the list of men eligible to serve as a pastor of a Bible Fellowship Church.

B. When a man receives license with the Bible Fellowship Church, the Ministerial Candidate Committee shall notify him of the requirements for payments into the Fund and its benefits.

C. A man having less than **25** years of active service to the Bible Fellowship Church and no longer meeting both requirements set forth in Paragraph A of this section of these rules, ceases to be a member of the Fund, except as provided in Paragraphs D, E and F of this Section. When a minister ceases to be a member of the Retirement Fund, the money he paid into the Fund shall be refunded to him; and he by receiving this refund shall forfeit all further claims on the Fund.

D. Should a minister with less than **25** years of service no longer meet both eligibility requirements of Paragraph A of this section because he is awaiting a call to the pulpit of a Bible Fellowship Church, his membership in the Fund will continue so long as he desires, and this period between calls will be included as years of active service as this term is used in Section VIII, Paragraph A.3. However, to maintain the continuity of his service, a minister covered by this paragraph shall on April 1 and at Annual Conference of each year make his contribution to the Fund in accordance with the provision of Section V, Paragraph B based on the minimum salary currently prescribed for a pastor by Annual Conference.

E. Should a minister, after having accepted a refund as provided in Paragraph C of this section, return to work under the direction of Annual Conference, he may return the refund to the Fund and the years of service represented by the refund, will be included in the base for calculating his annuity.

F. A man who has been a member of the Fund may continue his eligibility for an annuity when serving under the Board of Missions. His rights to payments from the Fund of a refund or an annuity shall be based only on the payments made to the Fund on his behalf.

V. CONTRIBUTIONS TO THE FUND

The Fund shall be maintained by the following:

A. Contributions through the Annual Conference Administrative Budget.

B. Contributions for each member.

1. Two percent (2%) of each member's annual salary and supplemental benefits, excluding medical insurance and excluding parsonage allowances for pastors providing their own housing, shall be paid into the Fund. To maintain his continuity of service, the contribution shall not be less than two percent (2%) of the minimum salary currently prescribed for a pastor by the Annual Conference.

2. The annual salary shall be calculated on the year beginning September 1 and ending August 31.

3. 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.

C. Gifts, bequests and devises from any sources.

VI. RETIREMENT AGE

A. A minister of the Bible Fellowship Church who has attained the age of sixty-five (65) years may retire from active service.

B. It is mandatory that a minister retire at the end of the month in which he attains the age of seventy-two (72) years.

C. A minister who has given 25 years or more of service to the Bible Fellowship Church may retire from the active ministry prior to age sixty-five (65) and be eligible for an annuity at age sixty-five (65).

VII. DISABILITY

A minister who has given twenty-five (25) years or more of active service to the Bible Fellowship Church may become eligible for an annuity at the end of the month in which he becomes totally and permanently disabled.

VIII. ANNUITIES

A. For ministers

1. No annuity will be paid unless a minister has met the requirements of Section VI and has paid in full according to Section V, B at least five years.

2. The annuity for a retired minister shall be calculated at the rate established annually by Annual Conference by a two-thirds majority vote at one reading.

3. A minister's annuity will be based on his year of active service to the Bible Fellowship Church subject to a maximum of forty (40) years.

4. Services rendered after the age of seventy two (72) years shall not increase the annuity.

5. If at any time the money in the Fund is insufficient to pay the annuities in full, the Board of Directors shall determine the amount of monthly installments pro rata.

6. No minister shall be entitled to the full amount of his annuity unless he has paid in full as according to Section V, B. The years of service shall be reduced for each year in which he was a member of the Fund, but failed to make the required payments.

B. Annuities for Minister-Missionaries

1. Annuities will be paid to men who have met the eligibility requirements of the Fund by combined service as a minister working under the direction of Annual Conference and as a missionary working under the direction of the Board of Missions.

2. Payment of the portion of an annuity earned by a man who has also served under the Board of Missions shall be made annually in advance to the fund by the Board of Missions.

C. Annuities for Widows

1. The widow of a deceased minister who has complied with the provisions of the Fund shall receive annuities beginning at the time of the death of the husband provided that the widow shall have attained the age of sixty-five (65) years or beginning at the time that she shall attain the age of sixty-five (65).

2. A widow's annuity shall be calculated at 7/12 the rate of Section VIII, A for each year that she was the wife of a minister during which he was in active service in the Bible Fellowship Church subject to a maximum of forty (40) years.

3. The annuity shall cease if the widow remarries.

D. All annuities cease at the time of the death of the annuitant.

(FIRST READING)

RESOLVED, that the matter of interest on money refunded to a pastor who discontinues his Ministers Retirement Fund payments (see "Funds Administered by the Board of Directors" IV,C) be referred back to the Board of Directors of The Bible Fellowship Church for further study and the Board shall report to the next Annual Conference.

The following were elected:

MINISTERIAL RELATIONS COMMITTEE

Harvey J. Fritz, Jr.	(3 years)
Jansen E. Hartman	(3 years)

BOARD OF DIRECTORS OF THE BIBLE FELLOWSHIP CHURCH

Jansen E. Hartman	(3 years)
Horace A. Kauffman	(3 years)

BOARD OF DIRECTORS OF PINEBROOK JUNIOR COLLEGE

W. Wayne Batten	(3 years)
Raymond R. Dotts	(3 years)
Ronald Reed	(3 years)

BOARD OF CHRISTIAN EDUCATION

Calvin T. Reed	(3 years)
David T. Allen	(3 years)

BOARD OF DIRECTORS OF BIBLE FELLOWSHIP CHURCH HOME

LeRoy S. Heller	(3 years)
Robert W. Smock	(3 years)
Robert Zentz	(3 years)

BOARD OF VICTORY VALLEY

John H. Herb	(3 years)
John C. Vandegriff, Jr.	(3 years)
Dana E. Weller	(3 years)

PINEBROOK BIBLE CONFERENCE BOARD

Frank L. Herb, Jr.	(3 years)
--------------------	-----------

BOARD OF PUBLICATION AND PRINTING

Daniel P. Allen	(1 year)
James R. Batchler, Jr.	(1 year)
John H. Herb	(1 year)
Gary Sterner	(1 year)

COMMITTEE ON CREDENTIALS

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

COMMITTEE ON MINISTERIAL CANDIDATES

Alva C. Cassel	(3 years)
Richard E. Taylor	(3 years)

HISTORICAL COMMITTEE

Bright N. Heist	(3 years)
-----------------	-----------

COMMITTEE ON NOMINATIONS

Thomas P. Shorb	(3 years)
David A. Thomann	(3 years)
Harold L. Snyder, Jr.	(3 years)

CHAIRMAN OF ANNUAL CONFERENCE

Jansen E. Hartman	(1 year)
-------------------	----------

SECRETARY OF ANNUAL CONFERENCE

Bryan G. Upton

(1 year)

RESOLVED, that the By-Laws of the Historical Committee be amended as follows: (see 1981 yearbook, p.120)

1. Under the Section entitled ELECTION; change the first sentence to read "It shall be composed of the archivist and five men elected by the Annual Conference." (Second Reading)

2. Add the following statement to the section entitled ELECTION. "In the event of the resignation or death of a member of the committee, the committee shall appoint a replacement who will serve until the subsequent Annual Conference. At that conference, a new member shall be elected to fill the unexpired term." (SECOND READING)

Andrew Merrick, of Christian Missionary Technical Services, and candidate for membership at the Sinking Spring Bible Fellowship Church, was introduced to the Conference.

REPORT OF THE GOVERNMENT COMMITTEE (see p. 112)

The report was accepted.

RESOLVED, that the following be adopted at Second reading; (from p.42 of 1985 Yearbook, proposed Article IV - Members of Annual Conference, Section 1f., be amended to read)

One delegate from every properly constituted church with a membership of two hundred or less and one additional delegate for every one hundred members in excess of the first two hundred. If a delegate(s) is unable to attend the Annual Conference or some meetings of Annual Conference, the alternate delegate(s), with the permission of the Conference, shall be seated for the Conference or those specified meetings. Unexcused absences shall result in the church forfeiting its representation by an alternate delegate during the unexcused absence of the delegate. (SECOND READING)

RESOLVED, that we adopt the following sentence as added to the end of the 5th paragraph of Chapter IV, "Conduct of Trials" (see p.44 of 1985 Yearbook), at Second Reading:

Any person serving as a representative of the accused or the judicatory must be a member in good standing of the Bible Fellowship Church (SECOND READING)

RESOLVED, that the following be adopted at Second Reading (see page 61, 1985 Yearbook)

Reporting the Annual Conference Delegate to Annual Conference

The following shall appear as #5 of Article VII, Miscellaneous By-Laws of Particular Churches, Faith and Order (1981 Edition) p. 73f., and to replace #6 of Article X, Miscellaneous By-Laws of Annual Conference, p. 135f., 1981 Edition of Faith and Order:

Each pastor shall inform the Registrar of the Annual Conference of the names of the Annual Conference Delegate(s) and Alternate Delegate(s) as soon as possible after their election by the congregation, but no later than October 1. (FIRST READING)

RESOLVED, that the following be adopted at SECOND READING

ANNUAL CONFERENCE REPRESENTATIVES

The final paragraph of Article I, The Officers of the Church; Elders, page 55 of the 1981 Edition of the Faith and Order be amended to read:

The Board of Elders shall be the channel of communication between the particular church and the fellowship of churches and its organizations. The Elders shall nominate from their number and the congregation shall elect one delegate and one alternate delegate. Congregations of over two hundred members shall elect one delegate plus one additional delegate for every one hundred members in excess of the first two hundred, and the same number of alternate delegates. When congregations have more than one delegate the Board of Elders shall designate one delegate as "First Delegate" for the purposes of pulpit supply procedures. In the event of death, resignation or removal of the First Delegate, another First Delegate shall be designated from among the remaining delegates.

(SECOND READING)

RESOLVED, that we adopt the following at (SECOND READING)

Amendment to Article V – By-Laws of Annual Conference

The word "Registrar" shall replace the words, "Secretary of Annual Conference" in the 3rd and 4th sentences of the 2nd paragraph on Article V, Annual Conference Registration of the By-Laws of Annual Conference, pages 13-15 of the 1982 Yearbook.

(SECOND READING)

RESOLVED, that the following material replace the last two sentences of the last paragraph in Article VIII General Rules of Elections and Resignations, page 98 of the 1981 edition of the Faith and Order.

A vacancy on an elected Board or Committee occurs in the following cases: (a) death (b) resignation (c) discontinuation of Bible Fellowship Church membership (d) divestiture of office according to the Book of Discipline (e) declaration by Annual Conference upon appeal of the Board or Committee that the person is unwilling or unable to fulfill his committee responsibility.

If a vacancy on an elected Board or Committee occurs during the year, the Board or Committee may elect a replacement who will serve until the subsequent Annual Conference. The Board or Committee shall report to the Annual Conference any vacancies, shall recommend appropriate action and shall inform the Nominating Committee.

Whereas, the Government Committee has completed all the work assigned to it, and,

Whereas, the Committee does not see any immediate work that falls in the purview of this Committee, therefore, be it,

RESOLVED, that upon the adoption of all material at Second Reading submitted by the Government Committee that the Government Committee be disbanded.

REPORT OF THE COMMITTEE TO PREPARE A STATEMENT ON HOMOSEXUALITY (see p. 113).

The report was accepted

RESOLVED, that the article "Homosexuality" be adopted as FIRST READING to appear in the Standards of Worship and Life following the article on "Abortion".

HOMOSEXUALITY

A homosexual is a man or woman who indulges a lust for or engages in sexual acts with a member of the same sex.

God's Word declares that the expression of sexual relations is authorized only in the union of male and female within the bond of marriage.¹ Scripture plainly teaches that homosexual lust and practice are sinful in God's sight.² Contrary to any claim that homosexual relationships are related to one's physical orientation or personal preference, the Bible explicitly declares that homosexuality is a perversion of God's created order.³

It would be a violation of the Word of God to admit unrepentant homosexuals into church membership or office because the sin of homosexuality invalidates a Christian profession of faith.⁴ When a Christian yields to homosexual temptation, the Bible requires that fellow believers use the means of church discipline in order to urge the individual to repent and be restored.⁵

There is hope in Jesus Christ for the homosexual, not only for forgiveness but also for the transformation and redirection of life.⁶ When a person comes to repentance and faith in Jesus Christ, he is freed from sin's guilt through forgiveness and liberated from sin's tyrannical power by redemption.⁷

- 1 Therefore shall a man leave his father and his mother, and shall cleave unto his wife; and they shall be one flesh (Genesis 2:24).
- 2 Thou shalt not lie with mankind, as with womankind: it is abomination (Leviticus 18:22). If a man also lie with mankind, as he lieth with a woman, both of them have committed an abomination: they shall surely be put to death; their blood shall be upon them (Leviticus 20:13).
- 3 Who changed the truth of God into a lie, and worshipped and served the creature more than the Creator, who is blessed forever. Amen. For this cause God gave them up unto vile affections: for even their women did change the natural use into that which is against nature: and likewise also the men, leaving the natural use of the woman, burned in their lust one toward another; men with men working that which is unseemly, and receiving in themselves that recompence of their error which was meet (Romans 1:25-27).
- 4 Or do you not know that unrighteous shall not inherit the kingdom of God? Do not be deceived; neither fornicators, nor idolaters, nor adulterers, nor effeminate, nor homosexuals, nor thieves, nor the covetous, nor drunkards, nor revilers, nor swindlers, shall inherit the kingdom of God (1 Corinthians 6:9,10 NASB).

- 5 And if your brother sins, go and reprove him in private; if he listens to you, you have won your brother. But if he does not listen to you, take one or two more with you, so that by the mouth of two or three witnesses every fact may be confirmed. And if he refuses to listen to them, tell it to the church; and if he refuses to listen even to the church, let him be to you as a Gentile and a taxgatherer (Matthew 18:15-17 NASB).
- 6 And such were some of you: but ye are washed, but ye are sanctified, but ye are justified in the name of the Lord Jesus, and by the Spirit of our God (I Corinthians 6:11).
- 7 There is therefore now no condemnation to them which are in Christ Jesus, who walk not after the flesh, but after the Spirit. For the law of the Spirit of life in Christ Jesus hath made me free from the law of sin and death (Romans 8:1,2).

(FIRST READING)

REPORT OF THE COMMITTEE TO STUDY DIVORCE PRIOR TO CONVERSION AS IT RELATES TO QUALIFICATIONS TO HOLD CHURCH OFFICE (see p. 114).

The report was accepted.

RESOLVED, that the Board of Publication and Printing prepare, as one of its duties, the manner in which it will maintain and publish updated editions of the Faith & Order.

The Conference adopted the following recommendation of the Ministerial Convention Committee:

RESOLVED, that each church be encouraged to pay for its pastor and wife to attend the annual Ministerial Convention of the Bible Fellowship Church.

RESOLVED, that we extend the time.

REPORT OF THE COMMITTEE ON STATISTICS (see p. 115)

The report was accepted.

RESOLVED, that we adjourn. Adjourned at 5:14 PM. Daniel G. Ziegler led in prayer.

The following were absent from Tuesday afternoon's meeting:

Excused

Carl T. Martin

The following were absent from Tuesday evening's special session:

Excused

Raymond R. Dotts
Joseph Wire, Jr.

Unexcused

Charles J. McConnell
Jeffrey C. Stickler

SIXTH MEETING**WEDNESDAY MORNING, OCTOBER 15, 1986, 9:00 AM**

The Conference sang the hymn "He Hideth My Soul". L. James Roberts, Jr. read from Romans 12 and led in prayer.

The following were elected:**BOARD OF DIRECTORS OF PINEBROOK JUNIOR COLLEGE**

Thomas P. Shorb	(3 years)
C. Robert Roth	(3 years)

BOARD OF CHRISTIAN EDUCATION

George R. Bryson	(3 years)
Delbert R. Baker II	(3 years)

BOARD OF MISSIONS

Daniel P. Allen	(3 years)
Leroy O. Herb	(3 years)

BOARD OF PUBLICATION AND PRINTING

Paul T. Rutman	(1 year)
----------------	----------

PINEBROOK BIBLE CONFERENCE BOARD

Gerald Schlonecker	(3 years)
--------------------	-----------

The Secretary of the Board of Missions introduced to the Conference a new appointee, Walter Johnston. Missionaries Robert L. Draper and Laird F. Stengele greeted the conference, as did R. C. Reichenbach, returned from visiting missionaries on the foreign fields.

The minutes of Monday evening's meeting were distributed and accepted.

The following were elected:**VICE CHAIRMAN OF ANNUAL CONFERENCE**

James A. Beil	(1 year)
---------------	----------

STEWARDSHIP COUNCIL

James G. Koch	(3 years)
---------------	-----------

MINISTERIAL RELATIONS COMMITTEE

L. James Roberts, Jr.	(3 years)
-----------------------	-----------

BOARD OF DIRECTOR OF THE BIBLE FELLOWSHIP CHURCH

L. James Roberts, Jr.	(3 years)
-----------------------	-----------

RESOLVED, that the Pastor's Summary Statistical Report be revised as follows (changes are in bold type):

OFFICERS:

Ordained Ministers
Probationers
Elders
Deacons

CHURCH PROPERTY

Church Building(s)
Parsonage(s)
Present Valuation of Church Property

PASTOR'S ACTIVITIES:

Pastoral Visits
Other Pastoral Staff Visits
Baptized
Children Dedicated
Weddings
Funerals

RECEIPTS

Total Income
Total Offerings

MEMBERSHIP:

Received into Church Fellowship
Received by Transfer from B.F.Churches
Received by Transfer from Other Churches
Total Increase
Died
Withdrawn
Dropped
Transferred to B.F.Churches
Transferred to Other Churches
Total Decrease
Net Increase
Net Decrease
Total Membership

DISBURSEMENTS:DENOMINATION-AL BENEVOLENCE:

Administrative Budget
Board of Missions
Church Extension
Home for the Aging
Pinebrook Junior College
Board of Christian Education
Victory Valley Camp
Pinebrook Bible Conference Center

ENROLLMENT

Sunday **Bible** School
Cradle Roll
Home Department

LOCAL DISBURSEMENTS:

Minister's Salary
Minister's Supplemental Benefits
Parsonage Allowance
Health Insurance Premiums
Christian Education
Debt Service
Other Missions
Women's Missionary Society
Annual Conference Delegate(s)
General Disbursements
Local Benevolences

AVERAGE ATTENDANCE

Sunday **Bible** School
Morning Worship
Evening Worship

RESOLVED, that a pastoral visit be defined as a "a meeting with an individual, family or a small group in which there is a spiritual purpose -- to establish, maintain, intensify or correct the relationship of the person, family or group with Christ and His Church. Included: purposive home visits, pastoral visits in hospitals, prisons and other institutions, counseling sessions, evangelistic and discipleship confrontations, one-on-one or small group Bible studies. Excluded: stated meetings, committee meetings, purely social visits.

REPORT OF THE COMMITTEE ON AUDITING (see p. 116)

The report was accepted.

John H. Riggall led in prayer asking God's help upon the deliberation concerning the following report and its recommendations.

REPORT OF THE COMMITTEE TO STUDY REQUIREMENTS FOR LOCAL CHURCH MEMBERSHIP (see p. 116)

The report was accepted.

(Note: the title given for the above report is the title given by the committee which prepared the report. This report is the same as the report in the agenda entitled, "Report of the Committee to Have Extra-Biblical Requirements for Membership").

THE SUPPLEMENT TO THE REPORT OF THE COMMITTEE TO STUDY REQUIREMENTS FOR LOCAL CHURCH MEMBERSHIP. (See p. 122)

The supplement to the report was accepted.

RESOLVED, that we extend the time.

RESOLVED, that we recess to reconvene at 1:30 PM.

The following was absent from the Wednesday morning meeting:

Harold E. Snyder.

James G. Koch led in prayer as the Conference resumed business after the luncheon recess.

The following was elected:

BOARD OF CHRISTIAN EDUCATION

Jonathan Reynolds (3 years)

RESOLVED, that the words "manufacture and distribution" be added to the last sentence of the revision of the Article on Alcoholic Drinks appearing on p. 202 of the 1985 Yearbook, after the words "totally from the use". (Yes 66, No 45)

RESOLVED, that the principle of the autonomy of the local church be extended to include the use of Article X of the Standards of Life and Worship for determining requirements for membership and be it further

RESOLVED, that Article X - A of the Standards of Life and Worship be amended according to the proposal on page 202 of the 1985 Year Book, as amended by the action of the 1986 Annual Conference:

A. Alcoholic Drinks - the use of alcoholic beverages is one of the most serious social problems in the United States. Its abuse has led to personal and family suffering, serious physical and mental health problems, and increased rates of accidental and criminal injury and death. The financial cost of such beverages and their consequences is a tremendous and unnecessary burden on all of society.

The Scriptures teach that drunkenness is sinful.¹ Due to the addictive quality of alcohol, even the moderate use of such beverages may lead to serious consequences.² This is especially true because the alcoholic content of such beverages has been tremendously increased since Bible times. Furthermore, moderate use may be a stumbling-block for believer and unbeliever alike.³

Therefore, we strongly and persistently warn our people of the dangers of alcoholic beverages and urge all members of the Bible Fellowship Church to abstain totally from the use, manufacture and distribution of them.

1. Romans 13:13; I Corinthians 6:9-10; Galatians 5:18-21
 2. Proverbs 20:1, 23:31-35
 3. Matthew 18:6-7; Romans 14:20-21; I Corinthians 8:9-11, 13
- (FIRST READING) (Yes - 76; No - 38)

Whereas, the Committee to Study Requirements for Local Church Membership has done extensive study which has produced changes in Standards of Worship and Life, Article X, and

Whereas, the efforts of this committee have brought them to a preliminary consideration of implementation of these resolutions, therefore let it be

RESOLVED, that the Committee to Study Local Church Membership study the implementation of these resolutions.

REPORT OF THE COMMITTEE TO STUDY SPEAKING IN TONGUES (see p. 124)

The report was accepted.

RESOLVED, that we suspend the rules in order to extend the time.

Whereas, the Bible Fellowship Church of Fleetwood, PA petitioned the 101st Annual Conference asking that an article on tongues be included in the Faith and Order of the Bible Fellowship Church; and

Whereas, after careful consideration the Committee to Study Speaking in Tongues acknowledging that the issue is of great significance for the church today, but also recognizing that speaking in tongues is of lesser significance in the totality of Scripture concludes that the issue does not warrant inclusion in the Articles of Faith of the Bible Fellowship Church; therefore be it

RESOLVED, that the Bible Fellowship Church not adopt a definitive position on the issue of speaking in tongues at this time by adopting an article in our Standards of Worship and Life, and, further

RESOLVED, that this action be considered as the response of Annual Conference to the petition from the Bible Fellowship Church of Fleetwood, PA.

RESOLVED, that we adjourn.

Adjourned at 5:25 PM in prayer by George Monroe.

The following were absent from the Wednesday afternoon meeting:

EXCUSED Raymond R. Dotts Thomas L. Ward

SEVENTH MEETING

Wednesday, October 15th, 1986, 6:30 PM

The minutes from Tuesday morning were distributed and accepted.

The following was elected:

PINEBROOK BIBLE CONFERENCE BOARD

Dale Kemmerer (3 years)

REPORT OF THE COMMITTEE TO STUDY CULTS (See Page 139)

The report was accepted.

Whereas, the Faith and Order of the Bible Fellowship Church clearly states the Biblical truth concerning the authority of the Scriptures, the Deity of Christ & salvation by grace through faith; and

Whereas, the primary error in cultic doctrines is in relationship to the aforementioned doctrines; and

Whereas, this paper seeks to further delineate the characteristics of a cult and formulate what the response of the Bible Fellowship Church should be toward cults; be it therefore

RESOLVED, that the "Report Of The Committee To Study Cults" be adopted by the 103rd Annual Conference as the position paper of the Bible Fellowship Church on the subject of cults. and be it further

RESOLVED, that this position paper be considered the answer to the question of cults raised in the petition to Annual Conference in 1984 from Faith Bible Fellowship Church, Fleetwood.

RESOLVED, that the Chairman appoint a Committee of four men representing the churches to study computer recommendations with the representatives of each agency.

RESOLVED, that we approve the Chairman's appointment of the following to the above committee:

Robert W. Gehret	Bert N. Brosius
Daniel P. Allen	John H. Herb

REPORT OF THE COMMITTEE ON COMMUNICATIONS (See Page 146)

The report was accepted.

REPORT OF THE COMMITTEE ON RESOLUTIONS (See Page 147)

The report was accepted.

Whereas, the theme of the 103rd Annual Conference has been "Good Stewards of the Manifold Grace of God," and

Whereas, 1986-87 will be for us the Year of Stewardship, and

Whereas, we have heard and seen the evidence of the Lord's abundant blessing on the Bible Fellowship Church, her congregations & agencies and His rich provision of gifts and resources for our use to accomplish His work and to glorify Him, and

Whereas, the congregations and agencies of the Bible Fellowship Church have presented acceptable and heartening accounting of faithful and fruitful stewardship of these gifts and resources, and

Whereas, these gifts and resources, along with great open doors of opportunity, are with us as they have never been before, therefore

RESOLVED, that we offer high praise and thanksgiving to God, the Lord of Heaven and Earth, for His gracious and bountiful provision, and for allowing us to be His stewards, and further

RESOLVED, that we thank our Lord for the faithful stewardship of His servants among us, and further

RESOLVED, that we covenant together that we will solemnly purpose to be prudent stewards of the bodies and the material means and spiritual gifts which the Lord has entrusted to us as His disciples, to be zealous and sensitive communicators of the Gospel which He has given to us as a stewardship, to be truthful and urgent declarers and teachers of the Holy Word of God, which He has committed to us, and so to exercise the stewardship which the Head of the Church has committed to us of that part of His body which is the Bible Fellowship Church, that our church will grow through making new disciples and building up all the saints, that those who do not know the Savior in our communities, our nation and to the ends of the earth may hear the Gospel, have opportunity to know Jesus and to come to be part of His universal and local church, that righteousness and justice be done and that the name of Jesus Christ, the Lord of the Church and of Creation be exalted in all the earth, and further

RESOLVED, that, in doing so, we pledge ourselves to help our agencies to meet their budgets and obligate ourselves to be forthright and open in our communications with one another as brethren, and further

RESOLVED, that, inasmuch as "to whom much is given much will be required", we acknowledge our utter need for the Lord and His gracious enabling and we covenant together to bow in worship before the Lord of Heaven and Earth and beseech Him for the renewed minds, compassionate hearts, resolute wills, physical strength and divine wisdom, in full measure, which we need in order that we may be good and faithful servants, to His glory.

Whereas, the administration and staff of Pinebrook Bible Conference has exhibited graciousness and hospitality towards the members & guests of the 103rd Annual Conference, therefore be it

RESOLVED, that we extend our hearty thanks and appreciation to the administration and staff of Pinebrook Bible Conference.

Whereas, Jansen E. Hartman has effectively served with a great demonstration of wisdom and efficiency as Chairman of the 103rd Annual Conference of the Bible Fellowship Church, therefore be it

RESOLVED, that the members of the Annual Conference express their appreciation to Brother Hartman with a standing round of applause.

Whereas, Bryan G. Upton has served competently as Secretary to the 103rd Annual Conference of the Bible Fellowship Church, and

Whereas, Robert W. Smock has served ably as Assistant Secretary, and

Whereas, David T. Allen has also served ably as Assistant to the Secretaries, therefore be it

RESOLVED, that we express our appreciation to these brethren for their sacrificial service, and that a gift of \$50.00 be given to each of them from the Board of Publication and Printing.

Whereas, Pinebrook Bible Conference, Stroudsburg, Pennsylvania, has efficiently accommodated the 103rd Annual Conference of the Bible Fellowship Church, and

Whereas, Pinebrook Bible Conference has graciously extended its hospitality to serve as the site of the 1987 and 1988 Annual Conferences, therefore be it,

RESOLVED, that the 104th Annual Conference of the Bible Fellowship Church be convened at Pinebrook Bible Conference, Stroudsburg, PA, on Monday, October 12, 1987 at 10:00 A.M., and further

RESOLVED, that the 105th Annual Conference of the Bible Fellowship Church be convened at Pinebrook Bible Conference, Stroudsburg, PA, on Monday, October 10, 1988 at 10:00 A. M.

Upon recommendation of the Ministerial Relations Committee the following was adopted:

Whereas we strongly believe it is the scriptural responsibilities of the church to adequately meet the needs of its pastors (Matt. 10:10; 1 Cor. 9:7-15; Gal. 6:6; Phil. 4:10-19; 1 Tim. 5:17-18), therefore be it

RESOLVED, that we encourage each church to increase its pastor's salary at least 5% 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 \$16,000 for the 1986-87 year.

REPORT OF THE COMMITTEE ON ARRANGEMENTS FOR ANNUAL CONFERENCE (See Page 148)

The report was accepted.

The Chairman appointed the following committees:

COMMITTEE ON AGENDA AND PROGRAM:

Bryan G. Upton, Robert W. Smock, Jansen E. Hartman, James A. Beil, Harvey J. Fritz, Jr.

COMMITTEE ON ARRANGEMENTS FOR ANNUAL CONFERENCE

David A. Thomann, Daniel P. Allen, Philip E. Morrison, Thomas P. Shorb, Randall A. Grossman

COMMITTEE ON STATISTICS:

LeRoy S. Heller, Daniel G. Ziegler, Hugh C. Coulbourn, Jr. Warren L. Zimmerman, Calvin T. Reed

COMMITTEE TO EXAMINE MINUTES OF PARTIUCLAR CHURCHES:

Richard D. Harris, Kenneth L. Good, Delbert Baker II, Charles J. McConnell

COMMITTEE TO EXAMINE ANNUAL CONFERENCE MINUTES:

James A. Wickstead, Dean A. Stortz

REGISTRARS:

Philip E. Morrison, James R. Batchler, Jr.

The following were elected:

BOARD OF CHRISTIAN EDUCATION

David N. Schoen (1 Year)

PINEBROOK BIBLE CONFERENCE BOARD

Allen Gehman (2 Years)

William C. Rapp, Jr. (1 Year)

RESOLVED, that any questions about the remaining minutes shall be sent to the Secretary of Annual Conference within seven (7) days of their being received by mail.

RESOLVED, that we adjourn.

Adjourned the 103rd Annual Conference at 7:55 PM, with John Dunn leading in prayer.

Reports

Program for 103rd Annual Conference	36
Ministerial Relations Committee	37
Committee on Credentials	37
Ministerial Candidate Committee	38
Board of Church Extension	40
Director of Church Extension	42
Board of Missions	52
Board of Directors of Bible Fellowship Church	67
Board of Directors of Pinebrook Junior College	78
Board of Bible Fellowship Church	86
Board of Pinebrook Bible Conference	94
Board of Victory Valley Camp	99
Board of Christian Education	103
Board of Publication and Printing	104
Historical Committee	106
Stewardship Council	107
Committee to Examine Minutes of Particular Churches	108
Ministerial Convention Committee	109
Committee to Examine Minutes of 102nd Conference	110
Conference Judicatory Committee	110
Supplementary Report of Board of Church Extension	111
Government Committee	112
Committee to Prepare Statement on Homosexuality	113
Committee to Study Divorce	114
Committee on Statistics	114
Committee on Auditing	117
Committee to Study Requirements for Local Church Member.	118
Supplement to the Report of the Committee to Study Requirements for Local Church Membership	123
Committee to Study Speaking in Tongues	125
Committee to Study Cults	140
Committee on Communications	147
Committee on Resolutions	148
Committee on Arrangements for Annual Conference	149

REPORT OF THE COMMITTEE ON PROGRAM
FOR THE 103RD ANNUAL CONFERENCE

Theme: STEWARDSHIP

Monday, October 13, 1986

10:00 AM Call to order
 Prayer: James A. Beil
 Keynote address: 'Good Stewards of the Manifold Grace
 of God' - Jansen E. Hartman

7:00 PM Mr. Fred Ely, Sudan Interior Mission
 'The Stewardship of Planned and Deferred Giving'

Tuesday, October 14, 1986

9:00 AM Scripture reading and prayer - Harold E. Snyder

7:00 PM Reception of new Congregations into Annual Conference
 Dr. Eugene Williams, Director of American Missions
 Fellowship
 'Stewardship of Our Bodies'

Wednesday, October 15, 1986

9:00 AM Scripture reading and prayer - L. James Roberts

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

Committee on Program: the Stewardship Committee

MINISTERIAL RELATIONS COMMITTEE

When the 102nd Annual Conference adjourned there was one church seeking a pastor:

<u>CHURCH</u>	<u>DATE OF VACANCY</u>
Fleetwood, PA	1/13/85

In the year ending September 30, 1986 resignations from pastorates were as follows:

<u>CHURCH</u>	<u>PASTOR</u>	<u>EFFECTIVE DATE</u>
Mount Carmel, PA	William L. Graybill, III	10/6/85
Allentown, (C.C.)	Roy A. Hertzog (Associate)	11/30/85
Coopersburg, PA	Frank L. Herb	11/30/85
Phila. (Emmanuel)	Roger Reitz	12/31/85
Wallingford, PA	W. Neil Harding, Jr. (Assist)	3/8/86
Lehighton, PA	Mark C. Solt	5/11/86
Stroudsburg, PA	Thomas P. Shorb	5/14/86
Lancaster, PA	David A. Thomann	7/31/86
Catasauqua, PA	Philip E. Morrison	8/24/86
Stroudsburg, PA	Alva C. Cassel	9/27/86
	(Pinebrook Bible Conference)	

The following pastorates were successfully established under our rules:

<u>CHURCH</u>	<u>PASTOR</u>	<u>EFFECTIVE DATE</u>
Maple Glen, PA	David W. Riddell (Assist)	9/25/85
Kutztown, PA	Randall A. Grossman	11/3/85
Allentown (C.C.)	Robert F. Johnson (Associate)	11/4/85
Fleetwood, PA	Frank L. Herb	12/1/85
Allentown, PA	Roy A. Hertzog	12/1/85
	(Board of Missions - Executive Secretary)	
Somers Point, NJ	Roger Reitz	1/1/86
Mays Landing, NJ	Harold C. Weaver	1/1/86
Phila. (Emmanuel)	W. Neil Harding, Jr.	3/9/86
Newark, DE	William G. Schlonecker	4/6/86
Coopersburg, PA	Thomas P. Shorb	5/15/86
Edison, NJ	Dennis M. Cahill	6/6/86
Wappinger Falls, NY	Byron Widger	6/23/86
Stroudsburg, PA	David A. Thomann	8/1/86
	(Pinebrook Bible Conference)	
Stroudsburg, PA	Philip E. Morrison	8/25/86
Reading, PA	David Gundrum (Assist)	9/1/86
Reading, PA	Ronald C. Hagy (Assist)	9/1/86
Mount Carmel, PA	Alva C. Cassel	9/28/86

The following churches are to be supplied:

<u>CHURCH</u>	<u>DATE OF VACANCY</u>
Lehighton, PA	5/11/86
Lancaster, PA	7/31/86
Catasauqua, PA	8/24/86

We recommend the following be adopted as resolutions by this 103rd Annual Conference.

WHEREAS we strongly believe it is the Scriptural responsibilities of the church to adequately meet the needs of its pastors (Matt. 10:10; I Cor. 9:7-15; Gal. 6:6; Phil 4:10-19; I Tim. 5:17-18) therefore be it

RESOLVED, that we encourage each church to increase its pastor's salary at least 5% 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 \$16,000.00 for the 1986-87 year.

Committee: Jansen E. Hartman, Chairman; Ronald C. Mahurin, Secretary; Lee E. Boyles; Harvey J. Fritz, Jr.; Frank L. Herb, Jr.; L. James Roberts; Harold L. Snyder, Jr.;

COMMITTEE ON CREDENTIALS

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

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

We give thanks to God for the dedicated, gifted and Biblically sound Ministers He has given to the Bible Fellowship Church.

During this past year Pastor William A. Heffner went home to be with the Lord. We thank God for his labor among us and express our deepest sympathy to his dear wife and family.

RESOLVED, that the chairman appoint a Committee to prepare a tribute to William A. Heffner to appear in the 1986 Yearbook.

The Committee met with six men for ordination examination and with two men for examination for recognition of prior ordination. The Credentials Committee recommends the following:

WHEREAS, The Ministerial Candidate Committee has recommended David A. Carver, Robert S. Commerford, Thomas S. MacMillan, Carl T. Martin, Dean A. Stortz and Steven L. Trommler for examination for ordination and Kenneth F. Barber and Raymond G. Burnett 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 believe 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 David A. Carver, Robert S. Commerford, Thomas S. MacMillan, Carl T. Martin, Dean A. Stortz and Steven L. Trommler be ordained to the Gospel Ministry of the Bible Fellowship Church and that the prior ordination of Kenneth F. Barber and Raymond G. Burnett be recognized by the Bible Fellowship Church, and further,

RESOLVED, that the service of Ordination shall be held on

Thursday, October 30, 1986 at Calvary Bible Fellowship Church, Coopersburg, PA at 7:30 PM. The Credentials Committee shall be in charge of this service.

Since the name of Larry Carpenter was dropped from our roll of ordained ministers, not as the result of any lack of confidence in his ministry among us, but rather, through the failure of a letter addressed to the Credentials Committee to reach us, therefore, we have restored his name to our roll of ordained ministers in the category of: 'Ordained Ministers Working in other Christian Ministries'.

The Credentials Committee urges all Ordained Ministers of the Bible Fellowship Church to regard participation in the Ordination Services a high priority responsibility.

The Credentials Committee has placed our Ordained Ministers in the following categories: (These men are eligible to serve in the Bible Fellowship Church).

I. Ordained Ministers Working Under the Direction of the Bible Fellowship Church

Allen, Daniel P.	Hertzog, Roy A.
Baker, Delbert II	Johnson, Robert F.
*Barber, Kenneth F.	Keeler, Kenneth D.
Batchler, James R. Jr.	Koch, James G.
Beil, James A.	*MacMillan, Thomas S.
Brosius, Bert N.	Mahurin, Ronald C.
Bryson, George R.	*Martin, Carl T.
*Burnett, Raymond G.	McConnell, Charles J.
Byrd, Terris L.	Morrison, Philip E.
*Carver, David A.	Phillips, D. Thomas
Cassel, Alva C.	Plows, Keith E.
Cassel, Carl C.	Reed, Calvin T.
Clapier, G. Wayne	Reitz, Roger L.
Coble, Bernard N.	Seifert, A.L.
*Commerford, Robert S.	Shorb, Thomas P.
Coulbourn, Hugh C. Jr.	Smock, Robert W.
Dommel, Albert J.	Spackman, Carl K.
Ellingson, Bruce A.	*Stortz, Dean A.
Erb, Ronald C.	Taylor, Richard E.
Fritz, Harvey J. Jr.	Thomann, David A.
Good, Kenneth L.	*Trommler, Steven L.
Grossman, Randall A.	Upton, Bryan G.
Harris, Richard D.	Vandegriff, John C., Jr.
Hartman, Jansen E.	Van Eck, Stephan R.
Heller, LeRoy S.	Weaber, Harold C.
Herb, Frank L. Jr.	Weller, Dana C.
Herb, George E.	Wickstead, James A.
Herb, John H.	Ziegler, Daniel G.
	Zimmerman, Paul G.

II. Ordained Ministers Working Under the Direction of the Board of Missions of the Bible Fellowship Church

Buck, Leonard E.	Lea, Herbert K.
Butler, Brian H.	Manney, David L.
Draper, Robert L.	Moyer, Edward
Gehman, Richard J.	Mull, William W.
Frank, Walter H.	Pronnicki, Louis

Harley, J. Barclay
Hoyle, Ronald W.

Stengele, Laird F.
Yerrington, Philip E.

III. Ordained Ministers Working In the Military Chaplaincy under the Sponsorship of the Bible Fellowship Church

Minsky, Barry J.

Jones, David H

IV. Ordained Ministers In Retirement

Baer, Paul E.
Bean, E. W.
Dunn, John
Hartman, W.W.
Kirkwood, C.E.

Kirkwood, Donald T.
Miller, C. Leslie
Reichenbach, R.C.
Riggall, John H.
Thomann, David E.

V. Ordained Ministers Working In Other Christian Ministries

Bartron, William H
Bigley, T. James
Carpenter, Larry
Cassel, Willard E.
Frable, Arthur H. Jr.
Gordon, Robert N.

Schaeffer, Donald B.
Schell, Henry A.
Shelly, Austin G.
Watkins, David J.
Yarrington, Harold D.

VI. Ordained Ministers on Leave of Absence

Dotts, Raymond R.
Graybill, William L. II

Wilcox, LeRoy C.

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

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

MINISTERIAL CANDIDATE COMMITTEE

'Not that we are adequate in ourselves to consider anything as coming from ourselves, but our adequacy is from God, Who also made us adequate as servants of a new covenant' (II Corinthians 3:5-6a, NASB).

The Ministerial Candidate Committee met 9 times during the year to accomplish the work entrusted to its care. Many additional hours were spent by individuals of the committee in private consultation and counsel with men under our care.

The Committee interviewed 12 men and 17 examinations were administered and graded.

The 12th Annual Orientation Program for men under the care of the Committee was held at Pinebrook Junior College on June 3-5, 1986. Twenty-nine men participated in the program. The 13th Annual Orientation Program is scheduled for June 2-4, 1987.

Kenneth F. Barber, Raymond G. Burnett, David Carver, Robert S. Commerford, Thomas S. MacMillan, Carl T. Martin, Dean A. Stortz, and Steven L. Trommler were recommended to the Credentials Committee for

Ordination Examination.

William C. Aukamp, David Chappell, David Riddell, William Schlonecker, Ralph Soper, and Byron Widger have been licensed as probationers during the year.

Dennis Cahill, David Gundrum, and Ronald Hagy have been approved as probationers who are eligible to receive a call as a Pastor of a Bible Fellowship Church.

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

PROBATIONERS (year of licensing in parenthesis)

David W. Armstrong	Zionsville, PA (1985)
William C. Aukamp	Rapid City, SD (1985)
Kenneth F. Barber	Oley, PA (1985)
James L. Beaver	St. Petersburg, FL
Douglas D. Bowne	Spring City, PA
Raymond G. Burnett	Englishtown, NJ (1984)
Dennis M. Cahill	Phoenixville, PA
David A. Carver	Selinsgrove, PA (1983)
David W. Chappell	Walnutport, PA (1985)
Robert S. Commerford	Holmes, NY (1984)
Arthur J. Frisbie	Newark, DE (1976)
David E. Gundrum	Reading, PA
Ronald C. Hagy	West Reading, PA
Neil W. Harding, Jr.	Philadelphia, PA (1983)
Thomas S. MacMillan	Nazareth, PA (1983)
Carl T. Martin	Spring City, PA (1983)
James E. Neher	Sellersville, PA
David W. Riddell	Ambler, PA (1985)
William G. Schlonecker	Newark, DE (1985)
David Schoen	Wernersville, PA (1982)
Ralph M. Soper	Paradise, PA (1985)
Dennis W. Spinney	Hillside, NJ (1984)
Dean A. Stortz	New Fairfield, CT (1983)
Steven L. Trommler	Terre Hill, PA (1984)
Byron Widger	Wappingers Falls, NY (1985)

CANDIDATES

Gary F. Bentley	Hatfield, PA
Clifford B. Boone	Allentown, PA
Harold B. Fravell III	Emmaus, PA
Donald E. Heacock	Orwigsburg, PA
Ronald A. Honeywell	Montrose, PA
Gary L. McElroy	Shoemakersville, PA
Philip J. Mitchell	Allentown, PA
Scott A. Neiswender	Bloomsburg, PA
Richard T. Paashauss	Coopersburg, PA
Charles M. Snyder	Chambersburg, PA
Jeffrey C. Stickler	Behlehem, PA
Richard J. Vroman	Lansdale, PA

APPLICANTS

David T. Allen	Akron, PA
Walter M. Johnston	Wyomissing, PA
Richard P. Jones, Sr.	Wescoville, PA

Daniel A. Mabus	Emmaus, PA
Richard W. Meyer	Bethlehem, PA
Duane Moyer	Perkasie, PA
Mark E. Mull	Wharton, NJ
Kevin P. Roberts	Lehighton, PA
David Sng	Hatfield, PA
Thomas P. Voorhees	W. Trenton, NJ

Committee: Carl C. Cassel, Chairman; John H. Herb, Secretary; Alva C. Cassel; Richard E. Taylor; Daniel G. Ziegler

BOARD OF CHURCH EXTENSION

'And when they had arrived and gathered the church together, they began to report all things that God had done with them.'
Acts 14:27

As it was with the church in Acts, so it is with us. The Bible Fellowship Church is gathered at Annual Conference and we, the Board of Church Extension, report what God has done in Church Extension ministries.

One exciting and encouraging highlight is the launching of Project Beachhead. The project of planting new churches in the area of Atlantic City, New Jersey was begun in 1978. After several years of planning, praying raising funds and seeking pastors, we can now report that Sunday services are being held in Somers Point and Bible studies are being conducted in Mays Landing. Roger L. Reitz and Harold C. Weaver, respectively, lead these missions. We are thankful for the 150 people from several Bible Fellowship Churches who participated in Launch Day on Saturday, June 7. God used their efforts to help establish these ministries.

Dennis Cahill has been added to the Church Extension Department this year. He assumed the pastorate of the Edison, NJ Mission.

At the 102nd Annual Conference the Wider Horizons program was adopted for the Bible Fellowship Church. Several churches have responded in various ways as goals have been set and plans to meet these goals have been implemented.

The Board has responded, in part, by creating the position of Associate Director of Church Extension and Coordinator of Wider Horizons. Robert W. Smock has accepted the call to this position on a part-time basis.

Wider Horizons also means cross-cultural ministries. God is giving us this opportunity in the Cambodian community of Philadelphia. Presently a committee of the board is planning with an Asiatic brother to establish such a Bible Fellowship ministry.

Project Beachhead, Wider Horizons, a Cambodian ministry are some of what God is doing. This, however, results in a greater workload for the Board. To carry this load the Board has done some internal reorganization. Committees have been formed which will be responsible for particular aspects of the Church Extension Department. It is anticipated that this will streamline the functioning of the Board.

The 1986-87 Revised Budget is being presented in a different form than that of previous years. The first section lists the anticipated

income and expenditures needed to maintain present Church Extension ministries. This alone will stretch financial resources.

The Board cannot be content with maintenance alone. Growth must also be in the plan. Not to plan to grow is to plan not to grow. This would not only curtail Church Extension ministries, but would also have serious adverse effects on the life of the Bible Fellowship Church.

