

*Bible Fellowship
Church*



Year Book

1987

ONE HUNDRED FOURTH

ANNUAL CONFERENCE

of the

BIBLE FELLOWSHIP

CHURCH

1987

CONVENED AT PINEBROOK BIBLE CONFERENCE

STROUDSBURG, PENNSYLVANIA

October 12-14, 1987

PUBLISHED BY ORDER OF ANNUAL CONFERENCE

BRYAN G. UPTON, EDITOR

Price \$5.50

OFFICERS OF THE 104TH ANNUAL CONFERENCE

CHAIRMAN, JANSEN E. HARTMAN

VICE-CHAIRMAN, JAMES A. BEIL

SECRETARY, BRYAN G. UPTON

ASSISTANT SECRETARY, ROBERT W. SMOCK

ASSISTANTS TO THE SECRETARIES, DAVID & DANIEL ALLEN

Coordinator and Publisher

Daniel P. Allen

Typists

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

Printer - The Minister's Press

IN MEMORIAM



Rev. Ernest W. Bean

IN MEMORIAM

Pastor Ernest W. Bean went home to be with his Lord on January 31, 1987 at the age of 82.

Brother Bean entered into the Gospel Herald Society of the Mennonite Brethren in Christ Church and served his Lord in that capacity for ten years. Those years were filled with opening missions. He actively canvassed communities, then conducted church services every evening. During the summer, tent meetings were held, reaching out into the community with the Gospel. Brother Bean was transferred to the Hatfield Church and was involved in a building program. Brother and Sister Bean held many fond memories of those good years at Hatfield.

Rev. Bean became a circuit rider with his next charge when he was in charge of the Lehighton, Walnutport and Weissport churches. Again he was involved in a building program. While in Lehighton he helped to organize the community library. On a regular basis during World War II, Brother Bean was involved in writing faithfully to the soldiers of the Lehighton area, taking information from their returned letters and compiling a news letter, sending a copy to the area soldiers. This was done on a regular basis. Again, we see evidence of the fact that Pastor Bean was a "People Person".

Brother Bean was called to the Sunbury Church, and while there he was involved in another building program. He was also part of the Weekly Radio Broadcast with the "Gospel Four", as well as expanding his ministry outside the walls of the local church to serve as a prison officer, holding weekly prison services, and serving as Chaplain to the Oddfellows orphanage. He was involved in forming the Central Penn Bible Institute, serving as a board member and teacher.

Brother Bean's next pastorate was in Blandon where he was again involved in not one, but two building programs. He served the community there as a volunteer ambulance driver, and as a prison parole officer. At this time of his life, our brother was in charge of the cafeteria at Mizpah Grove Camp for several years.

Rev. Ernest W. Bean's last pastorate was at Zionsville. The church had just completed their building program, so he had a well-deserved rest from church building programs. While at Zionsville, Rev. Bean continued to labor for the Bible Fellowship Church by serving as Secretary of the Board of the Bible Fellowship Church Home, and working on the Historical Committee. His Ministry greatly enriched the Bible Fellowship Church.

It is apparent to those of us who knew him, that Brother Ernest Bean was a man who always had a warm smile. He loved people. Truly he was a "People Person". After forty-nine years of active ministry for our Lord, our brother retired. Those who were his parishioners in the various churches he pastored knew that our brother sought to encourage others. He liked to visit his people. He set goals to visit all church members and friends, and other residents of the church community. He taught his family to love God and love God's people. He had a rich and full life!

A memorial fund has been established in Pastor Bean's memory at the Bible Fellowship Church Home. Tax-deductible contributions can be made in his memory. The address is:

Bible Fellowship Church Home
7 South New Street
Nazareth, Pa. 18064

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DIRECTORY OF BOARDS AND COMMITTEES

Board of Christian Education

- (1988) Terris L. Byrd, Robert Davies, Philip E. Morrison, David N. Schoen
(1989) David T. Allen, George Bryson, Calvin T. Reed, Jonathan D. Reynolds
(1990) Delbert Baker II, Timothy Cole, Albert J. Dommell, Ricahrd T. Paashaus

Philip E. Morrison, Chairman
Calvin T. Reed, Vice Chairman
Richard T. Paashaus, Secretary
David N. Schoen, Treasurer

Board of Church Extension

Daniel G. Ziegler, Executive Director

- (1988) Robert W. Smock, Richard E. Taylor, Dana E. Weller, Clayton E. Weber, Robert H. Zentz
(1989) Bruce A. Ellingson, Clyde W. Snyder
(1990) LeRoy S. Heller, Alfred G. Roberts, William R. Singletary

Board of Directors of the Bible Fellowship Church

- (1988) James A. Beil, Carl C. Cassel, Robert W. Gehret
(1989) Jansen E. Hartman, Horace A. Kauffman, L. James Roberts
(1990) Bert N. Brosius, Jay H. Fasnacht, Harvey J. Fritz, 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, Hospitalizatoin Secretary
Robert W. Gehret, Treasurer

Board of Directors of the Bible Fellowship Church Home

James A. Beil, President of Bible Fellowship
Church Home

- (1988) Bert E. Brosius, John F. Moran, Dana E. Weller
(1989) LeRoy S. Heller, Robert W. Smock, Robert H.
Zentz
(1990) Bert N. Brosius, Charles G. Hersh, Keith E.
Plows

Bert N. Brosius, Chairman & President
Robert W. Smock, Vice Chairman & Vice
President
Robert H. Zentz, Secretary
Charles G. Hersh, Treasurer

Board of Directors of Pinebrook Junior College

Carl C. Cassel, President

- (1988) Kenneth F. Barber, 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
(1990) Robert C. Newman, L. James Roberts, Jr., Dana
E. Weller, Robert H. Zentz

Board of Missions

Roy A. Hertzog, Executive Secretary

- (1988) Robert Breitegam, James Sunday, Paul G.
Zimmerman
(1989) Daniel P. Allen, LeRoy O. Herb
(1990) R. C. Reichenbach, Gerald L. Schlonecker,
Thomas P. Shorb

R. C. Reichenbach, Chairman
David E. Thomann, Financial Secretary

Board of Publication and Printing

Stephan R. Van Eck, Fellowship News Editor
David W. Chappell, Fellowship News Business
Manager

- (1988) James R. Batchler, Jr., Paul T. Rutman
(1989) John H. Herb, Gary A. Sterner
(1990) Daniel P. Allen

John H. Herb, Chairman
James R. Batchler, Jr. Secretary

Board of Victory Valley Camp

Phil Atkins, Director

- (1988) Bryan B. Bray, Bright N. Heist, Clayton E.
Weber
(1989) John H. Herb, John C. Vandegriff, Dana E.
Weller
(1990) Calvin T. Reed, John Stengele, David L. Weller

Calvin T. Reed, Chairman
Bryan B. Bray, Secretary
John H. Herb, Treasurer

Pinebrook Bible Conference Board

Edwin Ahlum, Director

- (1988) Robert Breitegam, Allen M. Gehman, Kermit K.
Gehman, Ronald C. Mahurin, John H. Riggall
(1989) Frank L. Herb, Jr. Gerald Schlonecker, Dale
Kemmerer
(1990) Daniel P. Allen, Lee E. Boyles, Bert N. Brosius,
John F. Moran, William C. Rapp, Jr.

John H. Riggall, Chairman
Ronald C. Mahurin, Secretary
Lee E. Boyles, Treasurer

Committee on Credentials

- (1988) 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

- (1988) John H. Herb
(1989) Alva C. Cassel, Richard E. Taylor
(1990) Carl C. Cassel, Daniel G. Ziegler

Carl C. Cassel, Chairman
John H. Herb, Secretary

Committee on Nominations

- (1988) LeRoy S. Heller, L. James Roberts, Jr.
(1989) Thomas P. Shorb, David A. Thomann, Harold L. Synder, Jr.
(1990) Robert Breitegam, Harvery J. Fritiz, Jr.

Alva C. Cassel, Chairman
Thomas P. Shorb, Secretary

Historical Committee

- (1988) Willard E. Cassel, Harold P. Shelly
(1989) Bright N. Heist
(1990) Daniel G. Ziegler, Ralph D. Cole

Ministerial Convention Committee

- (1988) W. David Armstrong, Dennis M. Cahill
(1989) David N. Schoen, Ralph M. Soper, Steven L. Trommler

Ralph M. Soper, Chairman
W. David Armstrong, Vice Chairman
Steven L. Trommler, Secretary
David N. Schoen, Treasurer

Ministerial Relations Committee

- (1988) Frank L. Herb, Jr., Harold L. Snyder, Jr.
(1989) Harvey J. Fritz, Jr., Jansen E. Hartman,
L. James Roberts
(1990) Ronald C. Mahurin, Lee E. Boyles

Jansen E. Hartman, Chairman
Ronald C. Mahurin, Secretary

Committee on Statistics

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

Committee on Agenda and Program

Bryan G. Upton, James A. Beil, Jansen E. Hartman,
Kenneth F. Barber

Committee on Arrangements for 105th Annual Conference

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

Committee to Examine Minutes of Particular Churches

Kenneth L. Good, Charles J. McConnell, Ronald C. Erb,
Ralph M. Soper

Committee to Examine the Minutes of 104th Annual Conference

Thomas S. McMillan, David N. Schoen

Officers of 105th Annual Conference

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

Registrar

Philip E. Morrison

Assistant Registrar

James R. Batchler, Jr.

Fellowship News Editor

Stephan R. Van Eck

Fellowship News Business Manager

David W. Chappell

Beneficiary Society

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

Stewardship Council

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

- (1988) Robert W. Gehret
- (1989) James G. Koch
- (1990) Harold E. Snyder, Jr.