The second section lists income from which the Board will pray and endeavour to raise so that the outreach projects listed as expenditures can become reality. Money will be expended for growth only as funds are received. Members of Annual Conference are asked to join the Board in praying that offerings received in the coming year will be adequate to support growth.

The following churches, missions, and pastors are presently under the direction of the Board of Church Extension:

Camden, DE	James G. Koch
Eastern Union County, NJ	Dennis W. Spinney
Edison, NJ	Dennis M. Cahill
Finesville, NJ	D. Thomas Phillips
Irvington, NJ	Ronald C. Erb
Kutztown, PA	Randall A. Grossman
Mays Landing, NJ	Harold C. Weaber
Mt. Pocono, PA	A. L. Seifert
Newark, DE	William G. Schlonecker
Newark, NJ	Delbert R. Baker, II
New Fairfield, CT	Dean A. Stortz
Poughquag, NY	James A. Wickstead
Somers Point, NJ	Roger L. Reitz
Walnutport, PA	David W. Chappell
Wappingers Falls, NY	Byron Widger
Whaley Lake (Pawling), NY	Robert S. Commerford

We express our thankfulness 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 for the prayer support and financial contributions of the Bible Fellowship Church throughout the year. We praise God for what He has done with the ministries of the Church Extension Department so that it can contribute to the growth of the Bible Fellowship Church.

The Board of Church Extension recommends that the 103rd Annual Conference adopt the following resolutions:

RESOLVED that the following be added to the Duties of the Board of Church Extension:

11. The Board shall promote the program of Church Extension and develop a broadening financial base for its ministry. (SECOND READING)

RESOLVED, that the material entitled 'Board of Church Extension', pages 115-16, Faith and Order be amended to read:

A. Purpose

The Church Extension Department exists for the purpose of building the body of Christ through extending the Bible Fellowship Church in the United States of America and its territories and

jurisdictions and on the rest of the North American continent. It does this by evangelizing in areas, communities and neighborhoods and among peoples where Bible Fellowship Churches do not exist and by forming, fostering and nurturing to maturity new congregations.

The Department consists of the Board of Church Extension, the Executive Director of Church Extension, all other employees of the Board, the churches and missions under jurisdiction of the Board and the pastors of those churches and organizing pastors of those missions. (Note: New Material, FIRST READING)

B. Composition

The Board of Church Extension shall be composed of the Executive Director of Church Extension by virtue of his office and five ordained ministers and five laymen. Classes shall be formed as follows:

Class I	-	two ministers and two laymen
Class II	-	two ministers and two laymen
Class III	-	one minister and one layman

C. Election

The Executive Director shall be elected by the Board of Church Extension, subject to ratification of Annual Conference, for a three-year term to begin when the incumbent has submitted his report to the next Annual Conference.

Each class shall be elected in turn annually by ballot by the Annual Conference for a term of three years.

D. Duties

As listed in the Faith and Order plus No. 11, if adopted for Second Reading.

(Note: Sections B,C, and D are existing in the Faith and Order. Their order has been changed.
and further

RESOLVED, that the following be deleted from the section in the Faith and Order entitled 'Church Extension Director'

Election

He shall be elected by the Board of Church Extension subject to ratification by the Annual Conference, for a three year term to begin when the incumbent has submitted his report to the next Annual Conference.

RESOLVED, that the Charter Membership Form and ceremonies for recognition of churches be approved (ATTACHED).

WHEREAS, the Board of Church Extension is of the opinion that the Wappingers Falls New York Mission meets the 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 Wappingers Falls New York Mission be recognized as a church and that its delegate be received into the membership of the 103rd Annual Conference of the Bible Fellowship Church.

WHEREAS, the Board of Church Extension is of the opinion that the Mt. Pocono PA Mission meets the qualifications for a church as specified in Article XVIII of the Faith and Order of the Bible Fellowship Church; therefore be it

RESOLVED, that the Mt. Pocono PA Mission be recognized as a church and that its delegate be received into the membership of the 103rd Annual Conference of the Bible Fellowship Church.

RESOLVED, that the budget for the Board of Church Extension for 1987-88 be adopted.

Committee: LeRoy S. Heller, Chairman; Bruce A. Ellingson, Secretary; Clayton E. Weber, Treasurer; Alfred G. Roberts, Robert W. Smock, Clyde W. Snyder, Richard E. Taylor, Dana E. Weller, Robert Zentz, Daniel G. Ziegler, Warren L. Zimmerman,

CHARTER

_____ BIBLE FELLOWSHIP CHURCH
city state

Whereas, the _____ Bible Fellowship Church of _____ (city), _____ (state) has been meeting as a congregation, has formed a membership roll comprised of disciples of Jesus Christ, who have been baptized as believers and give credible evidence of new life in Christ, has elected and installed elders who meet the biblical qualifications and subscribe to the Faith and Order of the Bible Fellowship Church, and continues to engage in the worship of Almighty God, the preaching and teaching of the Word of God, the practice of the ordinances of baptism and the Lord's Supper and the exercise of scriptural discipline, and

Whereas, the _____th Annual Conference of the Bible Fellowship Church, has recognized _____ Bible Fellowship Church of _____ (city), _____ (state) and received it into membership of the Annual Conference, therefore,

We, the undersigned officers of the _____th Annual Conference of the Bible Fellowship Church, do present this charter to _____ Bible Fellowship Church of _____ (city), _____ (state) on this _____th day of _____ in the year of our Lord, one thousand nine hundred _____.

(SEAL) Secretary Chairman

The undersigned are recognized as charter members of _____ Bible Fellowship Church, _____ (city), _____ (state), as of _____ (month), _____ (day), _____ (year).

CEREMONY OF RECOGNITION OF A NEW CHURCH by the Annual Conference of the Bible Fellowship Church

(This ceremony shall be used at the point in the Conference proceedings when the church is recognized and its delegate seated.)

1. On behalf of the Board of Church Extension, the secretary of the board shall read the recommendation of the Board that the church be recognized and received into the membership of the conference.
2. On behalf of the Annual Conference, the chairman of the conference shall announce the vote of the conference and declare that the new church has been received.
3. The registrar of Annual Conference shall verify that the delegate from the church was duly elected and shall introduce him to the conference.
4. On behalf of the Annual Conference, the chairman shall welcome the delegate and the pastor or organizing pastor of the church into Annual Conference membership.
5. The delegate of the new church shall announce the names of all elders of the new church and recognize those who are present.
6. At the discretion of the chairman, he or another person whom he designates may make brief remarks.
7. The chairman shall direct the secretary of the Annual Conference to prepare a charter to be presented to the church at a subsequent ceremony in its own community.
8. The pastor or organizing pastor of the new church may respond.
9. The chairman, or someone whom he shall designate, shall lead in prayer for the new church.
10. The delegate and pastor of the new church, together with the alternate delegate and any other elders who are present, shall receive greetings from the rest of the members of the Annual Conference.

CHARTERING CEREMONY

For a new church

This ceremony shall be a worship service held in the community of the church. It shall be planned by the particular church and may include the following:

Singing of hymns
 Reading of Scripture
 Ministry in Music
 Prayers
 Presentation of the Charter by an Officer of Annual Conference
 Reception of the Charter by an Officer of the Local Church
 Signing of the Charter by All members who are present
 Presentation of the Minutes of the Board of Surrogate Elders by an
 Officer of the Board of Surrogate Elders
 Reception of the Minutes by the Secretary of the Board of Elders
 The Offering
 The Sermon
 Declaration of Commitment by the Congregation
 Prayer of Commitment
 Installation of the Pastor (if he has been called)
 The Benediction

BOARD OF CHURCH EXTENSION
FINANCIAL REPORT
1985-1986

RECEIPTS

Balance, August 31, 1985	\$ 71,566.22
From Churches:	
Prepaid (undesignated) for 1986-87	67,127.00
Designated - Current:	
Baker - Newark, NJ	\$ 3,935.00
Wickstead - Poughquag	2,400.00
Erb - Irvington	15,135.43
Commerford - Whaley Lake	10,919.00
Spinney - E. Union Co.	600.00
Schlonecker - Newark, DE	4,800.00
Chappell - Walnutport	1,914.00
Reitz - Somers Point	2,107.50
Weaber - Mays Landing	332.50
Project Beachhead - Atlantic County	-0-
Widger - Wappingers Falls	600.00
Mt. Pocono	-0-
Cahill - Edison	-0-
Boyertown	600.00
Director's Support	1,676.05
General Fund	<u>5,166.00</u>
	50,185.48
General Contributions:	
Baker - Newark, NJ	\$ 17,937.50
Wickstead - Poughquag	880.00
Koch - Camden	35.00
Grossman - Kutztown	110.00
Erb - Irvington	2,213.08
Commerford - Whaley Lake	980.00
Spinney - E. Union Co.	3,930.00
Schlonecker - Newark, DE	3,860.00
Chappell - Walnutport	730.00
Reitz - Somers Point	1,267.50
Weaber - Mays Landing	312.50
Project Beachhead-Atlantic County	1,687.00
Stortz - New Fairfield	740.00
Cahill - Edison	525.00
Widger - Wappingers Falls	2,470.00
Mt. Pocono	35.00
Director's Support	50.00
Mid-Hudson Team	60.00
Somers Point Land Fund	25.00
Undesignated	<u>4,905.00</u>
	42,752.58
Interest	4,456.84
Reimbursements & Miscellaneous:	
Director's Services - Edison	\$ 2,100.00
Fund to Promote Church Extension	
Mt. Pocono	15,000.00

Director's Travel	190.80
Eastwick Mission Balance	395.20
Sale of Auto	2,400.00
Insurance	
Damage Claim - Auto	382.65
Irvington	190.00
Premium Refund	416.00
Project Beachhead Transfer	<u>29,414.00</u>
	<u>50,488.65</u>

Total \$ 286,576.77

EXPENDITURES

Appropriations:

Camden, DE	\$ 25.00
Edison, NJ	3,068.49
Newark, DE	8,660.00
Irvington, NJ	21,045.18
Kutztown, PA	450.00
Mt. Pocono, PA	119.00
<u>Project Beachhead</u>	
Mays Landing, NJ	16,735.00
Somers Point, NJ	17,613.00
Special - Launch Day	1,546.03
Newark, NJ	20,810.26
New Fairfield, CT	3,000.00
Poughquag, NY	5,000.00
E. Union County, NJ	3,535.27
Wappingers Falls, NY	2,660.00
Walnutport, PA	3,400.00
Whaley Lake, NY	<u>15,535.28</u>
	\$ 123,202.51

Administration:

Dir. Salary & Benefits	\$ 18,700.00
Dir. Health Insurance	1,719.00
Operating Account	24,500.00
Clerical Salary	2,953.37
Parsonage - Office Building	1,882.09
Department Travel	<u>8,413.88</u>
	53,168.34

Reimbursements, Pass Through, & Miscellaneous:

Mt. Pocono Loan	15,000.00
Workers Compensation Ins.	1,002.00
Payment & Int. on Newark, DE loan	3,086.67
Administrative Budget	500.00
<u>Fellowship News</u> Assessment	200.00
Bank & Other Fees & Charges	74.22
Miscellaneous	<u>25.00</u>
	<u>19,887.89</u>

Total \$201,258.74
Balance, August 31, 1986* \$ 85,318.03

* Deposited as follows:

Checking account, Meridian Bank	\$ 348.07
Money Market Savings, Starpointe Saving Bank	21,209.48
CD, Meridian Bank	10,000.00
CDs, Starpointe Savings Bank	18,507.19
CDs, First Atlantic Savings	16,510.78
Delaware Cash Reserve Fund	7,928.79
National Money Market Fund, Thomson McKinnon Securities, Inc.	10,813.72

ADDENDA:

1. A Summary of the Operating Account Position of the Board:

Balance	\$85,318.03
Prepaid, 1986-87	<u>67,127.00</u>
Surplus	\$18,191.03

2. The following monies, which are part of the above balance, are restricted by designation:

	Balance 8/31/85	Receipts	Expenses	Balance 8/31/86
Book Fund	\$ 70.67	\$ -0-	\$ -0-	70.67
Luzerne Co. Project	127.30	-0-	-0-	127.30
Mt. Pocono Mission	84.00	35.00	119.00	-0-
Kutztown Mission	340.00	110.00	450.00	-0-
Walnutport Mission	26.00	2,644.00	3,400.00	-0-
Spinney/E. Union Co.	3,408.00	4,530.00	3,535.27	4,402.73
Irvington Mission	46.80	17,348.51	21,045.18	-0-
Somers Point Land Fund	-0-	25.00	-0-	25.00
Boyertown Area Mission	-0-	600.00	-0-	600.00
Baker - Newark	-0-	21,872.50	20,810.26	1,062.24
Widger - Wappingers Falls	-0-	3,070.00	2,660.00	<u>410.00</u>

\$4,102.77

\$ 6,697.94

3. 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 report:

Balance, 8/31/85	\$7,405.53
Interest	<u>399.78</u>

Balance, 8/31/86 \$7,805.31*

*Passbook, Starpointe Savings Bank	\$ 112.71
Loan to Mt. Pocono Mission	2,000.00
CDs, Starpointe Savings Bank	<u>5,692.60</u>

In addition, interest is receivable from Mt. Pocono mission in amount of \$160.00.

4. The Board holds a Project Beachhead Launching Fund, which is restricted for the start of new congregations in the Atlantic City, NJ area.

Balance, 8/31/85	\$42,851.45
Interest	<u>2,807.74</u>

Total	\$45,659.19
Expenditures-Transfer	<u>29,414.00</u>
Balance, 8/31/86	\$16,245.19*

*Passbook, Starpointe Savings Bank	\$ 1,797.55
91 Day CD, Starpointe Savings Bank	9,525.35
6 Month CD, Starpointe Savings Bank	4,922.29

The books and this report have been audited by Melvin R. Rieser, accountant.

BOARD OF CHURCH EXTENSION
REVISED 1986-87 BUDGET
MAINTENANCE BUDGET

INCOME:

Balance, 8/31/86	\$ 16,000
Churches - Prepaid	67,000
General Contributions	12,000
Designated Gifts	87,000
Interest	3,000
Project Beachhead Transfer	<u>14,000</u>
Total	\$ 199,000

EXPENSES:

Appropriations:

Camden	\$ -0-
Edison	9,000
Finesville	-0-
Newark, DE (Glasgow)	3,600
Irvington	23,000
Kutztown	-0-
Mt. Pocono	-0-
<u>Project Beachhead</u>	
Mays Landing	20,000
Somers Point	25,000
Newark, NJ	20,000
New Fairfield	3,000
Poughquag	3,000
E. Union Co.	7,000
Wappingers Falls	-0-
Walnutport	3,400
Whaley Lake	<u>18,000</u>
Total	\$ 135,000

Administration:

Director's Salary & Benefits	\$ 20,000
Director's Health Insurance	2,000
Director: Continuing Education	1,500
Department Travel	7,000
Parsonage - Office Building	
Mortgage	\$ 1,879
Fuel	1,300

Electric	1,500	
Other Utilities	700	
Maintenance	4,000	
Insurance	<u>1,400</u>	
Total		\$ 10,779
Office Operations		
Printing & Supplies	2,500	
Equipment	3,000	
Mailing	2,400	
Telephone	1,600	
Maintenance	600	
Clerical Salary	<u>7,240</u>	
Total		\$ 17,340
Board Expenses	2,000	
Promotion	1,000	
Surveys	200	
Administrative Budget	500	
Workman's Compensation	1,200	
Fellowship News Assessment	<u>200</u>	
Total		\$ 63,719
Contingency		\$ <u>281</u>
Total		\$ 199,000

WIDER HORIZONS DEVELOPMENT BUDGET

<u>INCOME:</u>	
Designated	\$ 53,000
<u>EXPENSES:</u>	
New Missions	\$ 40,000
WIDER HORIZONS	
Administrative	5,000
Development Fund	5,000
PISCES	<u>3,000</u>
Total	\$ 53,000

BOARD OF CHURCH EXTENSION Proposed Expense Budget for 1987-88

INCOME

Churches - Prepaid	\$110,000
Churches - Designated	110,000
Other Sources - Designated	60,100
General Contributions	15,000
Interest	4,000
	<hr/>
Total	\$299,100

Appropriations:

Camden	\$ -0-
Edison	6,000
Finesville	-0-
Newark, DE	2,400
Irvington	24,000
Kutztown	-0-
Mt. Pocono	-0-

Project Beachhead	52,000	
Newark, NJ	23,000	
New Fairfield	3,000	
Poughquag	1,000	
E. Union Co.	10,000	
Wappingers Falls	-0-	
Walnutport	5,000	
Whaley Lake	18,000	
New Missions (existing)	45,000	
New Missions (starting)	33,000	
PISCES	<u>3,000</u>	
	225,400	\$225,400

Administration:

Director Salary & Benefits	\$ 20,000	
Director Health Insurance	2,000	
Director Continuing Education	1,500	
Department Travel	9,500	
Parsonage-Office Building	11,000	
Office Operations	17,000	
Board Expenses	2,000	
Promotion	1,000	
Surveys	200	
Admin. Budget	500	
Workers' Compensation	<u>1,500</u>	
	66,200	\$ 66,200

Reserves:

Development Fund	\$ 5,000	
Contingency	<u>2,500</u>	
	7,500	\$ 7,500
		\$299,100

REPORT OF THE EXECUTIVE DIRECTOR
CHURCH EXTENSION DEPARTMENT

'It will be good for those servants whose master finds them watching when he comes....It will be good for those servants whose master finds them ready...You also must be ready...' Luke 12:37,38,40 (NIV).

FACILITATORS AND EXPEDITERS

The 1986-87 Conference Year has been designated the Year of Stewardship for the Bible Fellowship Church.

A steward is a manager. He is an executive who is responsible to use his master's goods and resources carefully in a prudent and efficient manner to accomplish his master's purposes. Two nouns that are appropriate as synonyms for stewards might be facilitators and expediters.

A facilitator is one who eases the way, makes it possible for right things to begin or proceed. He is one who has the discernment, energy, persistence, and concern to remove obstacles, to 'clear the track' and to enable or encourage progress. He helps to propel the enterprise forward.

He is a catalyst for wholesome happenings.

An expediter is one who speeds things up. He is an accelerator; one who has the commitment, drive, vision and faith to 'smooth the way', keep the fuel flowing, lubricate the wheels, sometimes put his shoulder against the back of the vehicle and push -- in short, he does all those necessary and helpful things that will get the work accomplished in the shortest possible time.

For the Bible Fellowship Church, the Church Extension Department and the corps of people who comprise it are her facilitators and expeditors of her growth and expansion. We know that we have a 'bottom line' accountability to the Lord and the brotherhood. The criteria by which our success as facilitators and expeditors may be evaluated are very clear in the Scriptures and are not hard to discern. The questions are: How many people have been made disciples of Jesus Christ? and, How many new churches have we planted? Have we eased the way and sped the processes of disciple-making and church planting?

The Department is at an all-time high of 16 congregations. These are divided into six churches, five organized missions, two of which are expected to be recognized as churches by this Conference, and five unorganized missions, two of which have begun in 1986.

SEPTEMBER: A BANNER MONTH

The month of September, 1986, was one of the most productive and encouraging of all of the 218 that have elapsed since I was called on to assume to work of directing. The Lord has graciously allowed us to see and enjoy some of the fruit of our facilitating and expediting work.

On the Lord's Day, September 7, the little flock in Eastern Union County, New Jersey met for the first time to worship together. They met at the home of Pastor Dennis Spinney, without fanfare and public announcement, eleven strong, representing four households. They agreed on a mutual commitment and their intention to continue to worship weekly, recognizing their need to reach others. Please pray for this young, fragile group that they will become strong and growing for the glory of Christ.

That same day, September 7, 45 people gathered at the Beehive Community Center in Bangor, PA -- the first public Sunday Worship of Cornerstone Bible Fellowship Church in the Slate Belt. This first WIDER HORIZON congregation is a daughter congregation of Grace Church of Nazareth and is forming under care of the elders of Grace. It is not part of the Department, though I have had the privilege of advising and meeting with the group on several occasions. It is interesting that the start of this newest Bible Fellowship Church marked the return of the denomination to Bangor after an absence of 105 years. The original congregation of the Evangelical Mennonites, it antedated the formation of the denomination, perhaps by as much as a century. That church ceased soon after the death of its 75 year old pastor, David Henning, as a result of injuries sustained in a train accident.

On Saturday, September 13th, five people from the Newark, NJ congregation began an open air ministry on the streets of New Jersey's largest city. Much planning and prayer preceded the meeting in a small park a few blocks from the church building on Randolph Place. Seven teens and older children indicated a desire to know Christ. They are being carefully followed-up with the intention of enrolling them in a series of Bible studies and enrolling them into the Sunday School. These meetings will continue every other Saturday as the weather permits, always in the Clinton Hill area around the church building.

The church in Camden, DE celebrated its tenth anniversary on Sunday, September 14, with a well planned and beautifully executed day

that included Sunday School, worship, dinner, an impressive concert and an afternoon meeting. The 114 year old building was spruced up for the occasion and looked lovely after many hours of 'fellowship in labor'. Hundreds of photographs chronicling the church's history were mounted and displayed. Many guests from several other sister churches and from the community made the occasion a banner day.

September saw the completion of assessments of the missions at Wappingers Falls, NY and Mt. Pocono, PA. Each congregation has ten or more committed families, has elected local elders and shows a vital and wholesome congregational life, clearly identified as conforming to the Faith and Order. Both are commended by the Board of Church Extension for recognition by this Annual Conference and reception into its membership.

September 28 was the date of the first public worship service of the new Project Beachhead mission in Somers Point, NJ. Sixty two (62) persons gathered at the V.F.W. Building on Bethel Road, about 35 from the shore area. There were also 19 guests present from Bible Fellowship Churches in Mt. Carmel, Coopersburg, Philadelphia (Emmanuel), Finesville, and Newark, NJ. Part of the 'game plan' of the Project Beachhead Team has been to hold off public worship till the organizing pastors, Roger L. Reitz, Somers Point and Harold C. Weaver, Mays Landing, believed they could reasonably expect at least 40-50 at that first meeting and nearly that many on a regular basis.

We hope and pray for more such 'banner months' in the near future.

HOW WE FACILITATE AND EXPEDITE

Permit me to give a few examples of our facilitating work. Through the use of our computer and our bulk mailing system we produced and/or sent out many hundreds of pieces of mailings for the missions in Irvington; Newark, NJ; Eastern Union County, NJ; Somers Point, NJ during the year.

We keep church planters in touch with their prayer partners by producing and mailing many periodic prayer letters.

We pave the way for new starts by gathering and analyzing demographic data. Understanding a community is essential to developing sound strategies for reaching it with the Gospel.

We bring a strong body of experience and data from previous church plantings to our new ones. This helps us avoid errors and mistakes and replicate fruitful approaches and programs.

A few examples of expediting: Again, by using our computer, we produce press releases and public service radio spots for the new mission. These are done in the preferred format out of earlier experience and they find acceptance by the media and save the church planters many hours of time.

During the year we purchased a parsonage in Edison, NJ for occupancy by the Dennis Cahill family. The actual purchase was consummated by the Board of Directors, but was sped along by hours of spade work on our part -- shopping for a mortgage, filling in forms, arranging for various inspections, etc., etc. etc.

FIVE SENIOR CHURCH PLANTERS

I should like especially to recognize the loyalty, persistence and effective ministry of our five senior men, who have served in the Department for an aggregate total of 57 years.

Tom Phillips is approaching the completion of 16 years with us at Neptune (2 years) and Finesville (14). Under his leadership the Finesville church has grown and solidified. It has fully supported itself now for two years and is nearing 'graduation' from the Department.

Bert Baker has been in Newark for nearly 12 years. During that time, probably over 150 persons have professed faith in Christ through this first predominantly black Bible Fellowship Church, most of whom continue on in the Christian life as credible disciples, many of them still in fellowship with our congregation. In recent weeks the church has taxed the capacity of the building at 30 Randolph Place. It may be time to begin to press the search for larger quarters.

Jim Wickstead assumed pastoral leadership at Poughquag, NY just about 10 years ago. That work has solidified and grown wholesomely and has maintained a steady and effective outlook and outreach. The congregation is stable and warm and is progressing steadily toward full self support.

Arthur Frisbie has been with us for some 10 years at Newark, DE. After founding the work, he has served as an active and fully supportive associate pastor, most recently to William Schlonecker. In July the Lord saw fit to take home Brother Frisbie's wife of many years, Florence. Many of us have prayed for God's strength and grace for our brother and he has shown that he has received that grace and strength through believing the great truths of the Gospel.

The congregation at Newark, DE has continued to grow since its reception into Annual Conference membership last October. The Lord has led one of His own to give a plot of some three acres right at the heart of the south side Newark target area for the church to use as a site for its own building. Plans are in final stage and ready to go out for bids. A fall ground breaking is possible.

James G. Koch is in his tenth year at Camden, DE. His competent and steady leadership has been a significant factor in the solid growth and development of a good church in the Capital area.

NEW AT EDISON

We also have a quiet new man in the Department, Dennis M. Cahill, who assumed the pastorate of the Edison, NJ mission on July 1. Brother Cahill is a recent graduate of Biblical Theological Seminary and came to us from the pastoral staff of Calvary Bible Church, Phoenixville, PA.

The Edison congregation has responded well to its first resident pastor. Attendances at both Sunday morning and evening meetings are up 40-50% over the same period a year ago. Brother Cahill is a generator of good ideas. He is also a trained and experienced leader in the Evangelism Explosion outreach program. We look for good things at Edison, where there are many people and great spiritual needs.

Brother Cahill's wife, Patricia, came to New Jersey at the right time to fill a need in our office for a secretary and administrative assistant. She has already made herself an invaluable part of our staff.

OTHER MILESTONES

Attendances at Sunday School and morning worship at Whaley Lake, NY are running exactly 100% ahead of a year ago. Several adults have confessed Christ in baptism during the year. Pastor Robert S. Commerford reports a growing receptivity in the growing target area. The congregation recently voted a budget that will take on some \$1,300 more toward the pastor's support and housing costs.

A significant change of the make-up of the Irvington, NJ mission is the growing commitment on the part of adults, who comprise an increasing proportion of the attenders at worship.

Under A.L. Seifert's leadership, the Mt. Pocono mission has made significant improvements on the Kirk-in-the-Woods, a truly beautiful and useful home for this lively, responsible congregation. On this past August 24 a record attendance of 100 at worship was realized without special

program or promotion.

The Kutztown church has continued its good life and growth. It has easily supported itself during the year, purchasing a parsonage, increasing its support for denominational ministries, including this one, and recently making a special gift to the Walnuptport congregation of \$600.00 toward the latter's fuel bill this winter.

New Fairfield and Wappingers Falls both report recent increases in the number of new visitors. I believe both of these congregations will do well to press on to acquiring property in their communities and planning to construct buildings. This putting down of stakes will enhance credibility in the rather affluent areas in which the churches are forming and growing.

Walnuptport continues to appear a difficult field, though it is a manifestly needy one -- and it is growing. David W. Chappell is a dependable, steady, tireless laborer in the Gospel.

As part of its response to WIDER HORIZONS, the Cedar Crest Church in Allentown has adopted Walnuptport as a daughter congregation. Cedar Crest has offered significant help in programming, staffing the VBS, maintaining and repairing property, etc. This is a wholesome and exciting development.

THE NEWEST PROJECT

The development of Project Beachhead in Atlantic County, NJ has been a highlight of the year. Eight years of giving and prayer culminated in the formation of a team of veteran pastors -- Roger L. Reitz and Harold C. Weaber. These men formally began their ministry in the Shore area on January 1, 1986.

The early months of the year were spent in demographic research and formulation of strategies and significant goals. Six potential target areas were selected and researched. The team recommended two to the Board, who concurred in the choice of Somers Point-Egg Harbor Township and Mays Landing-Hamilton Township. These mainland suburbs of Atlantic City are both sizable and growing rapidly. Many of the residents are employed in the resort city.

The Somers Point area is closer to the city and more densely populated, though Egg Harbor has much room for growth. Hamilton Township projects to be one of the fastest growing municipalities in New Jersey between now and the year 2000.

In the spring the brethren began in earnest to contact people in the target areas -- referral visits, door-to-door cold contacts and home Bible studies. These contacts showed the areas to be both very needy and warmly responsive. People are unusually willing to talk about spiritual matters and their needs.

One of the finest and most unusual co-operative events in the history of the Bible Fellowship Church was held on Saturday, June 7, 1986 when some 175 persons from 18 of the churches converged on the Shore area to help on Launch Day for Project Beachhead. Fanning out through the two target areas, these workers saturated most of each with announcements and personal invitations to gatherings at public parks -- Kennedy in Somers Point in the afternoon and Gaskill at Mays Landing in early evening -- called 'Together in the Park'.

After eating lunch together, the 'invaders' became the core group for these gatherings. They were joined by 125-150 persons from each community to enjoy a concert, puppet show, balloon launch and exotic kite demonstration. 'Together in the Park' is still eliciting response in the target areas.

Since each of the target areas is unique and the gifts and personalities of Brothers Reitz and Weaber are different, we may expect

that the two churches that form will also differ somewhat in style and make-up. The less populous Mays Landing area has so far been slower to develop. Two fruitful prospects are in view -- an extended family that is large and well known in Mays Landing seems to be responding to God's grace and the Oaks of Weymouth development where the Weabers live, a brand new adult community that projects to grow to some 1,500 people within 3 years, may yield significant strands of response for the new congregation.

The Beachhead team have had opportunity to minister in a majority of the churches and have encountered strong interest in the Project. The \$42,000 launching fund will run out sometime in December. There is a need for substantial designated support for the Project and/or the Weaver and Reitz families to enable them to continue to work at or near full time. Are there facilitators and expeditors who will 'do their thing' as good stewards to make their fruitful continuation of Project Beachhead a reality?

WIDER HORIZONS: HOW ARE WE DOING?

We are now about 80% of the way through the first of our fifteen WIDER HORIZONS years. How are we doing? Will we meet our first year goal? Are we seriously, diligently, faithfully, and prayerfully working on our goals and applying ourselves to outreach? Are our new churches and members going to be facilitators and expeditors of the WIDER HORIZONS opportunities -- to the glory of God?

Some more objective assessment awaits the report of the Committee on Statistics. Our 1986 total membership goal is 6,200, which was set before the 1985 membership figure was compiled. We should have needed to have declined by 35 members this year to fall short of that goal. Let's bear in mind the final WIDER HORIZONS goal of 14,293 by the end of the year 2000 and work and pray fervently for it.

The goal for daughter churches is one for 1986. That one, the Nazareth church's mission in the Slate Belt, is underway, so we are on target. Which church will launch our second WIDER HORIZONS daughter church before the end of 1987?

The Church Extension Department's new church goal for 1986 is 2. So far neither of these is underway. But we believe that goal is still within reach.

When I reported last year we thought the Boyertown area might be the target area for a new mission. We did a demographic study and met with representatives of several of the nearby churches to explore possibilities. But that group seemed to sense no clear leading nor evidence great enthusiasm for the prospect. We therefore concluded that the time is not now right for such a project, though it may come around in the future.

Boyertown has a number of evangelical churches, some quite sizable. In contrast, we became aware of the spiritual needs of Beacon, NY, a city of comparable size (13,000) with little Gospel witness. The city is growing and would appear to be prospectively receptive. The Board of Church Extension has approved Beacon as a future mission site. We are seeking a man to be the organizing pastor of a Beacon mission. He will become part of our Mid-Hudson Team. We shall likely need to seek the Lord to provide at least 1/2 of his support before he can begin the work in Beacon. Are there facilitators and expeditors who will be used of the Lord to provide the Gospel for needy Beacon, NY before the end of 1986?

Ocean County, NJ, along the shore just north of Atlantic County has the largest proportion of senior adults in the Garden State. 22% of that county's residents are 65 and over. One municipality in the county has a senior population of 55%. A mild climate and affordable housing are

drawing many more senior adults to the area. Many are moving to the senior adult housing developments. The Board has approved the start of a new mission to these folks in Ocean County. We are seeking a man for this significant work -- a pilot project for us. The position would start out as a part-time one (tent maker). John Vandegriff and the Howell church would provide fellowship support and a teammate. Is there a man who would like to reach older adults for Christ? Are there facilitators and expeditors who will provide for his support?

There are some 20,000 Cambodian refugees living in the city of Philadelphia -- many in great need and neglect. The Board is in process of seeking to form a new mission to reach this Cambodian community for Christ, make disciples among them and plant a Bible Fellowship Church there. We have a committee that is working toward that end as a task force with a young Asian theological student who is in the process of becoming a candidate under the Ministerial Candidate Committee. He is already working among the Cambodians in the Logan section of North Philadelphia. If this new and radically cross-cultural ministry develops into a new mission by the end of the year as we sincerely hope, will there be facilitators and expeditors to provide the considerable prayer and financial support that such a project will need?

During the year we have surveyed areas in Atlantic County and Ocean County, NJ. Philadelphia and Berks Counties, PA and Dutchess County, NY. We are considering a number of other potential target areas for new churches, including Luzerne County, PA. Our survey of Luzerne needs an update.

A WIDER HORIZONS goal is to double our churches' giving for church extension to enable us to reach toward the goal of 39 new churches through the Department by the year 2000. We have not at all 'closed in' on that goal since we last met. Indeed, church giving for church extension declined by some 9% in 1985-86.

The revised 1986-87 Department budget is divided into two sections - Maintenance and a WIDER HORIZONS Development section.

You will note that we plan to maintain our existing ministries at a cost of \$199,000, that is about \$2,000 less than we expended in 1985-86. This part will, however, require an increase of \$13,000 or 17.6% -- facilitators and expeditors, please take note!

The WIDER HORIZONS Development section of the budget anticipates \$53,000 in new designated money, primarily to start three new congregations within the next year. We shall not be able to allocate money needed to maintain existing ministries for new church starts. We look to the great Facilitator and Expediter to provide what for us seems a large sum but is surely not great to the One who owns the earth and all its fullness.

Robert W. Smock has accepted the invitation of the Board of Church Extension to serve as Associate Director and Co-ordinator for WIDER HORIZONS. He will serve part-time with the consent of the Roversford Church (a significant contribution on its part), primarily in WIDER HORIZONS matters, as a service to the churches. Brother Smock will not receive a salary for this service. But we have budgeted \$5,000 for expenses of our WIDER HORIZONS office. We do not believe it would be right to divert money which has been given for church planting to this which will primarily serve the established churches. So we are looking for support designated for this ministry as part of our Development budget.

Brother Smock is eager to assist and encourage the churches in their pursuit of their WIDER HORIZONS goals. Please call on him for counsel and help.

CHURCH EXTENSION: MAKING A DIFFERENCE

Lyle Schaller, who is possibly the most knowledgeable observer of the church in North America today observes, 'Today numerically growing churches come in disproportionately large numbers from those congregations that have not yet reached their fifteenth birthday and in disproportionately small number from the churches that have been in existence for several decades'. (Growing Pains, Nashville: Abington Press, 1983, page 19). Is this true of the Bible Fellowship Church?

Clay Price and Philip Jones made a study of Southern Baptist churches in 1976. They compared churches of less than 100 resident members with those of more than 500 resident members, and among those they compared those which were less than 10 years of age with those which were over 40 years of age. They concluded that 'smaller churches are more effective in evangelism than are larger churches'. More specifically, Price and Jones found that 'Southern Baptist churches with less than 100 resident members baptized almost two more people per hundred resident members than those churches with more than 500 resident members'. When the age of the congregation is factored in, 'the churches under ten years of age with less than 100 resident members are almost three times as effective evangelistically as the churches over forty years of age with more than 500 resident members' (c.f. Charles L. Chaney: Church Planting at the End of the Twentieth Century, Wheaton: Tyndale House, 1982, page 67). Is that true only of Southern Baptist churches? Might it also be true of Bible Fellowship Churches.

In analyzing its accounts and preparing to do its accounting on computer the Board of Church Extension is working with Melvin R. Rieser, accountant. Mr. Rieser discovered that during the years 1983, 1984 and 1985 the churches and missions of the Church Extension Department (all but two of which are less than 15 years old) added 162 members to their totals. How much growth in total membership did the other forty churches produce in the same three years? Three (3)! In other words, the Church Extension Department is facilitating and expediting the growth of the Bible Fellowship Church. Without it, there would have been zero growth in those three years.

In 1985 there were membership reports submitted for 13 congregations that did not exist in 1962. These 13 had a total membership of 720. Thus they comprised only 11.5% of the total Bible Fellowship Church membership a year ago. Yet these 13 (9 of which not only did not exist 25 years ago, but even 12 years ago and 3 of which had come into existence within the six preceding years) accounted for 44.7% of all the BFC membership growth in those 25 years. They produced new members for the denomination way out of proportion to their sizes. These young churches, most of them products of the Church Extension Department, are facilitating and expediting the growth of the Bible Fellowship Church admirably.

Using the Price-Jones criterion for measuring evangelistic effectiveness, how did the young churches of the Church Extension Department do in making disciples? With 295 members, these churches baptized 38 disciples -- that is 1 new disciple per 8 members or 12.2 per 100 members. The rest, the 'older' churches, with 5,940 members baptized 300 disciples -- that is 1 new disciple per 20 members or 5.1 per 100 members. According to the Price-Jones criterion, our youngest churches were 2.4 times more effective evangelistically as their older sister congregations. These new congregations are facilitators and expeditors of the disciple making process.

If all of our congregations had been as effective in baptizing and adding members in 1984-85 as were our youngest ones, we would have had

782 baptisms and added 871 members, which would have put us near to our 1990 WIDER HORIZONS membership goal of 7,011.

This year we have the joy of presenting two new churches for recognition and Annual Conference membership. These two follow two others last year. The four took an average of 5 1/2 years from birth to full formation. Three of the four plan fully to support themselves in 1986-87 and the fourth will receive just \$3,600 in designated assistance. The Church Extension Department is facilitating and expediting the formation of new churches and the growth of our denomination.

And the Department and its young churches are facilitating and expediting the growth of the ministries and agencies of our denomination. Of the past three entering classes at Pinebrook Junior College, the percentage of Bible Fellowship Church students enrolling was:

1984	12.5%
1985	12.6%
1986	8.6%

Of that group, the proportion of freshman from congregations in the Church Extension Department, which together make up but 4.7% of the denomination's total membership, was:

1984	22%
1985	25%
1986	25%

If all of the churches would have enrolled the same number of students per hundred members that these younger churches did, there would have been 147 Bible Fellowship students entering Pinebrook Junior College in those three years rather than the 29 who actually matriculated. What a difference that would have made for our college. The Church Extension Department and its congregations are facilitators and expeditors of the ministry and growth of Pinebrook Junior College.

The Bible Fellowship Weeks at Pinebrook Bible Conference have been one of the most popular and fruitful programs of our denomination in recent memory. Of this year's registrants, 18.7% came from the congregations that are under 25 years of age which comprise only 11.5% of the denomination's membership and 11.4% originated with the churches and missions of the Department which make up a mere 4.7% of the total membership of the B.F.C. The Department and its congregations are boosters and builders of the ministry and growth of Pinebrook in the Poconos.

In the summer of 1986 the congregations in the Department (with 4.7% of the membership) provided 6.9% of the Bible Fellowship Church affiliated campers at Victory Valley. The 'under 25' churches (11.5% of the membership) enrolled 18.1% of the B.F.C. campers. Another ministry of the denomination is being enhanced and abetted by our youngest churches.

The Church Extension Department provides a 'route of entry' into the ministry of the Bible Fellowship Church and thus increases the pool of men for service in the denomination and its churches. All 16 pastoral slots in present Department congregations are filled. When you add the other young churches, most of which started through the impetus of the Department, any church which is looking for a pastor has 23 more men whom it may consider for its pulpit, which certainly enhances its prospect of finding the man with the complex of gifts and abilities most suited to its needs. Fifteen (15) of those 23 young congregations are presently being served by men who were not part of the B.F.C. and probably knew little or nothing of us before entering college. During my 18 years of directing the Department we have recruited and placed 20 men who did not come to the Department from incumbent B.F.C. pastorates. All but three of these continue to be active in the ministry of the Bible

Fellowship Church today -- another example of the effective facilitating and expediting work of the Church Extension Department. Were it not for the Department, surely most of these 17 men would not presently be ministering with our denomination.

Of the last 18 families to become candidates with the Board of Missions, 8 or 44% have come from our young churches (with only 11.5% of the total membership). For us, the missionary recruits come in disproportionately large numbers from the younger-smaller congregations.

The congregation at Wappingers Falls is a prime example of commitment to Bible Fellowship missions. This seven year old congregation just arriving at 'churchhood' is in process of sending its second family abroad to the foreign mission field.

The young Mid-Hudson congregations are making strong commitments for support for the Drapers and the Bullocks -- and they will do more. Those churches have a fine missions conference annually -- plus missionary speakers throughout the year.

Many of the Department's churches and missions are seeing a great interest in missions on the part of their people. Some are developing the faith promise plan to stimulate missions giving. I predict that soon these vigorous new congregations will outstrip many of their older sister churches in giving to B.F.C. missions, as they are doing in so many areas of denominational life. Facilitators and expeditors, they are for sure.

It is not my motive here to claim or seek credit for our progress in disciple making and the planting of new churches. I do desire to motivate and persuade all within the Bible Fellowship Church to band together for maximum results. Let any and all glory be to God alone, without Whose work of grace nothing enduring will have been accomplished. Human recognition should go to the brave men who shoulder up the difficult church planting task and carry it out with faith and energy and to those dear brothers and sisters who sign on to be committed members of little, despised, 'no account' churches and make them into something significant for God. As for us in our office, we just try to stay out of the way and free and help for those church planters and hearty pioneers to work for the Lord to win the lost, build them up in Christ and form vibrant and faithful churches. If we have any positive impact on that process, just hear us say, 'We are unworthy servants (facilitators and expeditors); we have only done our duty'.

I suppose every group has some who will choose rather to be obstructers and hinderers than facilitators and expeditors. From the vantage point of this reporter obstruction and hinderance are not compatible with faithful stewardship. I'd ask them, why don't you rethink your position and 'git on board' for 'there's room for many a more'.

FINANCIAL REPORT

RECEIPTS

Balance, August 31, 1985	\$ 524.77
From Board	26,046.03
Other - Reimbursement	<u>46.89</u>
	\$ 26,617.69

EXPENSES

Department Travel	\$ 4,844.68
Director's Continuing Education	496.74
Office	
Equipment	\$ 1,674.72
Printing & Supplies	1,678.67
Mailing	1,893.75
Telephone	<u>1,609.06</u>
	\$ 6,856.20

Parsonage-Office Building

Gas - Fuel	\$ 1,206.75
Electric	1,425.11
Other Utilities	561.82
Maintenance	3,223.72
Insurance	<u>1,368.14</u>

\$ 7,785.54

Board Expenses

1,242.80

Reimbursement and Miscellaneous**Project Beachhead**

Launch Day	\$ 1,546.03
Edison Parsonage	
Acquisition Costs	915.00
Demographic Surveys	960.00
Bank Charges	60.00
Van Insurance	<u>1,299.80</u>

\$ 4,780.83

TOTAL

\$ 26,006.79

Balance, August 31, 1986

\$ 610.90

The depository for this account is the Meridian Bank, Emmaus, PA.

The account has been audited by Melvin R. Rieser, accountant

BOARD OF MISSIONS

Genesis 11:6 'And the Lord said, 'Behold, they are one people, and they all have the same language. And this is what they began to do and now nothing which they purpose to do will be impossible for them.'

As we read Genesis 11, we see man saying, 'Come, let us build for ourselves a city...and let us make for ourselves a name...' (verse 4). This, of course, ran contrary to the will of God who desires to build the kingdom of God and to make His Name known throughout the world. It is also clear from verse 6 that when man is united in purpose great things can be accomplished to make for himself a name. If this is true how much more so can this be interpreted in reverse to demonstrate what great things the Lord can do through a group of people who are united together in purpose to extend His kingdom and to glorify His Name among the nations.

'...the people who know their God shall be strong, and carry out great exploits.' Daniel 11:32b

Let's increase our commitment to cooperative efforts for His purpose of making His Name known throughout all nations and to all people groups. Then we can watch the Lord call out a people for His Name so that many will be a part of that glorious first resurrection at which time God shall reverse Genesis 11 and restore a universal language when we all shall sing praises to our Saviour before His Throne.

I want to thank the many Pastors, Missions Committees, Women's Missionary Societies, and others who have indicated a commitment to the cooperative efforts relating to missions. I have appreciated the opportunity to sit down with you to discuss many aspects of these cooperative efforts. I have visited half of the Bible Fellowship Churches and look forward to having personal contact with all the churches within the very near future. I also want to thank all who have given so generously to the missionary outreach of your church through the Board of Missions. Many have done so sacrificially.

The Board of Missions met six times this year and the following update indicates some of the highlights of the year.

MISSIONARY APPOINTEES

1. Tina Getter is a member of the Cedar Crest Bible Fellowship Church and was approved as a Short-term Missionary Appointee to serve with TEAM in Nepal as a nurse. She left on August 9 for Nepal.
2. Linda Clayton is a member of our Englishtown Bible Fellowship Church, New Jersey and was approved as a Career Missionary Appointee to work with World Radio Missionary Fellowship (HCJB) as an x-ray technologist. She left in April for Costa Rica for language study.
3. Christopher and Beth Bullock are members of the Wappingers Falls Bible Fellowship Church, New York and have been approved as Associate Missionary Appointees to work with Wycliffe Bible Translators in Papua New Guinea where Chris will serve as a telephone specialist. They are looking to the Lord for departure in October 1986.
4. Judy Harley is a member of our Sunbury Bible Fellowship Church and was approved as a Career Missionary. While Judy has been serving as a missionary with her husband, Barclay, she did not meet our requirement for Bible training. She has diligently followed the direction of the Board and has worked through some Bible Institute courses at the Emmaus Bible Fellowship Church as well as various correspondence courses. She has done admirable work and we welcome her officially into our missionary family.
5. Walter Johnston is a member of our Reading Bible Fellowship Church and was approved as a Career Missionary Appointee to serve with his wife, Susan, under the direction of OMF in the Philippine Islands in Muslim evangelism.
6. Joanne Shelly is a member of Oley Bible Fellowship Church and was approved as a Career Missionary Appointee to work with TEAM in Venezuela. She served as a Short-term Missionary with TEAM and upon returning to the States attended Moody Bible Institute for one year. She is looking forward to leave for language school in January 1987 should her support be pledged.
7. Glenn Blausier (Update) appointed during the 1984-85 year is presently doing deputational work and anticipating leaving for his field of service in California with JAARS at the end of this year.