Conference Judicatory

- (1988) Clyde W. Snyder, Harold L. Snyder, Jr.
- (1989) Ronald C. Mahurin, L. James Roberts, Jr.
- (1990) Jansen E. Hartman, John H. Herb
- (1991) Carl C. Cassel, Harvey J. Fritz, Jr.
- (1992) James A. Beil, Lee E. Boyles

TABLE OF ORDAINED MINISTERS

<u>Pastor</u>	<u>Year</u> of License	<u>Year</u> of Ordination	<u>First</u> Year at Church
Allen, Daniel P.	1982	1979	1982
Armstrong, W. David	1985	1987	1985
Baker, Delbert, II	1976	1979	1975
Barber, Kenneth F.	1985	1971	1985
Bartron, William H.	1973	1975	1987
Batchler, James R. Jr.	1976	1979	1984
Beil, James A.	1959	1962	1974
Brosius, Bert N.	1958	1961	1970
Bryson, George R.	1979	1981	1982
Burnett, Raymond G.	1984	1972	1984
Byrd, Terris L.	1969	1973	1968
Cahill, Dennis M.	1986	1984	1986
Carver, David A.	1983	1986	
Cassel, Alva C.	1958	1962	1986
Cassel, Carl C.	1956	1959	1970
Chappell, David W.	1985	1987	1985
Clapier, G. Wayne	1980	1981	1980
Commerford, Robert S.	1984	1986	1982
Coulbourn, Hugh C. Jr.	1977	1970	1976
Dommel, Albert J.	1982	1984	1982
Ellingson, Bruce A.	1963	1966	1983
Erb, Ronald C.	1981	1983	1987
Fritz, Harvey J. Jr.	1959	1962	1985
Good, Kenneth L.	1975	1977	1985
Grossman, Randall A.	1981	1983	1981
Harris, Richard D.	1976	1978	1982
Hartman, Jansen E.	1942	1946	1970
Heller, LeRoy S.	1955	1958	1972
Herb, Frank L. Jr.	1954	1957	1985
Herb, George E.	1957	1960	1973
Herb, John H.	1962	1966	1978
Hertzog, Roy A.	1959	1968	1985
Johnson, Robert F.	1958	1961	1985
Jones, David H.	1978	1983	1987
Keeler, Kenneth D.	1982	1985	1982
Koch, James G.	1950	1953	1977

Ministers Working Under the Direction
of the Bible Fellowship Church

MacMillan, Thomas S.	1983	1986	1987
Mahurin, Ronald C.	1960	1959	1977
Martin, Carl T.	1983	1986	1983
McConnell, Charles J.	1978	1971	1978
Morrison, Philip E.	1980	1982	1986
Plows, Keith E.	1966	1968	1979
Reed, Calvin T.	1982	1984	1983
Reitz, Roger L.	1972	1974	1986
Riddell, David	1985	1987	1987
Schoen, David	1982	1987	1987
Seifert, A. L.	1950	1953	
Shorb, Thomas P.	1977	1979	1986
Smock, Robert W.	1950	1953	1981
Soper, Ralph M.	1985		1985
Spackman, Carl K.	1969	1971	1971
Stortz, Dean A.	1983	1986	1983
Taylor, Richard E.	1973	1975	1982
Thomann, David A.	1978	1977	1987
Trommler, Steven L.	1984	1986	1984
Upton, Bryan G.	1979	1981	1979
Vandegriff, John C.Jr	1974	1972	1977
Van Eck, Stephan R.	1980	1982	1983
Weaber, Harold C.	1963	1967	
Weller, Dana E.	1972	1974	1981
Wickstead, James A.	1976	1981	1976
Ziegler, Daniel G.	1960	1963	1970
Zimmerman, Paul G.	1966	1971	1979

Ordained Ministers Working under the
Direction of the Board of Missions

Buck, Lenord E.	1958	1970	
Butler, Brian H.	1968	1957	
Draper, Robert L.	1972	1973	1983
Frank, Walter H.	1939	1961	
Gehman, Richard J.	1964	1971	
Harley, J. Barclay	1956	1960	
Hoyle, Ronald W.		1954	
Lea, Herbert K.	1980	1982	1985
Moyer, Edward		1970	
Mull, William W.	1968	1950	1978
Prontnicki, Louis	1983	1985	1985
Stengele, Laird F.		1952	
Yerrington, Philip E.	1978	1981	1981

Ordained Minister Working in the
Military Chaplaincy

Minsky, Barry J.	1980	1966	1982
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Ordained Ministers in Retirement

Baer, Paul E.	1924	1928	
Dunn, John	1941	1950	
Hartman Wilbur W.	1930	1937	
Kirkwood, C.E.	1937	1940	
Kirkwood, Donald T.	1951	1954	
Miller, C. Leslie	1928	1933	
Reichenbach, R.C.	1937	1941	
Riggall, John H.	1945	1948	
Thomann, David E.	1943	1946	

Ordained Ministers Working in other
Christian Ministries

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

Ordained Ministers on Leave of Absence

Dotts, Raymond R.	1960	1965	
Graybill, William L	1975	1977	
Phillips, D. Thomas	1971	1976	
Wilcox, LeRoy C.	1968	1972	

Probationers

Frisbie, Arthur, J.	1976		
Harding, W.Neil Jr.	1983		1986
Schlonecker, William	1985		1984
Spinney, Dennis W.	1984		
Widger, Byron	1985		1985

MINUTES

First Meeting . . .	Morning Morning . . .	3
Second Meeting . . .	Monday Afternoon . . .	13
Third Meeting . . .	Monday Evening . . .	16
Fourth Meeting . . .	Tuesday Morning . . .	17
Fifth Meeting . . .	Tuesday Afternoon . . .	22
Sixth Meeting . . .	Tuesday Evening . . .	30
Seventh Meeting . . .	Wednesday Morning . . .	33
Eighth Meeting . . .	Wednesday Afternoon . . .	35
Ninth Meeting . . .	Wednesday Evening . . .	50

ANNUAL CONFERENCE PROCEEDINGS - 1987 FIRST MEETING

MONDAY MORNING, OCTOBER 12, 1987, 10:00 AM

The first meeting of the 104th 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 12, 1987.

Vice-Chairman James A. Beil opened in prayer.

Report of the Registrar:

The report was accepted.

The roll of conference members was established as follows:

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

Allentown, Cedar Crest	Ronald C. Mahurin, Robert F. Johnson, John W. Trauch, Jay H. Fasnacht
Allentown, Salem	Charles J. McConnell, Jeffrey C. Stickler
Bangor	Thomas S. MacMillan
Bethlehem	Harvey J. Fritz Jr., Robert F. Gerding, Warren L. Zimmerman
Blandon	George R. Bryson, Raymond R. Bertolet
Camden, DE	James G. Koch, Horace F. Short
Catasauqua	(Probationer), Calvin A. Boyle
Coopersburg	Thomas P. Shorb, Clyde W. Snyder
Denville, NJ	Stephan R. Van Eck, Ralph C. Hansen
Emmaus	Dana E. Weller, Richard Lefever, Jonathan D. Reynolds
Englishtown, NJ	Raymond G. Burnett, Clinton Crankshaw
Ephrata	Daniel P. Allen, Robert W. Gehret
Finesville, NJ	David H. Jones, Donald P. Straub
Fleetwood	Frank L. Herb, Jr., Douglas Manwiller
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
Kutztown	Randall A. Grossman, George K. Monroe
Lancaster	David A. Thomann, Horace A. Kauffman
Lebanon	Calvin T. Reed, LeRoy O. Herb
Lehighton	William H. Bartron, Warren F. Shelly
Maple Glen	Carl K. Spackman, George Priestly
Mt. Carmel	Alva C. Cassel, Harold L. Snyder, Jr.
Mt. Pocono	Ronald C. Erb, Salvatore Roseti
Nazareth	Keith E. Plows, Leonard Kessler
Newark, DE	(Probationer), Arthur J. Frisbie
Newark, NJ (Mission)	Delbert Baker, II
New Fairfield, CT	Dean A. Stortz, Carl Anderson
Oley	Kenneth F. Barber, Clayton E. Weber
Paradise	(Probationer), L. Donald Miller
Philadelphia, Emmanuel	(Probationer), Russell L. Davis
Philadelphia, Wissinoming	G. Wayne Clapier, Wally Burroughs
Poughquag, NY	James A. Wickstead, Thomas Ward
Quakertown	Bert N. Brosius, L. James Roberts, Jr.
Reading	Jansen E. Hartman, Robert Breitegam, Charles Lavigna
Royersford	Robert W. Smock, Dennis Souder
Scranton	James R. Batchler Jr., Scott Mitchell
Shamokin	Hugh C. Coulbourn Jr., Craig Boyer
Sinking Spring	Terris L. Byrd, James Klusewitz
Somers Point, NJ (Mission)	Roger L. Reitz
Spring City	Carl T. Martin, Richard R. Blystone
Staten Island, NY	Bryan G. Upton, Ralph D. Cole
Stroudsburg	Philip E. Morrison, Harold D. Geisinger
Sunbury	LeRoy S. Heller, Bert E. Brosius, Robert Cox
Terre Hill	Steven L. Trommler, Keith Anderson
Wallingford	Richard E. Taylor, William R. Singletary
Wappingers Falls, NY	(Probationer), Charles Webb
Whaley Lake, NY (Mission)	Robert S. Commerford
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, Barry J. Minsky, Daniel G. Ziegler

Ordained Men Between Calls

David A. Carver, A.L.Seifert, Harold C. Weaver

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, Edward Moyer, William W. Mull, Louis Pronnicki, Laird F. Stengele, Philip E. Yerrington

Ordained Ministers in Retirement

Paul E. Baer, 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., Thomas G. Barshinger, W. Neil Harding, Jr., William G. Schlonecker, Ralph M. Soper, Byron Widger

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

REPORT OF THE COMMITTEE ON AGENDA AND PROGRAM

The report was adopted.

Jansen E. Hartman gave the keynote devotional address entitled: "That Ye Might Walk Worthily of the Lord" (Col 1:10).

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

The Chairman appointed Carl C. Cassel as Second Vice Chairman.

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

David H. Jones, George E. Herb, Paul E. Baer, D. Thomas Phillips, Donald P. Straub , Bert N. Brosius, David W. Riddell, Carl T. Martin, Kenneth F. Barber, Clayton E. Weber, C.E. Kirkwood, Barry J. Minsky

RESOLVED, that the above requests be granted.

The Chairman appointed the following committees:

Communications: James G. Koch, Kenneth L. Good, Raymond G. Burnett

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

Resolutions: Harvey J. Fritz, Jr., John H. Herb, Terris L. Byrd, Bert N. Brosius, Richard D. Harris, David A. Thomann

Auditing: Robert W. Gehret, Jay H. Fasnacht, Horace A. Kauffman, Robert F. Gerding

Committee to Monitor the Minutes: Bruce A. Ellingson, Robert S. Commerford, Kenneth D. Keeler

Reporter: Stephan R. Van Eck

Parliamentarian: John H. Herb

Timekeeper: Carl T. Martin

Administrative Assistant: Thomas P. Shorb

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

REPORT OF THE COMMITTEE ON ARRANGEMENTS (see pg.57)

The report was accepted.

REPORT OF THE COMMITTEE ON NOMINATIONS

The report was accepted.

REPORT OF THE MINISTERIAL RELATIONS COMMITTEE (see page 61)

The report was accepted.

REPORT OF THE COMMITTEE ON CREDENTIALS (see pg. 62)

The report was accepted, with the exception that the paragraph on Robert F. Johnson be referred back to committee.

WHEREAS, the Ministerial Candidate Committee has recommended W. David Armstrong, David W. Chappell, David W. Riddell, David N. Schoen and Ralph M. Soper for ordination and Dennis M. Cahill for recognition of prior ordination, and,

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

WHEREAS, after examination the Credentials Committee 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 W. David Armstrong, David W. Chappell, David W. Riddell, David N. Schoen and Ralph M. Soper be ordained to the Gospel Ministry of the Bible Fellowship Church and that the prior ordination of Dennis M. Cahill be recognized by the Bible Fellowship Church, and further

RESOLVED, that the service of Ordination shall be held on Thursday, October 29, 1987 at Ebenezer Bible Fellowship Church, Bethlehem, PA at 7:30 PM.

The Committee on Credentials shall be in charge of this service.

The men recommended above for ordination were introduced to the Conference.

RESOLVED, that the men recommended above for ordination be invited to be seated in the Conference Bar.

RESOLVED, that the Chairman appoint a Committee to prepare a tribute to E. W. Bean to appear in the 1987 Year Book.

The Chairman appointed George R. Bryson and David E.

Thomann to prepare this tribute.

REPORT OF THE MINISTERIAL CANDIDATE COMMITTEE (see page 65)

The report was accepted.

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

PROBATIONERS (year of licensing in parenthesis)

W. David Armstrong	Zionsville, PA (1985)
William C. Aukamp	Rapid City, SD (1985)
Thomas A. Barshinger	Catasauqua, PA (1986)
James L. Beaver	St. Petersburg, FL
Douglas D. Bowne	Spring City, PA
Dennis M. Cahill	Edison, NJ (1986)
David W. Chappell	Walnutport, PA (1985)
Arthur J. Frisbie	Newark, DE (1976)
David E. Gundrum	Reading, PA (1986)
Ronald C. Hagy	Reading, PA (1986)
W. Neil Harding	Philadelphia, PA (1983)
Walter Johnston	Wyomissing, PA
James E. Neher	Graterford, PA (1987)
John Reed	Brookhaven, PA
David W. Riddell	Ambler, PA (1985)
David Schoen	Emmaus, PA (1982)
William G. Schlonecker	Newark, DE (1985)
David H. C. Sng	Hatfield, PA (1987)
Ralph M. Soper	Paradise, PA (1985)
Dennis W. Spinney	Hillside, NJ (1984)
Byron Widger	Wappingers Falls, NY (1985)

CANDIDATES

James Allay	Lansdale, PA
Gary F. Bentley	Hatfield, PA
Clifford B. Boone	Allentown, PA
Harold B. Fravel, III	Ephrata, PA
Ronald A. Honeywell	Manheim, PA

Randy M. Keeley	Hancock, NY
Gary McElroy	Shoemakersville, PA
Barnabas Marshall	Winston Salem, NC
Richard W. Meyer	Fleetwood, PA
Philip J. Mitchell	Allentown, PA
Christopher J. Morrison	New Britain, CT
Duane Moyer	Guadelope, F.W.I.
Scott A. Neiswender	Bloomsburg, PA
Richard T. Paashaus	Coopersburg, PA
Brent Robinson	Sinking Spring, PA
Charles M. Snyder	Chambersburg, PA
Jeffrey C. Stickler	Allentown, PA
Warren N. Stuber	Brockton, MA
J. Richard Vroman	Lansdale, PA
James Wenger	South Woodstock, CT

APPLICANTS

David T. Allen	Akron, PA
Joseph L. Dugan	Howell, NJ
Thomas J. Gardner	Greenville, SC
Daniel A. Mabus	Emmaus, PA
Darryl K. MacPherson	Quakertown, PA
Mark E. Mull	Wharton, NJ
Warren F. Shelly	Leighton, PA
Tom Templeton	Somers Point, NJ
Thomas P. Voorhees	W. Trenton, NJ

REPORT OF THE BOARD OF DIRECTORS OF THE BIBLE FELLOWSHIP CHURCH (see pg. 66)

The report was accepted.

REPORT OF THE BOARD OF CHURCH EXTENSION (see pg.76)

The report was accepted.

PETITION

The following petition from Grace Bible Fellowship

Church, Nazareth, PA was accepted:

WHEREAS, in the marvelous goodness of the Lord, Grace Bible Fellowship Church, Nazareth, Pennsylvania was able to plant a daughter church, Cornerstone Bible Fellowship Church of Bangor, Pennsylvania, during this past Conference Year under the direction of Assistant Pastor Thomas MacMillan, and

WHEREAS, the Lord has been pleased to add to the initial core of families which Grace Church gave, so that an Assessment Committee of the Board of Church Extension, meeting with the new congregation on March 26, 1987, was able to recommend that the Membership Roll be formed at Cornerstone Church, and

WHEREAS, an Assessment Committee from the Board of Church Extension, meeting with the new congregation on June 25, 1987, approved Grace Church's recommendation that elders be elected from the Cornerstone Bible Fellowship Church membership, and

WHEREAS, Cornerstone Church elders have opened their own checking account by authorization of the Board of Elders at Grace Bible Fellowship Church, Nazareth, PA, and

WHEREAS, Grace Church has requested direction from the Ministerial Relations Committee as to the proper procedure for the official resignation of Pastor MacMillan from Grace Bible Fellowship Church, Nazareth, and

WHEREAS, the Ministerial Relations Committee views the daughter-church procedure of Grace Church, Nazareth, PA to be a unique situation and perhaps a model of encouragement for other churches and therefore requested some time for consultation before answering Grace Church's request for direction, and

WHEREAS, Pastor R.C. Mahurin, secretary of the Ministerial Relations Committee, out of three options

presented via telephone on 8/8/87, recommended that Grace Church, Nazareth, PA petition the 104th Annual Conference to be convened on October 12, 1987 to receive Cornerstone Bible Fellowship Church of Bangor, PA as a Conference Appointment, providing the Board of Elders of Grace Church is confident that all necessary criteria have been met to form the new church, and

WHEREAS, the Grace Church Board of Elders is persuaded that the above criteria have been met, therefore be it

RESOLVED, that we petition the 104th Annual Conference to receive Cornerstone Bible Fellowship Church of Bangor, Pennsylvania as a Conference Appointment.

Upon the request of the Board of Church Extension the Chairman ordered that the minutes include the following material from the Report of the Board of Church Extension.

WHEREAS, the Board of Church Extension has examined the Bangor, PA mission and certifies that it meets the qualifications fo a church as set forth in Article of Faith XVIII; therefore be it

RESOLVED, that the 104th Annual Conference recognize Cornerstone Bible Fellowship Church of Bangor, PA as a particular church and receive it into membership of the Annual Conference.

WHEREAS, Grace Bible Fellowship Church, Nazareth, PA has petitioned the 104th Annual Conference to receive Cornerstone Bible Fellowship Chruch, Bangor, PA as a conference appointment and,

WHEREAS, the Board of Church Extension certifies that it meets the qualifications of a church, therefore, be it

RESOLVED, that Cornerstone Bible Fellowship Church,

Bangor, PA be, and hereby is recognized as a Particular Church and is hereby received into membership of the Annual Conference.

RESOLVED, that the Pastor and Delegate from Cornerstone Bible Fellowship Church in Bangor, PA be admitted to the Conference Bar.

Pastor Thomas F. MacMillan, introduced his delegate, Henry U. Sandt, Jr.

REPORT OF THE DIRECTOR OF CHURCH EXTENSION (see pg. 84)

The Report was accepted.

The Director of Church Extension gave a brief oral report.

David H. C. Sng spoke briefly of his work with Southeast Asian Refugees in Philadelphia under the Board of Church Extension.

REPORT OF THE BOARD OF MISSIONS (see pg. 92)

The Report was accepted.

The Executive Secretary of the Board of Missions gave a brief oral report.

RESOLVED that we extend the time.

The Chairman introduced those who were new to Annual Conference.

The Conference stood to adjourn for lunch at 12:10 PM, with Albert J. Dommel leading in prayer.

The Registrar reported the following absent from the first meeting:

UNEXCUSED

John E. Andersen, Leonard E. Buck, Brian H. Butler, Richard J. Gehman, Walter H. Frank, J. Barclay Harley, Edward Moyer, William W. Mull, Louis Prontniki, Philip E. Yerrington, C. Leslie Miller, David A. Carver

SECOND MEETING

MONDAY AFTERNOON, October 12, 1987, 1:30 PM

Harold C. Weaber led in prayer.

REPORT OF THE STUDY COMMITTEE ON DIVORCE,
MAJORITY REPORT (see pg. 132)

The Report was accepted.

REPORT OF THE STUDY COMMITTEE ON DIVORCE,
MINORITY REPORT (see pg. 158)

The Report was accepted.

RESOLVED, that the Majority Report of the Committee to Study Divorce be considered as the answer to the Poughquag Bible Fellowship Church petition (see pg. 27 of 1984 Yearbook).

(Yes, 62; No, 61)

The Executive Secretary of the Board of Missions introduced the following missionaries and appointees: Connie Hartman, Ronald W. Hoyle, Herbert K. Lea, David W. Riddell, Laird F. Stengele and Paul G. Zimmerman.

REPORT OF THE BOARD OF DIRECTORS OF THE
PINEBROOK JUNIOR COLLEGE (see pg. 166)

The report was accepted.