NEW MISSIONARIES

1. Linda Clayton departed for their field of service during the same year that they were appointed. Their supporters are to be commended for their sensitivity to the financial needs of these missionaries.
2. Chuck and Nancy Snyder are working with American Ministries to the Deaf in Chambersburg, Pennsylvania.
3. Bill and Lois Early left in May to serve with Trans World Radio, Bonaire, Netherlands Antilles where Bill is involved in the Programming Department.
4. Bill and Linda Dougherty left for Morocco, North Africa in October to work under Frontiers Mission Board where he worked as a civil engineer and also was a student. They completed their short-term and returned in August and are waiting on the Lord for His direction for the future.

COMING AND GOINGS OF MISSIONARIES

Dick and Peggy Blausier did limited deputation work between their move from Waxhaw, NC to Riverside, CA where he is now working but still with JAARS Shipping. Bob & Lois Draper, Laird and Mary Ann Stengele, and Bill and Linda Dougherty completed their terms of service

on the field and are presently doing deputation. Connie Hartman is presently taking an extended furlough to work on her Master's Degree at Wheaton Graduate School prior to returning to Austria. Ruth Riggs has returned home having retired from her nursing with World Radio Missionary Fellowship in Quito. Glenn and Betty White returned home after a short term with Wycliffe Bible Translators in Colombia, South America. They spent some time on deputation before returning for another year of service in Colombia. Dave and Roxy Schlonecker spent one month in Pennsylvania on an emergency medical leave for Roxy. We praise the Lord that nothing serious was diagnosed. Lillian Ramirez had a short deputation period while Jose took some studies in Israel. Ruth Moyer and Georgina Solt also spent a few weeks in the U.S. for medical reasons.

Returning to their field of service after completing their furlough times were Dave and Rosemarie Manney, Bill and Addy Mull, and Barclay and Judy Harley.

LEAVE OF ABSENCE

Keith and Carol Anderson and Tim and Wanda Kauffman continue to be on leave of absence. Sharon Bachman has terminated her leave of absence and is presently teaching in the Bethlehem Christian Day School.

SUMMER MISSIONARY FINANCIAL AID

Six people applied for and received financial aid for summer ministries with recognized organizations.

SEMINAR FOR PASTORS & KEY LAY MISSION LEADERS

The Board of Missions conducted its Tenth Annual Missions Seminar for Pastors, Missionaries, and Key Lay Missions Leaders on March 11, 1986 at Pinebrook Bible Conference. Our speaker was Rev. Frank Severn from SEND International who also brought with him Mrs. Nadine Starnes, Director of Missions from Church of the Open Door, York, Pennsylvania. About 152 people attended. The theme for the day was, 'How To Grow Your Own Missionaries.'

ASSOCIATE MISSIONARY STATUS

The Board of Missions approved a new classification of Associate Missionary. According to our definition, an Associate Missionary is a short-term worker who would engage in technical or support-type ministries and who may or may not meet the Bible training equivalent requirement for Career or Short-term Missionary. The Bullocks are the first to be so classified.

RESOLVED, that we recommend to the One Hundred Third Annual Conference that it ratify the election of David E. Thomann as Financial Secretary of the Board of Missions for a three (3) year term.

WHEREAS, several of the Bible Fellowship Church Agencies have been using rudimentary computer systems which now need to be severely upgraded; and

WHEREAS, it is known that some of the particular Churches and other Agencies have obtained or are in the process of obtaining computers; and

WHEREAS, the costs of computers and accompanying programs have been drastically reduced in price making such equipment

reasonable to purchase; and

WHEREAS, it is considered in the best interests of the Churches and Agencies of the Bible Fellowship denomination to have standards for programs and functions to insure compatibility; therefore, be it

RESOLVED, that the standards for computerization of the Churches and Agencies be as follows:

- A. Goal: A systematic plan for an integrated computer system shall be developed so as to manage personal resources, statistics, communications, finances, and other information for the Bible Fellowship Church.
- B. Requirements: This plan shall be built on a high performance, moderately priced, multiuser, portable Data Base Management System (DBMS).
- C. Technical specifications: The system shall operate on IBM personal computers (PC) or compatible on MS-DOS 3.1 or higher, and on compatible local area networks (LAN's). The software should be IBM compatible to allow for an interchange of specified information between Agencies and Churches; and further

RESOLVED, that representatives of our Agencies and Churches discuss the development and implementation of the above resolution through a Study Committee on Data Processing and Standardization to study and analyze the various needs and requirements for such computer system and to prepare recommendations for submission to the Agencies and Churches after study is completed and when requested; and further

RESOLVED, that each Agency select its' representatives and that four men representing the Churches be selected by Annual Conference.

Respectfully submitted,
Roy A. Hertzog,
Executive Secretary

Committee: R.C. Reichenbach, Chairman; David E. Thomann, Financial Secretary; Roy A. Hertzog, Executive Secretary; Robert Breitegam; Kermit K. Gehman; William L. Graybill, II; Gerald Schlonecker; Thomas P. Shorb; James Sunday; Paul G. Zimmerman

FINANCIAL REPORT...BOARD OF MISSIONS

Oct 1, 1985 - Sept. 30, 1986

Received from Churches for 1985-86

454,954.28

EXPENDITURES:

Africa Inland Mission	90,415.00
Ambassadors for Christ Inc.	6,000.00
American Missionary Fellowship	7,725.00
American Ministries to the Deaf	5,143.00
Arctic Mission, Inc	17,170.00
Bible Centered Ministries	4,200.00
Bible-Medical Missionary Fellowship	9,095.00

Christian Literature Crusade	16,082.00	
Christian Missionary Alliance	23,964.00	
Frontiers	3,750.00	
Gospel Missionary Union	12,000.00	
Greater Europe Mission	15,500.00	
Harley, Barclay	14,280.00	
Hartman, Connie	9,901.50	
International Communion Of Christians	1,800.00	
International Students, Inc.	14,040.00	
International Teams	9,351.00	
InterVarsity Christian Fellowship	10,176.00	
Latin America Mission	17,868.00	
North Africa Mission	15,101.00	
Overseas Missionary Fellowship	5,208.00	
Russian Radio (PTL)	3,408.00	
SIM International	7,699.00	
The Evangelical Alliance Mission	48,412.00	
Trans World Radio	10,309.00	
UFM International	11,074.00	
Windward Ministries Inc.	2,320.00	
Word of Life	10,900.00	
World Radio Missionary Fellowship	25,706.00	
Worldteam	25,874.00	
Wycliffe Bible Translators	27,672.00	
Outgoing Fund	12,335.00	
Seminar	<u>872.82</u>	495,351.32

MISSIONARY ASSISTANCE:

Hospitalization	3,572.00	
Missionary Specials	7,177.50	
Missionary Homes	3,013.22	
Misc.	969.54	
Pension	738.34	
Rents	12,700.00	
Summer Ministries	1,925.00	
Utilities	6,948.97	
Year Book	360.00	
Telephone	1,195.16	
ACMA	100.00	
Publicity	<u>105.47</u>	38,805.20

BOARD EXPENSES:

Board	545.97	
Mileage	1,525.88	
Printing Supplies	1,692.14	
Postage	929.66	
Executive Secretary	27,874.00	
Financial Secretary	<u>2,400.00</u>	<u>34,967.65</u>

Total Expenses	569,124.17
Deficit over 1985 Church Income	(114,169.89)

OTHER RECEIPTS:

Interest	63,165.66
Misc.	7,816.44
Rents	9,861.60
Seminar	515.30
ACMA	56.25

Literature/Books	84.44	
Executive Secretary	<u>940.00</u>	82,439.69
Rec'd from Churches for 1987 use	495,562.43	
Other Receipts	<u>82,439.69</u>	578,002.12
Deficit over budget	(114,169.89)	
Total	463,832.23	
<u>DESIGNATED GIFTS</u>	67,312.69	
<u>PAID OUT</u>	57,940.75	
<u>Housing Account</u>		
In Account, 1985	136,711.21	
Interest	<u>12,304.00</u>	149,015.21
<u>Pension Account</u>		
In Account, 1985	17,638.01	
Interest	<u>1,587.42</u>	19,225.43
<u>TOTAL ASSETS:</u>		
Balance in Checking Account:		
First National Bank of Lancaster County	13,780.60	
M/M in First National Bank of Lancaster County	69,791.19	
Hill Financial C-D 6.85%	74,016.61	
Merchants Bank of Allentown C-D 9.75%	100,000.00	
Dean Witer Reynolds Inc.:		
35,000 9.25 8,000 10.70		
25,000 7.65 8,000 10.05		
25,000 7.50 30,000 8.75		
30,000 8.90 10,000 11.15		
10,000 9.70 100,000 <u>10.50</u>	311,000.00	
30,000 9.45		
U.S. Securities 10.37%	83,426.65	
Sears M/M	<u>24,134.68</u>	
Total	676,149.73	

Report and books audited by John Dunn

David E. Thomann, Financial Secretary

BOARD OF DIRECTORS OF BIBLE FELLOWSHIP CHURCH

The Board of Directors continues to attend to the fiscal and corporate business of the denomination. Five meetings were held during the year. All of this business is conducted and overseen on a volunteer basis (as is also done on all of our boards and committees); therefore the Brethren are to be commended for their diligence and sacrifice of time.

Assistance and counsel was given to several churches and agencies relative to financial and property matters. Communication was further maintained with the Board of the Home relative to its progress in purchasing property and its expansion plans. Legal assistance was given to Victory Valley Camp and Pinebrook Junior College so that each was able to consummate the purchase of additional property.

The matter of maintaining separate liability for each agency was addressed, and presently legal drafts are being prepared to help ensure this.

The maintenance of the Fund to Promote Church Extension is also under the jurisdiction of this Board. Funds by request of the Board of Church Extension were utilized in the purchase of parsonages at Kutztown, Pennsylvania and Edison, New Jersey.

The insurance and retirement programs of the pastors are being analyzed. Therefore, in the future recommendations may be proposed so as to provide life and disability protection as well as medical protection.

This Board is also cooperating with the agencies to develop a recommended set of standards for computer hardware and software.

The funds held by the Board of Directors are deposited with the Farmers First Bank of Lititz, Pennsylvania. The accounts of the Treasurer and the Financial Secretary were audited by Walter A. Davis.

RECOMMENDATIONS:

We recommend that the Annual Conference approve the following:

1. That the annuities paid from the Ministers' Retirement Fund beginning October 1, 1986, shall be \$132.00 per year of service up to forty years of service for which an annuitant is eligible.
2. That the Administrative Budget for 1986-87 be approved for use beginning October 1, 1986.
3. That the Administrative Budget for the 1987-88 year be approved for circulation to the church in solicitation of their pledges by April 15, 1987.
4. That the rate of mileage reimbursement be .18 per mile effective 10/15/86.
5. That the proposed revisions to the Rules of the Ministers' Retirement Fund be adopted.

Committee: Jansen E. Hartman, President; Carl C. Cassel, Vice President; James A. Beil, Secretary; Horace A. Kauffman, Financial Secretary; Robert W. Gehret, Treasurer; Alva C. Cassel; Bert N. Brosius, Jay H. Fasnacht, Kermit K. Gehman

ARTICLE VI

Funds Administered by the Board of Directors

Section 1. Minister's Retirement Fund

I. NAME

The name of this fund shall be the Ministers' Retirement Fund of the Bible Fellowship Church.

II. PURPOSE

The Ministers' Retirement Fund shall be a permanent fund to provide and pay annuities to ministers of the Bible Fellowship Church who by reason of age have retired from active service and also to widows of such ministers according to the rules hereinafter stated.

III. ADMINISTRATION

This fund shall be controlled by the Board of Directors of the Bible Fellowship Church and operated by the Committee on Pensions under the direction of the Annual Conference.

IV. ELIGIBILITY

A. Every minister who is licensed or who has been ordained by the Bible Fellowship Church is a member of the Fund so long as he is working under the direction of the Annual Conference and his name continues to appear on the list of men eligible to serve as a pastor of a Bible Fellowship Church.

B. When a man receives license with the Bible Fellowship Church, the Ministerial Candidate Committee shall notify him of the requirement for payments into the Fund and its benefits.

C. A man having less than 25 years of active service to the Bible Fellowship Church and no longer meeting both requirements set forth in Paragraph A of this Section of these rules, ceases to be a member of the Fund, except as provided in Paragraphs D, E and F of this Section. When a minister ceases to be a member of the Retirement Fund, the money he paid into the Fund shall be refunded to him; and he by receiving this refund shall forfeit all further claims on the Fund.

D. Should a minister with less than 25 years of service no longer meet both eligibility requirements of Paragraph A of this Section because he is awaiting a call to the pulpit of a Bible Fellowship Church, his membership in the Fund will continue so long as he desires, and this period between calls will be included as years of active service as this term is used in Section VIII, Paragraph A,3. However, to maintain the continuity of his service, a minister covered by this Paragraph shall on April 1 and at Annual Conference of each year make his contribution to the Fund in accordance with the provision of Section V, Paragraph B based on the minimum salary currently prescribed for a pastor by Annual Conference.

E. Should a minister, after having accepted a refund as provided in Paragraph C of this Section, return to work under the direction of Annual Conference, he may return the refund to the Fund and the years of service represented by the refund, will be included in the base for calculating his annuity.

F. A man who has been a member of the Fund may continue his eligibility for an annuity when serving under the Board of Missions. His rights to payments from the Fund of a refund or an annuity shall be based only on the payments made to the Fund on his behalf.

V. CONTRIBUTIONS TO THE FUND

The Fund shall be maintained by the following:

A. Contributions through the Annual Conference Administrative Budget.

B. Contributions for each member.

1. Two percent (2) of each member's annual salary and supplemental benefits, excluding medical insurance and excluding parsonage allowances for pastors providing their own housing, shall be paid into the Fund. To maintain his continuity of service, the contribution shall not be less than two (2%) of the minimum salary currently prescribed for a pastor by the Annual Conference.

2. The annual salary shall be calculated on the year beginning September 1 and ending August 31.
3. 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.

C. Gifts, bequests and devises from any sources.

VI. RETIREMENT AGE

A. A minister of the Bible Fellowship Church who has attained the age of sixty-five (65) years may retire from active service.

B. It is mandatory that a minister retire at the end of the month in which he attains the age of seventy-two (72) years.

C. A minister who has given 25 years or more of service to the Bible Fellowship Church may retire from the active ministry prior to age sixty-five (65) and be eligible for an annuity at age sixty-five (65).

VII. DISABILITY

A minister who has given twenty-five (25) years or more of active service to the Bible Fellowship Church may become eligible for an annuity at the end of the month in which he becomes totally and permanently disabled.

VIII. ANNUITIES

A. For ministers

1. No annuity will be paid unless a minister has met the requirements of Section VI and has paid in full according to Section V, B at least five years.

2. The annuity for a retired minister shall be calculated at the rate established annually by Annual Conference by a two-thirds majority vote at one reading.

3. A minister's annuity will be based on his years of active service to the Bible Fellowship Church subject to a maximum of forty (40) years.

4. Services rendered after the age of seventy two (72) years shall not increase the annuity.

5. If at any time the money in the Fund is insufficient to pay the annuities in full, the Board of Directors shall determine the amount of monthly installments pro rata.

6. No minister shall be entitled to the full amount of his annuity unless he has paid in full as according to Section V, B. The years of service shall be reduced for each year in which he was a member of the Fund, but failed to make the required payments.

B. Annuities for Minister-Missionaries

1. Annuities will be paid to men who have met the eligibility requirements of the Fund by combined service as a minister working under the direction of Annual Conference and as a missionary working under the direction of the Board of Missions.

2. Payment of the portion of an annuity earned by a man who has also served under the Board of Missions shall be made annually in advance to the fund by the Board of Missions.

C. Annuities for Widows

1. The widow of a deceased minister who has complied with the provisions of the Fund shall receive annuities beginning at the time of the death of the husband provided that the widow shall have attained the age of sixty-five (65) years or beginning at the time that she shall attain the age of sixty-five (65).
2. A widow's annuity shall be calculated at 7/12 the rate of Section VIII, A for each year that she was the wife of a minister during which he was in active service in the Bible Fellowship Church subject to a maximum of forty (40) years.
3. The annuity shall cease if the widow remarries.

D. All annuities cease at the time of the death of the annuitant.

PROPOSED ADMINISTRATIVE BUDGET

	Oct. 1, 1986 to Sept. 30, 1987	Oct. 1, 1987 to Sept. 30, 1988
A. Benefits for Each Pastor		
1. Beneficiary Fund	\$ 900	\$ 1,000
2. Ministers' Assistance Fund	900	1,650
3. Ministerial Convention	750	750
4. Ministers' Retirement Fund	<u>32,850</u>	<u>34,150</u>
Total	\$ 35,400	\$ 37,550
B. Benefits for Each Church		
1. Conference Entertainment	\$ 3,500	\$ 3,500
2. Moving Fund	5,500	6,500
3. Fund to Assist Churches	<u>1,000</u>	<u>1,000</u>
Total	\$ 10,000	\$ 11,000
C. Annual Conference Programs		
1. Publication & Printing	\$ 3,000	\$ 3,000
2. Expenses of Boards & Committees		
a. Chaplaincy Expenses	800	800
b. All other Expenses	4,400	4,400
c. Stewardship Council	500	500
3. Expenses, Board of Directors	300	500
a. Computer lease purchase and use		6,000
4. Ministerial C. Committee	800	1,200
5. Historical Committee	1,000	1,000
6. Contingencies	<u>265</u>	<u>200</u>
Total	\$ 11,065	\$ 17,600
Total Budget	\$ 56,465	\$ 66,150

PLEDGES TO THE ADMINISTRATIVE BUDGET

Church	1985-86	1986-87
Allentown, C. Crest	\$ 4,800	\$ 4,920
Allentown, Salem	300	300
Bethlehem	2,000	2,000
Blandon	625	625
Camden, DE	-0-	
Catasauqua	250	250

Coopersburg	1,900	2,025
Denville	100	200
Emmaus	2,500	2,500
Englishtown	400	400
Ephrata	1,800	1,800
Finesville	25	25
Fleetwood	1,260	1,320
Graterford	2,200	2,300
Harleysville	1,210	1,290
Harrisburg	1,850	1,900
Hatfield	1,500	1,600
Howell	200	600
Lancaster	2,800	3,000
Lebanon	1,030	1,100
Lehighton	992	500
Maple Glen	850	1,000
Mt. Carmel	700	700
Nazareth	1,700	1,800
New Fairfield	175	
Oley	1,380	1,470
Paradise	1,416	1,440
Philadelphia, Emmanuel	-0-	
Philadelphia, Wissinoming	475	475
Poughquag	120	120
Quakertown	1,700	1,800
Reading	3,700	3,900
Royersford	1,800	1,800
Scranton	300	300
Shamokin	700	700
Sinking Spring	2,500	2,500
Spring City	1,150	1,250
Staten Island	100	75
Stroudsburg	950	950
Sunbury	1,200	1,500
Terre Hill	400	400
Wallingford	1,000	1,200
York	990	990
Zionsville	175	200
Edison	-0-	
Irvington	-0-	
Lutztown	150	250
Mt. Pocono	-0-	
Newark, DE	-0-	50
Newark, NJ	100	200
Pawling	25	40
Walnutport	25	25
Wappingers Falls	-0-	125
B.F.C. Home	700	700
Board of Church Extension	400	500
Pinebrook Bible Conference	1,000	1,200
Pinebrook Junior College	250	250
Board of Missions	-0-	500
	<hr/>	<hr/>
	\$53,873	\$56,465

STATEMENT A

BIBLE FELLOWSHIP CHURCH
BALANCE SHEET - September 30

<u>ASSETS</u>	<u>1986</u>	<u>1985</u>
Statement B - General Funds	\$1,429,255.87	\$1,228,540.43
Statement D - Fund Promote Church		
Ext.	1,041,246.52	854,753.19
Statement - Minister's Ret.	<u>338,000.27</u>	<u>314,507.37</u>
Total Assets	\$2,808,502.66	\$2,397,800.99

<u>LIABILITIES</u>		
Statement B - General Funds	\$ 559,450.13	\$ 513,657.65
Statement D - Fund Promote Church		
Ext.	447,288.91	327,207.01
Statement - Ministers' Ret.	<u>-0-</u>	<u>-0-</u>
Total Liabilities	\$1,006,739.04	\$ 840,864.66

FUNDS HELD IN TRUST

Statement D - Fund-Promote Church		
Ext.	\$ 260,507.57	\$ 200,957.49

NET WORTH

Statement B - General Funds	\$ 869,805.74	\$ 714,882.78
Statement D - Fund-Promote Church		
Ext.	333,450.04	326,588.69
Statement - Ministers' Ret.	<u>338,000.27</u>	<u>314,507.37</u>
Total Net Worth	\$1,541,256.05	\$1,355,978.84

Total Liabilities, Trust Fund
and Net Worth \$2,808,502.66 \$2,397,800.99

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

STATEMENT B

GENERAL FUNDS
Balance Sheet - September 30

<u>ASSETS</u>	<u>1986</u>	<u>1985</u>
Cash - General Fund	\$ 38,615.98	\$ 37,042.10
- Moving Fund	2,179.33	2,287.54
- Ministers' Assistance Fund	3,231.69	2,929.69
- M.C.C. Internship Fund	1,722.95	2,238.95
- Fund to Assist Churches	1,150.91	9,500.91
Accounts Receivable		
- C.A. Paolillo Note	1,507.05	7,109.50
- Leighton Note	10,000.00	-0-
- Pinebrook Bible Conference	109,952.37	116,328.65
Administrative Budget		
Finesville	\$ 25.00	
Mt. Carmel	175.00	
Maple Glen	175.00	
New Fairfield	350.00	
Walnutport	25.00	
Oley	100.00	
Paradise	72.00	
Howell	200.00	
Phila., Emmanuel	<u>50.00</u>	
	1,172.00	700.00

Health & Welfare Insurance

Allentown, Salem	\$ 143.00		
Camden	390.00		
Coopersburg	286.00		
Finesville	715.00		
Hatfield	143.00		
Howell	143.00		
Newark, DE	715.00		
New Fairfield	520.00		
Poughquag	143.00		
Reading	559.00		
Royersford	143.00		
Sinking Spring	228.00		
Stroudsburg	143.00		
Sunbury	273.00		
Zionsville	286.00		
Bd. Church Extension	1,014.00		
Pinebrook Conference	143.00		
E.W. Bean	<u>84.00</u>	6,071.00	8,896.00

Real Estate

Pinebrook Bible Conference	435,268.08	435,268.08
Pinebrook Junior College	706,507.50	538,750.00
Victory Valley	<u>111,877.01</u>	<u>67,489.01</u>

Total Assets	\$1,429,255.87	\$1,228,540.43
--------------	----------------	----------------

LIABILITIES

Prepayments - Administrative Budget

Fleetwood	\$ 110.00	\$ 400.00
-----------	-----------	-----------

Prepayments - Health & Welfare Ins.

Allentown, C. Crest	\$ 65.00		
Catasauqua	143.00		
Ephrata	286.00		
Kutztown	143.00		
Quakertown	750.00		
Spring City	143.00		
York	143.00		
B.F.C. Home	536.00		
Pinebrook Jr. College	83.00		
R.C. Reichenbach	<u>84.00</u>	2,376.00	2,235.00

Note Payable - Pinebrook Bible Conf.	109,952.37	116,328.65
--------------------------------------	------------	------------

Mortgage Payable - Pinebrook

Junior College	<u>\$ 447,011.76</u>	<u>\$ 394,694.00</u>
----------------	----------------------	----------------------

Total Liabilities	\$ 559,450.13	\$ 513,657.65
-------------------	---------------	---------------

NET WORTH

Net Worth,

Sept. 30, 1985	\$714,882.78
----------------	--------------

Gain from

Statement C	<u>152,922.96</u>
-------------	-------------------

Net Worth - September 30	<u>\$ 869,805.74</u>	<u>\$ 714,882.78</u>
--------------------------	----------------------	----------------------

TOTAL LIABILITIES & NET WORTH	\$1,429,255.87	\$1,228,540.43
-------------------------------	----------------	----------------

STATEMENT C

GENERAL FUNDS
Income Statement - September 30

<u>INCOME</u>	<u>1986</u>	<u>1985</u>
Administrative Budget	\$ 54,307.28	\$ 52,514.70
Health & Welfare Insurance	163,992.00	165,694.50
Workmens Compensation Insurance	21,968.00	16,864.00
Miscellaneous Contributions	38.00	913.63
Payment on Victory Valley Property	44,388.00	-0-
Payment on Pinebrook Jr. Col		
Mortgage	115,439.74	26,498.00
Interest, General Fund	1,337.49	252.29
Interest, Fund to Assist Churches	<u>650.00</u>	<u>-0-</u>
Total Income	\$402,120.51	\$262,737.12
<u>EXPENSES</u>		
Board of Directors Exp.	\$ 22.00	\$ 110.00
Historical Committee Fund	1,000.00	1,000.00
M.C.C. Internship Fund	1,716.00	1,430.00
Board of Publication & Printing	3,000.00	3,000.00
Annual Conference Entertainment	3,500.00	3,500.00
Beneficiary Fund	1,000.00	1,000.00
Health & Welfare Insurance	163,741.54	165,669.84
Ministers' Retirement Fund	28,400.00	26,000.00
Moving Fund	6,608.21	4,411.18
Workmen's Compensation Insurance	21,968.00	16,864.00
Ministers' Assistance Fund	1,348.00	-0-
Ministerial Convention	750.00	378.71
Uncollected Pledges	-0-	-0-
Paid to Pinebrook Bible Conference	6,209.68	1,552.42
Expenses of Committee		
Abstinence Study Comm.\$	18.96	
Annual Conf. Program	16.50	
Board of Directors	272.10	
Chaplaincy Expense	462.36	
Credentials Committee	255.09	
Government Committee	129.12	
Ministerial Candidate	743.82	
Ministerial Relations	2,597.34	
Nominating Committee	161.96	
Statistical Committee	397.87	
Stewardship Committee	129.35	
Committee on Agenda	137.42	
Committee on Cults	392.24	
Committee on Divorce	336.25	
Committee on Membership	728.80	
Committee on Tongues	1,002.00	
Committee to Exam. Conf.		
Minutes	14.25	
Committee to Exam. Min.		
of Churches	<u>138.69</u>	
Total Expenses	<u>\$ 7,934.12</u>	<u>\$ 5,683.10</u>
	\$247,197.55	\$230,599.25
Gain or (Loss) Transferred to Statement B	\$154,922.96	\$ 32,137.87

STATEMENT D

FUND TO PROMOTE CHURCH EXTENSION

Balance Sheet - September 30

<u>ASSETS</u>	<u>1986</u>	<u>1985</u>
Cash	\$ 54,207.71	\$143,772.75
Notes Receivable		
Mt. Pocono	10,000.00	-0-
Edison	26,543.08	-0-
Finesville	-0-	248.49
Howell	13,370.78	15,341.52
Kutztown	25,000.00	5,000.00
New Fairfield	12,993.78	12,993.78
Newark	-0-	2,803.40
Poughquag	9,249.04	9,498.15
Whaley Lake	30,000.00	30,000.00
Victory Valley	45,436.23	-0-
Mortgage Receivable		
First Baptist, Belvidere	72,684.86	74,884.14
Real Estate		
Edison	123,543.08	-0-
Camden	40,569.76	40,569.76
Finesville	20,000.00	20,000.00
Kutztown	88,957.50	30,950.50
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
Whaley Lake	<u>78,311.00</u>	<u>78,311.00</u>
Total Assets	\$ 1,041,246.52	\$ 854,753.19
<u>LIABILITIES</u>		
Notes Payable		
I. Gehman	7,500.00	7,500.00
Pawling Baptist Church	10,000.00	10,000.00
Mortgages Payable		
Edison	92,000.00	-0-
Camden	25,060.09	25,060.09
Finesville	4,085.92	4,085.92
Howell	125,000.00	125,000.00
Kutztown	45,000.00	15,000.00
New Fairfield	30,404.90	30,404.90
Newark	31,809.33	32,580.87
Plainfield	10,640.43	11,786.99
Poughquag	22,788.24	22,788.24
Whaley Lake	<u>43,000.00</u>	<u>43,000.00</u>
Total Liabilities	\$ 447,288.91	\$ 327,207.01

STATEMENT D

FUNDS HELD IN TRUST

Edison	\$ 31,543.08	\$ -0-
Camden	15,509.67	15,509.67
Finesville	15,914.08	15,914.08
Howell	21,146.00	21,146.00
Kutztown	43,957.50	15,950.50

New Fairfield	19,902.10	19,902.10
Newark	15,851.58	15,851.58
Poughquag	21,169.76	21,169.76
Sinking Spring	40,202.80	40,202.80
Whaley Lake	<u>35,311.00</u>	<u>35,311.00</u>

Total Funds Held in Trust	\$ 260,507.57	\$ 200,957.49
---------------------------	---------------	---------------

NET WORTH

Net Worth,	
Sept. 30, 1985	\$326,588.69
Gain transferred	
from Statement E	<u>6,861.35</u>

Net Worth September 30	\$ <u>333,450.04</u>	\$ <u>326,588.69</u>
------------------------	----------------------	----------------------

Total Liabilities, Trust		
Funds and Net Worth	\$ 1,041,248.52	\$ 854,753.19

STATEMENT E

FUND TO PROMOTE CHURCH EXTENSION
Income Statement - September 30

<u>INCOME</u>		<u>1986</u>	<u>1985</u>
Interest Income	\$	14,943.25	\$ 13,126.00
Bd. Church Extension Payments			
Plainfield Mortgage		1,146.56	-0-
Newark Mortgage		<u>771.54</u>	<u>-0-</u>
Total Income	\$	16,861.35	\$ 13,126.00

<u>EXPENSES</u>			
Grants to New Missions	\$	<u>10,000.00</u>	\$ <u>-0-</u>
Total Expenses	\$	10,000.00	\$ -0-
Gains transferred to			
Statement D	\$	6,861.35	\$ 13,126.00

STATEMENT F

MINISTERS' RETIREMENT FUND
Balance Sheet - September 30

<u>ASSETS</u>		<u>1986</u>	<u>1985</u>
Cash	\$	2,451.73	\$ 23,025.75
Farmers First Bank		314,048.54	264,048.54
Stocks and Bonds		21,500.00	21,500.00
Notes Receivable, Victory Valley 8%		-0-	5,038.28
Notes Receivable, Victory Valley 12%		<u>-0-</u>	<u>894.80</u>
Total Assets	\$	338,000.27	\$314,507.37

LIABILITIES

Total Liabilities	-0-	-0-
-------------------	-----	-----

NET WORTH

Net Worth,		
Sept. 30, 1985	\$314,507.37	
Gain transferred		
from Statement	<u>23,492.90</u>	
Net Worth - September	<u>\$ 338,000.27</u>	<u>\$314,507.37</u>
Total Liabilities	\$ 338,000.27	\$314,507.37

STATEMENT G

MINISTERS' RETIREMENT FUND
Income Statement - September 30

<u>INCOME</u>	<u>1986</u>	<u>1985</u>
Contribution, Administrative Budget	\$ 28,400.00	\$ 26,000.00
Contributions from Pastors	22,675.49	21,782.04
Dividends	900.00	900.00
Interest Income	<u>30,028.49</u>	<u>34,159.86</u>
Total Income	\$ 82,003.98	\$ 82,841.90
<u>EXPENSES</u>		
Refunds	\$ 5,444.08	\$ 861.07
Annuities Paid	<u>53,067.00</u>	<u>52,880.00</u>
Total Expenses	\$ 58,511.08	\$ 53,741.07
Gain Transferred to Statement	\$ 23,492.90	\$ 29,100.83

BOARD OF DIRECTORS OF PINEBROOK JUNIOR COLLEGE

The Board of Directors of Pinebrook Junior College held four business meetings during the year. The Executive Committee of the Board also met periodically to transact business between the scheduled Board meetings.

The Board organized for the year as follows: Raymond R. Dotts, Chairman; John H. Herb, Secretary; and Jay Fasnacht, Treasurer. The Board membership is also divided into five standing committees: Faculty and Instruction, Student Life, Development, Finance, Marketing and Admissions. The committees provide oversight and evaluation in their respective areas so that the College functions as effectively as possible with the resources that God has provided.

During the year, George Priestly resigned from the Board of Directors due to the pressure of business and family responsibilities and Ronald W. Reed was elected to fill the unexpired term.

The past year of the College was a year in which the hand of God was evident in many ways. The College was faced with many challenges that seemed to be insurmountable, but the Lord has provided in most remarkable ways. The College has made significant progress this year under the able and dedicated leadership of President Carl C. Cassel.

The increased enrollment of 158 F.T.E. students in the Fall of 1985 which was the highest enrollment in the history of the College coupled with increased contributions and careful spending on the part of the administration has greatly improved our financial condition. The fiscal

year ending June 30, 1986, shows a gain of \$129,545 in current unrestricted funds for the year. This gain reduces the deficit in the current unrestricted funds balance to \$12,710. This is significantly ahead of the schedule proposed last year.

Forty-six students graduated in May 1985. Of these, seven were in the Secretarial Science Program, three in Surgical Technology and thirty-six in Liberal Arts.

The enrollment of 161 T.F.E. students for the 1986 Fall Semester is again a record enrollment for the College. The 1986-87 Budget projects further improvement in our financial condition by June 30, 1987.

The increased size of the student body made it necessary for the College to find additional dormitory space to house students. The College was able to purchase an adjoining property to the College campus of 6.5 acres with a house and a barn for \$165,000. The house was remodeled to provide dormitory space for 23 men. In June, a group of 15 men and their wives called 'Builders for God' donated a week of labor in the remodeling project.

Dr. Metro Yurchak resigned as Academic Dean due to a heart attack, but is still serving the College in a reduced role. Elaine Phillips is again serving as Interim Academic Dean.

The College has strengthened its program with these additional staffing changes and faculty additions: William G. Stephens, a member of our Cedar Crest Church, has been appointed to the position of Business Manager. Bryon C. Cassel, after 13 years of service as Business Manager, will serve as Special Assistant to the President. Lee Richwine joined the staff as Director of Development in September of 1985. Marjorie Mengel who had served fulltime in the classroom has been appointed as Registrar. Three former part-time faculty members have now been added as fulltime instructors. Joanne D. Gerken has been added as an Instructor in English and Public Speaking, Carol S. Campbell as an Instructor in English and Remedial Studies, and Judith Coulsey as an Instructor in Secretarial Science. Marilyn Miles is serving this year at Rift Valley Academy in Kenya.

Applications for status as Candidates for accreditation with the Middle States Association is planned for the Spring of 1987. Approval has been granted for Federal and State Financial Aid to Students.

The Five Year Plan was not completed in June 1986 as anticipated, but work on the plan continues to move ahead. We expect approval of the Five Year Plan by the Board in March of 1987.

It is the continuing desire of the College to serve a greater number of Bible Fellowship Church young people. The College is seeking to improve its effectiveness in making the Bible Fellowship Church aware and appreciative of the excellent quality of the educational program of Pinebrook Junior College.

We thank the Bible Fellowship Churches for the \$47,596.84 given in financial support to the College this past year.

With full awareness of Annual Conference's designation of 1986-87 as the 'year of stewardship', the College will, through its development program and other operating philosophies, continue to:

- (1) emphasize stewardship in the use of the resources with which God has blessed it and
- (2) strive to be a worthy recipient of the gifts which God's people entrust to it

We thank our God for the dedicated and able service of our faculty and staff and for His bountiful provision and blessing upon the College.

We covet your prayers that we might be increasingly effective in serving the education needs of the Bible Fellowship Church and our broader constituency in the years ahead.

Committee: Raymond R. Dotts, Chairman; Robert C. Newman; John H. Herb, Secretary; Ronald W. Reed, Jay H. Fasnacht, Treasurer; L. James Roberts, Jr., Carl C. Cassel, President; Russell Ruch, W. Wayne Batten, Alan Russell, Alva C. Cassel, David A. Thomann, Leroy A. Heller, Dana Weller, Rodney Muthard, Robert H. Zentz

BALANCE SHEET

ASSETS

JUNE 30, 1986 JUNE 30, 1985

CURRENT FUNDS:

Unrestricted:

Cash	\$ 98,057	\$ 68,102
Accounts Receivable Less Allowance of \$43,124 and \$34,124	70,513	48,659
Inventory	5,687	13,238
Prepaid Expenses	5,272	8,838
Due from other Funds	<u>25,605</u>	<u>40,559</u>

Total Unrestricted	<u>\$205,134</u>	<u>\$179,396</u>
--------------------	------------------	------------------

Restricted:

Cash	\$ 25,309	\$ 31,652
Accounts Receivable	<u>3,319</u>	<u>18,073</u>

Total Restricted	<u>\$ 28,628</u>	<u>\$ 49,725</u>
------------------	------------------	------------------

TOTAL CURRENT FUNDS	<u>\$233,762</u>	<u>\$229,121</u>
---------------------	------------------	------------------

LOAN FUNDS:

Cash	\$ 3,442	\$ 5,380
Loans Receivable	18,920	17,595
Due from other Funds	<u>3,757</u>	<u>121</u>
TOTAL LOAN FUNDS	<u>\$ 26,119</u>	<u>\$ 23,096</u>

ENDOWMENT FUNDS:

Cash	\$ -0-	\$ 1,730
Investments (Note 2)	22,842	20,023
Accrued Interest Receivable	99	368
Due from other Funds	<u>1,788</u>	<u>-0-</u>
TOTAL ENDOWMENT FUNDS	<u>\$ 24,729</u>	<u>\$ 22,121</u>

LIABILITIES AND FUND BALANCES

CURRENT FUNDS:

Unrestricted:

Accounts Payable	\$ 52,153	\$ 99,897
Notes Payable (Note 4)	40,000	107,014
Accrued Expenses	41,305	55,910
Students' Deposits	30,081	18,395
Deferred Revenues	34,120	22,202
Due to Other Funds	20,185	18,233
Fund Balance (Deficit)	<u>(12,710)</u>	<u>(142,255)</u>

Total Unrestricted	<u>\$205,134</u>	<u>\$179,396</u>
--------------------	------------------	------------------

Restricted:

Accounts Payable	\$ 35	\$ 660
Due to other Funds	25,102	39,809
Fund Balance	<u>3,491</u>	<u>9,256</u>

Total Restricted	<u>\$ 28,628</u>	<u>\$ 49,725</u>
------------------	------------------	------------------

TOTAL CURRENT FUNDS	<u>\$233,762</u>	<u>\$229,121</u>
---------------------	------------------	------------------

LOAN FUNDS:

Account Payable	\$ -0-	\$ 428
Capital		
Federal Government	\$31,953	\$28,857

Pinebrook Junior College	4,110	4,110
	36,063	32,967
Fund Balance	(9,944)	(10,299)
TOTAL LOAN FUNDS	\$ 26,119	\$ 23,096
ENDOWMENT FUNDS:		
Due to other Funds	\$ -0-	\$ 618
Fund Balance		
Unexpended Income	\$ 2,950	\$ 1,608
Principal-Restricted	21,779	19,895
	\$ 24,729	\$ 21,503
TOTAL ENDOWMENT FUNDS	\$ 24,729	\$ 22,121
ASSETS		
PLANT FUNDS:		
Unexpended:		
Cash	\$ -0-	\$ 9,756
Construction in Progress	14,431	-0-
Accounts Receivable	-0-	10
Due from other Funds	722	6,953
Total Unexpended	\$ 15,153	\$ 16,719
Retirement of Indebtedness:		
Cash	\$ -0-	\$ 132
Prepaid Interest	502	-0-
Total Retirement of Indebtedness	\$ 502	\$ 132
Investment in Plant (Note 3)		
Land	\$101,657	\$ 46,657
Buildings	784,501	664,615
Equipment	131,362	118,307
Library Books	88,928	88,618
Furniture	124,500	107,530
Construction in Progress	2,500	2,500
Total Investment in Plant	\$1,233,448	\$1,028,227
TOTAL PLANT FUNDS	1,249,103	1,045,078
AGENCY FUNDS:		
Cash	\$ -0-	\$ 1,680
Due from other Funds	13,917	11,158
TOTAL AGENCY FUNDS	\$ 13,917	\$ 12,838
LIABILITIES AND FUND BALANCES		
PLANT FUNDS:		
Unexpended:		
Accounts Payable	\$ -0-	\$ 12
Fund Balance	15,153	16,707
Total Unexpended	\$ 15,153	\$ 16,719
Retirement of Indebtedness:		
Due to other Funds	\$ 502	\$ 132
Fund Balance	-0-	-0-
Total Retirement of Indebtedness	\$ 502	\$ 132
Investment in Plant:		
Mortgages Payable (Note 4)	\$421,101	\$312,665
Loans Payable (Note 4)	47,400	31,721
Fund Balance	764,947	683,841
Total Investment in Plant	\$1,233,448	\$1,028,227
TOTAL PLANT FUNDS	\$1,249,103	\$1,045,078
AGENCY FUNDS:		
Accounts Payable	\$ -0-	\$ 2,901
Deposits held in custody for others	13,917	9,937
TOTAL AGENCY FUNDS	\$ 13,917	\$ 12,838

STATEMENT OF CHANGES IN FUND BALANCES
YEAR ENDING JUNE 30, 1986

	<u>Current Funds</u>	
	<u>Unrestricted</u>	<u>Restricted</u>
<u>REVENUES & OTHER ADDITIONS:</u>		
Unrestricted Current Fund Revenues	\$1,115,018	\$ --
Governmental Grants	261	163,549
Private Gifts-Restricted	--	12,957
Private Gifts-Restricted for Loan Reduction	--	24,434
Interest on Loans Receivable	--	--
Investment Income	--	213
Expended for Plant Facilities	--	--
Retirement of Indebtedness	--	--
Other Additions	--	1,037
TOTAL REVENUES & OTHER ADDITIONS . .	<u>\$1,115,279</u>	<u>\$202,190</u>
<u>EXPENDITURES & OTHER REDUCTIONS:</u>		
Educational & General Expenditures	\$ 694,695	\$183,521
Auxiliary Enterprise Expenditures	221,745	--
Expended for Plant Facilities	--	--
Retirement of Indebtedness	--	--
Disposal of Plant Facilities	--	--
Interest on Indebtedness	--	--
TOTAL EXPENDITURES & OTHER REDUCTIONS	<u>\$ 916,440</u>	<u>\$183,521</u>
<u>TRANSFER AMONG FUNDS - ADDITIONS/</u> <u>(DEDUCTIONS):</u>		
Principal & Interest-Restricted Funds	\$ 24,434	\$(24,434)
Principal & Interest-Plant Funds	(62,111)	--
Renewals & Replacements	(31,617)	--
TOTAL TRANSFERS	<u>\$ (69,294)</u>	<u>\$(24,434)</u>
Net Increase (Decrease) for the Year	\$ 129,545	\$ (5,765)
Fund Balance at Beginning of Year (Deficit)	(142,255)	9,256
FUND BALANCE (DEFICIT), JUNE 30, 1986	<u><u>\$ (12,710)</u></u>	<u><u>\$ 3,491</u></u>

Loan Funds	Endowment Funds	Plant Funds		
		Unexpended	Retirement of Indebtedness	Invested In Plant
\$ --	\$ --	\$ --	\$ --	\$ --
--	--	--	--	--
--	1,884	23,370	--	--
--	--	--	--	--
262	--	--	--	--
93	1,342	450	--	--
--	--	--	--	40,457
--	--	--	--	40,885
--	--	415	--	--
<u>\$ 355</u>	<u>\$ 3,226</u>	<u>\$ 24,235</u>	<u>\$ --</u>	<u>\$ 81,342</u>
\$ --	\$ --	\$ --	\$ --	\$ --
--	--	--	--	--
--	--	40,457	--	--
--	--	--	40,885	--
--	--	--	--	236
--	--	--	38,175	--
<u>\$ --</u>	<u>\$ --</u>	<u>\$ 40,457</u>	<u>\$ 79,060</u>	<u>\$ 236</u>
\$ --	\$ --	\$ --	\$ --	\$ --
--	--	(16,949)	79,060	--
--	--	31,617	--	--
<u>\$ --</u>	<u>\$ --</u>	<u>\$ 14,668</u>	<u>\$ 79,060</u>	<u>\$ --</u>
\$ 355	\$ 3,226	\$ (1,554)	\$ --	\$ 81,106
(10,299)	21,503	16,707	--	683,841
<u>\$ (9,944)</u>	<u>\$24,729</u>	<u>\$ 15,153</u>	<u>\$ --</u>	<u>\$764,947</u>

STATEMENT OF CURRENT FUNDS REVENUES, EXPENDITURES, AND OTHER CHANGES
YEAR ENDED JUNE 30, 1986 AND 1985

	<u>Year ended June 30, 1986</u>			Prior
	Unrestricted	Restricted	Total	Year Total
REVENUES:				
Educational & General:				
Student Tuition & Fees	\$ 564,629	\$ -0-	\$ 564,629	\$ 386,286
Governmental Grants & Contracts	261	161,281	161,542	132,258
Private Gifts & Grants	163,894	45,424	210,355	147,681
Endowment Income	<u>-0-</u>	<u>1,037</u>	<u>-0-</u>	<u>420</u>
Total Educational & General	\$ 728,784	\$ 207,742	\$ 936,526	\$ 666,645
Auxiliary Enterprises	359,066	-0-	359,066	253,786
Other Sources	<u>27,429</u>	<u>213</u>	<u>27,642</u>	<u>17,511</u>
TOTAL REVENUES	1,115,279	207,955	1,323,234	937,942

EXPENDITURES & MANDATORY TRANSFERS:

Educational & General:				
Instruction	\$ 143,442	\$ 45,805	\$ 189,247	\$ 151,446
Academic Support	45,873	-0-	45,873	32,134
Student Service	117,397	7,770	125,167	101,026
Institutional Support	262,617	5,575	268,192	210,171
Scholarships & Student Aid	37,146	105,628	142,774	108,583
Operation & Maintenance of Plant	<u>88,220</u>	<u>18,743</u>	<u>106,963</u>	<u>94,592</u>
Educational & General Expenditures	\$ 694,695	\$ 183,521	\$ 878,216	\$ 697,952
Mandatory Transfers for:				
Principal & Int.-Restricted	(24,434)	24,434	-0-	-0-
Principal & Int.-Plant	62,111	-0-	62,111	69,746
Renewals & Replacements	<u>31,617</u>	<u>-0-</u>	<u>31,617</u>	<u>9,738</u>
Total Educational & General	\$ 763,989	\$ 207,955	\$ 971,944	\$ 777,436
Auxiliary Enterprises:				
Expenditures	<u>221,745</u>	<u>-0-</u>	<u>221,745</u>	<u>161,385</u>
TOTAL EXPENDITURES & MANDATORY TRANSFERS	985,734	207,955	1,193,689	938,821

OTHER ADDITIONS:

Excess of Restricted Receipts Over/(Under) Transfers to Revenues	<u>-0-</u>	<u>(5,765)</u>	<u>(5,765)</u>	<u>6,366</u>
--	------------	----------------	----------------	--------------

NET INCREASE (DECREASE) IN

FUND BALANCE	<u>\$ 129,545</u>	<u>\$ (5,765)</u>	<u>\$ 123,780</u>	<u>\$ 5,487</u>
---------------------	-------------------	-------------------	-------------------	-----------------

The accompanying notes to financial statements are an integral part of this statement.