The President of Pinebrook Junior College gave a brief oral report.

REPORT OF THE BOARD OF THE BIBLE FELLOWSHIP
CHURCH HOME (see pg. 105)

The report was accepted.

The President of the Bible Fellowship Church Home gave a brief oral report.

REPORT OF THE BOARD OF PINEBROOK BIBLE
CONFERENCE (see pg. 113)

The report was accepted.

REPORT OF THE BOARD OF VICTORY VALLEY CAMP (See pg. 116)

The report was accepted.

The Director of Victory Valley gave a brief oral report.

REPORT OF THE BOARD OF CHRISTIAN EDUCATION (See pg. 119)

The report was accepted.

REPORT OF THE BOARD OF PUBLICATION AND PRINTING
(See pg. 120)

The report was accepted

The Editor of Fellowship News gave a brief oral report.

REPORT OF THE HISTORICAL COMMITTEE (See pg. 123)

The report was accepted.

REPORT OF THE STEWARDSHIP COUNCIL (See pg. 100)

The report was accepted.

REPORT OF THE CONFERENCE JUDICATORY (See pg. 103)

The report was accepted.

REPORT OF THE MINISTERIAL CONVENTION
COMMITTEE (See pg. 103)

The report was accepted.

REPORT OF THE COMMITTEE TO EXAMINE
MINUTES OF PARTICULAR CHURCHES (See pg. 104)

The report was accepted.

REPORT OF THE CHURCH GOVERNMENT COMMITTEE
(see pg. 124)

The report was accepted.

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. (SECOND READING)

REPORT OF THE COMMITTEE ON EXAMINATION OF ANNUAL CONFERENCE MINUTES, (see pg. 124)

The report was adopted.

WHEREAS, we strongly believe it is the Scriptural responsibility 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 6.5% above the previous year's salary, and further

RESOLVED, that the minimum salary adequate for a pastor serving a Bible Fellowship Church including benefits is \$17,000 for the 1987-88 year.

RESOLVED, that we adjourn to meet at 7:00 PM.

Robert Cox led in prayer.

The Registrar reported that the following were excused from various meetings: James A. Beil, Ralph C. Hansen, Gary R. Domke, Charles Webb, George A. Priestly

THIRD MEETING**Monday Evening, October 12, 7:00 PM**

David A. Thomann led the Conference in singing "To God Be the Glory" and "When I Survey the Wondrous Cross."

The President of Pinebrook Junior College and various members of the faculty from the College presented the work of the College. Academic Dean Elaine A. Phillips introduced three faculty members who shared their work at the college in a 'faculty round-table' format: Joanne D. Gerken, Gilbert P. Kitchen, and Perry G. Phillips.

The President of the Bible Fellowship Church Home presented the progress of the work concerning the new Fellowship Manor, and the financing relating to it.

The Director of Victory Valley Camp presented the work of the camp, using a format of quiz, questions and slides.

The financial Secretary of the Board of Directors of the Bible Fellowship Church presented the status of the Ministers' Retirement Fund.

RESOLVED, that we adjourn.

Adjourned in prayer at 9:05 PM by Calvin Boyle.

FOURTH MEETING

TUESDAY MORNING, OCTOBER 13, 1987, 9:00 AM

Harvey J. Fritz, Jr. led the Conference in singing "Trust and Obey".

Robert W. Smock read Matthew 6:1-18 and led in prayer.

Paul G. Zimmerman delivered the devotional message, "Well Pleasing in Our Personal Lives."

The Alternate Delegate from Maple Glen Bible Fellowship Church, Harold E. Snyder, was seated.

REPORT OF THE COMMITTEE TO MONITOR MINUTES

The first six pages of minutes were corrected and approved.

The following were elected:

Editor of Fellowship News: Stephan R. Van Eck (1 year)

Fellowship News Business Manager: David W. Chappell (1 year)

Additional material concerning the false charges against Robert F. Johnson was presented by the Committee on Credentials and approved by the Conference with a unanimous standing vote of confidence. Bruce A. Ellingson led in prayer on behalf of Robert F. Johnson. Following prayer Pastor Johnson addressed the Conference communicating his burden for witnessing to needy people in the world of immorality.

RESOLVED, that the 104th Annual Conference instruct its reporter to send a news release concerning these proceedings to all the newspapers that reported the arrest of Robert F. Johnson.

Ronald C. Mahurin requested that the material would not be published until authorized by the Cedar Crest Bible Fellowship Church.

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

(SECOND 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. (Second 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

The following were elected to the Conference Judicatory:

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

RESOLVED, that those elected be assigned to classes by alphabetical order.

As a result, the following classes were formed:

Five year term: James A. Beil, Lee E. Boyles

Four year term: Carl C. Cassel, Harvey J. Fritz, Jr.

Three year term: Jansen E. Hartman, John H. Herb

Two year term: Ronald C. Mahurin, L. James Roberts, Jr.

One year term: Clyde W. Snyder, Harold L. Snyder, Jr.

RESOLVED, that the material in the FAITH AND ORDER starting on the bottom of page 169 be changed to read as follows:

"Categories of Ministry, All ordained men who hold Ordination Credentials with the Bible Fellowship Church shall be members in good standing in a particular Bible Fellowship Church and shall subscribe annually to the FAITH AND ORDER.

Howard White, alternate delegate for Wissinoming Bible Fellowship Church was seated.

C. Leslie Miller, from Ventura, California, greeted the Conference and expressed what the Bible Fellowship Church has meant to him since he began serving with us in 1924.

RESOLVED, that the annuities paid from the Ministers' Retirement Fund beginning October 1, 1987, shall be \$138.00 per year of service up to forty years of service for which an annuitant is eligible, and further

RESOLVED, that any new pledges to the '87-88 Administrative Budget which may be received at this Conference be designated to the Ministers' Retirement Fund.

RESOLVED, that we adopt the following budget for the Board of Directors of the Bible Fellowship Church:

BOARD OF DIRECTORS

ADMINISTRATIVE BUDGETS Oct.1,1987 to Sept.30, 1988

A. BENEFITS FOR EACH PASTOR

1.	Beneficiary Fund	1,000.00
2.	Ministerial Convention	1,000.00
3.	Ministers' Retirement Fund	34,150.00
4.	Ministers' Assistance Fund	<u>750.00</u>
	Total	36,900.00

B. BENEFITS FOR EACH CHURCH

1a.	Conference Entertainment	3,500.00
1b.	Conference Expense	600.00
2.	Moving Fund	3,000.00
3.	Fund to Assist Churches	<u>400.00</u>
	Total	7,500.00

C. ANNUAL CONFERENCE PROGRAMS

1.	Publication & Printing	4,000.00
2.	Expenses of Boards and Committees	
	a. Chaplaincy Expenses	800.00
	b. Stewardship Council	300.00
	c. All Other Expenses	5,000.00
3.	Expenses, Board of Directors	
	a. Computer Use	1,000.00
	b. Other Expenses	500.00
4.	Ministerial Candidate Comm.	1,200.00
5.	Historical Committee	1,000.00
6.	Contributions	<u>590.00</u>
	Total	14,390.00

TOTAL BUDGET 58,790.00

RESOLVED, that the following Administrative Budget for the 1988-89 year be approved for circulation to the churches in solicitation of their pledges by April 15, 1988.

BOARD OF DIRECTORS

Proposed Administrative Budget for Oct.1,1988 to Sept.30, 1989

A. BENEFITS FOR EACH PASTOR

1.	Beneficiary Fund	1,000.00
2.	Ministerial Convention	1,600.00
3.	Ministers' Retirement Fund	36,600.00
4.	Ministers' Assistance Fund	<u>750.00</u>
	Total	39,950.00

B. BENEFITS FOR EACH CHURCH

1a.	Conference Entertainment	3,500.00
1b.	Conference Expense	600.00
2.	Moving Fund	5,000.00
3.	Fund to Assist Churches	<u>1,000.00</u>
	Total	10,100.00

C. ANNUAL CONFERENCE PROGRAMS

1.	Publication & Printing	4,000.00
2.	Expenses of Boards and Committees	
	a. Chaplaincy Expenses	800.00
	b. Stewardship Council	2,500.00
	c. All Other Expenses	5,000.00
3.	Expenses, Board of Directors	
	a. Computer Use	1,000.00
	b. Other Expenses	500.00
4.	Ministerial Candidate Comm.	1,200.00
5.	Historical Committee	1,000.00
6.	Contributions	<u>250.00</u>
	Total	16,250.00

TOTAL BUDGET 66,300.00

RESOLVED, that the rate of mileage reimbursement be \$.18 per mile effective 10/15/87.

RESOLVED, that we extend the time.

RESOLVED, that we adjourn. Adjourned at 12:15 PM for lunch, with Warren G. Zimmerman leading in prayer.

FIFTH MEETING

Tuesday Afternoon, October 13, 1987, 1:30 PM

Willard E. Cassel led in prayer.

Tom Ward, the alternate delegate from Poughquag Bible Fellowship Church was seated.

RESOLVED, that paragraph B-1, Section V., p 21, 1986 Yearbook, be deleted from the Second Reading material on p. 20 - 22 of the 1986 Yearbook.

RESOLVED, that paragraphs C. & E., Section IV, p.20, 1986 Yearbook be referred back to the Board of Directors for further consideration.

RESOLVED, that we adopt the following revisions to the Rules of the Ministers' Retirement Fund at Second Reading:

ARTICLE VI

Funds Administered by the Board of Directors

Section 1. Ministers' 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 source.

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 or 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 $\frac{7}{12}$ 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.

(SECOND READING)

RESOLVED, that Annual Conference approve the change in the Charter of Pinebrook Junior College and approve Pinebrook Junior College taking title to the property located at 428 South Main Street, Coopersburg, Pennsylvania.

WHEREAS, Article VI of the Rules of the Ministers' Retirement Fund states that under certain conditions a minister will be penalized if he does not meet requirements for contributions in Section V, and

WHEREAS, Article VI does not refer to a penalty if his employer does not meet these requirements; therefore be it

RESOLVED, that the Board of Directors of the Bible Fellowship Church render its opinion on the effect of an employer not meeting requirements for contributions on a minister's annuity; and compose appropriate legislation reflecting this opinion; and report this to the 105th Annual Conference.

RESOLVED, that the article "Homosexuality" be referred back to the Committee, which shall report back to this Annual Conference.

RESOLVED, that we extend the time.

RESOLVED, that action on the Second Reading of Article X-A be postponed to be the first order of business in the 9 AM Meeting on Wednesday, October 14, 1987

Missionaries Edward Moyer and David and Nancy Wehr greeted the Conference.

Richard Hampton, Director of Pennsylvania Council on Alcohol Problems greeted the Conference.

Church Extension Director Daniel Ziegler introduced James Wenger and Christopher Morrison.

The following were elected:

MINISTERIAL RELATIONS COMMITTEE

Ronald C. Mahurin (3 years)

Lee E. Boyles (3 years)

**BOARD OF DIRECTORS OF THE BIBLE FELLOWSHIP
CHURCH**

Bert N. Brosius (3 years)

Harvey J. Fritz, Jr. (3 years)

Jay H. Fasnacht (3 years)

BOARD OF CHURCH EXTENSION

LeRoy S. Heller (3 years)

Alfred G. Roberts (3years)

William R. Singletary (3 years)

**BOARD OF DIRECTORS OF PINEBROOK JUNIOR
COLLEGE**

Dana E. Weller (3 years)

Robert C. Neuman (3 years)

L. James Roberts, Jr. (3 years)

Robert H. Zentz (3 years)

BOARD OF CHRISTIAN EDUCATION

Delbert Baker II (3 years)

Albert J. Dommel (3 years)

Richard T. Paashauss (3 years)

**BOARD OF DIRECTORS OF BIBLE FELLOWSHIP
CHURCH HOME**

Bert N. Brosius (3 years)

Keith E. Plows (3 years)

Charles G. Hersh (3 years)

BOARD OF VICTORY VALLEY CAMP

John Stengele (3 years)
David L. Weller (3 years)

BOARD OF MISSIONS

R. C. Reichenbach (3 years)
Thomas P. Shorb (3 years)

BOARD OF PINEBROOK BIBLE CONFERENCE

Lee E. Boyles (3 years)
John F. Moran (3 years)
William G. Rapp, Jr. (3 years)

BOARD OF PUBLICATION AND PRINTING

Daniel P. Allen (3 years)

CREDENTIALS COMMITTEE

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)

MINISTERIAL CANDIDATE COMMITTEE

Carl C. Cassel (3 years)
Daniel G. Ziegler (3 years)

HISTORICAL COMMITTEE

Ralph D. Cole (3 years)
Daniel G. Ziegler (3 years)

COMMITTEE ON NOMINATIONS

Harvey J. Fritz, Jr. (3 years)

SECRETARY OF ANNUAL CONFERENCE

Bryan G. Upton (1 year)

STEWARDSHIP COUNCIL

Harold E. Snyder (3 years)

RESOLVED, that we adjourn until 7:00 PM.

Adjourned in prayer by Dana E. Weller.

SIXTH MEETING

TUESDAY, OCTOBER 13, 1987, 7:00 PM

Donald T. Kirkwood led in prayer.

PETITION

The following petition from Calvary Bible Fellowship Church, Coopersburg, PA was accepted:

RESOLVED, that we, the congregation of Calvary Bible Fellowship Church, Coopersburg, Pennsylvania, do hereby petition the 104th Annual Conference of Bible Fellowship Church to adopt the following recommendation:

WHEREAS, Article XVIII of the Articles of Faith of the Bible Fellowship Church, entitled "The Church", presently reads in the second paragraph, "The purpose of the church is to edify the saints and to evangelize the world," and

WHEREAS, Scripture presents worship as the ultimate priority of the Church of Christ and of individual Christians, and

WHEREAS, Scripture and experience teach that the ministry of the Church and the lives of individual Christians become self-centered and man-centered whenever the ultimate priority of worship is neglected; therefore be it

RESOLVED, that the second paragraph of Article XVIII of the Articles of Faith of the Bible Fellowship Church, entitled, "The Church", be amended to read: "the purpose of the church is to worship God,(6) to edify the saints,(7) and to evangelize the world.(8)". and be it further

RESOLVED, that subsequent footnotes in Article XVIII be renumbered accordingly.

- (6) John 4:23,24; I Peter 2:5,9
- (7) I Corinthians 12:7,11
- (8) Matthew 28:19,20
- (9) Ephesians 4:11,12
- (10) I Peter 5:2,3,5
- (11) Matthew 18:17
- (12) Hebrews 13:7,17,24a

RESOLVED, that this Annual Conference take direct action on the above petition.

RESOLVED, that the second paragraph of Article XVIII of the Articles of Faith of the Bible Fellowship Church, entitled, "The Church," be amended to read; "the purpose of the church is to worship God (6), to edify the saints (7), and to evangelize the world (8)". and be it further

RESOLVED, that subsequent footnotes in Article XVIII be renumbered accordingly

- (6) John 4:23,24; I Peter 2:5,9
- (7) I Corinthians 12:7,11
- (8) Matthew 28:19,20
- (9) Ephesians 4:11,12
- (10) I Peter 5:2,3,5
- (11) Matthew 18:17
- (12) Hebrews 13:7,17,24a

(FIRST READING)

(Yes, 115 No, 0)

RESOLVED, that the direct action which this Conference has taken in approving the legislation at First Reading proposed in the petition of Calvary Bible Fellowship Church, Coopersburg, PA, be considered as the answer of this Conference to the petition of Calvary Bible Fellowship Church of Coopersburg, PA.

A Ceremony of Recognition was conducted to recognize the receiving of Cornerstone Bible Fellowship Church, Bangor, PA into Annual Conference.

Harold D. Yarrington led in prayer.

Robert W. Smock presented the work of Wider Horizons with a 'Video Visit' to Zionsville Bible Fellowship Church.

REPORT OF THE COMMITTEE ON COMPUTER IMPLEMENTATION (see pg. 125)

The report was accepted.

WHEREAS, the computerization of the conference, its churches and agencies is imminent and

WHEREAS, standardization in hardware is a necessity, be it

RESOLVED, that all Agencies and churches consider operating IBM personal computer (PC or compatible, a MS-DOS 3.1 or higher, and on the IBM PC Network or compatible local area networks (LAN's).

WHEREAS, the Board of Publication is utilizing IBM Word Perfect (WP) software in its yearbook production and

WHEREAS, standardization in software is necessary to create interchangeability especially with the yearbook production, be it

RESOLVED, that software should be compatible with or translated by the IBM Word Perfect.

WHEREAS, various agencies have already acquired the LIBRA accounting and financial packages and

WHEREAS, a multi site user discount may be available by utilizing the above mentioned software, therefore be it

RESOLVED, that we suggest that Agencies utilize this software system.

RESOLVED, that we adjourn.

Adjourned at 9:05 PM in prayer by George Monroe.

SEVENTH MEETING

Wednesday, October 14, 1987, 9:00 AM

David E. Thomann led the Conference in singing, "I Love to Tell the Story". Bryan G. Upton read Col. 1:10-14 and led in prayer. Kenneth F. Barber spoke on the subject: "Well Pleasing in Our Outreach".

The following were elected:

**BOARD OF DIRECTORS OF PINEBROOK JUNIOR
COLLEGE**

Kenneth F. Barber (1 year)

BOARD OF CHRISTIAN EDUCATION

Timothy Cole (3 years)

BOARD OF VICTORY VALLEY CAMP

Calvin T. Reed (3 years)

BOARD OF MISSIONS

Gerald L. Schlonecker (3 years)

**BOARD OF PINEBROOK BIBLE
CONFERENCE**

Bert N. Brosius (3 years)

Daniel P. Allen (3 years)

COMMITTEE ON NOMINATIONS

Robert Breitegam (3 years)

RESOLVED, that the following be excused from the entire 104th Annual Conference: William W. Mull, Richard J. Gehman, Philip E. Yerrington, Louis Prontnicki, John Anderson.

The matter of Second Reading on Article X-A of the Standards of Life and Worship was taken up again by the Committee to Study Local Church Membership (implementation).

RESOLVED, that we extend the time.

The following proposed amendment was defeated at Second Reading:

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

(76, Yes; 42, No)

RESOLVED, that we adjourn.

Adjourned with prayer at 12:10 PM by Calvin T. Reed.

EIGHTH MEETING**WEDNESDAY MORNING, OCTOBER 14, 1987, 1:30 AM**

Robert S. Commerford led in prayer.

COMMITTEE TO MONITOR MINUTES reported.

The minutes for the fourth meeting were approved. The minutes for the fifth meeting were approved. The minutes of the second meeting were approved. The minutes of the third meeting were approved.

The following were elected:

BOARD OF PUBLICATION AND PRINTING

John H. Herb (2 years)

CHAIRMAN OF ANNUAL CONFERENCE

Jansen E. Hartman (1 year)

PETITION

The following petition was received from Sunbury Bible Fellowship Church:

The Congregation of the Emmanuel Bible Fellowship Church, Sunbury, Pennsylvania, recommends to the 104th Annual Conference of the Bible Fellowship Church that the principle of the autonomy of the local church not be extended to include the use of Article X of the Standards of Life and Worship for determining standards of membership.

WHEREAS, a petition from the Emmanuel Bible Fellowship Church, Sunbury, PA, has been received, which addresses the issue of local church autonomy and Article X of the Standard of Life and Worship; and

WHEREAS, the 104th Annual Conference on October 14, 1987, defeated the Second Reading of the amendment to Article

X-A of the Standards of Life and Worship; therefore be it

RESOLVED, that the 104th Annual Conference respond to the petition from the Sunbury congregation by noting the defeat of the Second Reading of the amendment to Article X-A and that the issue of local church autonomy is therefore moot; and that this Annual Conference action be considered as the answer to the petition from Emmanuel Bible Fellowship Church, Sunbury, PA.

The following material from the Board of Church Extension was approved:

1. RESOLVED, that the following be added to the material entitled "Board of Church Extension", page 157ff, Faith & Order, and be inserted immediately after the title:

The Board of Church Extension governs the Church Extension Department which 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.