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

(a) **Accrual Basis** - The financial statements of Pinebrook Juniro College have been prepared on the accrual basis except for depreciation accounting as explained in Note 3 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 equipment renewal and replacement; and (3) transfers of non-mandatory nature in all other cases.

(b) **Fund Accounting** - The accounts of the College are maintained in accordance with the principles of fund accounting in conformity with the requirements of the Industry Audit Guide for Colleges and Universities, as promulgated by the American Institute of Certified Public Accountants. All income, gains and losses, and other cash and non-cash transactions are accounted for in the applicable fund from which such earnings were derived, except the income from the endowment fund investments, which income is accounted for in the fund to which it is restricted, or if unrestricted, as revenues in the unrestricted current funds. The Fund Balances have been segregated under the following principles:

Unrestricted: Funds available for any purpose.

Restricted: Funds received through contributions, grants or other sources and available only for the specific purpose for which received.

Loan Fund: Funds received from federal loan programs and gifts available only for loans to students.

Endowment: Funds with respect to which donors have stipulated that the principal is to be maintained inviolate and in perpetuity and invested for the purpose of producing present and future income.

Plant Funds: The Plant Fund group consists of (1) funds to be used for the acquisition of physical properties for College purposes but unexpended at the date of reporting; (2) funds set aside for the retirement of indebtedness on College properties; and (3) funds expended for and thus invested in College properties.

Agency Funds: Funds held by the College as custodian for others such as student organizations, etc.

2. Investments

Investments consist of the following at June 30, 1986:

	<u>Cost</u>	<u>Market</u>
Endowment Fund -		
Various Hill Financial Certificates		
of deposit	\$ 5,498	\$ 5,498
American Home Finance Series R Bonds	10,100	10,350
20 shs Bell Atlantic	1,878	2,015
519 Units Prudential Bache High Yield Fund	5,366	5,590
	<u>\$ 22,842</u>	<u>\$23,453</u>
	=====	=====

3. Physical Plant

Physical plant and equipment are stated at cost at date of acquisition or at market value at date of donation in the case of gifts. Depreciation on physical plant and equipment is not recorded.

4. Debt

The College's debt is summarized as follows:

(a)	Current Funds: Bible Fellowship Church Home; Unsecured; Interest Rate Variable-Currently 8%; Due \$10,000 Annually on September 30	<u>\$ 40,000</u>
		\$ 40,000
(b)	Plant Fund: First National Bank of Allentown; Secured by First Mortgage on all Land and Buildings; Interest Rate 9%; Payable \$3,149 Per Month Through August, 1996	\$ 250,266
	First National Bank of Allentown; Secured by Second Mortgage on all Land and Buildings; Interest Rate Prime Plus 1-1/2%; Currently 11%; Payable \$1,256 Per Month Through November, 1990	\$ 35,835
	IBM Corporation; Secured by System 36 Computer; Interest Rate 13-3/4%; Payable \$991 Per Month Through December, 1987	\$ 16,828
	3 M Corporation; Secured by 3 M Copier; Payable \$129 Per Quarter Through June, 1987	\$ 572
	Edward & Henrietta Godlewski; Secured by First Mortgage on Property located at 816 Linden Street; Interest Rate 11%; Payable \$3,712.50 Per Quarter Beginning May 1, 1986; Principal of \$135,000 Due and Payable on February 1, 1991	\$ 135,000
	George Didden Greenhouses, Inc. Profit Sharing Trust; Unsecured; Interest Rate 6%	<u>\$ 30,000</u>
		<u>\$ 468,501</u>
TOTAL DEBT		<u>\$ 508,501</u> =====

BOARD OF DIRECTORS OF THE BIBLE FELLOWSHIP CHURCH HOME

The Board of Directors of the Bible Fellowship Church Home held four regular business meetings, and two special meetings during the year. Bert N. Brosius served as Chairman, John Dunn as Vice Chairman, Robert Zentz as Secretary and Charles Hersh as Treasurer. The Board membership is divided into five committees: Building, Finance, Public Relations/Marketing, Personnel and Long Range Planning.

This past year both State and Federal Inspectors conducted an environmental and a quality of care survey of the Church Home. Several minor deficiencies were noted and corrected. The Inspectors complimented the staff on the cleanliness of the facility and the high quality of care.

A new system to measure quality of care known as 'Patient Care Services Systems' (PaCS) is in the process of implementation. This

system will provide the Staff, the Administrator, the Board of Directors and the various State and Federal agencies with appropriate documentation that will assist in assuring the highest possible quality of care.

The resident census has remained stable throughout the year.

Admissions	8
Deaths	5
Bible Fellowship Members	7
Women	23
Men	5
Private Pay	13
Medical Assistance	15

The financial status of the Church Home remains viable as reflected in the financial statement. This past year the Church Home Building was partially painted, the floors in four resident rooms were vinylled and all the resident room windows were replaced. A number of landscaping improvements to enhance the beauty of the property were also completed.

The Church Home has strengthened its program with the employment of James Roth, a member of the Quakertown Bible Fellowship Church. He will serve as Marketing and Public Relations Director.

The Board of Directors changed the name of the building project from Koinonia Community to Fellowship Community in order to enhance the projects marketing capabilities.

The Board of Supervisors for Upper Saucon Township after much delay finally rejected our proposal to construct a Continuing Care Retirement Community on the O'Connell tract in Upper Saucon Township. John O'Connell has signed a release from the agreement of sale.

The Board is presently negotiating an agreement of sale with Clifford Roth for a 55 acre tract of land in Whitehall Township. It appears that from a legal point, approval by the Commissioners is more positive than at Upper Saucon Township.

The Board of Directors commended the Church Home staff for each one's cooperation and concern in working to provide quality care with a loving concern which provides the resident's a sense of well-being and security.

The volunteers are to be commended for their valuable contributions of time and talents in assisting to provide a comprehensive program. The Bible Fellowship Churches of the Lehigh Valley and the Bethlehem Church of the Nazarene are to be given special recognition for the weekly worship services held each Sunday afternoon. Other Bible Fellowship Churches also contributed special programs throughout the year as well as providing donations of underpads, food, and other supplies. The financial support is greatly appreciated and the generous contributions from Grace United Methodist of Pen Argyl is again acknowledged and appreciated.

The Board accepted with much regret the retirement of John Dunn from the Board of Directors. John Dunn served the Church Home as Chairman, Vice Chairman and Treasurer of the Board of Directors. His wisdom, administrative talents and dedication have been instrumental in sustaining the financial viability of the Church Home and in the development of Fellowship Community.

The Board of Directors also wishes to express appreciation to the President and Administrator, James Beil. His wisdom and dedication to this ministry has been an inspiration to each of us. We request your faithful and earnest prayers for James Beil, the residents, the Staff and the affairs related to the future of the Bible Fellowship Church Home.

Committee: Bert E. Brosius, Bert N. Brosius, John Dunn, Charles Hersh, John Moran, Keith Plows, Robert Smock, Dana Weller and Robert Zentz

Addendum to Recommendation of the Home Board

Whereas, for various reasons as set forth in the 1984 Yearbook, the 101st Annual Conference granted approval to the Board of Directors of the Bible Fellowship Church to purchase 150 acres for the Bible Fellowship Home in Upper Saucon Township for \$800,000.00 and

Whereas, approval was also granted to authorize the Board of Directors of the Bible Fellowship Church to arrange for necessary financing of a new Long Term Care Facility (nursing home and retirement center), and

Whereas, necessary zoning approvals to construct such a facility in Upper Saucon Township on the 150 acre tract of land can not be obtained, and

Whereas, the possibility to construct such a facility remains viable on another tract of land, and

Whereas, the land suitable for such development is available in Whitehall Township, Lehigh County, therefore be it

RESOLVED, that we ratify the action of the Board of Directors of the Bible Fellowship Church Home and hereby authorize the Board of Directors of the Bible Fellowship Church to purchase 55 acres more or less in Whitehall Township in the vicinity of Schadt Avenue and Mauch Chunk Road, bordered on the south by property owned by Esau Joseph and the Korean Presbyterian Church; on the east by property owned by the Township known as Zephyr Park; on the north by property owned by the Whitehall School districts, Zigovitz, et al, and Lazarus; and on the west bordered by Rural Road and Mauch Chunk Road consisting of 42 acres more or less and also 13 acres directly across Mauch Chunk Road which contains a farmhouse, barn, steel building, and other structures; said property is owned by Clifford and Jean Roth and shall be purchased for \$260,000 plus various taxes, assessments and closing costs, and further

RESOLVED, that the action taken at the 101st Annual Conference authorizing the Board of Directors of the Bible Fellowship Church to negotiate for and obtain the necessary financing for construction of a 120 bed Long Term Care facility be reaffirmed.

EXHIBIT A**BIBLE FELLOWSHIP CHURCH HOME, INC.****BALANCE SHEET****JUNE 30, 1986**

	<u>Fund</u>			
	<u>General</u>	<u>Board</u>	<u>Plant</u>	<u>Combined</u>
ASSETS				
Cash	\$ 3,790	\$ 29,368	\$ 8,685	\$ 41,843
Accounts Rec.	36,045	-0-	-0-	36,045
Interest Rec.	-0-	1,316	-0-	1,316
Note Receivable	-0-	40,000	-0-	40,000
Inventory	5,522	-0-	-0-	5,522
Prepaid Expenses	8,467	-0-	-0-	8,467
Investments				
CD's & MM's	137,237	745,040	-0-	882,277
Bonds	-0-	19,981	-0-	19,981
Property, Plant &				

Equipment	-0-	-0-	468,052	468,052
Accumulated Deprec.	-0-	-0-	(222,209)	(222,209)
Project Costs	-0-	-0-	95,230	95,230
Total Assets	<u>\$191,061</u>	<u>\$835,705</u>	<u>\$349,758</u>	<u>\$1,376,524</u>

LIABILITIES AND FUND BALANCE

Accounts Payable	\$ 8,225	\$ -0-	\$ -0-	\$ 8,225
Accrued Expenses	12,168	-0-	-0-	12,168
Payroll Withholding	594	-0-	-0-	594
Due to Patients	<u>2,090</u>	<u>-0-</u>	<u>-0-</u>	<u>2,090</u>
Total Liabilities	<u>\$ 23,077</u>	<u>\$ -0-</u>	<u>\$ -0-</u>	<u>\$ 23,077</u>

Fund Balance	<u>\$167,984</u>	<u>\$835,705</u>	<u>\$349,758</u>	<u>\$1,353,447</u>
--------------	------------------	------------------	------------------	--------------------

Total Liabilities & Fund Balance	<u>\$191,061</u>	<u>\$835,705</u>	<u>\$349,758</u>	<u>\$1,376,524</u>
-------------------------------------	------------------	------------------	------------------	--------------------

EXHIBIT B

BIBLE FELLOWSHIP CHURCH HOME, INC. STATEMENT OF SUPPORT, REVENUE, EXPENSES & CHANGES IN FUND BALANCE FOR THE FISCAL YEAR ENDED JUNE 30, 1986

	FUND			
	General	Board	Plant	Combined
Support & Revenue				
Patients				
Room & Board	\$429,378	\$ -0-	\$ -0-	\$ 429,378
Personal Laundry	8,200	-0-	-0-	8,200
Other	<u>4,193</u>	<u>-0-</u>	<u>-0-</u>	<u>4,193</u>
Total	<u>441,771</u>	<u>-0-</u>	<u>-0-</u>	<u>441,771</u>
Contributions				
Churches	\$ -0-	\$ 6,705	\$ -0-	\$ 6,705
General	<u>-0-</u>	<u>6,803</u>	<u>-0-</u>	<u>6,803</u>
Total	<u>\$ -0-</u>	<u>\$ 13,508</u>	<u>\$ -0-</u>	<u>\$ 13,508</u>
Other Income				
Interest	\$ 6,985	\$ 60,766	\$ 2,088	\$ 69,839
Apartment Rent	2,690	-0-	-0-	2,690
Miscellaneous	1,336	-0-	-0-	1,336
Gain on Sale of Investment	-0-	4,064	-0-	4,064
Unrealized Invest Gain	<u>-0-</u>	<u>4,629</u>	<u>-0-</u>	<u>4,629</u>
Total	<u>\$ 11,011</u>	<u>\$ 69,459</u>	<u>\$ 2,088</u>	<u>\$ 82,558</u>
Total Support & Revenue	<u>\$452,782</u>	<u>\$ 82,967</u>	<u>\$ 2,088</u>	<u>\$ 537,837</u>
Expenses				
Room & Board	\$148,466	\$ -0-	\$ -0-	\$ 148,466
Health Care	174,224	-0-	-0-	174,224
General Ad.	79,911	200	-0-	80,111
Sundry	-0-	-0-	-0-	-0-
Board & Travel Exp.	-0-	370	-0-	370
Apartment & Lot				
7 South New St.	2,344	-0-	-0-	2,344
Pine Street Lot	134	-0-	-0-	134
Depreciation	-0-	-0-	19,849	19,849
Project Costs	<u>-0-</u>	<u>-0-</u>	<u>14,655</u>	<u>14,655</u>

Total Expense	\$405,079	\$ 570	\$ 34,504	\$ 440,153
Excess (Deficit) of Support & Revenue				
over Expenses	\$ 47,703	\$ 82,397	\$(32,416)	\$ 97,684
Fund Balance-6/30/85	128,291	785,308	342,164	1,255,763
Transfers	(8,010)	(32,000)	40,010	-0-
Fund Balance-6/30/86	<u>\$167,984</u>	<u>\$835,705</u>	<u>\$349,758</u>	<u>\$1,353,447</u>

EXHIBIT C

BIBLE FELLOWSHIP CHURCH HOME, INC.
COMBINED STATEMENT OF CHANGES IN FINANCIAL POSITION
FOR THE FISCAL YEAR ENDED JUNE 30, 1986

Sources of Cash

Excess of Support & Revenue Over Expenses	\$ 97,684
Plus (Minus) Items Not Affecting Cash	
Depreciation	19,849
Unrealized Investment Gains	(4,629)
Gain on Sale of Investments	(4,064)
Increase in Accounts Receivable	(4,905)
Decrease in Interest Receivable	1,163
Increase in Inventory	(683)
Increase in Prepaid Expenses	(4,342)
Increase in Certificate of Deposit & Money Markets	(92,156)
Increase in Accounts Payable	5,737
Increase in Accrued Expenses	706
Decrease in Payroll Withholdings	(62)
Increase in Due to Patients	147
Cash Provided by Operations	<u>\$ 14,445</u>
Decrease in Note Receivable	\$ 10,000
Proceeds from Sale of Bonds	25,574
Total Cash Provided	<u>\$ 50,019</u>
Uses of Cash	
Purchase of Plant & Equipment	\$ 18,350
Increase in Project Costs	10,124
Total Cash Used	<u>\$ 28,474</u>
Increase in Cash	<u>\$ 21,545</u>

BIBLE FELLOWSHIP CHURCH HOME, INC.
NOTES TO THE FINANCIAL STATEMENTS
JUNE 30, 1986

Significant accounting policies followed by Bible Fellowship Church Home, Inc. are described below to enhance the usefulness of the financial statements to the reader:

1. Accrual Basis - The accompanying financial statements of the Bible Fellowship Church Home, Inc. have been prepared on the accrual basis of accounting. The statement of support, revenue, expenses and changes in 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 the general and board funds are used to finance plant assets, the amounts so provided are shown on 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 by the board.

3. Exempt Status - The Bible Fellowship Church Home, Inc. is exempt from federal income taxes under Section 501 (c) 3 of the Internal Revenue Code.

4. Note Receivable - The note receivable represents an unsecured line of credit with Pinebrook Junior College with interest payable at a rate of 7.95%.

5. Inventory - Inventory consists of food, nursing supplies, office supplies and janitorial items, recorded at cost.

6. 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.

7. Project Costs - Project costs of \$95,230 as shown on the balance sheet dated June 30, 1986, represent the costs incurred to date toward construction of a 120 bed life care facility in Whitehall Township to be known as 'Fellowship Manor'. The figure shown on the statement of support, revenue, expenses and changes in fund balance, \$14,655, is the cost of an unsuccessful attempt to acquire a site in Upper Saucon Township.

8. Plant Fund - Property, plant 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>
Land & Bldgs.	10-40yrs	\$301,799	\$ 7,802	\$131,652
Furniture & Equip	5-10yrs	53,058	2,336	47,830
Transportation	5yrs	16,925	1,000	7,925
Equipment	5yrs	73,728	7,783	18,393
Improvements	10-25yrs	22,542	928	16,409
Totals		<u>\$468,052</u>	<u>\$ 19,849</u>	<u>\$222,209</u>

Title to land and buildings is held by Bible Fellowship Church, Inc.

SCHEDULE 1

BIBLE FELLOWSHIP CHURCH HOME, INC. SCHEDULE OF BOARD FUND INVESTMENTS JUNE 30, 1986

BONDS AND DEBENTURES

<u>Quantity</u>	<u>Company</u>	<u>Rate</u>	<u>Due</u>	<u>Cost</u>	<u>Market Value 6-30-86</u>
23M	United Tel. Co. of PA	7-5/8%	10/1/02	<u>\$ 23,345</u>	<u>\$ 19,981</u>
23M				\$ 23,345	\$ 19,981
====				=====	=====

SCHEDULE 2

SCHEDULE OF CERTIFICATES OF DEPOSIT (CD) AND MONEY MARKET ACCOUNTS (MM)

<u>Institution/ Account #</u>	<u>Issued</u>	<u>Due</u>	<u>Time</u>	<u>Rate</u>	<u>Amount</u>
Board Fund					
<u>American Bank & Trust (CD)</u>					
2-344419-3	02/09/86	08/09/86	6 mos.	7.25%	\$ 50,000
2-344420-1	02/09/86	08/09/86	6 mos.	7.25%	50,000
<u>Hill Financial (MM)</u>					
11-06-000118	-	-	-	Varies	131,562

<u>Nazareth National Bank & Trust (CD)</u>						
96-19317	06/21/86	12/21/86	6 mos.	6.50%	50,000	
<u>Quakertown National Bank (MM)</u>						
1009729	-	-	-	Varies	6,482	
<u>Pennview Savings & Loan (MM-CD)</u>						
1-38000457	04/23/86	10/22/86	6 mos.	6.60%	100,542	
<u>Second National - Nazareth (MM)</u>						
100-625-8	-	-	-	Varies	50,071	
<u>Atlantic Financial Federal (CD)</u>						
351361787	06/21/86	12/21/86	6 mos.	6.73%	100,000	
<u>Merchants National Bank (MM)</u>						
82-1504-8	-	-	-	Varies	206,383	
Total Board Fund					\$745,040	
General Fund						
<u>Second National - Nazareth (MM)</u>						
100-111-6	-	-	-	Varies	\$137,237	
Total Certificates of Deposit & Money Markets					\$882,277	

SCHEDULE 3

BIBLE FELLOWSHIP CHURCH HOME, INC.
SCHEDULE OF EXPENSES
FOR THE FISCAL YEAR ENDED JUNE 30, 1986

<u>Room & Board Expenses</u>	<u>Actual</u>	<u>Budget</u>	<u>Actual Over/Under Budget</u>	<u>Prior Year Actual</u>
<u>Dietary</u>				
Salaries & Wages	\$ 45,047	\$ 46,250	\$ (1,203)	\$ 43,853
Payroll Taxes & Benef.	12,717	16,105	(3,388)	13,947
Other Expenses	<u>1,607</u>	<u>2,125</u>	<u>(518)</u>	<u>1,967</u>
Total Dietary	\$ 59,371	\$ 64,480	\$ (5,109)	\$ 59,767
<u>Housekeeping</u>				
Salaries & Wages	\$ 17,183	\$ 16,760	\$ 423	\$ 15,601
Payroll Taxes & Benef.	4,513	7,515	(3,002)	5,991
Housekeeping Supplies	492	950	(458)	1,770
Other Expenses	<u>2,126</u>	<u>1,875</u>	<u>251</u>	<u>1,807</u>
Total Housekeeping	\$ 24,314	\$ 27,100	\$ (2,786)	\$ 25,169
<u>Plant Operation & Maint.</u>				
Salaries & Wages	\$ 7,607	\$ 6,150	\$ 1,457	\$ 7,495
Payroll Taxes & Benef.	468	1,150	(682)	856
Heat - Fuel Oil	5,718	9,900	(4,182)	7,441
Electricity	10,476	10,600	(124)	10,056
Utilities	5,051	5,125	(74)	4,145
Maintenance	4,896	5,300	(404)	4,420
Auto Expense	1,598	415	1,183	463
Other Expenses	<u>4,371</u>	<u>2,790</u>	<u>1,581</u>	<u>1,685</u>
Total Plant Operation & Maintenance	\$ 40,185	\$ 41,430	\$ (1,245)	\$ 36,561
<u>Other Room & Board</u>				
Food	\$ 14,014	\$ 16,220	\$ (2,206)	\$ 16,222
Linen Service	<u>10,582</u>	<u>10,270</u>	<u>312</u>	<u>10,120</u>

Total Other Room & Board	\$ 24,596	\$ 26,490	\$ (1,894)	\$ 26,342
Total Room & Board Expenses	<u>\$148,466</u>	<u>\$159,500</u>	<u>\$ (11,034)</u>	<u>\$147,839</u>

SCHEDULE 4

Health Care Expenses

Salaries & Wages	\$127,197	\$125,050	\$ 2,147	\$125,968
Payroll Taxes & Benef.	36,051	52,020	(15,969)	37,938
Other Expense – Nurse	4,979	5,030	(51)	2,695
Medical Supplies	944	805	139	772
Over-the-Counter Drugs	1,274	–0–	1,274	–0–
Nonreimbursable	–0–	25	(25)	19
Activities	198	145	53	106
Pay Telephone	468	535	(67)	516
Subscriptions	227	150	77	198
Disposable	2,335	1,455	880	1,463
Other Expenses	<u>551</u>	<u>685</u>	<u>(134)</u>	<u>74</u>
Total Health Care	<u>\$174,224</u>	<u>\$185,900</u>	<u>\$ (11,676)</u>	<u>\$169,749</u>

SCHEDULE 5

General Administration Expenses

Salaries & Wages	\$ 45,106	\$ 37,915	\$ 7,191	\$ 34,455
Payroll Taxes & Benef.	13,385	13,495	(110)	12,702
Office Supplies	1,920	2,360	(440)	2,174
Dues & Subscriptions	676	315	361	458
Professional Fees	8,775	12,410	(3,635)	9,075
Insurance	4,495	3,340	1,155	2,283
Contributions	225	160	65	–0–
Travel	414	580	(166)	881
Board & Committee	308	1,640	(1,332)	1,882
Telephone	2,405	2,215	190	1,972
Other Expenses	<u>2,202</u>	<u>470</u>	<u>1,732</u>	<u>479</u>

Total General Administration	<u>\$ 79,911</u>	<u>\$ 74,900</u>	<u>\$ 5,011</u>	<u>\$ 66,361</u>
---------------------------------	------------------	------------------	-----------------	------------------

SCHEDULE 6

Apartment & Lot Expenses

5 South New Street

Fuel Oil	\$ –0–	\$ –0–	\$ –0–	\$ –0–
Maint. & Repairs	–0–	–0–	–0–	–0–
Taxes	–0–	–0–	–0–	861
Electric	–0–	–0–	–0–	94
Water	–0–	–0–	–0–	42
Sewer	–0–	–0–	–0–	14
Other	<u>–0–</u>	<u>–0–</u>	<u>–0–</u>	<u>266</u>

Total 5 S. New St.	<u>\$ –0–</u>	<u>\$ –0–</u>	<u>\$ –0–</u>	<u>\$ 1,277</u>
--------------------	---------------	---------------	---------------	-----------------

7 South New Street

Fuel Oil	\$ 1,422	\$ 1,870	\$ (488)	\$ 1,886
Electricity	345	345	-0-	381
Maint. & Repairs	-0-	35	(35)	-0-
Water & Sewer	321	190	131	202
Insurance	-0-	-0-	-0-	-0-
Other Expenses	<u>256</u>	<u>110</u>	<u>146</u>	<u>169</u>

Total 7 S. New St.	<u>\$ 2,344</u>	<u>\$2,550</u>	<u>\$ (206)</u>	<u>\$ 2,628</u>
--------------------	-----------------	----------------	-----------------	-----------------

Pine Street Lot

Taxes	<u>\$ 134</u>	<u>\$ 165</u>	<u>\$ (31)</u>	<u>\$ 122</u>
-------	---------------	---------------	----------------	---------------

BOARD OF PINEBROOK BIBLE CONFERENCE

SCHEDULE OF PROPERTY VALUES - JUNE 30, 1986

The Actual Cash Value is based upon a U.S.F. & G. value established Nov. 1, 1982 and updated each year. It represents a 3 1/2% increase over the figure one year ago, plus the valuation of this year's Capital Improvements.

	<u>1984 - 1985</u>	<u>1985 - 1986</u>
TOTAL VALUATION		
- Actual Cash Value	2,675,000.00	2,785,000.00

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS AND CASH BALANCES

<u>JULY 1 -- JUNE 30</u>	<u>1984 - 1985</u>	<u>1985 - 1986</u>
<u>BEGINNING BALANCE</u> July 1,		
Conference General Fund	75,096.30	14,332.02
<u>RECEIPTS:</u> July 1 - June 30		

Conference:

Convocations - Food & Accommodations	480,327.11	542,732.79
Advance Registration	26,475.00	34,449.40
Unrestricted Gifts - Individuals	29.00	15.00
Unrestricted Gifts - Church	10,524.50	10,182.00
Restricted Gifts		
William Heffner Memorial	315.00	87.50
Capital Improvements	7,663.33	12,028.51
Pool	11,338.10	6,131.55
Dining Hall Air Conditioning	1,913.65	
Offerings	14,173.14	14,090.82
Rent	4,022.00	4,560.00
Interest Earned	3,071.97	1,521.94
Miscellaneous Income	39.30	13.80
Sale of Real Estate, plus Pinebrook Account	13,085.81	6,209.68
Banquets and Specials	5,608.52	5,206.25
Washers and Dryers	985.85	968.20
Book Store:		
Sales	47,922.50	52,046.79

Sales Tax	<u>2,173.02</u>	<u>2,409.72</u>	50,095.52	54,456.51
Snack Shop and Vending			<u>36,924.39</u>	<u>44,182.58</u>

TOTAL RECEIPTS		666,592.19	736,837.03
----------------	--	------------	------------

Total – Receipts plus Beginning Balance		741,688.49	751,169.05
---	--	------------	------------

DISBURSEMENTS: July 1 – June 30

Food Service:

Food Purchases	88,949.08	99,990.94
Kitchen Supplies	8,858.57	7,547.81
Garbage Removal	1,085.71	1,478.78
Gas	2,674.30	2,941.16
Electricity	6,094.60	7,433.89
Fuel Oil	2,709.80	4,392.71
Wages & Payroll Taxes	63,078.15	73,973.36
Repairs & Maintenance	4,399.02	1,468.57
Fire & Liability Insurance	<u>1,620.00</u>	<u>1,620.00</u>
Total Food Service	179,469.23	200,847.22

Accommodations:

Linen Rental	828.87	1,953.90
Conference Supplies	9,553.33	9,098.64
Garbage Removal	1,085.69	1,478.76
Gas	1,579.15	2,208.13
Electricity	26,239.73	31,450.86
Fuel Oil	29,319.07	29,493.69
Wages & Payroll Taxes	83,237.67	87,140.57
Major Purchases (Vehicles, Appliances, Instruments)	12,647.62	2,120.00
Tools	1,479.23	1,764.04
Repairs & Maintenance Supplies	17,770.19	10,316.55
Room Renovation – Honeybrook & Viewbrook	1,430.99	
Sunnybrook Furnace Room and Wiring		3,082.24
Office Renovation	160.23	
Echobrook Reroofing		2,076.03
Farm House Renovation	457.05	185.90
Lake House Renovation	1,311.84	644.29
Administration Building Apartment Renovation	910.64	51.20
Camp Shower Building Renovation		1,456.10
Pine Lodge Renovation	569.11	
Cabin Renovation	4,229.73	2,764.02
Overbrook Renovation – Rooms and Lounge	5,229.33	2,495.27
Tennis Courts		127.92
Repairs & Maintenance – Automotive	5,859.64	6,637.87
Pools, Recreation Equipment, and Crafts	5,891.55	4,091.10
Indoor Pool Reconstruction		12,286.30
Accident, Fire, Liability & Vehicle Insurance	23,234.18	23,433.20
Real Estate Taxes	4,468.33	4,664.86
Room Improvements – Furnishings	2,190.84	2,424.98
Employee Purchases to be Reimbursed	231.86	1,335.08
Sewage Treatment Plant	2,888.29	876.28
Sound Equipment, Musical Instruments and Tape Ministry	995.88	2,877.12
Water System	<u>1,162.58</u>	<u>2,176.20</u>
Total Accommodations	244,962.62	250,711.10

Administrative:

Wages & Payroll Taxes	53,257.76	58,486.76
Office Equipment	800.40	1,385.78
Honoraria	15,530.29	20,924.46
Advertising	3,744.95	2,999.46
Office Supplies	555.57	324.70
Postage & Postage Meter	2,639.20	3,175.92
Printing	3,853.73	4,527.52
Telephone	7,914.15	4,166.81
Board & B.F.C. Week Committee Expenses	1,987.19	2,408.07
Health Insurance	13,133.00	13,186.00
Dues, Subscriptions and Licenses	793.00	426.00
Administrative Budget	1,000.00	1,000.00
Legal and Accounting and Auditor	324.50	100.00
Interest	75.79	250.71
Computer Fee - Payroll	2,097.58	2,079.31
Public Relations Expense	560.67	460.02
Program Expense	<u>1,144.07</u>	<u>7,949.74</u>
Total Administrative	109,411.85	123,851.26

Book Store:

Merchandise	32,308.39	29,300.34
Supplies and Equipment	130.80	78.92
Rent	960.00	960.00
Sales Tax	2,327.50	2,428.00
Payroll	6,031.67	6,142.91
Repairs - Equipment & Supplies	10.54	26.03
FICA Taxes on Wages	399.63	447.27
Miscellaneous	<u>17.65</u>	<u>153.06</u>
Total Book Store	42,186.18	39,536.53

Snack Shop and Vending

Food	27,123.38	28,244.75
Supplies	1,048.11	1,016.53
Electricity	720.00	720.00
Fuel Oil	329.34	515.45
Insurance	480.00	480.00
Salaries	7,391.83	11,279.91
Maintenance Supplies & Equipment	493.27	916.34
Maintenance Labor	7.62	1,144.51
FICA Tax on Wages	505.27	885.73
Pest Control	236.50	233.50
New Food Service Equipment		<u>905.87</u>
Total Snack Shop	38,335.32	46,342.59
Excess Payroll Tax Withholding	(102.71)	689.57
Tips Payable	(424.48)	75.79

DEBT REPAYMENT

Northeastern Bank of PA., Mortgage		
Principal	5,182.27	5,612.40
Interest	<u>9,472.49</u>	<u>9,042.36</u>
	14,654.76	14,654.76
Pool Loan		
Principal	10,000.00	20,000.00
Interest	<u>4,432.24</u>	<u>3,279.50</u>
	14,432.24	23,279.50

B.F.C. Board of Directors – Sewage Plant Loan

Principal	7,242.39
Interest	<u>311.09</u>
	7,553.48

Total Debt Repayment

Principal	22,424.66	25,612.40
Interest	<u>14,215.42</u>	<u>12,321.86</u>
	36,640.48	37,934.26

CAPITAL IMPROVEMENTS

Maintenance Shop		3,241.66
Fellowship Hall	2,194.04	8,367.71
Dining Hall Air Conditioning	17,928.28	
Sewer and Drain Lines	2,173.90	
New Building	2,785.00	2,475.00
Swimming Pool	48,131.72	
Sewer Plant Enlargement	464.75	
Lake House	803.35	
Tent and Concrete Slab	<u>2,396.94</u>	<u>1,234.36</u>
Total Capital Improvements	76,877.98	15,319.03

TOTAL DISBURSEMENTS: July 1 – June 30 727,356.47 715,307.35

ENDING BALANCE: June 30 14,332.02 35,861.70

DEPOSITORIES:

Conference 'Hardworking Checking' Account, Stroudsburg office		
United Penn Bank of Wilkes-Barre	3,394.32	15,232.27
Payroll 'Hardworking Checking' Account, Stroudsburg Office,		
United Penn Bank of Wilkes-Barre	500.00	1,107.18
Money Market Real Estate Account, Stroudsburg Office, United		
Penn Bank of Wilkes-Barre		12,617.88
Money Market Access Account, Stroudsburg Office, Northeastern		
Bank of Pennsylvania, Scranton	<u>10,437.70</u>	<u>6,904.37</u>
	14,332.02	35,861.70

STATEMENT OF ASSETS AND LIABILITIES

Cash – Operating Fund	14,332.02	35,861.70
Property and Improvements	<u>2,675,000.00</u>	<u>2,785,000.00</u>
Total Assets	2,689,332.02	2,820,861.70

LIABILITIES AND EXCESS OF ASSETS OVER LIABILITIES

Payroll Taxes Payable	1,566.88	877.31
Tips Payable	1,149.75	1,073.96
Long Term Debts:		
First Mortgage		
– Northeastern Bank of PA.	8% 115,564.77	109,952.37
Pool Loan	6% <u>50,000.00</u>	<u>30,000.00</u>
Total Long Term Debts	165,564.77	139,952.37

TOTAL LIABILITIES 168,281.40 141,003.64

Excess, Assets over Liabilities 2,521,050.62 2,678,858.06

Total 2,689,332.02 2,820,861.70

Pinebrook Bible Conference Books and this report were audited by: David E. Thomann

REPORT PINEBROOK BIBLE CONFERENCE

'All to the Glory of God' is the motto of Pinebrook Conference Center. This is a lofty standard which we endeavor to achieve by the Grace of God through the Pinebrook Ministries.

Pinebrook continues to develop its own retreat programming. A Single Retreat joined the popular Senior's Retreat which was initiated in 1985. This fall a Women's Retreat featuring Joy Jacobs will be held in October. Other Bible Fellowship oriented activities are the Fall Couples Retreat, Sno-Glo, Annual Conference, Ministerial Convention and individual church groups.

Retreat rental accommodations continue to be a very important part of the Pinebrook Ministries. We have hosted many church and para-church groups including Christian Schools International, the Jews for Jesus East Coast Ingathering, Child Evangelism, American Ministries to the Deaf and the Free Methodist Annual Conference among this. During the past year the Orthodox Presbyterian Church has been using Pinebrook facilities as a temporary base in an effort to establish a church here in the Poconos.

Pinebrook recently concluded one of its finest summers. Those who attended were moved frequently by the spirit of God as excellent speakers spoke daily. Bible Fellowship Weeks were filled to near capacity with a fine spirit among the people, an offering goal of \$15,000.00 was realized during that time. Many folks attend the annual 4th of July picnic and appreciated the Patriotic Concert in the evening.

With the completion of four years as Director of Pinebrook Bible Conference, Alva C. Cassel resigned as Director to resume a pastoral ministry at our Mount Carmel Bible Fellowship Church. The Board of Directors accepted this resignation with regret and commend both Alva and Laura Cassel for the truly outstanding leadership they provided to Pinebrook Bible Conference.

As of September 1, 1986 David A. Thomann became the new Director of the Conference Center.

David Ziegert, our cook, left the permanent staff to pursue further education. Raymond Kennedy and Jerome Knight joined the Pinebrook program in the capacity of head and second cook. William J. Friggie became a part of our housekeeping and auxiliary food service departments. The Pinebrook staff continues to do excellent work in developing and keeping the facility presentable and functional.

RESOLVED: Whereas some of the Bible Fellowship Church Agencies have been using rudimentary computer systems which now need to be severely upgraded; and Whereas it is known that some of the particular churches and other agencies have obtained or are in the process of obtaining computers; and Whereas the cost of computers and accompanying programs have been drastically reduced in price making such equipment reasonable to purchase; and Whereas it is considered in the best interests of the churches and agencies of the Bible Fellowship Church denomination to have standards for programs and functions to insure compatibility; therefore be it

RESOLVED, that the standards for computerization of the churches and agencies be as follows:

- A. Goal: a systematic plan for an integrated computer system shall be developed so as to manage personnel resources, statistics, communications, finances, and other information for the Bible Fellowship Church.
- B. Requirements: this plan shall be built on a high performance

moderated priced, multiuser, portable Data Base Management System (DBMS).

- C. Technical specifications: the system shall operate on IBM personal computers (PC) or compatible, on MS-DOS 3.1 or higher, and on compatible local area networks (LAN's). The software should be IBM compatible to allow for an interchange of specified information between Agencies and churches: and further

RESOLVED, that representatives of our agencies and churches discuss the development and implementation of the above resolution through a Study Committee on Data Processing and Standardization to study and analyze the various needs and requirements for such computer system and to prepare recommendations for submission to the agencies and churches after study is completed and when requested:

and further

RESOLVED, that each Agency select its representatives and that four men representing the churches be selected by Annual Conference.

The Conference Board met on its regular schedule of meetings this past year. There was one special called meeting.

Alva C. Cassel - Director

RESOLVED, that each church make a contribution to the Pinebrook Bible Conference. Contributions are to be made payable to Pinebrook and sent to the Director, Box 1, Stroudsburg, PA 18360.

Committee: John H. Riggall, Chairman; Alva C. Cassel, Director; Ronald C. Mahurin, Secretary; Lee E. Boyles, Treasurer; Robert Breitegam, Bert N. Brosius, Kermit K. Gehman, Frank L. Herb, Jr., Alan Lindstrom, John F. Moran, Gerald Schlonecker,

BOARD OF VICTORY VALLEY CAMP

While remaining true to our purpose as a Christian Youth Camp, Victory Valley Camp is an ever changing and growing ministry. The physical changes such as new buildings and expanded facilities enhance the camp's capabilities to minister and to provide new programs. The camp purchased approximately 18 acres in the fall of 1985. A new pavilion was built this year. These kinds of improvements can only take place as God's people work together so that Victory Valley can more effectively serve Christ.

The growth of the ministry in the area of discipleship continues as God's Word is taught and applied to lives. Young men and women come to know God personally and learn how to live as followers of Christ. You, as members of the Bible Fellowship Church, can also become a part of this ministry through prayer and in giving time and money. Your interest and support of Victory Valley will help your church grow as your youth return from camp with renewed interest in the things of God.

Some summers are filled with many evidences of visible success such as lots of campers, many decisions of salvation, etc. The 1986 season was not such a summer. However, the 19 decisions to accept Christ and our 3 rededication decisions were only a small evidence of the blessing of God this past summer. Much of God's blessing was in the area of the

returning campers' growth. As we see campers return year after year, we are encouraged by the changes God is making in their lives. One parent reported that she was glad that her son's counselor write several times to him during the year. The counselor told her son to continue having devotions, which he did. The mother saw real growth in her son's life. Other parents have told us how glad they are to send their children to camp, not because they get a week's vacation, but because of Christ-like changes that are produced in their children's lives. It is exciting to see how God uses His Word through camp counselors to accomplish change in the lives of young people.

This summer's staff was an outstanding group. Their desire to serve the Lord as well as the unity of the group was very evident. Their love for God and His Word made them effective ministers thus making the summer successful.

Being part of the staff is not only to minister to others, but also to have the opportunity to grow individually and as part of the Body of Christ. We are not only concerned for what the staff member can do for the camp, but also what the camp can do for the staff member. Our Junior Staff (under 18) were challenged to a real maturing experience with Miss Reggie. She has been involved in Valley's ministry for four years. This summer, she took the new and exciting responsibility of Junior Staff Coordinator. Through Bible Study and discussion, her goal was to help our under 18 staff to mature in Christ. For most of the summer, she lead them through a book entitled The Practice of Godliness. Results were seen in the desire of our Junior Staff to serve the Lord without wavering and in His strength.

The following are the 1986 camp statistics:

- 533 Total Camper Population
- 49% BFC Campers
- 19 Salvation Decisions
- 43 Staff Members
- 60% BFC Staff Members
- 63% Past Camper Staff
- 60% Returning Staff Members

A highlight of the summer was our Thirtieth Anniversary celebration. When the Henninger Farm was first bought by the Conference, the name of Victory Valley Camp was selected. Those first years saw an average of 120 campers come for three weeks of camp. Now after 30 years, the camping season is seven weeks long and averages over 500 campers. Each summer brings new exciting changes to Victory Valley.

Victory Valley's rental program has served the State Police. The State Police rent the camp for one week for their Girl's Camp Cadet Program. The State Police exposed the girls to the different facets of law enforcement. The State and local Police, the F.B.I., game wardens, Department of Environmental Resources, Medi-Vac and others were involved in the intense training program. This coming year the Boys' and Girls' Camp Cadet Programs will be held at the Valley on separate weeks.

Rentals, like the Police Camp, church and Christian groups, help us in two ways. First, it helps us financially by putting the camp to use for the whole year. This is exercising better stewardship of the use of the property. Secondly, it gives Victory Valley more exposure. Several of the Camp Cadet girls came to camp for a week because they had been here with the police. We also glean staff members and campers from the many Christian groups that use our facilities for retreats.

We challenge you to share in our vision for young people. We all know that they are the future. How often are you talking to the young people around you about their spiritual condition? Do you take the time

to encourage them to live Godly lives? The only generation gap is really a communication gap. Your involvement in their lives can be the key in raising Christ-like leaders for the future church. So, 'Catch the Wave' and support your youth. Pray for them. Talk to them. Support Victory Valley by sending your young people to us.

Committee: Dana E. Weller, Chairman; Bryan B. Bray, Secretary; John H. Herb, Treasurer; Phil Atkins, Director; Bright N. Heist, Calvin T. Reed, John Stengele, Clayton E. Weber, David L. Weller, John C. Vandgriff, Jr.

VICTORY VALLEY CAMP
BALANCE SHEET

<u>ASSETS:</u>	<u>1985</u>	<u>1986</u>
Cash	\$ 12,691.23	19,529.71
Inventory	3,617.00	3,624.90
Swimming Pool	24,110.54	24,110.54
Equipment, Furniture & Fixtures	46,717.98	46,717.98
Real Estate	153,780.32	153,780.32
Note Receivable	8,371.60	6,636.78
Total Assets	<u>\$249,286.67</u>	<u>318,339.23</u>
<u>LIABILITIES AND NET WORTH:</u>		
Loan - Bible Fellowship Church	1,013.81	46,650.29
Loan - (Minister's Retire Fund)	6,259.68	
Loan - G. Didden Greenhouse (Profit Sharing Plan)		25,000.00
Net Worth	<u>242,015.18</u>	<u>246,015.18</u>
Total Liabilities & Net Worth	<u>\$249,286.67</u>	<u>318,339.23</u>

The cash balance is deposited in Merchants National Bank in Allentown.
The financial records of Victory Valley Camp were audited by Mary P. Tucker.

VICTORY VALLEY CAMP
INCOME STATEMENT
FOR THE YEARS ENDED 8/31/85 and 8/31/86

<u>INCOME:</u>	<u>1985</u>	<u>1986</u>
Contributions		
Churches	\$ 12,570.00	13,295.00
General Gifts	11,482.00	8,323.58
Camp Offerings	-0-	24.10
Rental Fees	7,256.05	29,740.09
Camper Fees	66,259.32	63,020.00
Concessions		
Snak Shak	4,743.00	7,601.04
Dry Goods	937.85	615.01
Interest Income		3,042.99
Miscellaneous Refunds, Net	<u>(446.17)</u>	<u>1,270.72</u>
Total Income	<u>\$102,802.05</u>	<u>126,932.53</u>

EXPENDITURES:

Program and Staff		
Salaries	8,785.22	11,686.62
Payroll Taxes	674.16	1,256.84
Education Material	851.60	1,021.16
Recreational Material	806.18	2,252.44
Horsemanship Program	2,759.82	5,068.53
Miscellaneous Expense	2,714.47	1,611.55
Counseling Courses	<u>216.31</u>	<u>-</u>
Total Program & Staff\$	<u>16,807.76</u>	<u>22,897.14</u>
Administrative Expenses		
Salaries	22,147.50	24,067.89
Salary Supplement	343.93	209.02
Payroll Taxes	706.03	1,482.44
Office Supplies & Postage	<u>1,911.28</u>	<u>1,787.35</u>
Total Administrative Exp.\$	<u>25,108.74</u>	<u>27,546.70</u>
General Expenses		
Publicity & Promotion	1,553.04	2,548.45
Telephone	1,220.67	1,527.02
Membership & Convention Fees	1,190.66	919.95
Travel Expense	1,224.96	1,103.14
Interest on Loans	<u>967.88</u>	<u>1,700.44</u>
Total General Exp. \$	<u>6,157.19</u>	<u>7,899.00</u>
Food Service		
Salaries	\$ 1,855.01	1,311.89
Payroll Taxes	201.47	124.59
Kitchen Supplies	2,650.74	355.00
Food	11,725.38	18,354.88
Garbage Removal	<u>640.25</u>	<u>1,040.00</u>
Total Food Service	<u>\$ 17,072.85</u>	<u>21,186.36</u>
Concessions		
Crafts	333.53	79.21
Snak Shak	2,686.00	3,641.68
Dry Goods	<u>2,197.73</u>	<u>1,835.34</u>
Total Concessions	<u>\$ 5,217.26</u>	<u>5,556.23</u>
Buildings and Grounds		
Salaries	1,917.60	1,120.78
Payroll Taxes	110.03	60.27
Workmen's Compensation	1,947.41	994.43
Hospitalization	2,404.00	2,555.00
Fire & Liability Ins.	2,102.01	2,709.57
Camp Fuel & Power	6,455.87	7,261.42
House Fuel & Power	2,763.76	4,837.34
Maintenance - Building	1,149.30	7,714.64
Maintenance - Equipment	3,062.52	3,829.35
Maintenance - Pool	1,436.09	1,972.12
Maintenance - Grounds	<u>404.45</u>	<u>4,658.42</u>
Total Buildings and Grounds\$	<u>23,753.04</u>	<u>37,173.34</u>
TOTAL EXPENDITURES FOR THE		
YEAR		
	94,116.84	122,258.77
GAIN FOR THE YEAR TRANSFERRED		
TO NET WORTH		
	<u>\$ 8,685.21</u>	<u>8,685.21</u>

REPORT OF THE BOARD OF CHRISTIAN EDUCATION

In the past year (1985-86) the Board of Christian Education sponsored the following ministries:

- I. Pastors, Elders and Deacons Retreat held at Pinebrook Bible Conference. 232 were in attendance
- II. Sno-Glo Winter Youth Retreat held at Pinebrook Bible Conference. We had a record attendance of 615.
- III. Christian Education Convention held at the Quakertown B.F. Church. 157 were in attendance with 22 churches represented.