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 Canada. It does this by evangelizing in areas, communities and neighborhoods and among people where Bible Fellowship Churches do not exist and by forming, fostering and nurturing to maturity new congregations. (FIRST READING)

2. RESOLVED, that the format of the material entitled "Board of Church Extension" presently in the Faith & Order be revised to read as follows:

B. Composition

The Board of Church Extension will 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 by Annual Conference, for a three-year term to begin when the incumbent has submitted his report to Annual Conference.

Each class of the Board of Church Extension 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 & Order.

3. RESOLVED, that the following be deleted from the section in the Faith & Order entitled "Church Extension Director" (p.159);

Election

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

4. RESOLVED, that the word "Executive Director of Church Extension" replace the words "Director of Church

Extension" wherever they appear in the Faith & Order of the Bible Fellowship Church. (Only one reading necessary)

RESOLVED, that the budget for the Board of Church Extension for 1988-89 be adopted.

CHURCH EXTENSION DEPARTMENT
1988-89 Budget

INCOME

Prepaid -- Churches for 1988-89	\$ 90,000.
Designated	
Churches	110,000.
Other Sources	58,000.
General Contributions	15,000.
Interest	2,000.
	\$ 275,000.

EXPENSES

Appropriations

Edison, NY	\$12,000.
Project Beachhead	48,000.
Newark, NJ	20,000.
E. Union Co., NJ	10,000.
Walnutport	7,000.
Whaley Lake, NY	16,000.
Philadelphia -- Southeast Asian Refugees	30,000.
New England Team	13,000.
New Missions (Existing)	45,000.
	\$201,000.

Administration

Dir. Salary & Benefits	\$23,000.
Dir. Health Insurance	2,000.

Dir. Continuing Education	1,500.
Department Travel	8,000.
Parsonage -- Office Building	12,000.
Office Operations	20,000.
Board Expenses	2,400.
Promotion	1,000.
Surveys	200.
Admin. Budget	500.
Workers' Compensation	1,500.
	<hr/>
	\$72,100.
Reserves	
Contingency	\$1,900.
	<hr/>
	\$1,900.
TOTAL	<hr/>
	\$275,000.

DEVELOPMENT BUDGET

INCOME

Designated Offerings	\$41,000.
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EXPENSES

Starting New Missions	\$30,000.
WIDER HORIZONS	3,000.
PISCES	3,000.
Development Fund	5,000.
	<hr/>
	\$ 41,000.

The following material from the Board of Directors of Pinebrook Junior College was approved:

WHEREAS; Pinebrook Junior College is a co-educational institution with a large percentage of female students, and

WHEREAS; Pinebrook Junior College also has a significant number of women on the faculty and staff, and

WHEREAS; the Board of Directors of the College believes that the inclusion of women as members of the Board of Directors would strengthen and broaden the perspective of the Board; and

WHEREAS; Pinebrook Junior College is not a church and does not function as a church and therefore such a change of policy would not be contradictory to the teachings of Scripture; therefore be it

RESOLVED; that the Principles of Order, page 162, 1986 Edition, Board of Directors of Pinebrook Junior College, Election be amended to read:

It shall be composed of the President, five ministers and eleven laymen and/or laywomen. They shall be elected for a term of three years in classes as follows:

Class I:	Three ministers and four laymen/laywomen
Class II:	One minister and four laymen/laywomen
Class III:	One minister and three laymen/laywomen

and further,

RESOLVED, that to implement the above legislation after approval at Second Reading, a 17th Board member be elected for a term of three years at the 1988 Annual Conference in addition to the regular election, and further,

RESOLVED, that Pinebrook Junior College suggest to the Nominating Committee at least three qualified women for nominees.

(FIRST READING)

WHEREAS, we have given in 1968 assurance of a certain level of contributions to Pinebrook Junior College in lieu of income from unencumbered endowment; and

WHEREAS, our contributions to the College have increased in the intervening years; and

WHEREAS, evidence of increased support from our churches is valuable in the accreditation process; therefore be it

RESOLVED, that the Annual Conference reaffirm its guaranty to support Pinebrook Junior College with offerings from our churches totaling at least \$45,000 annually, the equivalent of earnings at 5% per annum on \$900,000 unencumbered endowment.

The Board of Christian Education commended Bangor, PA, Bible Fellowship Church for its Sunday School growth, and presented plaques for the greatest numerical gain in Sunday School attendance to Cedar Crest Bible Fellowship Church and for the greatest percentage gain (70%) average attendance in Sunday Bible School to Whaley Lake Bible Fellowship.

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.

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, 1987.

RESOLVED, that the cost of the 1987 Yearbook be \$5.50 per copy.

RESOLVED, that we adopt the proposed budget for the Board of Publication and Printing:

BOARD OF PUBLICATION AND PRINTING BUDGET

INCOME

Subsidy from Administration Budget	\$4,000.00
Contribution from Boards and Committees	1,400.00
Offerings from Churches	6,200.00
Yearbook Sales	4,000.00
Sale of Printed Material	3,000.00
Fellowship News Advertisers	<u>1,500.00</u>
Total	\$20,100.00

EXPENDITURES

Fellowship News	
Printing (6 issues)	\$8,000.00
Mailing (6 issues)	1,800.00
Mailing Labels & Computer Time	650.00
Postage Due (Address Corrections)	200.00
Editorial Expense	600.00
(Secretary/Supplies/Phone/Milage)	
Business Manager's Expense	500.00
(Sec./Sup./Ph./Mil.)	
Honoraria	750.00
Printing Church Supplies	500.00
Printing Yearbooks	4,500.00
Printing Miscellaneous Material	2,100.00
Repairs & Equipment	100.00
Board & Secretarial Expenses	300.00
Miscellaneous (USPS Permits)	<u>100.00</u>
Total	20,000.00

The new Director of Pinebrook Bible Conference gave a 5 minute oral report to the Conference.

REPORT OF THE COMMITTEE ON STATISTICS (see pg. 127)

The report was accepted.

REPORT OF THE COMMITTEE ON AUDITING (see pg. 129)

The report was accepted.

REPORT OF THE COMMITTEE ON COMMUNICATIONS (see pg. 129) The report was accepted.

The following were elected:

BOARD OF PUBLICATION AND PRINTING

Gary A. Sterner (2 years)

VICE CHAIRMAN OF ANNUAL CONFERENCE

James A. Beil (1 year)

RESOLVED, that the article "Homosexuality" be adopted as **SECOND 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 Regardless of any claim to the contrary, 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 the 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 (I 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).*

(SECOND READING)

REPORT OF THE COMMITTEE ON RESOLUTIONS;

WHEREAS: the Lord has graciously supplied to the Bible Fellowship Churches 101 ordained pastors who faithfully shepherd their churches with tender care and sound teaching, and

WHEREAS: the Lord has provided each Bible Fellowship Church with its own pastor for the first time in eighteen years, therefore be it

RESOLVED: that we praise the Lord for His goodness and seek to support our fellow pastors in their respective works.

WHEREAS: the Lord, in His wisdom, has chosen His children to be the witnesses of His divine grace and

WHEREAS: the Board of Missions of the Bible Fellowship Church is seeking to provide workers for the fields ripe unto harvest, and

WHEREAS: the Bible Fellowship Church Missionary family has served the Lord with diligence and faithful obedience, and

WHEREAS: Roy A. Hertzog continues to serve the Lord in his role as Executive Secretary of the Board of Missions of the Bible Fellowship Church, and

WHEREAS: David E. Thomann continues to serve the Lord in his role as Financial Secretary of the Board of Missions of the Bible Fellowship Church, therefore be it

RESOLVED: that we fervently endeavor to remember our ministering brothers and sisters in prayer and that we commend them before our Heavenly Father.

WHEREAS: the delegates of the 104th Annual Conference have demonstrated their love for the Lord Jesus Christ by giving their time and attention to the workings of the particular churches, therefore, be it

RESOLVED: that the pastors of the Bible Fellowship Churches commend our brethren to our Lord and endeavor to encourage them as they continue to serve the Lord.

WHEREAS: the President of the Bible Fellowship Church Home, James A. Beil, has diligently labored to provide for the needs of the aging, and

WHEREAS: the President has persevered in the midst of many obstacles in the development of Fellowship Manor as a continuing care retirement community, and

WHEREAS: Fellowship Manor is in its first stage of development to meet the existing and future needs of the aging, therefore, be it

RESOLVED: that we express our praise to the Lord and appreciation to James A. Beil for his untiring commitment to bring this vision to a reality, and further

RESOLVED: that we convey our appreciation to the staff of the Nazareth Home for their faithful ministry of love to those who are in their declining years.

WHEREAS: Victory Valley Camp has glorified the Lord in service during the past year, therefore be it

RESOLVED: that the Director of Victory Valley Camp, Phil Atkins convey our appreciation to his staff for a job well done, and further, be it

RESOLVED: That we extend our thanks and praise to our Lord for the faithful service of the director of Victory Valley Camp.

WHEREAS: our Executive Director of Church Extension has served exceptionally well during this year in overseeing this important ministry, therefore, be it

RESOLVED: That this Annual Conference extend to our Executive Director of Church Extension, Daniel G. Ziegler, our vote of confidence and prayerful support for his excellent service.

WHEREAS, our Nazareth Church has recommended that the Conference recognize Cornerstone Bible Fellowship Church of Bangor, PA as a particular church and

WHEREAS: the Assessment Committee of the Board of Church Extension has given approval to this recognition, therefore, be it

RESOLVED: That this Annual Conference give thanks to God for Cornerstone Bible Fellowship Church, Bangor, Pa., and for the widening of our horizons in the establishment of Christ's church.

WHEREAS: The Church Extension Department has foreseen with great vision, the potential for the establishment of a mission work among the East Asian refugees in the Philadelphia area, and

WHEREAS: Mr. David H.C. Sng has accepted the call for the establishment of such a work, therefore, be it

RESOLVED: That we commit ourselves to prayerful support of David H.C. Sng, and the Church Extension Department in the development of a church among East Asian people in the Philadelphia area.

WHEREAS: Pinebrook Bible Conference has called Edwin Ahlum as its new Director, therefore, be it

RESOLVED: That we give him our support and encouragement as he undertakes the leadership of the ministry of Pinebrook Bible Conference.

WHEREAS: Pinebrook Junior College has the largest incoming enrollment in its history, and

WHEREAS: Pinebrook Junior College has improved its financial condition so that it ended the year with a positive current unrestricted fund balance for the first time in nine years, and

WHEREAS: The faculty and staff of the College have served the Lord faithfully in the ministry of Christian Education, therefore, be it

RESOLVED: That we, the 104th Annual Conference of the Bible Fellowship Church give thanks to God for Pinebrook Junior College, and for these evidences of God's provision and blessing, and further be it

RESOLVED: that we commit ourselves to prayer for the College and its President, Carl C. Cassel.

WHEREAS: Bryan G. Upton has served diligently as Secretary to the 104th Annual Conference of the Bible Fellowship Church, and

WHEREAS: Robert W. Smock has labored faithfully as Assistant Secretary, and

WHEREAS: David T. Allen and Daniel P. Allen have worked as Assistants to the Secretaries, therefore, be it

RESOLVED: that we express our gratitude to these brethren for their valuable service and that an honorarium of \$50.00 be given to each of them for their willing service, and

WHEREAS: Jansen E. Hartman has served with great devotion and efficiency as chairman of the 104th Annual Conference of the Bible Fellowship Church, therefore, be it

RESOLVED: that the body of the Annual Conference express its gratitude to Brother Hartman with a standing ovation.

The following supplemental report of the Board of Directors was presented:

The Ministers' Retirement Fund is a fund established to make support payments to retired ministers. It has been funded by payments by or for its members, gifts and contributions from the Administrative Budget. The contributions by or for members have been made under the rules of this Fund. These rules provide to members two specific expectations: one, that a refund of contributions made by or for a member will be refunded if he ceases to be a member of the Fund; secondly, that as the Fund permits, support payments will be made upon retirement.

Retirement payments have been made from the Administrative Budget contribution and the earnings of the Fund. Payments by or for members have been used to increase the assets of the Fund. Concerning the paying of interest on the contributed funds of members who withdraw from the Fund, the Board feels that reserving funds to cover potential payments would seriously reduce the payments which can be paid to retirees.

MINISTERS' RETIREMENT FUND

<u>INCOME</u>	<u>1987-1988</u>	<u>1988-1989</u>
Budget	\$ 35,000.	\$ 36,000.
Earnings	35,000.	37,500.
	<hr/>	<hr/>
Total	\$ 70,000.	\$ 73,500.
 <u>EXPENSE</u>		
Present Payments	\$ 57,300.	\$ 59,600.
Potential Payments	13,100.	13,600.
	<hr/>	<hr/>
Total	\$ 70,400.	\$ 73,200.
<u>NET INCOME</u>	(\$ 400.)	\$ 300.

ACCOUNT PAYABLE RESERVE

5% interest	\$ 7,700.	\$ 9,000.
Principal*	\$ 153,700.	\$ 179,700.

* Total contributions of members to date. It does not include contributions of 3 men eligible for retirement.

In order to make possible more orderly review of the entire material contained in the Ministers' Retirement Fund regulations, the Board requests that the approval of paragraphs deleted from the Second Reading be considered as presented.

RESOLVED, that we adjourn to meet at 6:30 PM

Alva C. Cassel led in prayer.

NINTH MEETING

WEDNESDAY, OCTOBER 14, 1987, 6:30 PM

Harold Crider led in prayer.

WHEREAS observers* are always welcomed at the sessions of Annual Conference and

WHEREAS the cost of Annual Conference continues to escalate, therefore be it

RESOLVED that observers cover their own costs for meals and housing. Meal tickets may be purchased at the Registrar's Desk with lodging through the Pinebrook Office.

*Observer - one who is not a member of the Conference Bar, Bible Fellowship Church Missionaries, Pages, workers at Pinebrook or official guests.

WHEREAS additional time is needed by both churches, agencies and committees to prepare and review annual reports adequately and further to assist in report distribution, therefore be it

RESOLVED, that Annual Conference be moved to the Tuesday after the fourth Sunday of October and further be it

RESOLVED, that this be implemented for the 105th Annual Conference to be held in 1988 (October 25, 26, 27).

RESOLVED, that we rescind the action of the 103rd Annual Conference relating to the date of the 105th Annual Conference.

WHEREAS, it is important that each official delegate and pastor receive all the reports from the Study Committees, Committees and Agencies and

WHEREAS, in order to coordinate this procedure one distribution point should be employed, therefore be it

RESOLVED, that all Study Committees have their reports to the designated distribution point by August 31st and further,

RESOLVED, that all Committee and Agencies have their reports to the designated distribution point by September 30th.

The following were elected:

BOARD OF PUBLICATION AND PRINTING

James R. Batchler, Jr. (1 year)

Paul T. Rutman (1 year)

**REPORT OF THE COMMITTEE TO STUDY LOCAL
CHURCH MEMBERSHIP REQUIREMENTS** (see pg. 129)

The report was accepted.

The Chairman appointed the following committees for the 105th Annual Conference:

COMMITTEE ON STATISTICS

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

COMMITTEE ON AGENDA AND PROGRAM

Bryan G. Upton, James A. Beil, Jansen E. Hartman,
Kenneth F. Barber

COMMITTEE ON ARRANGEMENTS

David A. Thoman, Thomas P. Shorb, Phillip E. Morrison,
Daniel P. Allen, Randall A. Grossman

**COMMITTEE TO EXAMINE MINUTES OF
PARTICULAR CHURCHES**

Kenneth L. Good, Charles J. McConnell, Ronald C. Erb,
Ralph M. Soper

**COMMITTEE TO EXAMINE THE MINUTES
OF 104TH ANNUAL CONFERENCE**

Thomas S. McMillan, David N. Schoen

REGISTRAR

Phillip E. Morrison

ASSISTANT REGISTRAR

James R. Batchler, Jr.

RESOLVED, that the following strategy be approved:

**STEWARDSHIP COUNCIL
EDUCATION AND ASSISTANCE PROPOSAL**

PREFACE:

God has entrusted enormous resources to the membership

and agencies of the Bible Fellowship Church. It is the desire of the Stewardship Council to: (1) present a strategy which will continue to educate our membership concerning the responsibilities and possibilities of being good stewards of their property and finances; and (2) provide competent and impartial assistance to those desiring to practice good stewardship of their resources.

PROGRAM:

Stewardship education and financial counseling of the members and friends of the Bible Fellowship Church and its agencies will be the main objective of our program.

A solid and interesting program for churches will be formulated. It will include audio-visuals and any other means of effectively communicating our vital message. Sunday services will probably be the prime time for this with (1) a stewardship message from the Bible in the morning and (2) an evening program that explains some practical ways for individual Christians to practice good stewardship.

Literature will be developed for distribution in particular Bible Fellowship Churches with all the agencies of the Bible Fellowship Church listed on each separate piece.

- The first of these pieces of literature would explain the services of the Stewardship Council.
- The second piece would urge every Christian adult to make a will and to use it as a means of advancing Christ's kingdom.
- Subsequent pieces on planned giving will be produced in a manner appropriate to our needs and resources.

PERSONNEL:

A person will be hired whose lifestyle exemplifies good stewardship and who is professionally qualified to teach and counsel about the biblical principles of stewardship. He should also have a good understanding of the whole range of financial plans available for application in specific situations. He will represent the Stewardship Council as a stewardship counselor and as a speaker to church and agency groups. He should have some recognition factor in the Bible Fellowship Church.

PROMOTION AND IMPLEMENTATION:

Calendar - This proposal will be presented at the 104th Annual Conference for approval in October, 1987.

- A meeting of agency administrators and their board chairmen will be set for November, 1987.
- Fellowship News will have two articles regarding the coming program in December and April.
- Stewardship Council will begin interviewing for a half-time field representative in May, 1988.
- A September, 1988 article in Fellowship News will introduce the Stewardship Council Field Representative.
- October, 1988 - the representative will make a presentation at the 105th Annual Conference and begin working half-time later that month.
- October, 1989 - an evaluation will be conducted by the Stewardship Council of the field representative's first year.

BUDGET:

The Stewardship Council's goal for funding the program will be to achieve self-supporting status as soon as possible. A combination of gifts, fees, sale of materials and income from lead trusts will provide income necessary to implement the strategy described above.

Income

Administrative Budget (benefits)	\$2,200
Agency Membership Fees (\$300 x 8)	2,400
Agency Start-up Grants (\$300 x 5)	1,500
Interest generated from Lead Trust Principal	10,000
Sale of materials	3,500
Grants and gifts	3,000
Agency Fees	2,550
Church fees, offerings and/or honoraria	2,550
Total	27,700

Expenses

Salary (half-time)	12,500
Benefits	2,200
Office*	3,500
Travel	2,000
Secretary	2,500
Literature	5,000
Total	<hr/> \$27,700

* Includes rent, phone, postage & miscellaneous

RESOLVED, that the 1988-89 Administrative Budget of Board of Directors of the Bible Fellowship Church be revised to reflect a figure of \$2,500 for Stewardship Council, with the total corresponding increased to \$66,300.

The following resolution lost:

INASMUCH AS the issue of abstinence from alcoholic beverages tends to debilitate and drain the energies of the Annual Conference and particular churches when introduced so frequently the proposed moratorium is intended to give a period of recomposure to Annual Conference and particular churches during this time.

WHEREAS, there have been several considerations, studies and proposed resolutions entertained by this body concerning the issue of abstinence from alcohol in the past several years, be it

RESOLVED, that a moratorium on all study committees and resolutions pertaining to this issue be in effect for the next 5 years.

(Yes, 43 No, 64)

RESOLVED, that we adjourn.

The 104th Annual Conference of the Bible Fellowship Church adjourned at 8:08 PM, Wednesday, October 14, 1987, led in prayer by Carl C. Cassel.

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Report of the Committee on Arrangements for Annual Conference

to the 104th Annual Conference of the Bible Fellowship Church
October, 1987

During the 103rd Annual Conference of the Bible Fellowship Church the Chairman of Annual Conference established the Committee on Arrangements for Annual Conference with the purpose of (1) oversight of the entertainment, (2) oversight of the mechanics and (3) maintenance of the efficiency of Annual Conference. This committee held six meetings during the course of its first year of operation.