We are grateful to God for the opportunity to minister in the various ways listed above. Many have participated in the ministry of the Board of Christian Education through prayer, attendance, and financial support.

We are planning to make a purchase of video tapes for the denomination's audio-visual library. As soon as these tapes are available, churches will receive the necessary information.

In order for the Board to continue to be effective, we need input from you. Please write down your ideas and send them to any board member. We ask prayer for the ministry of Christian Education in the Bible Fellowship Church. Pray especially for our Sunday Bible School. We need special wisdom and motivation to make them effective tools of edification and evangelism. Thank you for your support.

We regretfully announce the resignation of our Chairman Richard Taylor. He has been on the Board for 11 years. We pray for the Lord to continue to establish the work of his hands. We also lose Bob Keener. Bob has been very diligent in keeping track of the finances. We thank God for his labor of love. Richard Harris also will be leaving the board and we appreciated his work for the Lord in our midst.

Committee: Richard E. Taylor, Chairman; Richard D. Harris, Vice Chairman; Willard J. Stull, Secretary; Robert Keener, Treasurer; George Bryson, Terris L. Byrd, Robert Davies, Wayne R. Gehret, Philip E. Morrison, Richard Paashauss, Jonathan Reynolds, David A. Thomann

BOARD OF CHRISTIAN EDUCATION FINANCIAL REPORT

- 8/31/85-8/31/86

Balance 8/31/85	\$2,559.66
-----------------	------------

Receipts:

Interests	99.44	
Churches	2,640.00	
Sno-Glo	3,118.00	
Christian Ed Conv.	292.50	
Total Receipts	6,149.94	8,709.60

Expenditures:

Sno-Glo	2,732.14
P.E.D. Retreat	335.64
S.S. Growth Trophies	46.00
Board Expense	558.10
A.V. Library	100.00
Christian Ed Conv.	992.52
Board of Pub. & Printing	200.00
Total Expenditures	4,964.40

Balance 8/31/86	3,745.20
-----------------	----------

Pa. National Bank Account #065-05392 (Checking)	3,745.20
---	----------

Respectfully submitted,
Robert M. Keener, Treasurer
Audited by: Mary Lou Leitch

REPORT OF THE BOARD OF PUBLICATION AND PRINTING

BALANCE AS OF SEPTEMBER 1, 1985	\$ 700.82
---------------------------------	-----------

	PROPOSED BUDGET 1985-1986	RECEIPTS 1985-1986
INCOME		
Subsidy from Administration Budget	\$ 3,000.00	\$ 3,000.00
Contributions from Boards & Committees	1,400.00	1,600.00
Offerings from Churches	6,000.00	6,012.94
Yearbook Sales	3,300.00	3,119.89
Sale of Printed Material	4,800.00	
Articles of Faith		155.44
Position Papers		456.45
Faith & Order		314.50
Church Supplies/Mimeo Paper		1,498.25
Interest		105.72
Short Term Loan	1,500.00	
FN Advertisement		150.00
TOTAL	\$ 20,000.00	\$ 16,413.19
GRAND TOTAL		17,114.01
EXPENDITURES		

FELLOWSHIP NEWS		
Printing (6 issues)	\$ 7,000.00	\$ 5,251.00*
Mailing (6 issues)	1,500.00	1,541.72
Mailing Labels & Computer Time	650.00	471.36
Postage Due (address corrections)	300.00	191.99
Secretarial Expense	200.00	200.00
Editor's Expense (supplies & milage)	200.00	48.58
Business Manager's Expense (supp/ph/mil)	200.00	208.13
Honoraria	750.00	782.50
Printing Church Supplies/Paper	550.00	1,789.90
Printing Faith & Order	2,350.00	-0-
Printing Yearbooks	4,000.00	4,458.41
Board & Secretarial Expenses	300.00	574.51
Repairs & Equipment (IBM Service Contract)	200.00	118.00
Printing Miscellaneous Material	1,800.00	760.00
Service Charges & Check Purchase		3.91

TOTAL	\$ 20,000.00	\$ 16,400.01
-------	--------------	--------------

BALANCE AS OF AUGUST 31, 1986	714.00**
-------------------------------	----------

* For printing 5 issue of Fellowship News

** Balance in Checking Account, First Lehigh Bank	61.83
Balance in Savings Account, First Lehigh Bank	652.17
	\$714.00

Books & Financial Records were audited by Paul Flickinger

PROPOSED BUDGET 1986-1987

INCOME:

Subsidy from Administration Budget	3,000.00
Contributions from Boards and Committees	1,400.00
Offerings from Churches	6,000.00
Yearbook Sales	3,500.00
Sale of Printed Material	5,550.00
TOTAL	\$ 19,450.00

EXPENDITURES:

FELLOWSHIP NEWS

Printing (5 issues)	\$ 6,000.00
Mailing (5 issues)	1,550.00
Mailing Labels & Computer Time	600.00
Postage Due (Address Correction Requested)	200.00
Editorial Expenses (Secretarial/Supplies/Mi)	600.00
Business Manager's Expenses (Secretary/Supplies/Ph/Mi)	400.00
Honoraria	750.00
Printing Church Supplies	500.00
Printing Yearbooks	4,500.00
Printing Miscellaneous Material	4,000.00
Repairs & Equipment (IBM Service Contract)	150.00
Board & Secretarial Expenses	300.00
TOTAL	\$ 19,450.00

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

1. RESOLVED, that a contribution of \$200.00 be given to the Board of Publication and Printing from each of the following Boards and Committees: Victory Valley, Missions, Christian Education, Church Extension, Pinebrook Junior College, Pinebrook Bible Conference and Bible Fellowship Church Home.
2. RESOLVED, that \$1.00 per member be given to the Board of Publication and Printing from each church to help underwrite the cost of publishing Fellowship News. Payments to be made to the Business Manager by December 31, 1986.
3. RESOLVED, that the cost of the 1986 Yearbook be \$5.00 per copy.

The Board of Publication and Printing recommends the approval of the following at First Reading:

RESOLVED, that the By-laws of the Board of Publication and Printing, paragraph 1, entitled, Election, page 123 of the 1981 edition of the Faith and Order be amended to read:

Election: The Board of Publication and Printing shall be composed of the Editor of Fellowship News, the Business Manager of Fellowship News, and three ministers and two laymen.

The Editor of Fellowship News and the Business Manager of Fellowship News shall each be elected annually.

The ministers and laymen shall be elected for a term of three years in classes as follows:

- Class I - one minister and one layman
- Class II - one minister and one layman
- Class III - one minister

RESOLVED, that upon approval of the proposed amendment of the Election of the Board of Publication and Printing at Second Reading in 1987 that the Annual Conference implement this legislation by electing:

- One minister for three years
- One minister and one layman for two years
- One minister and one layman for one year

COMMITTEE: Bernard N. Coble, Chairman; John H. Herb, Secretary; David W. Chappell, Business Manager; Daniel P. Allen, Ralph D. Cole, Gary Sterner

REPORT OF THE HISTORICAL COMMITTEE

The Historical Committee has had a relatively quiet year in its activities. The committee has continued to carry out its work of researching and maintaining information that preserves our heritage.

The archives collection continues to grow as individuals and churches are making historical material available for preservation. We rejoice in this continued support and interest.

The work of preparing a published historical account of our church continues under the direction of Dr. Harold Shelly. This year, Dr. Shelly was given permission to hire student assistants. He has given much of the past summer to further research. He is beginning to do some writing.

The plans to publish the minutes of Conferences from 1858 1895 are proceeding. We have reached the point where we are seeking to make final editorial touches and to find the best way to publish these minutes.

The committee is proposing two new projects. One is an audio visual preparation that will present the story of the Bible Fellowship Church. Our desire is to make this audio visual presentation available to churches for the education of their people. The second is a booklet that will survey the people and the events of the 1930's. This was a era of great growth and development for our church and is still remembered by many.

We appreciate the help and encouragement of those who are involved with the work of studying and preserving our history. There is still much to be done.

TREASURER'S REPORT

Balance - July 31, 1985		\$1,875.44
Receipts		
Sale of books	\$ 14.00	
Conference allowance	1,000.00	
Interest	30.62	
	\$1,044.62	2,920.06
Expenditures		
Pictures	15.00	
Telephone calls	15.00	
Printing & Postage	50.49	

Student Research expenses	400.00
Slide Production	50.00
Travel expenses (Shelly)	1,000.00
	\$1,530.49

Balance August 16, 1986

\$1,389.57

Depository - Gateway State Bank, Staten Island, NY

Checking	\$ 487.33
Savings	902.24
Total	\$1,389.57

(from 1985 Yearbook, page 10)

Resolved, that the By-laws of the Historical Committee be amended as follows: (see 1981 Yearbook, p. 120).

1. Under the Section entitled ELECTION; change the first sentence to read 'It shall be composed of the archivist and five men elected by the Annual Conference'. (Second Reading)

2. Add the following statement to the section entitled ELECTION. 'In the event of the resignation or death of a member of the committee, the committee shall appoint a replacement who will serve until the subsequent Annual Conference. At that conference, a new member shall be elected to fill the unexpired term.' (Second Reading)

COMMITTEE: Bright N. Heist, Chairman; Willard E. Cassel, Secretary; Ralph D. Cole, Treasurer; Harold P. Shelly, Daniel G. Ziegler

The Historical Committee Books were audited by George Bower, Public Accountant

REPORT OF THE STEWARDSHIP COUNCIL

The Stewardship Council met three times this past Conference year. In addition to the three members elected at large by Annual Conference, the following agencies have named representatives to be members of the council:

Board of Directors of the Bible Fellowship Church
Board of Missions
Board of Church Extension
Home for the Aging
Pinebrook Junior College
Pinebrook Bible Conference
Victory Valley Camp
Board of Publication and Printing
Historical Committee

The Stewardship Council has completed its organizational by-laws. Copies are available to members of Annual Conference. In addition to preparing for the general work of the Council, time was spent in preparing the program for the 103rd Annual Conference.

The Council is of the hope that the Bible Fellowship Church will take greater care in the various areas of stewardship under the church's charge. We encourage all of our members, churches and agencies to regard good stewardship as a subject of study and endeavor.

The Council has received and disbursed no funds in 1985-86.

We continue to ask for the prayer of our brethren as we proceed with our duties.

COMMITTEE: Daniel G. Ziegler, Chairman; L. James Roberts, Secretary; Robert W. Gehret, Harold E. Snyder, James A. Beil, Ralph D. Cole, Jay Fasnacht, Kermit K. Gehman, Jansen E. Hartman, John J. Riggall

COMMITTEE ON EXAMINATION OF MINUTES OF PARTICULAR CHURCHES

The Committee on the examination of the Minutes of Particular Churches met on Tuesday, October 7, 1986 at Pinebrook Bible Conference Center.

MINUTES

The minutes of all congregations of the Bible Fellowship Church; with the exception of Camden, DE and Howell, NJ 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 found in the 1983 Yearbook, pp.32,33.

The minutes of the Camden congregation were mailed to the location of Annual Conference in ample time but were delayed in the mail. The minutes of the Howell congregation were not forwarded to arrive by the specified time.

The committee has found the minutes of most of the churches to be in good order and commends the secretaries and pastors for giving attention to the quality of the recording of the proceedings of congregational meetings in the churches. Omissions and deficiencies in the minutes have been noted in writing and attached to the minutes being returned to the churches.

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 of Annual Conference with the exception of Calvary Bible Fellowship Church in Sinking Spring. This information has been submitted to the Registrar of Annual Conference.

PETITIONS

The committee found no record of petitions to the 103rd Annual Conference.

COMMITTEE: Thomas P. Shorb, Chairman; Kenneth L. Good, Secretary; Delbert Baker II; Charles J. McConnell

REPORT OF THE MINISTERIAL CONVENTION COMMITTEE

The Annual Ministerial Convention of the Bible Fellowship Church was held Tuesday, May 6, 1986 through Wednesday noon, May 7, 1986 at the Pinebrook Bible Conference, Stroudsburg, Pa. The convention was well attended by the pastors and their wives.

The theme of the convention was "Sharing Our Wealth", sparking creativity in ministry and problem solving through sharing ideas and methods. On Tuesday morning, Bruce Ellingson delivered the keynote address, which was encouragement to be the minister that God wants you to be. This was followed by workshops, given by 24 Bible Fellowship Pastors and Missionaries on various topics, which were the heart of the convention. Richard Harris gave the closing address on Wednesday morning, giving a Scriptural model of competency from 2 Corinthians 3:5. Kenneth L. Good gave the devotional at the concluding Communion Service.

At the annual business meeting the following action was taken:

RESOLVED, that retired ministers and their wives be given complimentary registration to the 1986 convention and to all future conventions.

David A. Carver and W. David Armstrong were elected to the Ministerial Convention Committee for a two year term. Retiring committee members are: John C. Vandergriff and Ronald C. Erb.

The Ministerial Convention for 1987 will discuss the subject of worship, with Dr. Robert A. Morey as guest speaker.

Recommendations:

We recommend the adoption of the following:

Resolved: that each church pay for their Pastor and wife to attend the annual Ministerial Convention of the Bible Fellowship Church.

FINANCIAL REPORT

RECEIPTS:	Balance, 1985 Convention	\$ 57.00
	Convention Registrations	2,519.00
	Administrative Budget	750.00
		<u>\$3,326.00</u>
EXPENSES:	Meals and Lodging	\$2,299.00
	Committee Meeting Expenses	537.67
	Postage	40.04
	Printing	55.00
	Women's Committee	50.00
	Refunds	11.00
		<u>\$2,992.71</u>
BALANCE:		\$ 333.29

Respectfully Submitted,

Thomas S. MacMillan, Secretary

1986 Committee

John C. Vandegriff, Chairman
 Stephan R. Van Eck,
 Vice Chairman
 Thomans S. MacMillan, Secretary
 Ronald C. Erb, Treasurer
 William G. Schlonecker

1987 Committee

Stephan R. Van Eck, Chairman
 William G. Schlonecker,
 Vice Chairman
 Thomas S. MacMillan, Secretary
 David A. Carver, Treasurer
 W. David Armstrong

REPORT OF THE COMMITTEE ON EXAMINATION OF MINUTES

We hereby certify that we have examined the Annual Conference Minutes for the session of October 14-17, 1985 and found them correct except as follows:

- p. 9, line 19, Wappingers Fall, NY should be Wappingers Falls, NY
- p. 14, line 21, 'Let Your Heart Broken' should read 'Let Your Heart Be Broken'
- p. 26, line 5, there should be a space between the word 'to' and the double quotation mark (") preceding it and the single quotation mark (') following it
- p. 26, line 36, the figure 3,242.47 was to be correct to 3,243.47
- p. 33, line 18, 'transcript' should be 'record'
- p. 43, last line, a period and closed quotation marks should follow the word 'Conference'
- p. 77, the following three lines were omitted at the top of the page: 'The Chairman appointed the following committee to study the Church's right to levy extra-biblical requirements for membership: Keith E. Plows, Robert'

COMMITTEE: James A. Wickstead, Dean A. Stortz

REPORT OF THE CONFERENCE JUDICATORY

In the first year of its existence the Conference Judicatory received no call for it to hear or resolve issues. We praise God for this.

The brethren have chose John H. Herb to serve as secretary. Any needs for the services of the Conference Judicatory should be sent to him.

The Book of discipline provides for the creation of the Conference Judicatory by electing 10 men, but does not state the term of office; therefore we recommend that the same 10 men serve for another year. The Conference Judicatory also recommends that the following be adopted at FIRST READING:

Resolved: that the Book of Discipline, Chapter II, Jurisdiction, paragraph 3. Churches and Agencies, page 68 of the 1986 Edition of the Faith and Order be amended by adding the following sentence after the second sentence of the present paragraph:

The members of the Judicatory shall be elected for five year terms in five classes.

The Judicatory further recommends that upon approval of the above

legislation at SECOND READING that we implement this change by electing:

Two men for 5 years
 Two men for 4 years
 Two men for 3 years
 Two men for 2 years
 Two men for 1 year

COMMITTEE: John H. Herb, Secretary, James A. Beil, Carl C. Cassel, Jansen E. Hartman, Ronald C. Mahurin, Lee E. Boyles, L. James Roberts, Jr., Clyde W. Snyder, Harvey J. Fritz, Jr., Harold L. Snyder, Jr.

SUPPLEMENTARY REPORT OF BOARD OF CHURCH EXTENSION

Proposed Budget for 1987 - 1988

INCOME

Churches - Prepaid	\$ 110,000
Churches - Designated	110,000
Other Sources - Designated	60,000
General Contributions	15,000
Interest	<u>4,000</u>

\$ 299,100

EXPENDITURES

as listed in original report of Board of Church Extension

2. RESOLVED, that the following be added to the material entitled 'Board of Church Extension', pages 115-116, Faith and Order and inserted immediately after the title:

A. PURPOSE

The Church Extension Department which is governed by the Board of Church Extension exists for the purpose of building the body of Christ through extending the Bible Fellowship Church in the United States of America and its territories and jurisdictions and on the rest of the North American continent. It does this by evangelizing in areas, communities and neighborhoods and among people groups where Bible Fellowship Churches do not exist and by forming, fostering and nurturing to maturity new congregations.

The Department consists of the Board of Church Extension, the Director of Church Extension, all other employees of the Board, the churches and missions under jurisdiction of the Board and the pastors of those churches and organizing pastors of those missions. (FIRST READING)

REPORT OF THE CHURCH GOVERNMENT COMMITTEE

The Church Government Committee held one full committee meeting to complete the work assigned to it this past year. Most of the work of the committee was completed in sub-committee and individual assignments. The major work of the Committee this year related to the preparation of the new edition of the Faith and Order.

The Government Committee submitted the entire Faith and Order to a professional editor. The Editor suggested revisions according to current standards of form and grammar for book publishing.

A subcommittee carefully reviewed all of the editorial changes suggested and retained the original reading in those few instances where we thought the Editor's revision might possibly alter the meaning or intent of the text. The Committee then adopted all of the other editorial revisions in the preparation of this new edition of the Faith and Order.

The Government Committee presents the following material for second reading:

1. Members of Annual Conference, Revision regarding Delegates (see p. 42 of the 1985 Yearbook).
2. Book of Discipline, Addition to Chapter 4, Conduct of Trials, (see p. 46 of the 1985 Yearbook).
3. Reporting the Annual Conference Delegate to Annual Conference (see p. 61 of the 1985 Yearbook).
4. The Board of Elders; Annual Conference Representatives, Revision (see p. 62 of the 1985 Yearbook).
5. Annual Conference Registration, Revision (see p. 62 of the 1985 Yearbook).

The Government Committee presents the following material at first reading:

RESOLVED, that the following material replace the last two sentences of the last paragraph in Article VIII General Rules of Elections and Resignations, page 98 of the 1981 edition of the Faith and Order.

A vacancy on an elected Board or Committee occurs in the following cases: (a) death (b) resignation (c) discontinuation of BFC membership (d) divestiture of office according to the Book of Discipline (e) declaration by Annual Conference upon appeal of the Board or Committee that the person is unwilling or unable to fulfill his committee responsibility.

If a vacancy on an elected Board or Committee occurs during the year, the Board or Committee may elect a replacement who will serve until the subsequent Annual Conference. The Board or Committee shall report to the Annual Conference any vacancies, shall recommend appropriate action and shall inform the Nominating Committee.

The Government Committee recommends the following:

Whereas, the Government Committee has completed all the work assigned to it, and,

Whereas, the Committee does not see any immediate work that falls in the purview of this Committee, therefore, be it,

RESOLVED, that upon the adoption of all material at Second Reading submitted by the Government Committee that the Government Committee be disbanded.

COMMITTEE: James A. Beil, Chairman; John H. Herb, Secretary; Randall A. Grossman, Philip E. Morrison, Thomas P. Shorb, Carl K. Spackman, David J. Watkins

REPORT OF THE STUDY COMMITTEE ON HOMOSEXUALITY

The Study Committee on Homosexuality presented a 'Study Paper on Homosexuality' to the 102nd Annual Conference of the Bible Fellowship Church which was adopted by the Bible Fellowship Church as its Position Paper on Homosexuality. The 102nd Annual Conference commissioned the Study Committee on Homosexuality to prepare an article on homosexuality for inclusion in the Standards of Worship and Life of the Faith and Order (cf. 1985 Yearbook, p. 13 and pp. 125 ff).

HOMOSEXUALITY

A homosexual is a man or woman who indulges a lust for or engages in sexual acts with a member of the same sex.

God's Word declares that the expression of sexual relations is authorized only in the union of male and female within the bond of marriage.¹ Scripture plainly teaches that homosexual lust and practice are sinful in God's sight.² Contrary to the claim that homosexual relationships are related to one's physical orientation or personal preference, the Bible explicitly declares that homosexuality is a perversion of God's created order.³

It would be a violation of the Word of God to admit unrepentant homosexuals into church membership or office because the sin of homosexuality invalidates a Christian profession of faith.⁴ When a Christian yields to homosexual temptation, the Bible requires that fellow believers use the means of church discipline in order to urge the individual to repent and be restored.⁵

There is hope in Jesus Christ for the homosexual, not only for forgiveness but also for the transformation and redirection of life.⁶ When a person comes to repentance and faith in Jesus Christ, he is freed from sin's guilt through forgiveness and liberated from sin's tyrannical power by redemption.⁷

1 Therefore shall a man leave his father and his mother, and shall cleave unto his wife; and they shall be one flesh (Genesis 2:24).

2 Thou shalt not lie with mankind, as with womankind: it is abomination (Leviticus 18:22).

If a man also lie with mankind, as he lieth with a woman, both of them have committed an abomination: they shall surely be put to death; their blood shall be upon them (Leviticus 20:13)

3 Who changed the truth of God into a lie, and worshipped and served the creature more than the Creator, who is blessed forever. Amen. For this cause God gave them up unto vile affections: for even their women did change the natural use into that which is against nature: and likewise also the men, leaving the natural use of the woman, burned in their lust one toward another; men with men working that which is unseemly, and receiving in themselves that recompence of their error which was meet (Romans 1:25-27),

4 Or do you not know that unrighteous shall not inherit the kingdom of God? Do not be deceived; neither fornicators, nor idolaters, nor adulterers, nor effeminate, nor homosexuals, nor thieves, nor the covetous, nor drunkards, nor revilers, nor swindlers, shall inherit the kingdom of God (1 Corinthians 6:9,10 NAB).

5 And if your brother sins, go and reprove him in private; if he listens to you, you have won your brother. But if he does not listen to you, take one or two more with you, so that by the mouth of two or three witnesses every fact may be confirmed. And if he refuses to listen to them, tell it to the church; and if he refuses to listen even to the

church, let him be to you as a Gentile and a taxgatherer (Matthew 18:15-17 NASB).

6 And such were some of you; but ye are washed, but ye are sanctified, but ye are justified in the name of the Lord Jesus, and by the Spirit of our God (1 Corinthians 6:11).

7 There is therefore now no condemnation to them which are in Christ Jesus, who walk not after the flesh, but after the Spirit. For the law of the Spirit of life in Christ Jesus hath made me free from the law of sin and death (Romans 8:1,2).

COMMITTEE: George R. Bryson, Chairman; Thomas P. Shorb, Secretary; Kenneth L. Good, Ronald P. Turner, Stephen R. VanEck

REPORT OF THE COMMITTEE TO STUDY DIVORCE

The committee met four times during the year while working on its assignment. This year has been one of careful examination and exegesis of the passages on divorce in the synoptic gospels and of 1 Corinthians 7 as well. The committee also interacted with some of the recent scholarship in the field of divorce and remarriage and in particular with the book; Jesus and Divorce, by William A. Heth and Gordan J. Wenham.

The committee also studied the following:

1. The nature and essence of the marriage covenant.
2. The term "one flesh" in scripture and the ramifications on divorce.
3. Legitimate and illegitimate divorce.
4. Historical survey of the church's view of divorce and remarriage.
5. The nature of becoming a new creation (2 Corinthians 5:17)
6. Creation ordinances and their relation to divorce.

The committee believes that it now has a solid exegetical base to proceed to the practical applications and questions that have been assigned to it by Annual Conference.

COMMITTEE: Philip E. Morrison, Chairman; David A. Thomann, Secretary; Bert N. Brosius, G. Wayne Clapier, Randall A. Grossman, Calvin T. Reed, James A. Wickstead

REPORT OF THE COMMITTEE ON STATISTICS

The One Hundred Second Annual Conference directed the Committee on Statistics to 'evaluate the categories of statistics' (1985 Yearbook, page 24).

The committee met twice during the year. On April 17, the primary purpose for meeting was to consider the statistics reported on the Pastor's Summary Statistical Report. The committee proposes a revision of the categories of this form. It also has prepared a definition of a pastoral visit for consideration by this Conference.

On October 9 the Committee met to compile the statistics for the year, which constitute part of this report.

The committee recommends that the following be adopted:

- I. **RESOLVED**, that the Pastor's Summary Statistical Report be revised as follows (changes are in bold type):

OFFICERS

Ordained Ministers
 Probationers
 Elders
 Deacons

PASTOR'S ACTIVITIES

Pastoral Visits
Other Pastoral Staff Visits
 Baptized
 Children Dedicated
 Weddings
 Funerals

MEMBERSHIP

Received into Church Fellowship
 Received by Transfer from B.F. Churches
 Received by Transfer from Other Churches
 Total Increase
 Died
Excommunicated
 Dropped
 Transferred to B.F. Churches
 Transferred to Other Churches
 Total Decrease
 Net Increase
 Net Decrease
 Total Membership

ENROLLMENT

Sunday Bible School
 Cradle Roll
 Home Department

AVERAGE ATTENDANCE

Sunday Bible School
Morning Worship
Evening Service

CHURCH PROPERTY

Church Building(s)
 Parsonage(s)
 Present Valuation of Church Property

RECEIPTS

Total Income
 Total Offerings

DISBURSEMENTS: DENOMINATIONAL BENEVOLENCES

Administrative Budget
 Board of Missions
 Church Extension
 Home for the Aging
 Pinebrook Junior College
 Board of Christian Education
 Victory Valley Camp
 Pinebrook Bible Conference Center

LOCAL DISBURSEMENTS

Minister's Salary
 Minister's Supplemental Benefits
 Parsonage Allowance
 Health Insurance Premiums
 Christian Education
 Debt Service
 Local Missions
 Women's Missionary Society
 Annual Conference Delegate(s)
 General Disbursements

- II. RESOLVED, that a pastoral visit be defined as 'a meeting with an individual, family or a small group in which there is a spiritual purpose--to establish, maintain, intensify or correct the relationship of the person, family or group with Christ and His Church. Included: Purposive home visits, pastoral visits in hospitals, prisons and other institutions, counseling sessions, evangelistic and discipleship confrontations, one-on-one or small group Bible studies. Excluded: stated meetings, committee meetings, purely social visits.

	<u>1985</u>	<u>1986</u>
Ordained Ministers	75.	81.
Probationers	17.	24.
Elders	281.	270.
Deacons	148.	163.

PASTOR'S ACTIVITIES

Pastor's Visits	18,233.	19,390.
Assistant Pastor's Visits	3,116.	4,203.
Baptized	336.	266.
Children Dedicated	154.	152.
Weddings	67.	88.
Funerals	120.	93.

MEMBERSHIP

Received into Church Fellowship	400.	337.
Rec'd by Transfer from BFC	32.	47.
Rec'd by Transfer from other Ch.	20.	26.
Total Increase	<u>452.</u>	<u>410.</u>
Died	41.	50.
Withdrawn	81.	100.
Dropped	78.	188.
Transferred to BFC Churches	30.	54.
Transferred to Other Churches	57.	39.
Total Decrease	<u>287.</u>	<u>431.</u>
Net Increase	165.	
Net Decrease		21.
Total Membership	6,235.	6,214.

SUNDAY SCHOOL

Total Enrollment	7,872.	7,685.
Total Average Attendance	6,004.	5,823.
Cradle Roll Members	159.	147.
Home Department Members	68.	59.

CHURCH PROPERTY

Churches	46.	46.
Parsonages	54.	52.
Present Valuation-Ch.Prop	27,090,494.	29,203,034.
Total Income	5,283,873.	5,530,945.
Total Offerings	4,893,681.	5,226,643.

DISBURSEMENTS-CONFERENCE BENEVOLENCES

Conf. Administration Budget	49,179.	51,675.
Board of Missions	453,128.	497,172.
Church Extension	114,423.	102,485.
Home for the Aging	7,660.	7,960.
Pinebrook Junior College	47,138.	47,517.
Board of Christian Education	2,161.	2,240.
Victory Valley	13,370.	13,060.
Pinebrook Bible Conference	11,495.	10,910.

DISBURSEMENTS - LOCAL

Ministers' Salary	658,428.	705,661.
Ministers' Supplemental Ben.	179,773.	194,623.
Parsonage Allowance	68,162.	45,496.
Hospital Ins. Premiums	114,542.	94,868.
Administrative Ass't Salary	119,327.	143,584.
Administrative Ass't Benefits	44,891.	68,016.
Christian Education	256,884.	243,572.
Debt Service	966,942.	915,274.
Local Benevolence	68,918.	50,294.
Local Missions	285,167.	300,749.
Church Sponsored Christ.Acd.	76,301.	-0-.
Women's Missionary Society	25,270.	26,155.
Annual Conference Delegate	8,517.	8,467.
General Disbursements	1,611,946.	1,659,593.
Total Disbursements	5,183,622.	5,189,371.

* 1985 figures are for comparison purposes only and not part of the report.

COMMITTEE: LeRoy S. Heller, Chairman; Daniel G. Ziegler, Secretary; Bernard N. Coble, Hugh C. Coulbourn, Jr., Warren L. Zimmerman

REPORT OF THE COMMITTEE ON AUDITING

We have examined the financial reports of the Boards and Committees reporting to Annual Conference. All reports were in compliance with the miscellaneous By-Laws of the Annual Conference.

COMMITTEE: Robert W. Gehret, Horace A. Kauffman, Ralph D. Ccle, Robert F. Gerding

REPORT OF THE COMMITTEE TO STUDY REQUIREMENTS FOR LOCAL CHURCH MEMBERSHIP

INTRODUCTION

On Wednesday, October 16, 1985, the 102nd Annual Conference of the Bible Fellowship Church passed the following resolution: 'RESOLVED, that a committee of 7 be appointed to study the following question: Does the church have the right to levy extra-biblical requirements for membership? They shall incorporate in their study Acts 15 & 16 plus any other pertinent passages of Scripture' (1985 Year Book, page 74). This paper is prepared for the consideration of the 103rd Annual Conference by that study committee which adopted as its name, The Committee to Study Requirements for Local Church Membership.

The committee determined to explore and examine the decisions made at the Jerusalem Council as recorded in Acts 15 & 16. The Council met to discuss the controversy concerning the salvation of Gentiles. A further controversy emerged, namely, fellowship between Jewish and Gentile believers, people of diverse cultures. The controversies were resolved by the issuance of a letter which included a statement on the nature of salvation and four decrees intended to provide a basis for fellowship between these diverse groups. The committee applied itself to the study of both these decrees and the process by which these decrees were established believing that such a study might relate to the issue of membership requirements for the local church.

DEFINITIONS

The committee could see immediately that the question posed to it contained a problem. The word 'extra-biblical' seemed to imply that the Annual Conference might be asking whether it is legitimate to maintain membership standards which have no basis in the Word of God. Knowing that this was not the intent of the question, the committee adopted the following statement to define its terms as well as delineate the area of its study:

There are three categories of commands and prohibitions: biblical, extra-biblical and unbiblical. By biblical we understand commands or prohibitions that are explicitly stated in the Bible. An example of a biblical command or prohibitions is, 'You shall have no other gods.' By extra-biblical, we understand commands or prohibitions that are implicitly stated in the Bible. An example of an extra-biblical statement is, 'You shall not be a member of a secret oath bound society.' By unbiblical, we understand commands or prohibitions which have no foundation in the Bible. An example of an unbiblical command is, 'You shall not permit a member of a secret oath bound society to attend church.'

The focus of this study is on that group of statements which is identified as extra-biblical. The question can now be restated to read: 'Does the church have a right to set membership standards which are based on implicitly biblical statements?' Another way to state the question is, 'Must membership standards be based on explicitly biblical statements only?'

THE JERUSALEM COUNCIL

- I. The Issues - The Jerusalem Council had two issues with which it had to contend. The first issue related to salvation. At what point might a person be considered saved? This issue precipitated a crisis in the city of Antioch. Paul and Barnabas had preached the gospel as we know it - that by faith in Jesus Christ plus nothing else - we may be saved. Anyone who came by faith to God through Jesus Christ would be received by God and delivered from condemnation. However, other men came teaching that it was necessary to be circumcised to be saved (Acts 15:1). To these men, to be saved meant that a person must accept the law and keep the law before he could claim that he was saved. The second issue is revealed in the process of resolving the first. This issue related to the fellowship between Jewish and Gentile believers. It became apparent that the Jews could not accept the Gentile way of life, which included practices which the Jews abhorred (Acts 15:20). It is obvious that two cultures were colliding. If the church was to be one, they needed to overcome the collision of the two cultures.
- II. The Resolution - There are two aspects in the resolution of the crisis that will prove helpful if examined. The first is the resulting decisions. The second is the process by which the decisions were made.

A. The Decisions

1. The salvation controversy - the question about the salvation of the Gentiles, while it was the central issue in the city at Antioch, appears to have been resolved rather quickly. The testimony of Peter and the further evidence of God's work supplied by Barnabas and Paul seem to remove the controversy (Act 15:7-12). James takes the lead in analyzing what their testimonies mean. He can see that what they are saying is consistent with scriptural teaching (Acts 15:13-18). He proposes that there be no hindering of the Gentiles. The Gentiles were equal partners who shared an equal salvation. Both Jew and Gentile were joined by the knowledge that salvation is the gift of God through faith in Jesus Christ. The issue is resolved. To be saved, a person needs only to come by faith to Jesus Christ and he would be delivered, whether he were Jew or Gentile.

2. The fellowship controversy - The words which James spoke at the Jerusalem Council showed that another more practical problem existed. The 'theological' issue was solved quickly. The 'practical' issue was not solved so easily. The lifestyle of the Gentiles was not consistent with the lifestyle of the Jews. Historically, many Jews had rather strict dietary laws and strong convictions about being separated from surrounding pagan cultures. They tended to despise other peoples who were not as 'pure' in their lifestyle as they were. Now, by their common faith in Jesus Christ, Jews and Gentiles are drawn together. It was all well and good to believe that Jesus Christ was the one way of salvation, but the matter of the way they were living would create a point of contention. James could see a potential conflict if it were to appear that what the Jews have taught is suddenly abandoned (Acts 15:21). He proposes that a letter be written to the Gentiles calling them to abstain from certain practices (Acts 15:19-20).

a. The four decrees - Several questions arise concerning the proposal of James. Why were these four items chosen? It is clear that these four prohibitions, things contaminated by idols, fornication, what is strangled, and blood, had a basis in Old Testament law and were of central importance to Jews who wanted to maintain a separation from surrounding pagan culture. The question, 'Why these four only?', cannot be answered with any sense of assurance. Why the four were proposed by James can only be answered with caution. It is clear at this point that dietary laws were now to be superseded. Jesus Himself had declared all foods clean (Mark 7:19). That message was carried to Peter on the day before he would preach the gospel to Cornelius (Acts 10:9-16). Peter, who was present at the Jerusalem Council, had been told that he ought not consider unholy what God had cleansed. It would thus appear that three of the four prohibitions were outdated. The prohibition against fornication was clearly a principle of the Old Testament and continued in the New. The presence of fornication in the list of prohibitions seems unnecessary since anyone with any contact with Scriptural teaching would know that fornication was condemned.

There are several possibilities that may explain what the four decrees have in common.

(i) One possibility is that each of the four speaks to an aspect of pagan worship. The dietary prohibitions relate to sacrifices made at pagan temples. Fornication relates to any practice even remotely attached to sexual rites that were part of the worship. In other words, the four prohibitions called for Gentiles who came to faith in Christ to separate from any attachment to pagan worship that would compromise their faith in Christ.

(ii) Another possibility is that the four were chosen because the Jews would not accept the Gentiles if they continued their practices which the Jews considered unclean. The dietary prohibitions were mentioned so that Gentiles would not offend the Jews in their eating practices. The prohibition against fornication was necessary because fornication was a commonly accepted practice among Gentiles, not even viewed as sin by those who were influenced by Greek culture and taught to believe the body counted for nothing. According to this model, the proposal is made to overcome Jewish resistance to receiving Gentiles into fellowship.

It is difficult to ascertain with certainty why these four prohibitions were suggested. It would appear that at least three of the four decrees are extra-biblical statements using the definition given above.

b. The authority of the decrees - The next question that arises concerns the authority of the Council and the weight of the proposal to call Gentiles to recognize the four prohibitions. The Council accepted the proposal of James and prepared a letter that would embody the proposal and which would be circulated among the Gentiles. It seems clear that those who sent the letter believed that the four prohibitions were obligatory. That becomes clear because of several facts. First, they believe that the Holy Spirit had led in the selection of the four prohibitions (Acts 15:28). They claim divine authority for their proposal. Second, they identify the four prohibitions as 'essentials.' There was a recognition that these

'essentials' were a burden or weight upon the Gentiles. Yet, they were considered essential. The Greek word translated 'essentials' (NASB) literally means 'things which are necessary.' The use of this word indicates that the Jerusalem Council did not consider the four prohibitions to be suggestions or good ideas. They considered them obligatory. Third, in Acts 16:4, the word 'decree' is used. This word, from which the word 'dogma' is derived, is a word that signals that authority stood behind what was delivered to the churches.

c. The limitation of the decrees - The Council at Jerusalem considered the decrees obligatory. Yet, as the history of the New Testament unfolds, it seems clear that the decrees were limited in their scope. This observation arises out of the fact that Paul is silent about these decrees in subsequent discussions about Gentile practices. In two portions of Scripture, the matter of Gentile eating practices is raised. The first section is in I Corinthians 8-10. The second section is Romans 14-15. In both portions of Scripture, Paul faces the issue of eating habits and how certain opinions are creating division among believers. Paul clearly teaches that both eating or not eating may be legitimate in different circumstances. He proceeds to give guidelines to lead those who need to make decisions in such matters. One such guideline is that if such a practice will harm another believer in some way, then a person should refrain from that practice. What is significant is that in the discussions of I Corinthians 8-10 and Romans 14-15 there is no mention of the Jerusalem Council. The question of eating meat offered to idols might have been answered easily by referring to the decision of the Council. Yet there is no reference to the decrees.

What is the significance of this silence? It seems to be evident that while the decrees were considered obligatory they were also considered limited geographically and temporally. The apostle Paul who was present at the Council did not teach that the decrees were binding upon all men everywhere for all time. We believe that the decrees were given to be the solution to a problem that existed because of the initial clash of Jewish and Gentile culture.

d. Summary - The church was facing a problem as two cultures began to clash. Recognizing that the church of Jesus Christ is to be one, the Jerusalem Council sought a way to overcome the growing division. They established four prohibitions that they considered to be essential if there was to be fellowship between the two cultures. Subsequent teaching and practice showed that these decrees would not be binding upon all men at all times.

B. The Process of Resolution

Almost as important as the decisions themselves is the process by which the decisions were made.

The following people or groups of people were represented at the Jerusalem Council: Paul, Barnabas, representatives of the church at Antioch, apostles, elders, Pharisees, Peter, James, the church of Jerusalem, Judas and Silas (both of Jerusalem). The letter sent from the council recognizes the presence and the ministry of the Holy Spirit in what was done. It is obvious that such a group of people

presented a contrast of personality and outlook. It is clear that there was some tension because of the issue to be faced. These observations only heighten the sense of wonder that such a diverse group could come to a consensus.

1. The process - The question to be addressed at this point is, 'How did they do it?' The text shows that there was much discussion with an abundance of the give and take required when two contrasting views need to be reconciled. The discussion centered around the apostles and elders (Acts 15:5-6), who carefully listened to the various points of view and testimonies. It is James, acknowledged to be a key leader in the church of Jerusalem, who actually voices the proposal for a solution which responds to the concerns of the two parties. That proposal was approved by the apostles and elders who are willing to take responsibility for it (Acts 15:23). It would require that those who maintained the opposing points of view will need to surrender cherished opinions and convictions. The proposal was presented to and accepted by the church at Jerusalem who in turn selected representatives to communicate the decision. In summary, the leaders of the church formulated a solution which recognized the concerns of the contrasting views. The participants in the Council willingly received this solution and made the appropriate concessions. The leaders in this process were confident of the Holy Spirit's presence and direction as they resolved the problem that threatened to divide them. The church received the news of solution with joy.

2. The attitudes - The record of the Council of Jerusalem gives little insight into the behind-the-scenes- deliberation and discussion. It is appropriate to ask what kinds of attitudes would allow two groups of people, who are strongly convinced of the correctness of their views, to blend those two views into a common agreement. To answer that question, it is necessary to go beyond Acts 15 to Romans 14 and 15 where many of the same issues are being discussed. In these chapters the Holy Spirit is teaching how to maintain unity when there are differing opinions and convictions. Although maintaining unity is difficult, it is possible since this passage teaches how to do it.

With regards to extra biblical issues, there are several principles that arise from Romans 14 and 15.

a. There must be a commitment to unity. Underlying all that is written in this section of Scripture is the commitment to be one. Only when the threat to break fellowship is put away can there be a whole hearted commitment to the search for a way to maintain unity.

b. There must be firmness of conviction. Each party must be convinced that his position is based upon the Word of God. They must not hold these convictions in a way that is arbitrary, cantankerous, stubborn or belligerent.

c. There must be mutual respect. Each party must recognize that the other is sincerely convinced about its position. The desire to be judgmental or to win the argument will be laid aside. The two parties must respect each other's views and not demand change.

d. There must be a genuine concern about the other party. The person who does not share a certain point of view is not an enemy but a brother or a soldier in the same army. Two different points of view can co-exist when the two parties show genuine appreciation for each other.

CONCLUSION

To the question, 'Does the church have a right to set membership standards based on implicit biblical statements?', the committee answers, 'Yes'. This answer is based on Acts 15 in which three of the four decrees can only at best be considered implicit teaching of the Scripture at that point in history.

However, that answer must be qualified. The committee recognizes that the decrees were given to solve a problem at a particular place and time. Accordingly, they were limited both in reference to geography and time. Membership standards must not be elevated to an authority equal with the Scripture. Unlike Scripture, membership standards will need evaluation, periodic revision and re-application to new needs.

COMMITTEE: Keith E. Plows, Chairman; William R. Singletary, Secretary; James R. Batchler, Jr., L. James Roberts, Jr., Robert W. Smock, Richard E. Taylor, John Vandergriff

SUPPLEMENT TO THE REPORT OF THE COMMITTEE TO STUDY REQUIREMENTS FOR LOCAL CHURCH MEMBERSHIP

Having concluded a presentation of the principles contained in Acts 15, the committee will endeavor to show how these principles can be related to the issue of total abstinence from alcohol. The committee recognizes that it is going beyond its assignment at this point but desires to show how these principles can be applied to this divisive issue.

I. The Problem - The problem which we face can be stated in the briefest terms. The problem is not whether we condone the use of alcohol under certain circumstances. The problem concerns whether we may require total abstinence from alcohol as a requirement for membership. More particularly, our problem is that there are two points of view among us. Some say it should be a requirement. Some say it should not. These two points of view need to be examined.

A. The point of view which favors requiring total abstinence from alcohol as a condition for membership. Those who hold this point of view believe that it is an appropriate biblical position for a church to take. There are several reasons which cause them to stand firmly upon their position:

1. There are the biblical statements which warn about the use of alcohol.

2. There is evidence that the use of alcohol can lead to destructive results.

3. There is the need to maintain a quality of life that will cause the church to be above reproach and pure in the midst of this sinful culture.

B. The point of view which does not favor requiring total abstinence from alcohol as a condition for membership. Those who take this point of view believe it is inappropriate for a church to make such a requirement for the following reasons:

1. While the Bible condemns drunkenness and warns against the use of alcohol, it does not forbid the use of alcohol under every circumstance.
2. We must condemn what the Bible condemns but we must not go beyond what the Bible says.
3. To require abstinence from alcohol as a requirement for membership is to bind men's consciences in an area where God has not bound them.

II. The Attitudes - We believe that any attempt to find a solution to the problem must recognize that the process of finding a solution is as important as the solution itself. If the process does not recognize the lordship of Christ and the need to be one as a body, then the solution will be a faulty one. We suggest that those who hold the two points of view need to take up the attitudes maintained in Romans 14 and 15.

A. There must be a commitment to unity. Those who have counselled with couples experiencing marital discord know that there will be no solution if the couple clings to the option of divorce. Divorce must be rejected as an option and followed by a recommitment to oneness. It is important for us to do the same as a church. When we have determined that we will not be divided, then we will apply our efforts to finding a solution that will keep us as one the way our Lord intended.

B. There must be a firmness of conviction. Those who hold the two points of view must have done their homework and now what they believe. Actually, the many previous studies of the alcohol issue have fairly well clarified the thinking of most of us.

C. There must be mutual respect. It is perhaps to this area that most of us need to be drawn. All impure desires must be laid aside. We must not be judgmental or desire simply to be on the winning side. The truth is that the two parties must each be responding to the statements of Scripture as they read these statements. We are not facing a situation where men are being arbitrary or cantankerous. There are two points of view in which those who hold them are endeavoring to do what they read in the Scripture. This means that there must be respect for each other. Such respect will be revealed in the nature of our dialogue.

D. There must be a genuine concern about the other party. We must be concerned for the needs and the struggles that are being faced by those who have the different point of view. They are not enemies. They are brothers. We are not to attack a brother but rather attack the problem which threatens to divide us.

III. The Solution - Our proposals for a solution will seek to incorporate what we have learned from our study of the Jerusalem Council in Acts 15.

A. The Annual Conference shall decide how to deal with this issue. The Jerusalem Council functioned with the leaders formulating the

proposal and submitting it to the church. They exercised their leadership which was recognized and supported by the church.

B. Each church shall be given autonomy in the matter of whether to require total abstinence from alcohol for membership. This proposal is based on the belief that the Jerusalem Council's decree was limited by time and geography. We would propose that churches might choose to take different positions for different reasons. For some churches, total abstinence from alcohol might be required because of testimony or for the good of the body. In others, to require abstinence from alcohol may be detrimental in its ministry.

We recognize that in this proposal are contained other difficulties. Such difficulties are to be expected when we try to reconcile two points of view. However, these too, can be confronted and solved.

We recognize that the two parties representing two points of view will initially be dissatisfied. It is important here to recall that there can be no reconciliation if the two sides refuse to acknowledge the legitimacy of the other position.

We recognize that while this solution may not fully satisfy every person, it does have several advantages. First, there is still the recognition that the use of alcohol is a matter of great concern. Second, it shows that we recognize the need of churches to respond to their particular fellowship and community. Third, it permits different points of view in this volatile issue while maintaining fellowship.

IV. Action - We present the following to the 103rd Annual Conference of the Bible Fellowship Church:

Resolved: That the principle of the autonomy of the local church be extended to include the use of article IX of the Standards of Life and Worship for determining standards of membership and be it further

Resolved: That article IX of the Standards of Life and Worship be amended according to the proposal on page 202 of the 1985 Year Book.

COMMITTEE: Keith E. Plows, Chairman; William R. Singletary, Secretary; James R. Batchler, Jr., L. James Roberts, Jr., Robert W. Smock, Richard E. Taylor, John C. Vandergriff, Jr.

REPORT OF THE COMMITTEE TO STUDY SPEAKING IN TONGUES

The Bible Fellowship Church of Fleetwood, PA, petitioned the 101st Annual Conference 'to take appropriate procedures to include in the Faith and Order scripturally based Articles of Faith relating to...tongues... The purpose...shall be to declare with clarity distinctives of the Bible Fellowship Church according to the Word of God, though subordinate to it' (page 18, 1984 Yearbook). In response to this petition Annual Conference elected this committee to study the issue of speaking in tongues. Robert H. Stringfellow, former pastor of the petitioning church, resigned from the committee concurrent with his resignation from the church. David A. Thomann was appointed by the Chairman of Annual Conference to fill the vacancy created by this resignation.

The committee recommends that Annual Conference adopt the following resolution:

WHEREAS the Bible Fellowship Church of Fleetwood, PA, petitioned the 101st Annual Conference asking that an article on tongues be included in the Faith and Order of the Bible Fellowship Church; and

WHEREAS after careful consideration the committee to Study Speaking in Tongues acknowledging that the issue is of great significance for the church today, but also recognizing that speaking in tongues is of lesser significance in the totality of Scripture concludes that the issue does not warrant inclusion in the Article of Faith of the Bible Fellowship Church; therefore be it

RESOLVED that the following study paper on speaking in tongues be approved and that this action be considered as the response of Annual Conference to the petition from the Bible Fellowship Church of Fleetwood, PA.

The committee, meeting many times as a whole and several times as sub-committees during the past two years, studied the Biblical passages relating to speaking in tongues endeavoring to understand their teachings and to apply these teachings to contemporary Christianity in general and the Bible Fellowship Church in particular. Almost all of the meeting time was given to discussion of Scripture, which is reflected in this report.

From this study two major views emerged. Stated simplistically, yet meaningfully, they center around the interpretation of two crucial passages. The first is, 'If there are tongues, they will cease' (1 Corinthians 13:8). The second is, 'Do not forbid to speak in tongues' (1 Corinthians 14:39). Some contend that the predicted cessation of speaking in tongues has happened, therefore there is no validity for speaking in tongues today. Others contend that speaking in tongues has not as yet ceased, therefore when valid and practiced properly speaking in tongues cannot be forbidden.

Both views were adequately and exhaustively studied. All points of each view were considered. Counterpoints of the opposing sides were investigated. Lengthy debate was held. The result was that the proponents of both sides maintained their position.

Assuming that the composition of the committee reflects the composition of Annual Conference the conclusion is drawn that there is diversity of conviction in the Bible Fellowship Church concerning speaking in tongues. Diversity could be divisive. If one view were adopted as the standard of the Bible Fellowship Church those holding the other would be excluded.

Recognizing that diversity could be divisive the committee believes it should not be. The issue of speaking in tongues is significant. It is not, however, of such magnitude that it should cause division. This report, therefore, delineates the arguments of each view.

It is intended that the presentation of the arguments be positive statements of each view. Refutation of the opposing views are thereby advisedly omitted. Consequently, it may appear as though some aspects of the issue have been overlooked in this study. It is the opinion of the committee, however, that all pertinent Biblical passages have been thoroughly studied and debated. Having done this, the committee chose to present the positive statements of the two views.

The presentation follows this outline:

- I. VIEW #1 - SPEAKING IN TONGUES HAS CEASED
 - A. Definition of Speaking in Tongues
 - B. Purpose of Speaking in Tongues

- C. Cessation of Speaking in Tongues
- D. The 'Do Not Forbid' Statement (I Corinthians 14:39)
- E. The Charismatic Movement Today
- F. Speaking in Tongues in the Local Church
- II. VIEW #2 – 'DO NOT FORBID TO SPEAK IN TONGUES'
- A. Definition of Speaking in Tongues
- B. Purpose of Speaking in Tongues
- C. Cessation of Speaking in Tongues
- D. The 'Do Not Forbid' Statement (I Corinthians 14:39)
- E. The Charismatic Movement Today
- F. Speaking in Tongues in the Local Church

III. CONCLUSION

Biblical quotations are from the New American Standard Bible.

I – VIEW #1 SPEAKING IN TONGUES HAS CEASED

A. DEFINITION OF SPEAKING IN TONGUES

The study of the miraculous manifestation of speaking in tongues in the New Testament includes of necessity an analysis of certain key words, as used in the various texts in question. The historic event of Pentecost is recorded in Acts 2, and is a primary text in such a word study.

'And they were all filled with the Holy Spirit and began to speak with other tongues, as the Spirit was giving them utterance.

'Now there were Jews living in Jerusalem, devout men, from every nation under heaven.

'And when this sound occurred, the multitude came together, and were bewildered, because they were each one hearing them speak in his own language and they were amazed and marvelled, saying, 'why, are not all these who are speaking Galileans? and how is it that we each hear them in our own language to which we were born.' Acts 2:4-8

Dialektos, the Greek behind the above underscored words, relates to the language of a particular people. It is from this word that we derive our term, 'dialect'. Usage within the book of Acts, can be observed at Acts 1:19; 2:6-8; 21:40; 22:2; 26:14. Just before (Acts 2:3-4), and after (Acts 2:11), the noted quotation, a different word is used.

Glossa, translated tongues, is used in Acts 2:3; 2:4, and 2:11. In usage it relates to that part of the body (James 1:26), and the language of a particular nation (Revelation 5:9). It is the primary word used in I Corinthians 12 through 14.

Genos is another word that would aid us in our understanding in the tongues study. It is translated, 'kinds' in I Corinthians 12:10 and 'diversities' in I Corinthians 12:28. It is used to refer nationality or kindred of people. Paul notes in Philippians 3:5 that he is one of the 'stock (Genos) of Israel'.

Hermeneou is the final Greek word to be cited in this portion. It is used seven times in I Corinthians, Chapters 12 through 14, and is also used in

Acts 9:36. In each case it means to translate into one's native language. To interpret - Hermeneou - is precisely what the science of Biblical interpretation is called.

I Corinthians 14:10 reads: 'There are perhaps a great many kinds of languages in the world and no kind is without meaning.' The miraculous manifestation of speaking in tongues in the New Testament was no exception to this rule.

Taking the plain sense of the key words it can be observed that speaking in tongues as used in the various texts in question, is not meaningless gibberish, but on the contrary, meaningful languages other than one's own. Three passages in the historic record of the Acts of the Apostles (Acts 2:1-47; 10:1-11:18 and 19:1-20) and the extended didactic portion of I Corinthians 12:1-14:40, and the focal points of our continued examination.

Acts 2:1-47

The record of Pentecost cites the first occurrence of the miraculous manifestation of speaking in tongues, and as such is basic to our understanding of the phenomenon. It is observed that Dialekto and Glossa are used interchangeably, that numerous nationalities are mentioned, and the marvel of the crowd was 'we hear them in our own tongues speaking of the mighty deeds of God' (Acts 2:11).

The question raised in the text was, 'What does this mean?' (Acts 2:12). The answer notes the prophecy of Joel (Joel 12:28-32), Acts 2:17-21) and the promise of the Holy Spirit (Acts 2:33). It is declared, concerning this outpouring of God's Spirit, that He (Jesus) 'hath poured forth this, which we both see and hear'. (Acts 2:33)

This primary text reveals that the miraculous manifestation of speaking in tongues was an external realization of the fulfillment of Jesus' promise of the Holy Spirit.

Acts 10:1-11:18

The second incident of speaking in tongues does not occur until Acts Chapter 10, when the manifestation came upon those who had gathered at the household of one, Cornelius, while they were listening to the preaching of Peter. Cornelius was a semi-proselyte of Judaism, accepting beliefs and practices, short of circumcision. He would be classified a God-fearer.

The reaction of the Circumcision to this incident was one of astonishment, 'because the gift of the Holy Spirit had been poured out upon the Gentiles also' (Acts 10:45). The fact was that 'they were hearing them speaking with tongues and exalting God' (Acts 10:46).

It is concluded in this account that the same 'Holy Spirit fell upon them just as he did upon us at the beginning' (Acts 11:15), and that consequently 'God therefore gave to them the same gift as he gave to us also after believing in the Lord Jesus Christ' (Acts 11:17). It was evidenced that 'God has granted to the Gentiles also the repentance that leads to life' (Acts 11:18).

Acts 19:1-20

The initial incident (Acts 2) gave eternal demonstration on fulfillment of the promise of the Spirit. The second incident (Acts 10) revealed the legitimacy of the Gospel extension to the Gentiles.

Third (Acts 19) we see the confirmation of the apostle and his message. The practical means of activating this manifestation is different.

The disciples of John the Baptist are instructed concerning the reality of the Spirit and salvation in Christ. The Apostle Paul reminded them of John's instruction, 'that they should believe in him who was coming after him that is in Jesus' (Acts 19:4). It was 'when Paul had laid his hands upon them' (Acts 19:6) that they spoke with tongues, and the larger context notes that 'God was performing extraordinary miracles by the hands of Paul' (Acts 19:11).

This is the final incident of the miraculous manifestation of speaking in tongues in the historic record. It was occasioned in Ephesus, scene of the Apostle Paul's first letter to the Corinthians. Next in consideration is First Corinthians, Chapters 12 through 14.

I Corinthians 12-14

The missionary Apostle Paul addresses the Church at Corinth from Ephesus at about 56-57 A.D. Corinth was a great commercial city and capital for Achaia. In character it was notorious for its looseness of morals and licentiousness. The Church evidenced a multiplicity of practical, spiritual and moral problems.

An area of ignorance is dealt with, beginning in I Corinthians 12:1, relating to the general topic of gifts and the matter of tongues in particular. It is noted that while there were various kinds of gifts (v.4), ministries (v.5) and activities (v.6), there is but one God at work. It should be noted that 'to each one is given the manifestation of the Spirit for the common good' (I Corinthians 12:7). The numeration of such gifts indicates an inferiority of speaking in tongues, in listing order, and continued instruction commands the coupling of such with interpretation (I Corinthians 14:27-28) for the sake of the understanding and benefit.

I Corinthians 13 centers in on the supremacy of love over all gifts, including that of speaking in tongues. Our Lord announced such as a new commandment (John 13:34) and explained that 'by this all men will know that you are my disciples, if you have love for one another' (John 13:35). Its implementation and effectualization is included in His intercessional prayer recorded in John 17.

In the pursuit of love (I Corinthians 14:1) and the desire of gifts (I Corinthians 12:31, I Corinthians 14:1) a superiority is stated relating to prophecy. Tongues apart from interpretation is a self gratification (I Corinthians 14:4) and is inconsistent with the very characteristic of love, namely love is said not to brag, is not 'arrogant' (I Corinthians 13) 'does not seek its own' (I Corinthians 13:5). The final admonition of the chapter and context is 'Let all things be done properly and in an orderly manner' (I Corinthians 14:40) as God is not the originator of the contrary (I Corinthians 14:33).

The miraculous manifestation of speaking in a meaningful language other than one's own tongue, was an external realization of the promise of God's Spirit (Acts 2), an evidence of the Gospel extension to the Gentiles (Acts 10:1-11:18) and a confirmation of God's witness through the apostles (Acts 19:1-20). As a gift to the Holy Spirit it was for the building up of the entire church (I Corinthians 12). The phenomenon of speaking in tongues in Corinth, if at all genuine, was seriously abused.

Specific consideration is here given to a clear statement of purpose (I Corinthians 14:22) an indication of cessation (I Corinthians 13:8), and a command not to forbid (I Corinthians 14:40).

B. PURPOSE OF SPEAKING IN TONGUES

I Corinthians 14:22

The Greek word sema means to mark, indicate, signify. In I Corinthians 14:22 we are informed concerning a purpose of tongues. The

Greek construction involved ('for a sign') the preposition with the accusative case, is an expression of purpose. The verse reads, 'So then tongues are for a sign not to those who believe but to unbelievers, but prophecy is for a sign not to unbelievers but those who believe'.

This verse follows a quotation of Isaiah 28:11-12. A review of that Old Testament passage would identify the ones to whom foreign languages became a sign as an unbelieving people of God. The same type of citation is found in I Corinthians 10:10-12, Hebrews 3:19 explains this by saying 'so we see that they would not be able to enter because of unbelief'.

In sorting out the sense of something being a sign (a) to the unbelieving, it is first remembered that Paul, early on, informed the Corinthians that it was not signs, but preaching 'Christ crucified' that leads men to saving faith (I Corinthians 1:18-23). So here the emphasis is on prophesying, for those who would believe.

Secondly, it is noted that tongues are not a sign for the unbelieving and unlearned of the world. Paul makes this clear with the practical illustration of verse 23 when he says that unbelievers coming into an assembly of vocal and varied tongues will think that those who are speaking in tongues would be mad.

The concluding interpretation is that unbelieving Israel is in question. The context of Isaiah 28 would reveal that the nation had mocked the clear preaching of the prophets, and that God caused them to be judged by those of another tongue. Peter, the preacher of Pentecost, draws upon the flow of Isaiah 28, in his first epistle and declares that 'he that believeth on Him shall not be confounded' (I Peter 2:6/Isaiah 28:16). (KJV)

The Jews to whom were committed the oracles of God (Romans 3:2) had rejected the Christ. Paul cites Isaiah 28:16 in his epistle to Rome (Romans 9:33), and goes on to cry, 'my heart's desire and my prayer to God for them is for their salvation' (Romans 10:1).

The miraculous manifestation of speaking in other tongues on Pentecost (Acts 2), and at the house of Cornelius (Acts 10:1-11:18), consequently included, along with the external realization of the Spirit's coming and the Gospel offer to the Gentiles, a strong signal to Israel that its rejection of Christ was wrong.

C. CESSATION OF SPEAKING IN TONGUES

I Corinthians 13:8

The gift of speaking in tongues is said to have a stopping point. Within a beautiful passage, descriptive of love, Paul's standard policy of logic flows.

Love is seen as not only superior, but also permanent. Faith some day will be turned to sight (II Corinthians 5:7-8), and hope to reality (Romans 8:24). In the progression to the eternal state tongues is noted to be the first to cease.

'Cease' is from pauso which means 'to stop, to come to an end'. Unlike katarepo which translates 'to reduce to inactivity, or to abolish' in reference to prophecies and knowledge, it (pauso) is used in the middle voice and could indicate a self-causing action. An irregular nature of the verb makes this debatable. The verb difference, word setting, and sense flow of the passage are, nevertheless, observable. It is clearly said that tongues will cease (verse 8), that knowledge and prophecy are partial (verse 9), and that something perfect (complete) will replace the partial (verse 10). Here knowledge and prophecy are special revelational gifts.

That which is perfect has been interpreted as: being the complete canon of Scripture. James speaks both of the perfect law of liberty along with using the same mirror illustration for God's Word (James 1:23--

25). Others have selected other interpretations. In the progression of the text the second coming of Christ may certainly be proper at verse 12.

The force of 'if there are tongues they will cease' is not totally dependent on any interpretation of that which is perfect. The miraculous manifestation of speaking in tongues is not mentioned in this immediate passage after verse 8, when it is clearly declared, they will cease.

It must be recognized that the outpouring of God's Holy Spirit at Pentecost is a fact of history, and that the Gospel message is to be proclaimed to Jew and Gentile alike. In these speaking in tongues has served its purpose.

It is also notable to realize that no record of speaking in tongues is mentioned in the historic record of Acts following that in Ephesus, at Acts 19:1-20, from where Paul wrote the First Corinthians epistle. Also, no other New Testament epistle after First Corinthians (57 A.D.) mentions the phenomenon. Its absence is also noted in the three other listings of Spiritual gifts (Romans 12/58 A.D.; Ephesians 4/61 A.D.; and I Peter 4/63 A.D.). Such observations are important when it said that something 'will cease'.

It has been noted previously that the practical means of activating the tongues manifestation in Acts 19:1-20 was different. The Lord through the Apostles, gave testimony unto 'the word of His grace and granted signs and wonders to be done by their hands' (Acts 14:3). An illustration of this is seen 'when Paul had laid his hands upon them' (Acts 19:6) that they spoke with tongues. The book of Hebrews (64-68 A.D.) speaks of such apostolic signs of confirmation. In Hebrews, Jesus Christ is presented as God's last word to mankind (Hebrews 1:1-2), and this message of God, in Christ Jesus, 'was confirmed to us by those who heard, God also bearing witness to them, both by signs and wonders and by various miracles and by gifts of the Holy Spirit according to his own will'. (Hebrews 2:3-4) The writer speaks of this confirmation in the Aorist Passive Indicative which is a past tense in completed act and established fact.

The criteria for the office of Apostle (Acts 1:21-22) rules out further systems of succession and it is seen that no replacement is selected for James (Acts 12:1-2), first of the Twelve to be martyred. The completion of the canon rules out any continuing need for the special revelatory gifts (II Timothy 3:16-17). In all this, the temporary miraculous manifestation of speaking in tongues has served its purposes.

D. THE 'DO NOT FORBID' STATEMENT (I Corinthians 14:39)

I Corinthians 14:39

The miraculous manifestation of speaking a language other than one's own, gave witness to the Spirit's coming (Acts 2) acceptance to Gentile believers (Acts 10:1-11:18), confirmation of Apostolic testimony (Acts 19:1-20), and conviction to unbelieving Israel (I Corinthians 14:22). As a phenomenon it was limited in purpose and duration. As long as legitimate speaking in tongues was active, it was not to be forbidden.

The command, 'do not forbid' (I Corinthians 14:39), is tempered by the announcement, 'they will cease' (I Corinthians 13:8). A general principle 'let all things be done properly and in an orderly manner' (I Corinthians 14:40) continues with numerous applications.

It is well accepted fact and rule, that not all Biblical commands are intended to apply to all ages. Many of the Old Testament (Mosaic) laws are correctly understood as fulfilled in Christ and therefore no longer binding on the Church.

In addition, it is rightly observed that some of the commands of our Lord were given to an individual or group in a particular situation. For example, just before Pentecost Jesus told his disciples to 'stay in the city

until you are clothed with power from on high' (Luke 24:49). He gave this command at a certain point in history to a particular group of people.

Regarding the statement of I Corinthians 14:39, the foremost earnest desire in view is preaching. The conclusion is 'Yet desire earnestly spiritual gifts but especially that you may prophesy'. (I Corinthians 14:1) The closing of Chapter 12 indicates that one should desire the best gifts (I Corinthians 12:31) and the beginning of Chapter 14 says specially that one may prophesy (I Corinthians 14:1). The conversion revival consequences of sound preaching are central and are the positive thrust in the passage (I Corinthians 14:24-25).

The negative 'do not forbid to speak in tongues' is not the same as exhorting Christians to seek and practice the experience. The Corinthians were previously informed of tongues that 'they will cease'. There would not be reason to forbid that which would cease of itself.

There is some speculation that what was practiced at Corinth was not legitimate. Highlighting this view it is observed that the word, 'charismata' (gifts) is not used and that the human spirit is in view, not the Holy Spirit of Chapter 12. It is suggested that the gibberish of Corinth is noted in the singular, while the genuine is noted in the plural.

The apostle started this whole discussion making it known 'that no one speaking by the spirit of God says Jesus is accursed'. (I Corinthians 12:3) Therefore anything contrary to sound doctrine, along with gibberish, any language foreign to the speaker (without interpretation) and all disorder should be forbidden.

E. THE CHARISMATIC MOVEMENT TODAY

What then are the tongues that we find in the phenomenon today? It is a phenomenon that transcends denominational lines. It is a phenomenon that transcends religious and pseudoreligious beliefs everywhere. There are several explanations for the speaking in tongues that we hear about today:

1. Tongues may be satanic or demonic. Some critics of the Charismatics and the Pentecostals would write off tongues completely as the work of the Devil. While we are not ready to do that, we do believe that in some cases Satan is behind what happens. Satan is the great counterfeiter of all that God has made and for every true and perfect gift of God, Satan has added his own particular counterfeit to confuse the people of the world. Speaking in tongues is no exception. False religions everywhere are known to have people that practice the use of tongues. Cults such as the Mormons and Jehovah's Witnesses claim to be able to speak in tongues. Reports have come from places such as East Africa bringing information of people who are possessed by demons who speak fluently in different languages although under normal circumstances they would not understand those languages. Ecstatic babble is also found among Muslims and Tibetan Monks. A parapsychology laboratory of the University of Virginia Medical School reported incidence of tongues speaking among those practicing the occult.
2. Tongues can be a learned behavior. Dr. John Kildahl, a clinical psychologist and his partner, Paul Qualben, a psychiatrist, were commissioned by the American Lutheran Church and the National Institute of Mental Health to do a long range study on the phenomenon of speaking in tongues. After all their

work, they came to a firm conclusion that speaking in tongues is nothing more than a learned behavior.

Wayne A. Robinson, a known tongues speaker, in his book, Once Spoke in Tongues, relates these types of things concerning his own experience in tongues. He noted that his own experience found him repeating phrases that his own father, a Pentecostal minister, used in his practice of speaking in tongues. He also noted that early in his search for this phenomenon he had such experiences as going forward in a meeting to receive the gift of speaking in tongues and praying audibly only to have the evangelist tap his throat to cause strange sounds coming from his mouth and that evangelist exclaiming, 'that is speaking in tongues'. One of the conclusions Wayne A. Robinson drew was that it was not a religious feeling or emotional one but it was 'simply air being pushed through the larynx'.

3. Tongues can be psychological. An example of this would be when people become so excited and filled with emotion that the fervor and the noise around them cause them to literally give up voluntary control of their vocal chords and their muscles. Such other things that occur during this time of emotional takeover are being slain in the Spirit or falling to the floor and not having any control over your voluntary muscles. Part of the reason that tongues are so popular today is this third possibility of what tongues can be. It is an emotional experience used to make one feel good and to feel important. Dr. Kildahl, again from his book, 'The Psychology of Speaking in Tongues', lists four benefits to those who practice speaking in tongues. Each one of them has to do with a stronger sense of boldness that is felt in relationships and a conviction that they now matter not only to God, but to their neighbors and also to themselves.

It seems that the phenomenon of speaking in tongues has more to do with a psychological emotional lift than it has to do with the original designs and purposes of the gift of speaking in tongues as spoken of in the Word of God (i.e.; being a sign to unbelieving Jews).

F. SPEAKING IN TONGUES IN THE LOCAL CHURCH

There is no denying the fact that the phenomenon of speaking in tongues is to say the least, controversial. Those who speak in tongues range from those who speak only in private and do not promote their beliefs to those who surround their worship totally with tongues and insist that tongues is the indication of true spirituality. Whether we believe that tongues exist today or not, we still need to know how to handle a situation of its occurrence.

There are many cautions mentioned about the practice of tongues in the Church. For instance, in I Corinthians 14, Paul says of tongues that: 1) they do not edify the Church - v.4, 2) that confusion can reign - v.23, and 3) that to pray in tongues is to render the mind fruitless - v.14. Tongues should not occur in the church when there is no interpreter present - v.28. At the very least, we should prohibit speaking in tongues unless we are sure that an interpreter is present. We are also told that things are to be done properly and in an orderly manner. Interruptions by those who speak in tongues violate that Biblical command.

How should we deal with people who speak in tongues in a private

manner? If we believe, as we do, that the gift of tongues does not exist today, we should discourage speaking in tongues by presenting the truths concerning the original purpose of tongues and their consequent cessation. We view the charismatic who has a viable testimony of his/her conversion to be a brother/sister in Christ with a doctrinal problem and we should seek to deal with them by 'speaking the truth in love'. (Ephesians 4:15)

II - VIEW #2 'DO NOT FORBID TO SPEAK IN TONGUES

A. DEFINITION OF SPEAKING IN TONGUES

A study of the word 'tongue' shows it has four usages in Scripture: 1) literal - 'He touched his tongue' (Mark 7:33); 2) figurative, referring to the manner of one's speech - 'Let him...refrain his tongue from evil' (1 Peter 3:10); 3) referring to a language - 'from every tribe, and tongue and people and nation' (Revelation 5:9); 4) miraculous speaking in tongues (Mark 16:17; Acts 2:4,11; Acts 10:46; Acts 19:6, and several verses of 1 Corinthians 12-14).

The third and fourth usages of the word are significant for this study. The third usage indicates that the word 'tongue' can refer to a language. The passages listed under the fourth usage describe the miraculous speaking in tongues and are the pertinent passages for this study. At this point it can be said that to speak in tongues is to speak in a language other than one's own. These passages must be examined before more conclusions can be drawn.

Mark 16:17

This passage indicates that Jesus prophesied that speaking in tongues would be a sign accompanying those who became believers. This happened in Acts.

Acts 2:4 & 11

The context describes the Day of Pentecost when God poured forth His Spirit upon the 120 disciples. As a result they spoke in tongues and the people of many nations who were present heard in the language to which they were born. From this the conclusion can be drawn that as a result of the 120 being filled with the Holy Spirit on Pentecost they spoke in tongues and that these tongues were known languages of that day.

Acts 10:46

Acts 10 describes the conversion of Cornelius, his relatives and friends. Cornelius was a God-fearer, a technical term describing a Gentile who worshipped in the Jewish faith. As Peter preached to them the Holy Spirit was poured out on them and they spoke in tongues.

Acts 19:6 is similar. The group of 12 men at Ephesus who were Gentiles became Christians. In conjunction with the conversion the Holy Spirit came upon them and they spoke in tongues.

The three passages in Acts are similar. In each case of speaking in tongues the Gospel reaches a distinct group of people. In Acts 2 Jewish people are converted. In Acts 10 the converts are God-fearers, Gentiles attracted to Judaism. In Acts 19 Gentiles are converted. Taken in sequence a progression can be seen as the Gospel goes into all the world. These three instances mark definite steps in this progression. In each of these conversion accounts speaking in tongues was involved.

It is important, however, to note that speaking in tongues is not

involved in all conversion accounts in Acts. Although Acts 2 tells of the conversion of 3,000, only 120 disciples spoke in tongues. Of the many conversion accounts in Acts, speaking in tongues is mentioned only in three. This leads to the conclusion that speaking in tongues was experienced by a relatively few number of people upon their conversion.

I Corinthians 12:7-11

This passage indicates that each believer is given a gift by the Spirit as He wills. Some are given 'various kinds of tongues' (v. 10). Speaking in tongues therefore can also be a spiritual gift.

Conclusion

From the study of the previously cited passages it is concluded that speaking in tongues was a sign that accompanied the conversion of some, but not all, believers. It was also a gift of the Spirit bestowed on some, but not all, believers. Those who spoke in tongues spoke in a language other than their own. This included known, foreign languages current at that time. Whether or not it included an unknown language, or what is called a 'heavenly language', cannot be determined by Biblical evidence. Accordingly, to speak in tongues is to speak under the influence of the Holy Spirit and in a manner different from one's usual way of speaking.

B. PURPOSE OF SPEAKING IN TONGUES

Speaking in tongues has three purposes. It serves as a sign, as a means of edification, and as a means of prayer. It serves as a sign in the three passages in Acts in which it is mentioned that people upon whom the Holy Spirit came spoke in tongues. In the one instance, Acts 2, people who were followers of Christ were filled with the Holy Spirit at Pentecost and as a result they spoke in tongues. This was followed by 3,000 being converted. In the other two passages the Holy Spirit came upon those being converted and they spoke in tongues. In all three passages speaking in tongues happened in conjunction with conversion and is a sign attesting to the salvation experience.

I Corinthians 14:22 clearly states, 'Tongues are for a sign'. In this instance the sign is for unbelievers who, hearing believers speak in tongues, say they are mad and go away in their unbelief.

It can be said, therefore, that as a sign speaking in tongues served either a positive or negative purpose. Positively, it confirmed the salvation experience of some. Negatively, it resulted in others remaining in unbelief thereby confirming them in this state.

Another purpose of tongues is as a means of edification. This is seen in I Corinthians 14:1-13. In this passage Paul is arguing for the superiority of prophecy over tongues on the basis that prophecy edifies the church. In contrast to tongues which without an interpreter cannot be understood by others, prophecy can be understood by others and thereby edifies the listeners.

Careful study of this passage also indicates that speaking in tongues can edify. Even when there is no interpreter the one who speaks in a tongue does speak to God (v. 2) and edifies himself (v. 4). By implication, verse 5 indicates that when speaking in tongues is interpreted the church receives edification. This implication is strengthened in verses 12 and 13. Paul admonishes the Corinthians to 'seek to abound for the edification of the church'. With this as a goal the one who speaks in a tongue is to pray that he might interpret, thereby being able to edify the church. Edification is a purpose of speaking in tongues.

A third purpose of speaking in tongues is as a means of prayer. I Corinthians 14:2 states that one speaking in tongues, although not understood by others, does speak to God; which is prayer. Verses 14-17 more explicitly refer to praying in a tongue. Paul speaks of the possibility of praying a tongue himself (v. 14) and of others giving thanks in tongues (vs. 16,17).

These passages in Acts and I Corinthians indicate that speaking in tongues has three purposes. It can be a sign verifying one's conversion and reception of the Holy Spirit or confirming one in unbelief. It can be a means of edification and a means of prayer.

C. CESSATION OF SPEAKING IN TONGUES

Having discussed the definition and purpose of speaking in tongues as seen in the context of Scripture and the New Testament Church, attention is drawn to the issue of its place in the 20th Century. The crucial passage for this discussion is I Corinthians 13:8-12, especially the phrase in verse 8, 'If there are tongues, they will cease'. The question is when does this take place. This will happen in conjunction with Christ's return.

I Corinthians 13, in which love and tongues are contrasted, is beautiful classic literature. A brief forceful statement is made as verse 8 begins, 'Love is eternal'. In stark contrast is the triad of prophecy, tongues, and knowledge which is temporal. In expressing this Paul uses 'done away' and 'cease' synonymously, thereby avoiding a triple repetition of one word. Love abides, the others will end.

Although tongues is not mentioned in verses 9-13 it is included in the flow of thought. Literary style allows for citing part to include the whole. Paul established a triad of prophecy, tongues and knowledge in verse 8. Mentioning the first and third parts of the triad in verse 9 can by implication include the middle part. Coming from three to two the emphasis now shifts to thoughts of in part and partial which will be done away when the perfect comes.

All elements of the triad are partial. As such they are also temporary. Their function will terminate when the perfect arrives.

Paul established a smooth flow of words and thoughts painting a unified picture as he contrasts love and the triad. Love is eternal. The triad of prophecy, tongues, and knowledge which is partial will end when the perfect comes. Love abides. (I Corinthians 13:8-13)

Prophecy and knowledge will be done away and tongues will cease when the perfect comes. The perfect is the return of the Lord and the consummation of salvation. The whole thrust of Scripture in referring to a coming perfection is in the context of events and conditions ushered in by Christ's return. Specifically, verse 12 speaks of seeing face to face and states, 'Then I shall know fully'. It is parallel to I John 3:2, 'When He appears we shall be like Him because we shall see Him just as He is'. When the perfect is come the partial which includes tongues will be done away. It is therefore clear that tongues will cease and that this will happen in conjunction with Christ's return.

This position is further substantiated as I Corinthians 12-14 is considered in relation to the whole of the epistle. Paul devotes three of the sixteen chapters of this book to the issue of spiritual gifts, especially as it centers around the gift of speaking in tongues. I Corinthians discusses several problems faced by the Corinthian church besides speaking in tongues. The other problems continue today and the contemporary Church handles them according to Paul's instructions in I Corinthians. In like manner speaking in tongues continues and like the other issues is to be handled by applying the principles proposed by Paul.

There is therefore validity for speaking in tongues in the 20th Century. This does not give blanket approval for all alleged instances of speaking in tongues. This refers only to such instances as are in compliance with Biblical standards (cf. Section II, f).

D. THE 'DO NOT FORBID' STATEMENT (I Corinthians 14:39)

Since there is validity for speaking in tongues in the 20th Century, I Corinthians 14:39 becomes extremely important when it says, 'Do not forbid to speak in tongues'. Certainly there are abuses of speaking in tongues. The gift is of lesser significance in comparison to other gifts of the Spirit. When practiced, it is to be strictly regulated. Yet, granted all this, Paul wrote, 'Do not forbid to speak in tongues'. This Biblical command must be followed. Legitimate speaking in tongues when done properly must not be forbidden.

E. THE CHARISMATIC MOVEMENT TODAY

The question of speaking in tongues has been brought to the attention of Christians in America because of the rise in the past twenty years of the modern Charismatic Movement. Because the question has been raised by the Charismatic, the movement and its place in contemporary Christianity should be considered. As with any other issue the question of speaking in tongues must be answered on the basis of what God's Word says about it, not on what is thought of the individuals or groups who have raised it.

In any study of the Charismatic Movement one quickly discovers that there are many shades of Charismatic. For example, there are those who believe that speaking in tongues is a sign of the baptism of the Spirit, a one-time special experience. There are also those who believe tongues is simply a gift of the Holy Spirit as are wisdom, discernment, etc. as listed in I Corinthians 12 and elsewhere. This being the case it is wrong to generalize in criticism or acceptance of the movement as a whole.

As there are many shades of Charismatic, so there are various results from the movement; some good, some bad. Many people from mainline Protestant churches and the Roman Catholic Church have been saved as a result of the Charismatic Movement. New life has been brought into some 'dead churches'. Love has been shown by some people in a stronger, more evident way than is expressed by many other Christians. Other emotions such as warmth and enthusiasm, have been evident which are often missing among evangelicals. Emotion must never replace truth, but neither should truth suppress emotion.

Many errors have been found in the Charismatic Movement as well. One major error is to claim that one who has not spoke in tongues has not received the Holy Spirit and is not saved. This must be rejected. (cf. Section II, A).

Another error is to claim that all believers must have the gift of speaking in tongues. The key passage in refuting this is I Corinthians 12-14. In Chapter 12 Paul emphasizes the difference in the parts of the body of Christ in regard to function. In verse 4 he says there are different kinds of gifts. Verse 10 clearly indicates that as with all the gifts some people are given the gift of tongues. In verses 29 and 30 Paul again makes clear by a series of rhetorical questions that no one gift is possessed by all believers. In verses 14 to 26 Paul's illustration of the many members making up one body certainly shows that every believer is important, because the Holy Spirit has given each a function within the body of Christ. We have no right, therefore, to say that some other

part, because it is not like us, is of less value or importance.

Further the fact that speaking in tongues is downplayed to some extent by Paul hardly seems to support the idea that tongues would be for every Christian. Paul says in 1 Corinthians 14:5 that he would like everyone to speak in tongues, but he would rather have all prophesy. He continues saying that the person who prophesies is greater than the one who speaks in tongues, unless the one who speaks in tongues interprets so that the church may be edified. In verse 19 of the same chapter, Paul says he would rather speak five intelligible words in the church so that he would instruct others, than 10,000 words in a tongue. The lesser importance of speaking in tongues downplays its significance. This adds further evidence that the claim that all believers must have the gift is erroneous.

Proponents of the view, expressed in this study, that there is validity for speaking in tongues are careful to express this view within a specific context. It does not give blanket approval for all alleged instances of speaking in tongues. Speaking in tongues is valid only when it meets the Biblical definition. When practiced it must be in compliance with the strict regulations of Scripture.

The practice of speaking in tongues in the Bible Fellowship Church is not being advocated or encouraged.

Speaking in tongues in contemporary Christianity must be evaluated in the light of Scripture. If found valid and practiced properly it must be recognized and cannot be forbidden.

We need to pray that we always remain in all truth and that we love those who are our brothers and sisters in Christ, regardless of whether we agree in all points. We need to pray as well for our brothers and sisters who are in error and when possible restore them gently.

F. SPEAKING IN TONGUES IN THE LOCAL CHURCH

1 Corinthians 12 - 14 deals with speaking in tongues as practiced in a local church. Problems existed. It must be recognized, however, that speaking in tongues per se was not the problem; but the manner in which the gift was used. The solution to the problem is to view speaking in tongues as a legitimate gift of the Spirit, to understand its relatively low significance in comparison to other gifts, and to place its use under strict regulations.

Speaking in tongues is a spiritual gift. This has been previously determined from 1 Corinthians 12:7-11.

Although a gift, speaking in tongues is a relatively low significance. 1 Corinthians 12:28 implies a ranking of gifts. Speaking in tongues is listed last.

Chapter 14 contrasts prophecy and speaking in tongues, concluding that speaking in tongues is of lesser significance. Paul, who spoke in tongues, preferred to speak five words in intelligible prophecy than 10,000 words in a tongue; a 1 to 2,000 ratio (v. 19). He categorically stated, 'Greater is one who prophesies than one who speaks in tongues' (v. 5).

The context tells why. Spiritual gifts are given 'for common good' (12:27). The specific good discussed in Chapter 14 is edification of people in the local church (v. 3,4,5). The Corinthians, whom Paul commended for their zeal for spiritual gifts, were to use their zeal for the edification of the church (v. 12). Further they were instructed, 'Let all things be done for edification' when assembled (v. 26).

Edification requires intelligible, comprehensible communication. Speaking in a tongue which was unknown to listeners communicated nothing (unless it was interpreted). Prophecy did communicate.

Therefore, 'one who prophesies speaks to men for edification' (14:3,4), thereby making speaking in tongues the gift of lesser significance.

This comparison is also seen in public prayer which is to result in corporate praise to God (14:14-17). If one prays in a tongue another cannot say 'Amen' because he does not know what is being said (v. 16). Again, the importance of communicating a message is stressed. Speaking in tongues, when uninterpreted, does not communicate to others and is therefore of lesser significance.

'Earnestly desire the greater gifts' (12:31). This command reveals two things. One is that some gifts are of greater significance than others. The other is that the greater gifts are to be desired. As Paul contrasts prophecy and speaking in tongues he indicates prophecy is to be desired (14:1,39). Significantly, he does not say this about speaking in tongues. This is especially significant in the concluding statement of verse 39.

On the other hand speaking in tongues is not to be forbidden (14:39). Its use, however, is restricted. 14:26 teaches that tongues along with several other gifts has the specific purpose of edification. Edification may be through prayer, especially prayer of thanksgiving (14:14-17). As edification can happen only as a message is communicated, there must be an interpreter (v. 5,13,27,28). Verses 5 and 13 indicate that the one speaking may also interpret. If there is no interpreter the one speaking in tongues must keep silent in a meeting (v. 28).

Edification implies the need for an orderly meeting, requiring another restriction. The number of those speaking in tongues is limited to two or three and they must speak one at a time (v. 27). 'Let all things be done...in an orderly manner' (14:40).

Most of Paul's teaching refers to speaking in tongues in a corporate meeting of a local church. It should be noted that reference is also made to private use of the gift. Paul says that one who speaks in a tongue speaks to God (14:1). In addition, although in the absence of an interpreter he must keep silent in church, Paul does say, 'Let him speak to himself and to God' (14:28). The gift has its place in private use.

Speaking in tongues is a gift of the Spirit. Its lesser significance must be recognized. When possessed its use should not be forbidden. When exercised, the following Biblical restrictions must be observed.

1. An interpretation is required.
2. The number speaking is limited to three.
3. One person at a time shall speak.
4. When there is no interpretation, the one speaking in tongues may speak to himself and God.
5. Legitimate speaking in tongues may not be prohibited.

IV. CONCLUSION

The Bible Fellowship Church as a denomination does not claim to possess the gift of speaking in tongues, nor does it seek this gift. To this we agree.

There is diversity of conviction within the Bible Fellowship Church concerning the validity of the gift in contemporary Christianity. Some believe speaking in tongues to be an illegitimate practice for today. Others recognize speaking in tongues as a legitimate gift of the Spirit which is of relatively low significance in comparison with other gifts, the exercise of which must be under strict regulations.

COMMITTEE: Bruce A. Ellingson, Chairman; Dean A. Stortz, Secretary;
G. Wayne Clapier, Robert W. Smock, David A. Thomann

REPORT OF THE COMMITTEE TO STUDY CULTS

INTRODUCTION

At the 101st Annual Conference of the Bible Fellowship Church, in response to a petition by the Faith Bible Fellowship Church of Fleetwood, a committee was formed to develop the position of the Bible Fellowship regarding the ever growing number of cults.

The following is a compilation of this research. It consists of four major segments: a definition of the term "cult", the general characteristics of a cult, the Biblical condemnation of false teachers and our response towards cults. 2 Peter 2:1-22 has been used throughout this study as our text. All Scriptural quotations are from the New American Standard Bible unless otherwise indicated.

I. DEFINITION OF A CULT

A cult is a religious movement that claims authority by Jesus Christ and seeks to be included under the umbrella of Christianity but has major tenets incompatible with Biblical orthodoxy.

A cult claims the support of Christ and the Bible. Religions of the world which do not make these assertions such as Hindus, Buddhists, Muslims and Shintoists, etc, are not considered cults but religions. They may note similarities to Christianity but do not base their teachings upon a biblical rule of faith and practice.

A cult misses the heart of Christianity, the gospel. It is the gospel which proclaims the good news of Christ's personal Lordship and atoning work in fulfillment of 1 Cor. 15:3,4. Upon this message eternal life is established.

Walter Martin, a noted authority in this field, defines a cult in the following fashion:

A cult, then, is a group of people polarized around someone's interpretation of the Bible and is characterized by major deviations from orthodox Christianity relative to the cardinal doctrines of the Christian faith, particularly the fact that God became man in Jesus Christ (Walter Martin, The Rise of Cults, p. 12).

II. GENERAL CHARACTERISTICS OF A CULT

Realizing there is a great proliferation of cults in our society today and that these same cults are extremely deceptive, it behooves us to know their general characteristics.

A. NEW TRUTH

But false prophets also arose among the people, just as there will also be false teachers among you, who will secretly introduce destructive heresies...(2 Peter 2:1).

There are several considerations in this verse and others that clarify the use of new truth by cultic leaders.

1. Cultic Leaders Provide Other Written Sources of Authority

2 Peter 2:1 states that these false teachers will bring in destructive heresies. The word for heresies is literally "dogma" or "opinion". They will be teaching as authoritative that which is merely their own opinion.

(Note: FAITH and ORDER of the Bible Fellowship Church 1981, Article I)

Since the Bible is the supreme and final authority of faith and conduct, orthodox Christianity holds that the revelation of God is complete and that no new truth is now being revealed by God (Revelation 22:18; Proverbs 30:6). Cultic leaders, on the other hand, provide additional "sacred writings". The Church of Jesus Christ of the Latter-Day Saints has The Book of Mormon, while the Jehovah's Witnesses feature the writings of Charles Taze Russell and Judge Rutherford.

2. Cultic Leaders Claim Authoritative Interpretation of Scripture

Many cults will accept the Word of God as truth until it contradicts their "sacred" writings. When this occurs, the "new revelation" of the cult always supersedes the established revelation of the Word of God.

For example, in the Articles of Faith of the Church of Jesus Christ of the Latter-Day Saints we read: "We believe the Bible to be the Word of God as far as it is translated correctly" (Article 8). Hoekema exposes the intent of this Article by saying:

...one would assume that this revision of the Bible would involve nothing more than possible improvements in the English translation...This impression, however, is quite contrary to fact. What Smith did when he revised the Bible was not at all merely a matter of improving the translation, as we shall see. Neither did Smith's work bear the slightest resemblance to textual criticism, in which Widsøe also affirms that he was engaged. Textual critics carefully compare one Bible manuscript with another in the attempt to establish which of various readings of a given passage was the original one. What Smith did, however, had nothing whatever to do with manuscript study of this sort; it was rather a complete rewriting of certain Bible passages in the light of supposed new revelations. (The Four Major Cults, Anthony A. Hoekema, Wm. B. Eerdmans Publishing Co., Grand Rapids, Mich: 1963, pg.19).

The Mormon article goes on to state: "We also believe the Book of Mormon to be the Word of God." They do not regard it to be equal with the Bible, but superior.

Further, this new truth may take the form of a claim to exclusive ability to understand revelation correctly. Rev. Sun Myung Moon states: "We are the only people who truly understand the heart of Jesus, the anguish of Jesus, and the hope of Jesus." (The Way of the World, Rev. Sun Myung Moon Holy Spirit Association for the Unification of World Christianity, Vol. VIII, No. 4, April 1976).

New truth may also produce a claim to exclusive ability to interpret Scripture. It is under this pretense that Herbert W. Armstrong declared that all previous interpretations of Scripture were based on pagan reasoning and custom. (The Autobiography of Herbert W. Armstrong, Pasadena: Ambassador College Press, 1967, p. 294ff). This opens the door to personal interpretation by leaders of cultic groups.

3. Cultic Leaders Claim Authoritative Prophecies

In 2 Peter 2:3 it states that with "feigned words" or "made up words" they will exploit you.

The aspect of "feigned words" ushers us into the area of false prophesy. One of the most exacting ways to classify a movement as a cult is to investigate their prophecies. Scripture tells us that unless a prophet is 100% accurate, he is a false one (Deuteronomy 18:20-22).

In 1967, H. W. Armstrong predicted that in four years there would

be drought, famine and disease which would take millions of lives. It did not happen. C. T. Russell, the founder of the Jehovah's Witnesses, predicted that the world would end in 1914. (Understanding The Cults, Josh McDowell & Don Stewart, Here's Life Pub. Inc. San Bernardino, Calif: pg.75).

B. FALSE TEACHING CONCERNING CHRIST

...there will be false teachers among you, who will secretly introduce destructive heresies, even denying the Lord that bought them, and bring upon themselves swift destruction. (2 Peter 2:1b).

From the church's inception, the person of Christ has been the cornerstone of its teachings (Acts 2:22ff). There is no question more fundamental than "What think ye of Christ?". It is with regard to this question that the cults fail the test of true discipleship.

For example, note The Articles of Faith of the Mormons:

Jesus Christ is Jehovah, the first-born among the spirit children of Elohim, to whom all others are juniors. He is unique in that he is the offspring of an immortal, or resurrected and glorified, Father. He was the executive of the Father, Elohim, in the work of creation. He is greater than the Holy Spirit, which is subject unto him, but His Father is greater than he. (The Articles of Faith, Talmage, pp. 471f. Doctrine and Covenants 76:24. Doctrines of Salvation, Joseph Smith, I. pg. 18).

Another display of faulty Christology is evident in the teaching of the Theosophy people.

Jesus gave to the world fragments of teaching of value as basis for world religion, as did men like Buddha, Confucius, Pythagoras, etc...at a certain stage in the career of Jesus, the latter was taken possession of by the great teacher, the Bodhisattva of eastern tradition. (Hugh Shearman, Modern Theosophy, 1952, pp. 201f).

In Matthew 16:13 Jesus said, "Who do people say that the Son of Man is?" The response of the Apostle Peter is noteworthy: "Thou art the Christ the Son of the living God." True Christianity has as its cornerstone the person of Christ...the Biblical Christ. (Note: FAITH and ORDER of the Bible Fellowship Church 1981, Article IV).

C. THE CONCEPT OF SALVATION

For if after they have escaped the defilements of the world by the knowledge of the Lord and Savior Jesus Christ, they are again entangled in them and are overcome, the last state has become worse for them than the first. (2 Peter 2:20)

The central idea of salvation in most of the cults revolves around salvation by works instead of grace through faith. H. W. Armstrong exemplifies this by saying:

Salvation, then is a process! But how the God of this world would blind your eyes to that! He tries to deceive you into thinking all there is to it is just 'accept Christ' with 'no work - and presto - change you are pronounced saved'. But the Bible reveals that none is yet saved. (H.W. Armstrong, Why Were You Born?, pg. 11).

The Jehovah's Witnesses declare that "Immortality is a reward for faithfulness... Those people of good will today who avail themselves of the provision and who steadfastly abide in this confidence will find Christ

Jesus to be their 'everlasting Father'". (Let God be True, Brooklyn: Watchtower Bible and Tract Society, 1946 ed., pg.74, 121).

Many cultic doctrines of salvation also include some form of water baptism, obedience to the teaching of the cultic leader or group, and keeping the commands of God as dictated by the cultic leader.

It is difficult for cults to accept the truth of the forgiveness of sins for the morally reprobate immediately upon their confession of faith (i.e. thief on the cross). Brigham Young, an authoritative source of the Mormons, states:

Some of our old traditions teach us that a man guilty of atrocious and murderous acts may savingly repent on the scaffold; and upon his execution will hear the expression-

"Bless God! he has gone to heaven, to be crowned in glory, through the all-redeeming merits of Christ the Lord!" This is all nonsense. Such a character will never see heaven" (Journal of Discourses, Vol.8, p.61).

The New Testament reveals salvation is "not as a result of works that no one should boast." (Ephesians 2:8). (Note: FAITH and ORDER of the Bible Fellowship Church 1981, Article XII).

D. COMMERCIALIZATION OF RELIGION RESULTING IN FINANCIAL EXPLOITATION

"And in their greed they will exploit you with false words..." (2 Peter 2:3). Verse 13 also describes the false teachers as revelling with their own deceiving while they feast among you. The word translated "revelling" means to live in luxury.

According to these verses, false teachers are motivated by greed. Verse 15 reads: "Forsaking the right way they have gone astray, having followed the way of Balaam, the son of Beor, who love the wages of unrighteousness."

The profit that is made by cultic leaders through the exploitation of their followers is truly astonishing. Some organizations require their followers to sell all their possessions and give proceeds to the cult. Others establish quotas for the raising of funds through selling flowers and other paraphernalia or receiving daily contributions at a minimum of one hundred dollars a day.

One such leader recently used these funds to build a gigantic empire for himself. Maurice Burrell states:

He allows himself to be treated with pomp and ceremony and lives in luxury, yet calls upon his followers to deny themselves and follow him. As his own press officer has said 'Guru Maharaj Ji lives on gifts given to him by his followers. And they want him to live well.' No matter how his devotees seek to rationalize this basic inconsistency, however, it bears no comparison with Jesus who, Himself having little in the way of earthly possessions, invited His followers to be like Him, and to take up their cross daily and follow Him. (The Challenge of the Cults, Maurice C. Burrell, Baker 1981, pp.85f).

Other organizations raise their funds through entry fees, dues or seminars. EST functions through seminars led by William Erhard. In 1963 Erhard claimed to have an "enlightenment experience" which prompted him to search for religious existential disciplines for truth. Erhard holds seminars to instruct people in this enlightenment, and over 250,000 people have paid more than 50 million dollars for this experience. The present EST income is roughly one million dollars a month. (The New Cults, pg.-106-108).

E. ENSLAVING ORGANIZATIONAL STRUCTURE

2 Peter 2:19 speaks to this issue with the following words: "promising them freedom while they themselves are slaves of corruption; for by what a man is overcome, by this he is enslaved."

"Anything goes" would be a choice description of organizational structure within cultic groups. What the leader wants to do, he does! Breese aptly puts it this way:

The promoters of the cults obey no such rules as Scripture lays down for leaders. Indeed, they know that their success is directly dependent upon their ability to trap followers into a permanent entanglement. This association is almost invariably formed with the bonds of fear. The leader's preaching, teaching, and efforts are dedicated, not to the production of individual competence and freedom on the part of his followers, but to create dependence. The leaders of the cults are working to promote, not liberty, but slavery. Thus an almost universal characteristic of the cults is the creation of a monolithic, merciless, and entangling organizational structure. To them the purpose of a religious organization is not that it becomes a living segment of the body of Christ but a personally exploitable syndicate (Know The Marks of the Cults, David Breese, Victor Books 1975, pg.97f).

Jim Jones epitomized this philosophy with the enslavement of his followers. Not only did he have them entangled financially and emotionally but physically as well. When his followers manifested discontent he banished them to Guyana. Eventually they lost their lives.

Often the tactic is to prey upon college campuses where collegians are both inquisitive and dissatisfied, wanting to be free from the "oppression" of home, government, and/or school administration. Sometimes the freedom they desire is from moral restraint. The irony is that these false teachers promise freedom when in fact they produce blatant bondage.

Not every cult will embrace all the above mentioned features. But beware of the ones which sound fairly evangelical and yet cling to some of these features.

At the very least the following six questions should be used to examine any religious group:

1. What is its source of authority?
2. Has it made prophecies which have not been fulfilled?
3. What is its belief about the Triune God?
4. How does one receive eternal life?
5. How does this organization handle its finances?
6. What is its organizational structure?

The Apostle John wrote in 1 John 4:1-3:

Beloved, do not believe every spirit, but test the spirits to see whether they are from God; because many false prophets have gone out into the world. By this you know the Spirit of God; every spirit that confesses that Jesus Christ has come in the flesh is from God; and every spirit that does not confess Jesus is not from God; and this is the spirit of the antichrist, of which you have heard that it is coming, and now it is already in the world.

III. THE BIBLICAL CONDEMNATION OF FALSE TEACHERS

2 Peter 2:1-19 contains not only a description of the general characteristics of false teachers and their teachings, but also the condemnation of these individuals. Without a doubt, they are on their way to destruction!

Peter mentions six aspects of judgment that await those who have exchanged the truth for a lie. These six aspects can be divided into two categories: The Certainty of God's Judgment and the Nature of God's Judgment.

A. THE CERTAINTY OF GOD'S JUDGMENT

1. Demonstrated In the Lifestyle of False Teachers

Peter states that the false teachers "...are bringing swift destruction upon themselves" (v.1). The wages of sin are always death. Those who walk after the lust of the flesh (v.2) are destined for destruction. As Christians we do not rejoice in this fact, but we do recognize and accept it.

2. Demonstrated In God's Irrevocable Decree

"...their judgement from long ago is not idle, and their destruction is not asleep" (v.3b).

The language is vivid and precise. God is not idle, sleeping, nor oblivious to the false teachers' exploitation and deceptiveness. He will punish! Sentence was pronounced upon false prophets long ago; the Old Testament pronounced their doom in Deuteronomy 13:1-5. In contrast the false teachers are the ones who sleep the sleep of their own security, believing judgment will never come. Thus they continue undisturbed in their activity and work.

3. Demonstrated In the Illustrative Acts of God's Judgment

To demonstrate the certainty of God's judgment, Peter cites three instances of this judgment upon various groups. These conclusively illustrate that although God is merciful He will judge. (Peter employs the technique of asking rhetorical questions using the Greek negative 'ouk' which demands affirmative answers, thus leading the reader to the only reasonable conclusion). The three instances are as follows:

a. **JUDGMENT UPON THE ANGELS** (v.4): Since "God did not spare angels when they sinned, (cf. Jude 6) but cast them into hell and committed them to pits of darkness, in order to be reserved for judgment," then will God not reserve the false teachers for judgment? Seeing that God did not spare those who held a high and lofty position from creation, certainly He will not spare the false teachers.

b. **JUDGMENT UPON THE ANCIENT WORLD** (v. 5): Since God did not spare the ancient world but allowed it to be destroyed by a flood (although He saved Noah and seven other righteous people) then will He not bring false teachers to destruction?

Peter refers to Noah as a "preacher of righteousness." The Old Testament declares that he was a just man who walked with God (Genesis 6:9). Peter's point is this: the righteous man who was a preacher and doer of righteousness was spared, while all those who taught and lived in iniquity were destroyed. Even the vast number of these individuals was not a deterrent to God. Since the destruction was so great and comprehensive, we can be sure that God will destroy.

c. **JUDGMENT UPON SODOM AND GOMORRAH** (vs.6-8): Since God condemned them to ashes (delivering Lot due to his righteousness), then will He not bring destruction to the false teachers who have led others astray?

Peter states that God reduced those cities into ashes, condemning them "by reducing them to ashes, having made them an example to those who would live ungodly thereafter." (v.6). Condemned by God, the cities of Sodom and Gomorrah are a classic illustration of the ultimate ruination of unrighteousness. False teaching ultimately results in destruction. The concern of God for His people was manifested even in the destruction of those two wicked cities, for the Lord delivered "righteous Lot" from the city (v.7).

Peter has given three illustrations of God's judgment, one from the angelic sphere and two from the human realm. His entire argument concerning false teachers is summarized in verse 9: "the Lord knows how to rescue the godly from temptation, and to keep the unrighteous under punishment for the day of judgment." The two main ideas in his illustrations are (1) that God can and does deliver the godly from temptation, as exemplified by Noah, his family and Lot, and that (2) the Lord reserves judgment for the unjust, as illustrated by those who perished in the flood and in the cities of Sodom and Gomorrah.

B. THE NATURE OF GOD'S JUDGMENT

1. They Bring the Natural Consequences of Sin upon Themselves

The Scripture reads they "shall utterly perish in their own corruption" (v. 12, KJV). To utterly perish means to spoil entirely or to completely destroy. The word corruption, at this place, equals the definition of 'perish.'

The point Peter is making is this: if a man dedicates himself to these fleshly pleasures, in the end he so ruins himself in health and in spiritual and mental character, that he cannot enjoy them. The glutton destroys his appetite in the end; the one who seeks sensual pleasure, his body; the self indulgent, his character and peace of mind. Peter could not have used any stronger language. Since they have been sowing destruction, they reap destruction.

2. They Bear the Judicial Consequence of Sin

We are told that they "shall receive the reward of unrighteousness." (v. 13, KJV). Peter is emphasizing the same statement of destruction as Paul does in Romans 6:23. Every man must bear the responsibility of his own sins, but to add to that the responsibility for the sins of others is to carry an intolerable burden.

3. They are Consigned to the Gloom of Darkness

The last pronouncement of judgment is that they will receive "the gloom of darkness forever" (v.17, KJV). This expression refers to the place where the angels that sinned are found (compare 2:4). In verse 2, the usual words translated "hell" in the New Testament, "Hades" and "Gehenna", are not found. Rather, Peter borrows from Greek mythology the word "Tartarus," found only here in the New Testament, referring to the lowest and most terrible hell.

C. SUMMARY

In 2 Peter 2, Peter addresses in detail false teachers who threatened God's flock. His uncompromising, direct approach in condemning them should serve as both a warning and an example to us today as we

encounter those who would destroy the Church. False teaching must be faced head-on.

IV. RESPONSE TOWARD THE CULTS

The Biblical directive found in 1 Peter 3:15 states that we should: "...be ready to make a defense to every one who asks you to give an account for the hope that is in you yet with gentleness and reverence." Therefore it is imperative that we take positive action regarding the cults.

The following three steps are a starting point:

1. We need to be aware of the existence of cults around us. An understanding of their doctrine, especially where it differs from Orthodox Christianity, is needed so that we will not be taken in by their false teaching.
2. We need to effectively warn our fellow believers concerning the errors of the cults. This requires us to sharpen our ability to defend the Truth of the Gospel of Jesus Christ. A comprehensive understanding of biblical content and effective methodology is needed.
3. We need to view people involved in the cults as objects of God's love and should desire to evangelize them and have them come to a saving knowledge of Jesus Christ.

WHEREAS the FAITH & ORDER of the Bible Fellowship Church clearly states the Biblical truth concerning the authority of the Scriptures, the Deity of Christ and salvation by grace through faith; and

WHEREAS the primary error in cultic doctrines is in relationship to the aforementioned doctrines; and

WHEREAS this paper seeks to further delineate the characteristics of a cult and formulate what the response of the Bible Fellowship Church should be toward cults; be it therefore

RESOLVED: that the "Report Of The Committee To Study Cults" be adopted by the 103rd Annual Conference as the position paper of the Bible Fellowship Church on the subject of cults.

COMMITTEE: David A. Thomann, Chairman; Daniel P. Allen, Secretary; Albert J. Dommel and Calvin T. Reed.

REPORT OF THE COMMITTEE ON COMMUNICATIONS

The 103rd Annual Conference has received communications from the following people, Paul E. Bear, Ernest W. Bean, T. James Bigley, Leonard E. Buck, Walter H. Frank, Richard J. Gehman, J. Barclay Harley, Ronald Hoyle, C.E. Kirkwood, Donald T. Kirkwood, Lewis Pronnicki and R. C. Reinkenbach. Greetings were given with an expression of their prayers and concern for the 103rd Annual Conference.

Excerpts of some of these letters were read to the Annual Conference.

The Committee will send a personal letter of response to each of the above mentioned men.

Committee: Paul G. Zimmerman, Chairman; Roy A. Hertzog, Secretary; Dana Weller

REPORT OF THE COMMITTEE ON RESOLUTIONS

Whereas: the theme of the 103rd Annual Conference has been "Good Stewards of the Manifold Grace of God," and

Whereas: 1986-87 will be for us the Year of Stewardship, and

Whereas: we have heard and seen the evidence of the Lord's abundant blessing on the Bible Fellowship Church, her congregations and agencies and His rich provision of gifts and resources for our use to accomplish His work and to glorify Him, and

Whereas: the congregations and agencies of the Bible Fellowship Church have presented acceptable and heartening accounting of faithful and fruitful stewardship of these gifts and resources, and

Whereas: these gifts and resources, along with great open doors of opportunity, are with us as they have never been before, therefore

RESOLVED, that we offer high praise and thanksgiving to God, the Lord of Heaven and Earth, for His gracious and bountiful provision, and for allowing us to be His stewards, and further

RESOLVED, that we thank our Lord for the faithful stewardship of His servants among us, and further

RESOLVED, that we covenant together that we will solemnly purpose to be prudent stewards of the bodies and the material means and spiritual gifts which the Lord has entrusted to us as His disciples, to be zealous and sensitive communicators of the Gospel which He has given to us as a stewardship, to be truthful and urgent declarers and teachers of the Holy Word of God, which He has committed to us, and so to exercise the stewardship which the Head of the Church has committed to us of that part of His body which is the Bible Fellowship Church, that our church will grow through making new disciples and building up all the saints, that those who do not know the Savior in our communities, our nation and to the ends of the earth may hear the Gospel, have opportunity to know Jesus and to come to be part of His universal and local church, that righteousness and justice be done and that the name of Jesus Christ, the Lord of the Church and of Creation and be exalted in all the earth, and further

RESOLVED, that, in doing so, we pledge ourselves to help our agencies to meet their budgets and obligate ourselves to be forthright and open in our communications with one another as brethren, and further

RESOLVED, that, inasmuch as "to whom much is given much will be required", we acknowledge our utter need for the Lord and His gracious enabling and we covenant together to bow in worship before the Lord of Heaven and Earth and beseech Him for the renewed minds, compassionate hearts, resolute wills, physical strength and divine wisdom, in full measure, which we need in order that we may be good and faithful servants, to His glory.

Whereas, the administration and staff of Pinebrook Bible Conference has exhibited graciousness and hospitality towards the members and guests of the 103rd Annual Conference, therefore be it

RESOLVED, that we extend our hearty thanks and appreciation to the administration and staff of Pinebrook Bible Conference by offering them a standing round of applause at our Wednesday evening meal.

Whereas, Jansen E. Hartman has effectively served with a great demonstration of wisdom and efficiency as Chairman of the 103rd Annual Conference of the Bible Fellowship Church, therefore be it

RESOLVED, that the members of the Annual Conference express their appreciation to Brother Hartman with a standing round of applause.

Whereas, Bryan G. Upton has served competently as Secretary to the 103rd Annual Conference of the Bible Fellowship Church, and

Whereas, Robert W. Smock has served ably as Assistant Secretary, and

Whereas, David T. Allen has also served ably as Assistant to the Secretaries, therefore be it

RESOLVED, that we express our appreciation to these brethren for their sacrificial service, and that a gift of \$50.00 be given to each of them from the Board of Publication and Printing.

Whereas: Pinebrook Bible Conference, Stroudsburg, Pennsylvania, has efficiently accommodated the 103rd Annual Conference of the Bible Fellowship Church, and

Whereas: Pinebrook Bible Conference has graciously extended its hospitality to serve as the site of the 1987 and 1988 Annual Conferences, therefore be it,

RESOLVED, that the 104th Annual Conference of the Bible Fellowship Church be convened at Pinebrook Bible Conference, Stroudsburg, PA, on Monday, October 12, 1987 at 10:00 A.M., and further

RESOLVED, that the 105th Annual Conference of the Bible Fellowship Church be convened at Pinebrook Bible Conference, Stroudsburg, PA, on Monday, October 10, 1988 at 10:00 A. M.

Committee: Daniel G. Ziegler, Chairman; L. James Roberts, Jr., Secretary; James G. Koch, Harold E. Snyder

REPORT OF THE COMMITTEE ON ARRANGEMENTS FOR ANNUAL CONFERENCE

The Committee on Arrangements for Annual Conference was established by the Chairman of the 103rd Annual Conference with these duties: (1) to accommodate the entertainment of Annual Conference; (2) to oversee the mechanics of Annual Conference; and (3) to promote the efficiency of Annual Conference.

The committee requests the following in anticipation of the 104th Annual Conference:

- (1) that study committees have their work completed and sent to Rev. Daniel P. Allen, PO Box 200, Hopeland, PA 17533 by August 31, 1987 for distribution to the churches in order to provide adequate time for study by the Elders of the congregations.
- (2) since the cost of mailing reports from the various Boards and Committees continues to escalate, reports that are sent to Rev. Daniel P. Allen at the above mentioned address by August 31, 1987 will be duplicated and mailed in bulk.
- (3) that those Boards and Committees who have the capability, send their reports to Rev. Daniel P. Allen at the above mentioned address via compatible floppy diskettes to avoid a reduplication of labor in preparing the copy for the Yearbook.
- (4) that the Chairman of Annual Conference be granted the privilege to reserve priority seating at Annual Conference for individuals whom he desires to be readily available for consultation such as: Vice Chairman, Registrar, Parliamentarian, Agenda Committee, etc.

This committee will continue to function throughout the year compiling data to fulfill its purpose. If any one has suggestions towards the betterment of Annual Conference, please contact one of the committeemen.

Committee: David A. Thomann - Chairman, Daniel P. Allen-Secretary, Randall A. Grossman, Philip E. Morrison, Thomas P. Shorb

Appendix

Church Statistics	153
Information	
P.S.S. Information	160
Schedule of Payments	161
Directory	
Additional Addresses	163
Women's Missionary Society	164
Missionary Directory	165
Mission Boards	167
Church Directory	169
Delegate Directory	171
Pastor Directory	173
Index	
Index of Previous Reports	177
1986 Index	178

Church	Pastor	Ordained Ministers		Probationers	Elders	Deacons	Pastoral Visits	Assistant Visits	Baptized	Children Dedicated	Weddings	Funerals
Allentown, C.C.	Mahurin	3	1	9	7	339	1,052	30	26	4	9	
Allentown, Salem	McConnell	1		4	2						1	
Bethlehem	Fritz	3		15		607		19	5	1	9	
Blandon	Bryson	1		4	4	537			1			
Camden, DE	Koch	2		4	3	420			1			
Catasaugua	Morrison	1		2		403		2	4	2	6	
Coopersburg	Shorb	4		7	7	137	120	12	4		2	
Denville, NJ	VanEck	1		2	4	175		3		1	1	
Emmaus	Weller	1		15	15	630	184	18	7	4	7	
Englishtown, NJ	Burnett	2		2		200			2	1	1	
Ephrata	Allen	2		3	7	531	120		1	7		
Finesville, NJ	Phillips	1		1		167		5		2		
Fleetwood	F. Herb	1		2		325		8	1			
Graterford	Harris	2		11		400		6	3	3		
Harleysville	Zimmerman	4		5	6	377	256	5	9	3		
Harrisburg	Dommel	1		10		486		4	6	4	7	
Hatfield	J. Herb	1	1	9	10	397	275		2	2	1	
Howell, NJ	Vandergriff	1		3	6	421		4	4	1		
Kutztown	Grossman	1		2	2	179		9	8	4		
Lancaster	DAThmann	3		9		427	357					
Lebanon	Reed	2		5	3	391		2	3	3	1	
Lehighton	Riggall	1		7	8				1		1	
Maple Glen	Spackman	1	1	5	7	233	200	15	2			
Mt. Carmel				7					3	2		
Nazareth	Plows	3	1	9	3	608	267		2	4	7	
Newark, DE	Schlonecker			2	4	260		4		1	3	
New Fairfield, CT	Stortz	1	1	2	2	279		2				
Oley	Barber	1	1	8	4	500		9	2	1	1	
Paradise	Soper		1	3	6	151		6	2	2	5	
Phil. Emmanuel	Harding			1	3	1	152				1	
Phil. Wissinoming	Clapier	1		4	6					1		
Poughquag, NY	Wickstead	1		2	2	177		2	4	1		
Quakertown	Brosius	3		6	6	338	380	6	1	1		
Reading	Hartman	1	2	12	6	418	612	25	5	3	5	
Royersford	Smock	3		9		500		14	4	2	1	
Scranton	Batchler	3		4	3	263					1	
Shamokin	Coulbourn	3		9		513		5	8	4	3	
Sinking Spring	Byrd	1	1	2	4	312	65	6	5	3	2	
Spring City	Martin		1	3	5	1,071		2	6	3	1	
Staten Island, NY	Upton	3		2		60						
Stroudsburg		5		4	4	329		3	3			
Sunbury	Heller	1	1	12	11	812	315	6	9	6	6	
Terre Hill	Trommler			1	6	181		4	2	1		
Wallingford	Taylor	2	1	4	5	600		5	2	1	4	
York	Good	2		9	3	150		9	1		1	
Zionsville	Armstrong	1	1	7		228		3	3	1	3	
TOTAL		75	18	267	162	15,684	4,203	253	152	81	90	
Edison, NJ	Cahill		1		1	48		2		3		
Irvington, NJ	Erb	1						2				
Mays Landing, NJ	Weaber	1				270				2		
Mt. Pocono	Selfert	1		3		54		1			1	
Newark, NJ	Baker	1				449					1	
Pawling, NY	Commerford	1				268		4		2		
Selinsgrove	Carver		1			491		3				
Somers Point, NJ	Reitz	1				1,364		1			1	
Walnutport	Chappell		1			266						
Wappingers Falls	Widger	1	1			305						
Union County, NJ	Spinney		1			191						
TOTAL		6	6	3	1	3,706		13	0	7	3	
GRAND TOTAL		81	24	270	163	19,390	4,203	266	152	88	93	

Church	Pastor	Received into Membership	Received by Transfer from BFC	Received by Transfer	Total Increase	Died	Withdrawn	Dropped	Transferred to a BFC	Transferred to Other Churches	Total Decrease	Net Increase	Net Decrease	Total Membership
Allentown, C.C.	Mahurin	39.	8.	47.	7.	3.			8.	5.	23.	24.		379.
Allentown, S	McConnell	3.		3.	1.	4.	2.			7.		4.		52.
Bothlehem	Fritz	10.	1.	11.	5.	1.			4.	10.	1.			335.
Blandon	Bryson	8.		8.							8.			96.
Camden, DE	Koch	3.		3.							3.			53.
Catasaugua	Morrison	3.		3.	1.		17.			18.		15.		51.
Coopersburg	Shorb	13.	5.	18.	2.	4.	3.	2.	3.	14.	4.			195.
Denville, NJ	VanEck	2.		4.	6.		9.		5.	14.		8.		50.
Emmaus	Weller	21.		21.	6.			5.	11.	10.				316.
Englishtown, NJ	Burnett	1.		1.	1.					1.				26.
Ephrata	Allen	1.	2.	3.							3.			173.
Finesville, NJ	Phillips								2.	2.		2.		27.
Fleetwood	F. Herb	11.	2.	13.		9.	4.	1.	14.		1.	1.		118.
Graterford	Harris	8.		8.			53.		53.		45.			127.
Harleysville	Zimmerman	9.	2.	13.	2.					2.	11.			139.
Harrsburg	Dommel	6.	2.	8.	3.	10.		2.	1.	16.		8.		181.
Hatfield	J. Herb	2.		2.	4.	11.				15.	13.			163.
Howell, NJ	Vandergriff	15.		15.	14.	8.		3.	25.		10.			62.
Kutztown	Grossman	4.		4.	2.				2.	2.	2.			30.
Lancaster	DThomann	14.		14.	3.	15.	2.	20.		6.	176.			
Lebanon	Reed	9.	7.	16.		1.		3.	4.	12.	100.			
Lehighton	Riggall				3.		11.	1.	15.		15.			98.
Maple Glen	Spackman	8.		8.			14.	3.	17.		9.			121.
Mt. Carmel		2.		2.							2.			165.
Nazareth	Plows	4.	1.	5.	3.		4.		7.		2.			177.
Newark, DE	Schlonecker	4.		4.	1.				1.	3.				32.
New Fairfield, CT	Stortz	2.		2.			2.		2.					21.
Oley	Barber	16.		16.	1.	2.			3.	13.				106.
Paradise	Soper	4.		4.			6.	1.	1.	8.		4.		122.
Phil. Emmanuel	Harding		2.	2.							2.			38.
PhilWissinoming	Clapler													101.
Poughquag, NY	Wickstead					1.				1.		1.		24.
Quakertown	Brosius	15.	1.	16.	5.	3.			8.	8.				209.
Reading	Hartman	39.	1.	40.	2.	1.	2.	2.	9.	31.				404.
Royersford	Smock				1.	2.	2.		5.		5.			137.
Scranton	Batchler		2.	2.	1.				1.	1.				36.
Shamokin	Coulbourn	4.	2.	6.	2.			2.	4.	2.				155.
Sinking Spring	Byrd	1.		1.				1.	2.	3.		2.		129.
Spring City	Martin	15.		5.	20.		1.	1.	2.	4.	16.			149.
Staten Island NY	Upton							2.	2.			2.		21.
Stroudsburg		1.	5.	6.		8.		11.	6.	25.		19.		167.
Sunbury	Heller	10.		10.	1.		21.		1.	23.		13.		343.
Terre Hill	Trommler	6.	2.	8.			4.	1.	1.	6.	2.			76.
Wallingford	Taylor	4.		4.	3.	3.		4.	10.		6.			198.
York	Good	8.		8.	1.	10.	1.	4.	16.		8.			159.
Zionsville	Armstrong				2.				2.		2.			43.
TOTALS		325.	31.	25.	381.	50.	96.	184.	54.	39.	423.	158.	200.	6,080.
Edison, NJ	Cahill	2.		1.	3.						3.			24.
Irlington, NJ	Erb													
Mays Landing NJ	Weaber													
Mt. Pocono	Seifert	8.	14.	22.							22.			22.
Newark, NJ	Baker	2.		2.							2.			36.
Pawling, NY	Commerford													
Sellinsgrove	Carver													
Somers Point, NJ	Reitz													
Walnutport	Chappell						4.			4.		4.		34.
Wappingers Falls	Widger		2.	2.		4.				4.		2.		18.
Union County, NJ	Spinney													
TOTAL		12.	16.	1.	29.		4.	4.		8.	27.	6.		134.
GRAND TOTAL		337.	47.	26.	410.	50.	100.	188.	54.	39.	431.	185.	206.	6,214.

Church	Total Enrollment	Total Average Attendance	Cradle Roll Members	Home Department Members	Churches	Parsonages	Present Valuation of Church Property	Total Income	Total Offerings
Allentown,C.C.	492.	347.	12.	13.	1.		1,125,000.	464,625.	420,271.
Allentown, Salem	83.	77.			1.	1.	110,000.	55,167.	50,544.
Bethlehem	244.	168.			1.	1.	928,800.	278,666.	267,372.
Blandon	133.	111.	5.		1.	1.	94,000.	68,198.	62,030.
Camden, DE	38.	31			1.		110,000.	38,821	37,699.
Catasaugua	68.	42.			2.	1.	165,000.	50,881.	47,162.
Coopersburg	210.	166.			2.	1.	550,000.	147,072.	146,474.
Denville, NJ		52.			1.	1.	300,000.	42,473.	37,807.
Emmaus	420.	285.	22.	2.	1.	4.	1,000,000.	242,580.	235,498.
Englishtown, NJ	20.	13.			1.	1.	185,500.	57,210.	55,138.
Ephrata	207.	171.			1.	3.	1,200,000.	152,907.	152,907.
Finesville, NJ	59.	46.			1.	1.	140,000.	25,169.	25,108.
Fleetwood	144.	112.	5.	4.	1.	1.	400,000.	70,003.	63,948.
Graterford	151.	137.			1.	2.	695,750.	112,292.	110,850.
Harleysville	230.	197.	14.		1.	1.	750,000.	144,998.	135,721.
Harrisburg	216.	163.	11.		1.	1.	600,000.	131,116.	115,643.
Hatfield	212.	147.		4.	1.	1.	400,000.	154,134.	143,472.
Howell, NJ	70.	60.	10.		1.	1.	300,000.	65,223.	65,223.
Kutztown		54.			1.	1.	156,000.	48,570.	48,570.
Lancaster	278.	170.	2.		1.	1.	950,000.	188,706.	187,837
Lebanon	194.	133.			1.	1.	542,500.	94,565.	93,095.
Lehighton	123.	101.					410,000.	68,770.	68,770.
Maple Glen	220.	134.	10.		1.	1.	660,000.	133,095.	132,558.
Mt. Carmel	136.	129.			1.	1.	475,000.	52,954.	51,550.
Nazareth	247.	176.	12.		1.	2.	392,000.	134,526.	132,759.
Newark, DE								44,264.	26,986.
New Fairfield,CT	33.	21.				1.	163,500.	27,416.	23,228.
Oley	218.	183.			1.		425,000.	135,332.	133,832.
Paradise	155.	111.			1.	1.	350,000.	109,536.	108,518.
Phil. Emmanuel	35.	16.	1.	1.	1.	1.	140,000.	18,708.	16,427.
Phil.Wissinoming	97.	73.	1.	6.	1.	1.	200,000.	53,501.	53,114.
Poughquag, NY	56.	40.				1.	120,000.	31,584.	24,330.
Quakertown	260.	204.	7.		1.	1.	800,000.	194,566.	182,884.
Reading	449.	328.	14.	16.	1.	2.	1,475,000.	324,885.	298,893.
Royersford	189.	131.			1.	1.	1,300,000.	166,147.	158,446.
Scranton	53.	37.			1.	1.	335,000.	25,493.	23,073.
Shamokin	189.	157.			1.	1.	500,000.	88,452.	78,132.
Sinking Spring		127.	5.	2.	1.	1.	495,000.	125,632.	125,632.
Spring City	259.	155.	6.		1.	1.	700,000.	111,641	109,837.
Staten Island,NY					1.	1.	100,000.	26,944.	19,216.
Stroudsburg	246.	136.			1.	1.	566,000.	98,441.	97,569.
Sunbury	393.	273.			1.	1.	750,000.	252,076.	230,000.
Terre Hill	121	108.	7.	11.	1.	1.	846,000.	77,238.	65,685.
Wallingford	252.	159.			1.	2.	1,350,000.	251,268.	250,048.
York	182.	124.			1.	1.	610,000.	115,354.	115,354.
Zionsville	62.	43.	2.		1.	1.	75,000.	44,380.	43,772.
TOTALS	7,444.	5,648.	146.	59.	44.	50.	23,940,050.	5,345,579.	5,072,982.
Edison,NJ								12,224.	11,957
Irvington, NJ								6,086.	3,009.
Mays Landing,NJ								1,042.	1,007.
Mt. Pocono	62.	57.	1.					36,254.	28,769.
Newark, NJ	70.	42.			1.	1.		26,394.	21,436.
Pawling, NY	20.	14.						14,588.	10,495.
Selinsgrove	25.	20.						20,195.	13,145.
Somers Point, NJ								1,723.	1,723.
Walnutport	33.	20.			1.	1.	180,000.	18,642.	17,148.
Wappingers Falls	31.	22.						47,677.	44,401.
Union County,NJ								571.	571.
TOTAL	241.	175.	1.	2.	2.		180,000.	185,366.	153,661.

Bible Fellowship Agency				Present Valuation of Property						
Pinebrook Jr. College							1,233,448.			
Pinebrook Bible Conference							2,785,000.			
Home for the Aging							468,052.			
Church Extension Parsonage							42,760.			
Parsonages for Missions							265,178.			
Victory Valley Camp							288,546.			
GRAND TOTAL	7,685.	5,823.	147.	59.	46.	52.	29,203,034.	5,530,945.	5,226,643.	

Church	Minister's Salary	Minister's Benefits	Parsonage Allowance	Hospital Insurance	Administrative Assistant	Assistant Benefits	Christian Education	Debt Service
Allentown, C.C.	19,500.	3,900.		9,251.	22,971.	9,082.	14,361.	153,602.
Allentown, Salem	14,450.	5,594.		1,716.			3,639.	
Bethlehem	20,750.	3,500.		3,003.	6,815.	8,013.	10,679.	10,446.
Blandon	14,417.	4,720.		1,716.			4,525.	283.
Camden, DE	14,880.	4,177.	5,160.	1,566.			1,223.	3,011.
Catasaugua	16,224.	4,755.		2,006.			1,257.	
Coopersburg	9,317.	4,600.		2,535.	9,835.	12,375.	5,057.	19,206.
Denville, NJ	10,000.	6,000.		1,716.	1,455.		2,361.	
Emmaus	18,739.	3,000.		3,432.	12,000.	1,724.	17,888.	15,826.
Englishtown, NJ	12,243.	2,756.		1,716.			488.	2,812.
Ephrata	22,800.	1,600.		2,544.	3,000.		8,117.	22,147.
Finesville, NJ	11,163.	1,930.		1,144.		373.	200.	
Fleetwood	11,538.	2,781.		1,170.		4,849.		
Graterford	16,000.	4,889.		1,716.		2,221.	7,251.	3,515.
Harleysville	17,900.	4,849.		3,432.	12,830.	2,421.	11,454.	26,512.
Harrisburg	18,409.	2,000.		1,716.			11,156.	10,320.
Hatfield	16,800.	5,450.		1,750.	2,480.		6,790.	17,287.
Howell, NJ	24,094.			1,359.			589.	16,196.
Kutztown	15,028.	1,693.	3,875.	1,716.			1,019.	12,153.
Lancaster	18,110.	3,672.		2,438.	2,500.	2,870.	7,191.	41,663.
Lebanon	14,700.	2,738.		1,716.			5,877.	13,503.
Lelighton	10,538.	3,833.		1,573.			2,100.	23,978.
Maple Glen	19,300.	5,654.		1,807.	14,311.	6,821.	3,536.	14,315.
Mt. Carmel	4,625.						3,225.	22,837.
Nazareth	16,667.	5,232.		1,400.	9,000.	4,278.	6,094.	2,890.
Newark, DE	10,342.	4,288.	8,400.	1,720.			1,863.	
New Fairfield, CT	13,320.	4,170.		1,287.			337.	3,897.
Oley	21,789.	5,640.	11,764.	2,080.			7,752.	3,316.
Paradise	16,100.	3,407.		1,573.			5,572.	12,062.
Phil. Emmanuel	4,941.	550.					68.	
Phil. Wissinoming	9,000.	10,890.		1,750.	1,525.		2,225.	
Poughquag, NY	11,644.	3,762.		1,573.			1,596.	4,178.
Quakertown	16,000.	8,450.		1,570.	15,400.	4,800.	11,242.	63,964.
Reading	16,510.	6,895.		4,849.	26,000.	6,240.	14,205.	72,243.
Royersford	16,370.	4,100.		1,560.			8,889.	6,695.
Scranton	12,012.	1,889.		1,716.			704.	
Shamokin	15,180.	4,166.		1,716.			3,030.	21,475.
Sinking Spring	13,875.	6,776.	7,850.	1,716.	3,462.	2,322.	7,762.	24,000.
Spring City	13,400.	6,125.		1,720.			7,249.	
Staten Island, NY	10,400.	1,120.		1,800.			227.	3,128.
Stroudsburg	9,765.	3,236.		1,287.			3,599.	28,638.
Sunbury	16,700.	5,055.		1,638.			5,498.	65,086.
Terre Hill	12,531.	5,185.		1,716.			8,284.	2,932.
Wallingford	16,655.	4,191.	1,573.				5,431.	131,004.
York	11,422.	5,113.		1,100.			4,326.	26,651.
Zionsville	10,600.	4,593.		1,716.			2,360.	
TOTALS	666,748.	188,951.	37,049.	89,798.	143,584.	68,016.	238,469.	901,971.
Edison, NJ							191.	
Irvington, NJ			789.				444.	
Mays Landing, NJ								
Mt. Pocono	6,435.	450.					1,172.	300.
Newark, NJ							1,541.	6,084.
Pawling, NY							382.	6,919.
Selinsgrove	12,463.	3,006.		1,638.			551.	
Somers Point, NJ								
Walnutport	7,540.	471.		1,716.			267.	
Wappingers Falls	12,475.	1,745.	7,658.	1,716.			461.	
Union County, NJ							94.	
TOTALS	38,913.	5,672.	8,447.	5,070.			5,103.	13,303.
GRAND TOTALS	705,661.	194,623.	45,496.	94,868.	143,584.	68,016.	243,572.	915,274.

Church	Conference Administrative Budget	Missions	Church Extension	Home for the Aging	Pinebrook Jr. College	Board of Christian Education	Victory Valley	Pinebrook Bible Conference	Totals
Allentown, C.C.	4,800.	46,455.	9,875.	500.	2,200.	200.	1,200.	2,200.	67,430.
Allentown, Salem	300.	3,200.	1,100.	100.	500.	50.	110.	80.	5,440.
Bethlehem	2,000.	28,200.	2,200.	1,400.	3,000.	75.	650.	1,200.	38,725.
Blandon	625.	3,550.	740.	150.	475.	50.	450.	50.	6,090.
Camden, DE			100.						100.
Catasaugua	250.	1,500.	150.	100.	100.	75.	100.	100.	2,375.
Coopersburg	1,900.	12,000.	5,500.	175.	2,750.	50.	400.	200.	22,975.
Denville, NJ	100.	1,180.	625.	100.	475.	50.	100.	400.	3,030.
Emmaus	2,500.	35,540.	8,550.	500.	4,150.	100.	1,615.	700.	53,655.
Englishtown, NJ	400.	2,675.	600.		861.				4,536.
Ephrata	1,800.	11,510.	160.	110.	140.	110.	140.	110.	14,080.
Finesville, NJ		642.		81.					723.
Fleetwood	1,260.	17,492.	700.	100.	200.	10.	250.	250.	20,262.
Graterford	2,200.	19,171.	8,492.	250.	2,500.	125.	500.	150.	33,388.
Harleysville	1,210.	9,669.	3,243.	275.	350.	175.	275.	275.	15,472.
Harrisburg	1,850.	37,050.	800.	200.	300.	25.	100.	600.	40,925.
Hatfield	1,500.	10,200.	9,600.	500.	4,500.	50.	600.	300.	27,250.
Howell, NJ	200.	860.	2,000.				500.		3,560.
Kutztown	200.	600.	1,075.	25.	75.	30.	60.	30.	2,095.
Lancaster	2,800.	15,650.		440.	1,740.	90.	155.	300.	21,175.
Lebanon	1,030.	9,010.	2,600.	100.	2,500.	100.	200.	200.	15,740.
Lehighton	991.	1,144.	44.				100.		2,279.
Maple Glen	900.	18,050.	3,300.	100.	2,750.	50.	200.		25,350.
Mt. Carmel	700.	1,875.	125.		125.	45.	50.	100.	3,020.
Nazareth	1,525.	7,300.	4,320.	500.	1,200.	50.	175.	500.	15,570.
Newark, DE	25.	840.			240.				1,105.
New Fairfield, CT									
Oley	1,380.	2,870.	8,811.	135.	350.	90.	300.	135.	14,071.
Paradise	1,344.	7,500.	250.	250.	250.	50.	250.	250.	10,144.
Phil. Emmanuel			100.						100.
Phil. Wissnoming	475.	700.	700.	100.	350.			225.	2,550.
Poughquag, NY	120.		140.						260.
Quakertown	1,700.	15,950.	3,000.	500.	4,000.	100.	700.	500.	26,450.
Reading	3,700.	43,000.	6,300.	100.	6,075.	100.	1,750.	800.	61,825.
Royersford	1,800.	23,912.		500.	500.	25.	500.	200.	27,437.
Scranton	300.	1,510.	150.	50.	50.				2,060.
Shamokin	700.	10,000.		100.		100.	250.	200.	11,350.
Sinking Spring	2,500.	7,664.	1,150.		500.				11,814.
Spring City	1,150.	24,185.	7,835.	100.	1,520.		555.	555.	35,900.
Staten Island, NY	100.	625.	200.	50.	100.	30.	50.	50.	1,205.
Stroudsburg	950.	16,500.	1,300.		650.		275.		19,675.
Sunbury	1,500.	17,000.	3,000.	100.	1,200.	50.	100.		22,950.
Terre Hill	400.	4,900.	200.	50.	50.	60.	50.	50.	5,760.
Wallingford	1,000.	17,725.		50.					18,775.
York	990.	4,118.	2,500.	100.	500.	75.	100.	100.	8,483.
Zionsville	175.	1,400.	300.	150.	200.	50.	250.	100.	2,625.
TOTALS	51,350.	494,922.	101,835.	7,960.	47,507.	2,240.	13,060.	10,910.	729,784.
Edison, NJ									
Irvington, NJ	100.								100.
Mays Landing, NJ									
Mt. Pocono									
Newark, NJ	100.	100.							200.
Pawling, NY	25.	700.							725.
Selinsgrove		690.							690.
Somers Point, NJ									
Walnutport		100.	100.		10.				210.
Wappingers Falls	100.	660.	550.						1,310.
Union County, NJ									
TOTAL	325.	2,250.	650.		10.				3,235.
GRAND TOTAL	51,675.	497,172.	102,485.	7,960.	47,517.	2,240.	13,060.	10,910.	733,019.

Church	Local Benevolence	Local Missions	Christian Schools	WMS	Annual Conference Delegate	General Disbursements	Total Disbursements
Allentown, C.C.	2,793.	5,927.		4,382.	540.	124,098.	437,837.
Allentown, Salem	500.	4,070.			225.	18,727.	54,361.
Bethlehem	321.	26,466.		1,350.	500.	132,774.	263,342.
Blandon		3,059.		31.	200.	28,030.	63,071.
Camden, DE	481.	685.			100.	8,251.	39,634.
Catasaugua	220.			220.	225.	18,738.	46,020.
Coopersburg	792.	3,594.		650.	200.	41,006.	132,142.
Denville, NJ	1,416.	1,288.		130.	20.	14,623.	42,039.
Emmaus		19,335.		3,100.	500.	71,494.	220,693.
Englishtown, NJ	1,502.	2,848.			150.	18,644.	47,693.
Ephrata	1,068.	10,284.		160.	250.	67,899.	153,949.
Finesville, NJ		722.				7,578.	23,833.
Fleetwood	492.	2,260.			200.	23,893.	67,445.
Graterford	1,311.	1,952.		800.	250.	30,438.	103,731.
Harleysville	1,297.	5,703.		1,046.	200.	32,213.	135,329.
Harrisburg	361.	1,850.		2,400.	250.	40,129.	129,516.
Hatfield	3,363.	4,258.		150.	350.	62,768.	148,696.
Howell, NJ	800.	1,148.				14,393.	62,139.
Kutztown	1,800.	1,252.				11,158.	51,789.
Lancaster	1,211.	8,138.		1,102.	350.	65,797.	176,217.
Lebanon	2,540.	7,766.		702.	200.	32,638.	98,120.
Lehighton	415.	1,552.		1,573.	100.	48,006.	95,947.
Maple Glen	2,500.	10,845.				29,006.	133,445.
Mt. Carmel	150.	300.		188.		19,437.	53,782.
Nazareth	25.	5,154.		1,115.	225.	33,456.	101,106.
Newark, DE	878.	1,142.				9,176.	38,914.
New Fairfield, CT	60.					4,829.	27,900.
Oley		20,065.				60,238.	147,615.
Paradise	768.	4,089.			225.	38,498.	92,438.
Phil. Emmanuel		200.			150.	11,051.	17,060.
Phil. Wissinoming	1,886.	923.			100.	22,210.	53,059.
Poughquag, NY		202.			47.	7,112.	30,374.
Quakertown	1,262.	6,500.		2,203.	250.	31,792.	189,883.
Reading	2,026.	7,147.		1,295.	375.	77,921.	297,531.
Royersford	235.	48,327.			280.	38,749.	152,642.
Scranton	340.	175.		140.	75.	9,015.	28,126.
Shamokin	508.	6,877.		300.	250.	24,545.	89,397.
Sinking Spring	335.	15,775.				23,349.	119,036.
Spring City	3,610.	5,222.		384.	200.	21,918.	95,728.
Staten Island, NY	25.					10,125.	28,030.
Stroudsburg	1,126.	4,552.		31.	180.	24,844.	96,960.
Sunbury	406.	22,342.		692.	300.	45,291.	185,958.
Terre Hill	710.	7,952.		146.	250.	21,840.	67,306.
Wallingford	4,253.	4,554.		452.	300.	71,119.	258,307.
York	1,045.	1,450.		1,283.	200.	42,740.	103,813.
Zionsville		2,180.		130.	250.	20,918.	45,372.
TOTALS	44,831.	291,028.	-0-.	26,155.	8,467.	1,612,474.	5,047,325.
Edison, NJ	1,032.	579.				515.	2,317.
Irvington, NJ	131.	386.				4,618.	6,018.
Mays Landing, NJ		112.				64.	176.
Mt. Pocono	2,000.	270.				6,941.	17,568.
Newark, NJ	1,680.					14,523.	24,028.
Pawling, NY		539.				5,609.	14,174.
Sellinsgrove		125.				1,899.	20,372.
Somers Point, NJ						1,148.	1,148.
Walnutport		921.				6,021.	17,146.
Wappingers Falls	620.	6,789.				5,805.	38,579.
Union County, NJ						426.	520.
TOTAL	5,463.	9,721.	-0-.	-0-.	-0-.	47,119.	142,046.
GRAND TOTAL	50,294.	300,749.	-0-.	26,155.	8,467.	1,659,593.	5,189,371.

P.S.S. 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
 - b. Receipts
 - c. Disbursements
 - d. New balance

3. Financial Report

FORM B

Total average attendance in the Sunday School is an average attendance for the year.

The Present Valuation of Church Properties is established by resolution of the Congregational meeting.

TOTAL INCOME AND OFFERINGS. In most churches these two figures might be identical, **TOTAL INCOME** would include, above offerings the following:

Interest, Rent, Church Extension Appropriation
BUT NOT

Sale of properties, loans from banks or individuals.

FORM C

The figures which you show for Missions and Church Extension must agree with the amounts which you sent to the respective Treasurers. We assume that the Treasurers' Reports are correct.

FORM D

The Minister's Salary shall be from September 1 to August 31.

Minister's Supplemental Benefits - this shall include: Social Security and Ministers's Retirement Fund paid to you by the church, automobile allowance, books, etc.

Minister's Housing Allowance

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 giving to 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:

Committee on Examination of Minutes of Particular Churches,
c/o 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.

SCHEDULE OF PAYMENTS TO BE MADE TO ANNUAL CONFERENCE AGENCIES

MONTHLY:

Conference Administrative Budget - (beginning Oct.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 Street,
Lititz, PA 17543.

Pinebrook Junior College - make checks payable to PINEBROOK JUNIOR COLLEGE and send them to:

Pinebrook Junior College
600 South Main Street,
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, NJ 07060

Missions - make checks payable to BOARD OF MISSIONS and send to:

David E. Thomann,
535 Kensington Road, #5,
Lancaster, PA 17603

BY DECEMBER 31:

Fellowship News - \$1.00 per member - make checks payable to BOARD OF PUBLICATION & PRINTING and send to the Business Manager:

David W. Chappell
20 Cherry Street,
Walnutport, PA 18088

BY MARCH 1:

Victory Valley Camp - make checks payable to VICTORY VALLEY and send 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 & mail to:

David A. Thomann,
P.O. Box 1,
Stroudsburg, PA 18360

Bible Fellowship Church Home - make check payable to BIBLE FELLOWSHIP CHURCH HOME and send to:

Bible Fellowship Home
7 South New Street,
Nazareth, PA 18064

Pinebrook Bible Conference - make check payable to PINEBROOK BIBLE CONFERENCE and send to:

Pinebrook Bible Conference
c/o 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 housing. 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 first, 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

DIRECTORY**ADDITIONAL ADDRESSES AND TELEPHONE NUMBERS**

- | | |
|---|--------------|
| Audio Visual Library
c/o Mrs. Susan Hostetter
889 Elm St.
Hatfield, PA 19440 | 215-855-3980 |
| Bible Fellowship Church Home
7 South New Street
Nazareth, PA 18064 | 215-759-5121 |
| Missionary Home #1
419 Elm Street
Emmaus, PA 18049 | 215-965-2197 |
| Missionary Home #2
421 Elm Street
Emmaus, PA 18049 | 215-967-1980 |
| Missionary Home #3
3112 Roxford Road
Allentown, PA 18103 | |
| Pinebrook Bible Conference
Box 1
Stroudsburg, PA 18360 | 717-424-1212 |
| Pinebrook Junior College
600 South Main Street
Coopersburg, PA 18036 | 215-282-4000 |
| Victory Valley
Phil Atkins, Director
R.D. #1
Zionsville, PA 18092 | 215-966-5880 |
-
- LAY MEMBERS OF THE BOARD OF DIRECTORS**
- | | |
|--|--|
| Fasnacht, Jay
3540 Briarwood Lane
Allentown, PA 18103 | 215-437-6770 |
| Gehret, Robert W.
R.D. #4, Box 60
Ephrata, PA 17522 | Home 717-733-3883
Office 717-733-8136 |
| Kauffman, Horace A.
25 E. Lemon Street
Lititz, PA 17543 | Home 717-626-8356 |
| Roberts, L. James, Jr.
342 S. 9th St.,
Quakertown PA 18951 | Home 215-536-8475 |

WOMEN'S MISSIONARY SOCIETIES

GENERAL COMMITTEE

President – Mrs. Reda Deily, 514 N. St. Lucas Street,
Allentown, PA 18104

Vice-President –

Secretary – Miss Kathryn Stortz, 666 Chestnut Street,
Emmaus, PA 18049

Treasurer – Mrs. Pauline Thomann, 535 Kensington Road, #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 & September)

Region #2: Mt. Carmel, Shamokin, Sunbury

(Meetings – third Tuesday of March & September)

Region #3: Blandon, Fleetwood, Graterford, Harleysville, Hatfield,
Quakertown, Reading, Royersford, Sinking Spring, Spring
City

(Meetings – fourth Tuesday of March & September)

Region #4: Allentown, Cedar Crest, Catasauqua, Emmaus,
Lehighton, Nazareth, Walnutport, Zionsville

(Meetings – fourth Friday of March & September)

Region #5: Allentown, Salem, Bethlehem, Coopersburg,
Scranton, Stroudsburg, Easton, Finesville

(Meetings – third Thursday of April & September)

Region #6: Maple Glen, Philadelphia Calvary, Philadelphia Emmanuel,
Wallingford

(Meetings – fourth Thursday of March & September)

Region #7: Denville, Freehold-Englishtown, Howell, Staten Island

(Meetings to be announced)

MISSIONARY ADDRESSES

- Anderson, Mr. & Mrs. Keith (Carol), (on leave of absence) 454 E.Ross St.
Lancaster, PA 17602
- Aukamp, Mr. William, 2900 Orchard Lane, Lot #18
Rapid City, SD 57701
- Babcock, Mr. & Mrs. Melvin (Jan) 832 W. 58th Ave.
Anchorage, AK 99502
- Bigley, Mr. & Mrs. James (Kelly) Box 21028: Lokichoggio Nairobi
Kenya, East Africa
- Blauser, Mr. & Mrs. Richard (Peggy), JAARS Shipping
6734D Doolittle Ave.Riverside, CA 92503
- Buck, Mr. & Mrs. Leonard (Nina) 395 Executive Drive. Apt.#105
Carol Stream, IL 60188
- Butler, Rev. & Mrs. Brian (Maureen) 95 The Grove, Bournemouth
BH9 A T Z England
- Campbell, Dr. & Mrs. William (Holly) C/O A.Wiebe Chemin Du Coton
Rouge, 13100 Aix En Provence, France
- Chow, Rev. Moses, 3122 Collins Blvd.
Garland TX 75042
- Clayton, Miss Linda, Inst. de Lengua Espanola Apt. 100-2350 San
Francisco de 2 Rios San Jose COSTA RICA
(CENTRAL AM.)
- Dougherty, Mr. & Mrs. William (Linda) 5914 North Seventh St.
Philadelphia, PA 19120
- Draper, Rev. & Mrs. Robert, Ukamba Bible Inst.
P.O.Box 49 Machakos, Kenya, East Africa
- Dyke, Rev. & Mrs. Herbert (Betty) 35/B Sahaney Sujan Park
Pune 411 040, Maharashtra, INDIA
- Early, Mr. & Mrs. William (Lois) Trans World Radio
Bonaire, Netherlands Antilles
- Easton, Mr. & Mrs. Michael (Jocelyn) N 5114 Irrigon
Newman Lake, WA 99025
- Faust, Miss Theresa, #17, Jalan SS 2/26 47300 Petaling Jaya
Selangor MALAYSIA
- Frank, Rev. & Mrs. Walter (Ethel), 2111 Dalis Drive
Concord, CA 94520
- Gehman, Dr. & Mrs. Richard (Florence), P.O.Box 14996
Nairobi, KENYA (EAST AFRICA)
- Getter, Miss Tina, c/o Kirk Dunham, P.O. Box 1547
Kathmandu, NEPAL
- Gibbon, Rev. & Mrs. Fred (Marian), P.O. Box 93
Kijabe, Kenya, East Africa
- Harley, Rev. & Mrs. Barclay (Judy), Apartado 323
Ciudad Bolivar VENEZUELA (SO. AM.)
- Harriman, Mr. & Mrs. Robert (Shirley), 17821 Oakley
Lansing IL 60438
- Hartman, Miss Connie, Wheaton College Graduate School
Box 4112, Wheaton, IL 60187
- Hoffman, Mr. & Mrs. Aaron (Marlene), 723 Meadowglen Drive,
Duncanville, TX 75137
- Howard, Miss Pat, 2429 Walbert Avenue
Allentown, PA 18104
- Hoyle, Rev. & Mrs. Ron (Doris), 1 rue de Bourgogne
95570 Bouffemont, France
- Kauffman, Mr. & Mrs. Timothy (Wanda) (on leave of absence),
421 Elm Street, Emmaus, PA 18049
- Lea, Rev. & Mrs. Herbert (Susan), F.A.T.E.B., B.P. 988 Bangui
CENTRAL AFRICAN REPUBLIC

- Manney, Mr. & Mrs. David (Rosemarie), c/o HCJB
Casilla 691, Quito, ECUADOR
- Meitzler, Mr. & Mrs. Mark (Diana), Le Beaulieu,
38420 Domene, France
- Moore, Mr. & Mrs. William (Eunice), The Ark
226 Plaza Port West, Ketchikan, AK 99901
- Moyer, Mr. & Mrs. Duane (Joetta), Monnier 97129 Lamentin,
Guadeloupe, F.W.I.
- Moyer, Rev. & Mrs. Edward (Ruth), Eglise Evangelique Rt.Nat'l No 1,
Capesterre, Guadeloupe, F.W.I.
- Mull, Rev. & Mrs. William (Addy), Scott Theological College, Box 49
Machakos KENYA (EAST AFRICA)
- Poysti, Rev. & Mrs. Earl (Pirkko), Box 1667
Estes Park, CO 80517
- Prontnicki, Rev. & Mrs. Louis (Lynn), c/o Link Coordination Ltd
P.O. Box 2140, Nicosia, CYPRUS
- Ramirez, Mr. & Mrs. Jose (Lillian), Apartado 10250
San Jose, COSTA RICA (CENTRAL AM.)
- Rawn, Miss Olive, (on extended furlough) 199 W. Vine St
Apt. #8, Hatfield, PA 19440
- Sacher, Rev. & Mrs. Thomas (Joyce), 1221 Woodward Drive
Downingtown, PA 19335
- Schlonecker, Mr. & Mrs. David (Roxy), Apartado 75, San Cristobal,
Tachira, Venezuela, 5001A
- Shelling, Mr. & Mrs. Ted (Grete), 6402 N. Woodlynn Ave.,
Tampa, FL 33614
- Snyder, Mr. & Mrs. Charles (Nancy), 226 High St.
Chambersburg, PA 17201
- Solt, Dr. & Mrs. David (Georgina), Apartado 1000 Merida
Yucatan, Mexico
- Stengele, Rev. & Mrs. Laird (Mary Ann),
3112 Roxford Rd., Allentown, PA 18103
- Stephen, Mr. & Mrs. Elford (Gracie), Windward Ministries, 101 Monroe Dr
Harleysville, PA 19438
- Wehr, Dr. & Mrs. David, C/O Rift Valley Academy,
PO Box 80, Kijabe, Kenya, East Africa
- White, Dr. & Mrs. Glenn (Betty), Instituto Linguistico deVerano
Apartado Aereo 27744, Bogota, Colombia, S.A.
- Witwer, Mr. & Mrs. Daniel (Melody) c/o Mr. Ralph Hertzler
R.D.#1, Box 153B Morgantown, PA 19543
- Yerrington, Rev. & Mrs. Philip (Nancy), Avenida Maestro Santo Ruano
15.2 Marchena (Sevilla) Spain

MISSIONARY APPOINTEES

- Blauser, Mr. R. Glenn, Jr. 267 New St.
Spring City, PA 19475
- Bullock, Mr. & Mrs. Christopher (Beth) c/o SIL Ukarumpa via Lae
Papua, New Guinea
- Johnston, Mr. & Mrs. Walter (Sue) c/o Mr. Johnston 1636 Cleveland Ave.
Wyomissing, PA 19610
- Shelly, Miss Joanne R.D.#3, Box 144
Wyomissing, PA 19547

MISSION BOARDS AND MISSIONARIES

Africa Inland Mission,

P.O.Box 178,
 Pearl River, NY 10965
 Mr./Mrs. James Bigley
 Rev./Mrs. Robert L. Draper
 Dr./Mrs. Richard J. Gehman
 Rev./Mrs. Fred Gibbon
 Rev./Mrs. Herbert K. Lea
 Rev./Mrs. William W. Mull
 Miss Olive Rawn (on
 extended furlough)
 Dr./Mrs. David Wehr

Ambassadors For Christ, Inc.,

P.O. Box AFC, Paradise, PA
 17562-0276
 Rev. Moses Chow

American Ministries to the Deaf,

7564 Brown's Mill, Kauffman
 Station, Chambersburg, PA 17201
 Mr./Mrs. Charles Snyder

American Missionary Fellowship,

P.O. Box 368, 672 Conestoga
 Road, Villanova, PA 19085
 Mr. William Aukamp

Arctic Mission, Inc.,

P.O. Box 512,
 Gresham, OR 97030
 Mr./Mrs. Melvin Babcock

Association of Evangelical Churches of Eastern Venezuela

Rev./Mrs. J. Barclay Harley

Bible & Medical Missionary

Fellowship International,
 PO Box 418, Upper Darby, PA
 19082
 Mr./Mrs. Louis Pronnicki

Bible Centered Ministries

International,
 237 Fairfield Ave.,
 Upper Darby, PA 19082
 Rev./Mrs. Thomas Sacher

Christian and Missionary Alliance,

Nyack, NY 10960
 Rev./Mrs. Herbert Dyke
 Rev./Mrs. Laird F. Stengele

Christian Literature Crusade,

P.O.Box 1449, Fort Washington,
 PA 19034
 Mr./Mrs. Robert Harriman

Frontiers,

P.O. Box 40159, Pasadena, CA
 91104
 Mr./Mrs. William Dougherty

Gospel Missionary Union,

10000 North Oak,
 Kansas City, MO 64155
 Mr./Mrs. William Moore

Greater Europe Mission,

P.O. Box 668,
 Wheaton, IL 60189
 Rev./Mrs. Walter Frank
 Rev./Mrs. Ronald W. Hoyle
 Mr./Mrs. Daniel Witwer

International Students Inc.

Star Ranch, P.O. Box C,
 Colorado Springs, CO 80901
 Mr./Mrs. Ted Shelling

International Teams, Inc.,

P.O.Box 203,
 Prospect Heights, IL 60070
 Mr./Mrs. Mark Meitzler

Inter-Varsity Christian Fellowship,

233 Langdon, Madison, WI
 53791
 Miss Pat Howard

Latin America Mission,

P.O.Box 141368,
 Coral Gables, FL 33114
 Dr./Mrs. David Solt
 Mrs. Lillian Ramirez

North Africa Mission,

239 Fairfield, Ave., P.O. Box 96
 Upper Darby, PA 19082
 Dr./Mrs. William Campbell

Overseas Missionary Fellowship,

404 S. Church Street, Robesonia.
 PA 19551-0404
 Miss Teresa Faust
 Mr. Walter Johnson (App.)

Pocket Testament League, Inc.

117 Main Street, Lincoln Park.
 NJ 07035
 Rev./Mrs. Earl Poysti

SIM International,

Cedar Grove, NJ 07009
 Rev./Mrs. Brian H. Butler

The Evangelical Alliance Mission,
P.O.Box 969, Wheaton, IL
60189-0969

Rev./Mrs. Leonard E. Buck
Miss Tina Getter
Mr./Mrs. David Schlonecker
Miss Joanne Shelly (App.)
Rev./Mrs. Philip E. Yerrington

Trans World Radio,
P.O.Box 98, Chatham, NJ 07928
Mr./Mrs. William Early, Jr.

**Unevangelized Fields Mission
International,**
P.O. Box 306, Bala Cynwyd, PA
19004
Mr./Mrs. Timothy Kauffman
(On leave of absence)

Windward Ministries,
101 Monroe Dr.
Harleysville, PA 19438
Rev. Elford Stephens

Word of Life Fellowship, Inc.,
Schroon Lake, NJ 12870
Mr./Mrs. Michael Easton

World Radio Missionary Fellowship,
P.O.Box 3000, Opa Locka, FL
33055-0401
Miss Linda Clayton
Rev./Mrs. David L. Manney

Worldteam,
P.O.Box 143038, Coral Gables,
FL 33114
Mr./Mrs. Duane Moyer
Rev./Mrs. Edward Moyer

Wycliffe Bible Translators,
Huntington Beach, CA 92647
Mr./Mrs. Richard Blausen
Mr./Mrs. Christopher Bullock
(Appointee)
Mr./Mrs. Aaron Hoffman
Dr./Mrs. Glenn White
Mr. R. Glenn Blausen,
Jr. (Appointee)

AWAITING A NEW SENDING MISSIONS

Miss Connie Hartman

CHURCH DIRECTORY

CHURCH	LOCATION	S.S.	A.M.	P.M.	PRAY
Allentown	1151 S. Cedar Crest Blvd	9:50	8:30	6:30	7:00
Cedar Crest	Allentown, PA		11:00		
Bangor	Beehive Community Center	9:30	9:30	7:00	
Cornerstone	c/o Rev. Thomas S. MacMillan				
	203 N. Broad St. Nazareth, PA				
Allentown	641 S. Genesee St.	9:00	10:15	6:30	7:00
Salem	Allentown, PA				
Bethlehem,	3100 Hecktown Rd.	10:45	9:30	6:30	7:15
Ebenezer	Bethlehem, PA				
Blandon,	415 Chestnut St.	10:10	9:00	7:00	7:30
Trinity	Blandon, PA				
Camden, DE	201 E. Camden-Wyoming Ave	9:45	11:00	7:00	7:30
	Camden, DE				
Catasauqua	233 Walnut St.	9:30	10:40	7:00	7:30
Bethany	Catasauqua, PA				
Coopersburg	518 N. Main St.	9:00	10:15	6:00	7:00
Calvary	Coopersburg, PA				
Denville	263 Diamond Spring Rd.	11:00	9:30	6:30	7:30
	Denville, PA				
Edison	Location varies		10:30	7:30	8:30
	c/o Dennis M. Cahill, 205 Penn Ave. Edison, NJ 08817				
Englishtown, NJ	667 Tennent R.		10:30	7:00	7:30
Grace	Englishtown, NJ 07726				
Emmaus	418 Elm St.	10:40	9:30	7:00	7:00
Bethel	Emmaus, PA				
Ephrata	Church & Locust St.	9:15	10:30	6:00	7:00
	PO Box 299, Ephrata, PA 17522				
Fleetwood	236 South Richmond St.	10:30	9:15	7:00	7:30
Faith	Fleetwood, PA				
Finesville, NJ	Warren Glen Rd.	9:15	10:30	(1)	7:00
Calvary	Box 228 RD#1 Phillipsburg, NJ 08865				
Graterford	Route 29,	9:30	10:40	6:00	7:30
	Graterford, PA				
Harleysville	140 Harleysville Pike	10:45	9:30	6:00	7:30
Faith	Harleysville, PA				
Harrisburg	1250 Colonial Rd.	9:30	10:45	7:00	7:30
Grace	Harrisburg, PA				
Hatfield	75 W. Broad St.	9:30	10:15	6:00	7:00
Bethany	Hatfield, PA				
Howell, NJ	Lakewood & Allenwood Rd.	9:15	10:45	7:00	7:45
Community	RD#2 Box 538, Howell, NJ 07731				
Irvington, NJ	Polish Home	11:00	11:00		
	415 16th Ave. Irvington, NJ				
Kutztown	Main St., College Hill	11:15	9:30	6:00	7:00
	RD#4, Box 24, Kutztown, PA				
Lancaster	Prospect & Hager Sts.	9:00	10:15	7:00	7:15
Faith	Lancaster, PA				
Lebanon	1635 Mill Rd. Lebanon, PA	9:30	10:45	7:00	7:30
Lehighton	RD #1 Box 74	9:30	10:45	7:00	7:30
	Lehighton, PA				
Maple Glen	Welsh Rd.	9:45	8:15	6:00	(3)
	Maple Glen, PA		11:00		
Mount Carmel	Bethany Acres	9:30	10:40	7:00	7:30
	Mount Carmel, PA				
Mt. Pocono	Rt. 611, Box 300	10:00	6:30	7:00	(4)
Nazareth	Rose Inn & Beil Ave.	9:30	10:30	6:30	7:00
Grace	Nazareth, PA				

Newark,NJ	30 Randolph Place Newark, NJ	10:00	11:00	6:30	7:15
Newark,DE	698 Old Baltimore Pike 23 Anglin Drive Newark, DE 19713	11:00		7:00	7:00
New Fairfield,CT	Consolidated School Gillotti & Barnum Road,P.O. Box 8005 New Fairfield, CT	9:30	10:45	6:00	7:00
Oley	P.O.Box 114, Route 73 Oley, PA	10:45	9:30	7:00	7:30
Paradise	3092 Lincoln Hwy.E. Paradise, PA	9:30	10:35	7:00	7:00
Philadelphia	4416 VanKirk St. Philadelphia, PA	9:45	11:00	6:00	7:30
Wissinoming					
Philadelphia	6422 Dickens Ave. Philadelphia, PA	5:00	10:00	6:30	7:00
Emmanuel			(PM)		
Poughquag,NY	N. Clove Rd., P. O. Box 213 Poughquag, NY 12570	10:00	11:00		8:00
Valley View					
Quakertown	1811 Old Bethlehem Pike Quakertown, PA	9:00	10:05	7:00	7:30
Grace					
Reading	Hampden Blvd.& Marion St Reading, PA	9:30	11:15	7:00	7:30
Grace					
Royersford	431 N. Lewis Rd. Royersford, PA. 19468	9:00	10:15	7:00	7:30
Scranton	1021 Taylor Ave. Scranton, PA	9:45	11:00	7:00	7:00
Calvary					
Selinsgrove	1 North High St. Selinsgrove Community Center,P.O. Box 155, Selinsgrove	9:30	10:30	7:00	7:00
Grace					
Shamokin	35 S. Second St. Shamokin, PA	9:30	10:45	7:00	7:00
Calvary					
Somers Point, NJ	c/o Pastor Roger Reitz 69 Village Dr.Somers Point, NJ 08244				
Sinking Spring	Green Valley Rd. Sinking Spring, PA	9:00	10:00	7:00	7:15
Calvary					
Spring City	Pennhurst Rd & Bridge St Spring City, PA	9:30	10:45	6:00	7:15
Faith					
Staten Island,NY	243 Taylor St. Staten Island, NY	10:45	10:45	6:30	7:45
Stroudsburg	Valley View Dr. RD#1 Box 1073, Stroudsburg, PA.	10:30	9:15	6:30	7:00
Berean					
Sunbury	1051 Catawissa Ave. Sunbury, PA	9:30	10:30	7:30	7:30
Emmanuel					
Terre Hill	407 W. Main St. Terre Hill, PA	9:30	10:30	7:00	7:30
Berean					
Union County	c/o Dennis W. Spinney, 586 Buchanan St. P.O. Box 5017, Hillside,NJ 07205				
Wallingford	723 Providence Rd Wallingford, PA 19086	9:30	10:45	6:00	7:15
Grace					
Walnutport	233 Main Street Walnutport, PA	9:15	10:15	7:00	7:00
Calvary					
Wappingers Falls	P.O. Box 1394 Wappingers Fall, NY 12590	9:30	10:20	7:30	
Whaley Lake	P.O. Box 229 Holmes, NY 12531	9:30	10:30	6:30	7:30
First Pawly					
York	675 Woodland View Dr. York, PA	9:30	10:45	7:00	7:00
Faith					
Zionsville	S. Vera Cruz Rd. PO Box 266, Zionsville, PA. 18092	9:30	10:30	7:00	7:30

* 'Prayer' is for Wednesday unless otherwise stated

(1) Evening services as announced (2) Prayer service in homes
(3) Held with Discipleship Groups (4) Held Tuesday Evenings

DELEGATE DIRECTORY (1986)

Allentown, Cedar Crest			
Jay H. Fasnacht	215-437-6770	3640 Briarwood La, Allentown	18103
John W. Trauch	215-395-3514	4421 Elm Drive, Allentown	18103
Allentown, Salem			
Jeffrey C. Stickler	215-691-8743	240 E. Goepp St., Bethlehem	18018
Bethlehem			
Robert F. Gerding	215-868-5975	2439 Greencrest, Bethlehem	18017
Warren L. Zimmerman	215-866-5410	1451 Lenox Ave., Bethlehem	18018
Blandon			
Raymond R. Bertolet	215-944-0779	Rd#4 Box 4346, Fleetwood	19522
Camden, DE			
Raymond R. Dotts	302-697-1422	211 Weeks Dr., Camden, DE	19934
Catasauqua			
Calvin A. Boyle	215-837-6955	8415 Valley View, Northampton	18067
Coopersburg			
Clyde W. Snyder	215-536-0768	RD#5 Box 171A, Quakertown	18591
Denville, NJ			
Gary R. Domke	201-627-9137	PO Box 916, Denville, NJ	07834
Emmaus			
Clifford L. Kauffman	215-965-4133	555 Elm St., Emmaus	18049
Jonathan D. Reynolds	215-966-4603	RD#1, Box 214B, Emmaus, PA	18092
Englishtown			
Clinton Crankshaw	201-591-0835	17 Wickatunk Vil., Morganville, NJ	07751
Ephrata			
Robert W. Gehret	717-733-3883	RD#4 Box 60, Ephrata	17522
Finesville, NJ			
Donald P. Straub	201-996-6291	PO Box 166, Little York NJ	08834
Fleetwood			
Ronald P. Turner	215-682-6822	RD#1 Box 1613, Fleetwood	19522
Graterford			
W. Robert Buckwalter	215-489-9798	332 W. 7th Ave., Trappe	19426
Harleysville			
Harold Crider	215-256-8360	598 Quarry Rd., Harleysville	19438
Harrisburg			
Stephen C. Coleman	717-566-6494	424 N. Duke St., Hummelstown	17036
Hatfield			
Lee E. Boyles	215-368-1318	135 Forty-Foot Rd, Hatfield	19440
Howell, NJ			
David M. Markuson	201-363-8758	12 Deer Lane, Jackson, NJ	08527
Kutztown			
George K. Monroe	215-944-9112	401 W. Somerset, Fleetwood	19522
Lancaster			
Horace A. Kauffman	717-626-8356	25 E. Lemon St., Lititz	17543
Lebanon			
LeRoy O. Herb	717-273-5697	366 N. 7th St., Lebanon	17042
Lehighton			
Ernest E. Bauer	215-377-3557	201 Allen St., Lehighton	18235
Maple Glen			
Harold E. Snyder	215-674-3085	413 Johnson Rd., Horsham	19044
Mt. Carmel			
Harold L. Snyder, Jr	717-799-5446	RD#3, Box 399, Catawissa	17820
Mt. Pocono			
Paul Rutman	717-894-9277	4-296 Pocono Country Pl. Tobyhanna,	18466

Nazareth			
Leonard Kessler	215-253-6318	609 Bankgor Rd., RD#1,Easton	18042
Newark, DE			
Russell M. Ruch	215-362-5819	459 Butler Ave, Hatfield	19440
New Fairfield, CT			
Carl Anderson	203-746-2096	19 Barnum Rd. NewFairfield,CT	06812
Oley			
Clayton E. Weber	215-987-6082	RD#3, Box 26, Oley	19547
Paradise			
L. Donald Miller	717-687-6852	31 Hillcrest Ave. Strasburg	17579
Phila.,Wissinoming			
Philip Brainerd	215-884-6524	1078 Wellington, Jenkintown	19046
Phila.,Emmanuel			
Russel L. Davis	215-727-6832	5313 Grays Ave.,Philadelphia	19143
Poughquag			
Thomas Ward	914-724-3325	R.D.#2,Box 205 Millbrook,NY	12545
Quakertown			
L. James Roberts,Jr	215-536-8475	342 S. 9th St., Quakertown	18951
Reading			
Robert Breitegam	215-689-5257	RD# 7076 Walnut, Reading	19606
Walter Raybuck	215-929-4983	713 Tuckerton Ave, Temple	19560
Royersford			
David J. Smock	215-948-4020	123 N. 4th, Royersford	19468
Scranton			
C.Clinton Honeywell	717-278-2997	RD#1 Box 35, Montrose	18801
Shamokin			
Craig L. Boyer	717-644-0174	702 E. Kase St., Shamokin	17872
Sinking Spring			
James Klusewitz	215-670-0554	201 Butternut Ct.Sinking Spring	
Spring City			19608
John F. Boyle	215-933-2019	RD#1, 124 Valley View, Phoenixville	19460
Staten Island, NY			
Ralph D. Cole	718-448-6071	113 Floyd St.,StatenIsland,NY	10310
Stroudsburg			
Harold D. Geisinger	717-421-1134	RD#1, Box 1168, Stroudsburg	18360
Sunbury			
Bert E. Brosius	717-286-9459	853 S. Second St, Sunbury	17801
Clayton B. Brosius	717-286-1396	855 S. Second St, Sunbury	17801
Terre Hill			
Jeffrey D. Seip	717-354-8986	Box 123, Blue Ball	17506
Wallingford			
William R.Singletary	215-872-8560	404 Christian La. Wallingford	19086
Wappingers Falls, NY			
Ross Bassett	914-297-9214	110 New Hackensack Rd., Wappingers Falls, NY	12590
York			
Philip G. Norris	717-848-9112	740C Hardwick Place, York	17404
Zionsville			
David L. Weller	215-395-2476	1920 Hidden Valley, Macungie	18062

PASTOR DIRECTORY

ORDAINED MINISTERS WORKING UNDER THE DIRECTION OF THE BIBLE FELLOWSHIP CHURCH

<u>Pastor/Wife</u>	<u>Address</u>	<u>Telephone</u>
Allen, Daniel P. Vonnice	PO Box 200, Hopeland Pa 17533 Church	717 733-7326 733-2526
Baker, Delbert II Priscilla	133 Goldsmith Ave Newark NJ 07112 Church	201 926-5077 373-3677
Barber, Kenneth F. Carolyn	RD#1, Box 314A Mast Rd. Oley, PA 19547 Church	215 987-3672 987-3192
Batchler, James R.Jr. Joan	1023 Taylor Ave Scranton PA 18510 Church	717 342-2027 342-1307
Beil, James, A.(1) Gail	462 Gail Dr. Nazareth PA 18064 BFC Home	215 759-3053 759-5121
Brosius, Bert N. Joan	53 Kenwood Circle, Quakertown PA 18951 Church	215 536-4437 536-6096
Bryson, George R. Jane	Box 738, Blandon, PA 19510 Church	215 926-4593 926-4594
Burnett, Raymond Carol	667 Tennent Rd. Englishtown, NJ 07726	201 536-9025
Byrd, Terris L. Dorthea	164 Butternut Ct Sinking Spring, 19608 Church	215 678-2564 678-5166
Carver, David A. Robin	109 S. High St. Selinsgrove, PA 17870	717 374-1663
Cassel, Alva C. Laura	Bethany Acres Mt. Carmel, PA 17851 Church	717 424-5528
Cassel, Carl C.(2) Charlene	Gun Club Rd. Box 332 Coopersburg, PA 18036	215 282-3525
Clapier, G. Wayne Phyllis	4426 VanKirk St., Phila. PA 19135 Church	215 288-6369 743-3751
Commarford, Robert S. Doreen	RD#1, Box 221 Holmes, NY 12531	914 855-5860
Coulbourn, Hugh C.Jr. Janice	35 S. Second St. Shamokin, PA 17872 Church	717 648-8732 648-1468
Dommet, Albert J. Bonnie	1250 Colonial Rd. Harrisburg, PA 17112 Church	717 652-4128 652-5229
Ellingson, Bruce A.3) Carolyn	350A Beverly Hills Rd. Coopersburg, PA 18036	215 967-4917
Erb, Ronald C. Carla	22 Delmar Place Irvington, NJ 07111	201 373-6921
Fritz, Harvey J. Jr. Bertha	3040 Hecktown Rd. Bethlehem, PA 18017 Church	215 866-2703 868-5501
Good, Kenneth L. Lorna	675 Woodland View York, PA 17402 Church	717 848-4617 846-7749
Grossman, Randall A. Nancy	231 E. Main St. Kutztown, PA 19530 Church	215 683-6458 683-9366
Harris, Richard D. Mary Jayne	693 Church Rd. Graterford, PA 19426 Church	215 489-2281 489-9389
Hartman, Jansen E. Ruth	1122 Hampden Blvd. Reading, PA 19604 Church	215 373-3330 375-2333
Heller, LeRoy, S. Patricia	660 Catawissa Ave. Smyrna, PA 17801 Church	717 286-6106 286-8313

Herb, Frank L. Jr. Margaret	103 W. Pine St. Fleetwood, PA 19522	Church	215 944-7715 944-7080
Herb, George E.(4) Gertrude	RD#4, Box 231 East Stroudsburg, PA 18301		717 424-5548
Herb, John H. Nancy	75 W. Broad St. Hatfield, PA 19440	Church	215 855-6046 855-2449
Hertzog, Roy A.(5) Diane	2721 Andrea Dr. Allentown PA 18103		215 820-4161
Johnson, Robert F. Sara	6380 Mulberry Lane Macungie, PA 18062	Church	215 966-4253 432-2200
Keeler, Kenneth D. Linda	470 Moyer Rd. Harleysville, PA 19438		215 256-6918
Koch, James G. Bea	90 Janes Rd., RD#3 Box 77, Dover DE 19901	Church	302 674-0342 697-0434
MacMillan, Thomas S. Connie	203 N. Broad St. Nazareth, PA. 18064		215 759-1817
Mahurin, Ronald C. Darlene	1718 Van Buren Circle Whitehall, PA 18052	Church	215 799-0920 432-2200
Martin, Carl T. Beth	25 Pennhurst Rd. Spring City, PA 19475	Church	215 948-3791 948-9448
McConnell, Charles J Ruth	723 S. Filmore St. Allentown, PA 18103	Church	215 791-4577 797-7271
Morrison, Philip E. Janice	RD#1, Box 1074 Stroudsburg, PA 18360		215 264-1120
Phillips, D.Thomas Marjorie	RD#1, Box 228 Phillipsburg, NJ 08865	Church	201 995-7308 995-7678
Plows, Keith E. Lois	95 E. Beil Ave. Nazareth, PA 18064	Church	215 759-1712 759-7036
Reed, Calvin T. Bonnie	1635 Mill Rd. Lebanon, PA 17042	Church	717 273-7074 273-4802
Reitz, Roger L. Sandy	69 Village Dr. Somers Point, NJ 08244		609 927-4971
Seifert, A. L. Ruth	Box 195 Newfoundland, PA 18445	Church	717 676-3800 839-6922
Shorb, Thomas P. Yvonne	969 Butternut Rd. Coopersburg, PA 18036	Church	215 282-3580 282-3161
Stortz, Dean A. Donna	PO Box 8005 New Fairfield, CT 06812		203 746-4080
Smock, Robert W. Thelma	429 N. Lewis Rd. Royersford, PA 19468	Church	215 948-4545 948-9764
Spackman, Carl K. Helen	1814 Farmview Rd. Maple Glen, PA 19002	Church	215 643-7963 646-1220
Taylor, Richard E. Joyce	723 S. Providence Rd. Wallingford, PA 19086	Church	215 874-5660 876-8449
Thomann, David A.(6) Pat	RD#7, Box 248 E. Stroudsburg, PA 18301	Office	717 424-1214 424-1212
Trommler, Steven L. Gloria	404 W. Main St. Terre Hill, PA 17581	Church	215 445-4094 445-4401
Upton, Bryan G. Lin	243 Taylor St. Staten Island NY 10310		718 442-2782
Vandegriff, John Ruthie	Box 538, RD#2 Howell, NJ 07731	Church	201 363-1610 363-8941
VanEck, Stephan R. Gabriela	25 Florence Ave. Denville, NJ 07834	Church	201 627-6706 625-1880

Weaber, Harold C.	33 Hickory Lane, RT20	609 625-4048
Joan	Mays Landing, NJ 08330	
Weller, Dana E.	313 N. Third St.	215 967-2555
Lanette	Emmaus, PA 18049 Church	965-2682
Wickstead, James A.	RD#2, Box 254	914 724-5363
Barbara	Poughquag, NY 12570 Church	724-4087
Ziegler, Daniel G.	1049 Kenyon Ave.	201 753-6978
Jacqueline	Plainfield NJ 07060	
Zimmerman, Paul G.	140 Harleysville Pike	215 256-8253
Julie	Harleysville, PA 19438	

- 1) Administrator Bible Fellowship Church Home
- 2) President, Pinebrook Junior College
- 3) Admissions Counselor, Pinebrook Junior College
- 4) Maintenance, Staff of Pinebrook Bible Conference
- 5) Executive Secretary, Board of Missions
- 6) Director, Pinebrook Bible Conference
- 7) Director, Church Extension

ORDAINED MINISTERS WORKING IN THE MILITARY CHAPLAINCY

Jones, David H.	c/o Joseip Kovich	717 842-8150
Mary Anne	RD#1 Box 29, Gouldsboro PA 18424	
Minsky, Barry J.	PO Box 36	
Nancy	Ft. Dix, NJ 08640	

IV ORDAINED MINISTERS IN RETIREMENT

Baer, Paul E.	372 Ridgeview Estate,	
Valeria	Harleysville PA 19438	
Bean, E.W.	RD#2, Box 2597	215 926-5190
Marie	Reading PA. 19605	
Dunn, John	135 Roselawn Ave., Box 85	717 299-5862
Cordelia	Bausman PA 17504	
Hartman Wilbur W.	1820 Ash St.	717 342-4444
Mae	Scranton, PA 18510	
Kirkwood, C.E.	407B Beech Rd.	215 872-0808
Dorrit	Wallingford, PA 19086	
Kirkwood, Donald T.	132 S. 10th St.	215 536-6611
Johanna	Quakertown, PA 18951	
Miller, C. Leslie	10773 Galvin St.	805 659-2989
Nedra	Ventura, CA 93004	
Reichenbach, R.C.	6241 Warren Ave.	717 657-8807
Alberta	Harrisburg, PA 17112	
1) Riggall, John H.	RD#2, Box 297-0	717 386-2882
Dorith	Lehigh, PA 18255	813 794-5812
	4761 Independence Dr.,	
	Bradenton, FL 33507	
Thomann, David E.	535 Kensington Rd. #5	717 299-2423
Pauline	Lancaster, PA 17603	

- 1) Public Relations Director, Pinebrook Bible Conference

V ORDAINED MINISTERS IN OTHER CHRISTIAN MINISTRIES

Bartron, William H.	Box 313 N. Main St.	518 658-3544
Elizabeth	Berlin, NY 12022 Church	658-2788
Bigley, T. James	1200 Aurora Blvd.	813 746-1857
Renee	Bradenton, FL 34202	

Cassel, Willard E. Esther	RD#5, Box 5306 Stroudsburg, PA 18360	717 421-0602
Frale, Arthur H. Elizabeth	12615 E. 128th St. Broken Arrow, OK 74011	918 455-0635
Frank, Walter H.		
Gordon, Robert N. Francis	4657 Downland Rd. Richmond VA 23234	804 275-7024
Graybill, William L.II Susann	1222 W. Main St. Ephrata, PA 17522	717 738-1077
Schaeffer, Donald B. E. Ruth	5420 Country Gables Dr. Glendale, AZ 85306	602 938-4909
Schell, Henry A. Virginia	57 Lehigh St. Clinton, NJ 08809	201 735-877
Shelly, Austin G.		
Watkins, David J. Yvonne	207 N. Main St. Hatfield, PA 19440 Office	215 368-5000 368-7540
Yarrington, Harold D. Betty	Box 351 Middletown, CT 06457 Office	203 632-0790 344-2546

VI ORDAINED MINISTERS ON LEAVE OF ABSENCE

Coble, Bernard N. Marilyn	RD#8, Box 8025A Stroudsburg, PA 18360-9809	717 629-9135
Dotts, Raymond R. Mary	211 Weeks Dr. Camden, DE 19934	302 697-1422
Wilcox, LeRoy C. Patricia	1319 Washington St. Easton, PA 18042	215 252-6352

VII PROBATIONERS

Armstrong, W. David Cherene	PO Box 266 Zionsville, PA 18092	215 965-6346
Chappell, David W. Barbara	20 Cherry St. Walnutport, PA 18088 Church	215 747-1365 767-7447
Frisbie, Arthur, J.	4 Meadow Lane Newark, DE 19713	302 366-0973
Harding, W.Neil Jr. Ivy	6902 Chelwynde Ave. Philadelphia, PA 19142 Church	215 492-1723 727-8959
Schlonecker, William Pat	23 Anglin Dr. Newark, DE 19713 Church	302 368-1387 366-8539
Soper, Ralph M. Sharon	3092 Lincoln Highway E. Paradise, PA 17562 Church	717 687-9286 687-7577
Spinney, Dennis W. Susan	586 Buchanan St. Hillside, NJ 07205	201 687-1692
Widger, Byron Jenifer	23 E. Surrey Lane Wappingers Falls NY 12590	914 831-3282

INDEX OF PREVIOUS REPORTS

<u>Year</u>	<u>Page</u>	<u>Subject</u>
1962	30	Stewardship
1963	47	Church Government
1964	33	Secret Societies
1965	37	Alternate Form of Church Government
	48	Divorce
	63	Ordination
1966	14	Harmonization - Church Government
1967	118	Pulpit Supply
1969	114	Revision - Pulpit Supply
	119	Church Membership
1971	13	New Pulpit Supply Material
1972	12	New Form - Church Government
1973	132	Church Membership Qualifications
1977	157	Role of Women in Church
1979	164	Church Discipline
1980	135	Role of Women in Church
	151	W.M.S. Constitution
1982	192	Abortion - (1984 page 40)
1983	11	Forms
	21	Wider Horizons
	27	Stewardship Council
	51	Book of Discipline
	75	Reflections on our Past Pictures of Conference Personnel
1985	28	Book of Discipline
	125	Homosexuality
	185	Total Abstinence and Church Membership
1986	118	Extra-Biblical Requirements for Membership
	125	Tongues
	140	Cults

1986 INDEX

	Minutes	Reports
Administrative Budget 1986-1987, 1987-1988	12	71
Auditing, Committee on	30	117
Arrangements for Annual Conference, Committee	34	149
BFC Board of Directors	10	67
BFC Home, Board of Directors	10	86
Christian Education, Board of	10	103
Church Extension, Director	9	52
Church Extension, Board of	7	42
Proposed Budget	17	47
Supplement	17	110
Communications, Committee on	32	148
Conference Judiciary	17	111
Credentials, Committee on	6	38
Cult, Study Committee	32	140
Directories		
Additional Address		163
Committees		ix
Church		169
Delegates		171
Lay Members of Board of Directors, BFC		163
Missionaries		165
Mission Boards		167
Pastors		173
Women's Missionary Society		164
Enrollment of Conference	1	
Examine Annual Conference Minutes, Com.	11	110
Examine Minutes of Particular Ch., Com.	10	108
Government, Church Study	24	112
Homosexuality: Statement	26	113
Historical Committee	10	106
Ministerial Candidate, Committee	7	40
Ministerial Convention	11	109
Ministerial Relations, Committee	6	37
Missions, Board of	9	62
Pinebrook Bible Conference, Board	10	94
Pinebrook Junior College, Board of Dir.	10	78
Program, Committee on	5	36
Publication and Printing, Board of	10	104
Budget	19	104
Requirements for Local Church Membership	30	118
Supplement	30	123
Resolutions, Committee on	32	148
Statistics, Committee on	27,29	114
Information for Pastor's Schedule (PSS)		160
Statistical Tables		153
Stewardship Council	10	107
Tongues: Study Committee	31	125
Victory Valley, Board of	10	99