Some of the actions of the committee we recorded in letter form and mailed to members of Annual Conference during the middle of the summer. Other ideas have been produced. Both have been melted together in this report and are listed under subject headings in outline form.

I. PAGE SYSTEM

A. The rationale of "Pages" for Annual Conference is to enable all of the voting members of Annual Conference to devote as much attention as possible to the deliberations. Annual Conference responsibilities often consume and distract the attention of those who hold the positions, causing them to miss some deliberations of Annual Conference, which result in their being less informed and less efficient in their contribution to the Annual Conference. Pages could care for many record-keeping and clerk-related tasks and enable voting members of Annual Conference to give more undistracted attention to the deliberations.

B. Appointment. The Chairman of Annual Conference shall appoint an Administrative Assistant and Pages. The Administrative Assistant and Pages shall be members in good standing of a Bible Fellowship congregation and may include Advisory Members of Annual Conference or men under care of the Ministerial Candidate Committee. Pages should plan to be in attendance at all sessions of Annual Conference.

C. DUTIES OF ADMINISTRATIVE ASSISTANT

1. The Administrative Assistant shall be available to the Chairman for the duration of Annual Conference and be responsive to his directives.
2. The Administrative Assistant shall be responsible to assist the Chairman in recruiting Pages according to the eligibility standards set forth by Annual Conference.
3. The Administrative Assistant shall be responsible to organize and oversee the function of the Pages and to make assignments to Pages as necessary.

D. DUTIES OF THE PAGES

1. Pages shall care for delegated clerk-related and record-keeping tasks of the Annual Conference enabling voting members of Annual Conference to give undistracted attention to the deliberations.

2. Pages shall be responsive to the Administrative Assistant and may receive a specific assignment for the duration of Annual Conference or be designated to be available as needed.
 3. The Secretaries, Tellers, and Registrar may request pages to be assigned to assist them.
 4. Pages will distribute reports and minutes to voting members of Annual Conference. Pages are summoned by a raised hand.
- E. The 'Page' system will be implemented for the 104th Annual Conference. Thomas P. Shorb has been asked and consented to become the Administrative Assistant for the 104th Annual Conference.

II. LAPEL TAGS & NAME PLAQUES

- A. Name plaques will be used to coordinate the taking of attendance and distribution of minutes. The Registrar will dispense these upon checking in on Monday morning. They should be placed on the table directly in front of the person whose name it indicates.
- B. Lapel tags carry a twofold purpose. Not only will they benefit in identification of new delegates and pastors, but also will be used for entrance into the dining hall. They will be used as one's meal ticket.
- C. The following official action was established by the committee:

WHEREAS observers* are always welcomed at the sessions of Annual Conference and

WHEREAS the cost of Annual Conference continues to escalate, therefore be it

RESOLVED that observers cover their own costs for meals and housing. Meal tickets to be purchased at the Registrar's Desk with lodging through the Pinebrook Office.

*Observer - one who is not a member of the Conference Bar, BFC Missionary, Pages, official guests or spouses working in Dining Hall.

III. PRIORITY SEATING

- A. In order to enable the Chairman of Annual Conference to surround himself with key individuals (i.e. Time keeper, Parliamentarian, Vice Chairman, etc) and in order to maintain order for the Registrars we are suggesting that the Registrar control the seating in the Conference Bar. All request for priority seating must go through him.
- B. We are also suggesting that a delegate of a Pastor placed in priority seating be permitted to sit in that area.

IV. MAILING OF REPORTS

- A. It began as a suggestion for all Study Committees to complete their

work by August 31st so that the churches would have more time to review reports. This moved to the following actions:

- B. WHEREAS additional time is needed by both churches, agencies and committees to adequately prepare and review annual reports and further to assist in report distribution, therefore be it RESOLVED, that Annual Conference be moved to the Monday after the fourth Sunday of October and further be it RESOLVED, that this be implemented for the 106th Annual Conference to be held in 1989 (October 23,24,25).
- C. WHEREAS, it is important that each official delegate and Pastor receive all the reports from the Study Committees, Committees and Agencies and WHEREAS, in order to coordinate this procedure one distribution point should be employed, therefore be it RESOLVED, that all Study Committees have their reports to the designated distribution point by August 31st and further, RESOLVED, that all Committees and Agencies have their reports to the designated distribution point by September 30th.

V. PRIORITY ISSUES

- A. Because the goal of Annual Conference ought always to give crucial issues the careful attention that they deserve and to consider them when minds and bodies are fresh and alert and since this committee deems it inappropriate to consider crucial issues in the late evening meetings, in the final meeting before the conclusion of Annual Conference, or to bypass work presented to Annual Conference, by a Board or Committee so that it is set aside for another year, thus:
- B. The Committee on Agenda was asked to schedule so as to give opportunity for careful deliberation to crucial issues, to schedule crucial issues in morning or afternoon meetings when possible, and to schedule crucial issues as early in the deliberations of Annual Conference as possible.

VI. OVERHEAD PROJECTOR

- A. An overhead projector is to be used this year for corrections and changes of resolutions which are made on the floor of Annual Conference.

VII. COST ANALYSIS

- A. Since no one really knows the actual cost of Annual Conference, this board is asking Pinebrook Bible Conference, and any others, to make a study of the costs for Annual Conference.

VIII. BALLOTING

- A. A computerized voting system was studied and vetoed after the following reasons:
1. The cost and complexity of devising such a program.

2. The difficulty of eliminating the margin of error.
3. Annual Conference has the precedent (based on Robert's Rules of Order) that a candidate must receive a majority of the votes cast in order to be elected to an Annual Conference office. It appears this precedent would have to be changed to implement a computerized voting system that would eliminate all run-off elections.
4. The computerized voting system would also preclude the possibility of a voter changing his vote in subsequent run-off elections when the results of the preceding election deem it desirable. Voting members of Annual Conference seem to value this privilege.

B. Discussion continues on how we can make our balloting system more efficient.

IX. RESERVING TABLES

- A. Dining room tables may be reserved by a representative of any Board or Committee. This request must be submitted, in writing, to PBC Director no later than the coffee break before the meal. These committees will have the privilege of being served first.
- B. Request for Display Tables must be submitted to the Director of Pinebrook Bible Conference at least a week prior to Annual Conference. Tables to be set up only in the Fellowship Hall. No "Flea Market" (book) tables. Only Agencies, Committees and conference business will be permitted in the Fellowship Hall.

X. EX OFFICIO MEMBER

- A. Because the Chairman of Annual Conference is tremendously involved in the proceedings, we have made him an 'Ex Officio' member of the Committee on Arrangements for Annual Conference.
- B. The Vice Chairman will be apprised as to the actions of this committee as well.

RECOMMENDATIONS

WHEREAS observers* are always welcomed at the sessions of Annual Conference and

WHEREAS the cost of Annual Conference continues to escalate, therefore be it

RESOLVED that observers cover their own costs for meals and housing. Meal tickets to be purchased at the Registrar's Desk with lodging through the Pinebrook Office.

*Observer - one who is not a member of the Conference Bar, BFC Missionary, Pages, worker at Pinebrook or official guests.

WHEREAS additional time is needed by both churches, agencies and committees to adequately prepare and review annual reports and further to assist in report distribution, therefore be it

RESOLVED, that Annual Conference be moved to the Monday after

the fourth Sunday of October and further be it
RESOLVED, that this be implemented for the 106th Annual Conference to be held in 1989 (October 23,24,25).

WHEREAS, it is important that each official delegate and Pastor receive all the reports from the Study Committees, Committees and Agencies and

WHEREAS, in order to coordinate this procedure one distribution point should be employed, therefore be it

RESOLVED, that all Study Committees have their reports to the designated distribution point by August 31st and further,

RESOLVED, that all Committees and Agencies have their reports to the designated distribution point by September 30th.

Committee Members: David A. Thomann, Chairman, Daniel P. Allen, Philip E. Morrison, Thomas P. Shorb, Secretary; Randall A. Grossman, Jansen Hartman, Ex-Officio

Report of the Ministerial Relations Committee

to the 104th Annual Conference of the Bible Fellowship Church
 October, 1987

When the 103rd Annual Conference adjourned, the churches seeking pastors were:

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

In the year ending September 30, 1987, resignations from pastorates were as follows:

<u>CHURCH</u>	<u>PASTOR</u>	<u>EFFECTIVE DATE</u>
Finesville, PA	D. Thomas Phillips	November 30, 1986
Mays Landing, NJ	Harold C. Weaver	April 30, 1987
Mt. Pocono, PA	A. L. Seifert	April 30, 1987
Pinebrook Bible Conf.	David A. Thomann	July 15, 1987
Sunbury, PA	David A. Carver	August 15, 1987
Irrington, NJ	Ronald C. Erb	August , 1987

The following pastorates were successfully established under our rules:

<u>CHURCH</u>	<u>PASTOR</u>	<u>EFFECTIVE DATE</u>
Catasauqua, PA	Thomas Barshinger	December 28, 1986
Emmaus, PA	David N. Schoen (Assistant)	February 16, 1987
Finesville, NJ	David H. Jones	March 9, 1987
Wappingers Falls, NY	Byron Widger	May 3, 1987

Graterford, PA	James Neher (Assistant)	June 1, 1987
Philadelphia, PA	David Sng (Church Extension)	June 1, 1987
Lancaster, PA	David A. Thomann	July 16, 1987
Lehighton, PA	William H. Bartron	August 1, 1987
Mt. Pocono, PA	Ronald C. Erb	September 6, 1987

The following churches are to be supplied:

We praise the Lord that as of September 6, 1987 and for the first time in eighteen years, all Bible Fellowship Churches are supplied with a pastor.

We recommend that the following be adopted as resolutions by this 104th Annual Conference:

Whereas, we strongly believe it is the Scriptural responsibility 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 6.5% 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 \$17,000 for the 1987-88 year.

Ministerial Relations 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.

Report of the Committee on Credentials

to the 104th Annual Conference of the Bible Fellowship Church
October, 1987

The Committee on Credentials held five 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 affirmative answers to all the questions.

We thank God for the dedicated, gifted and Biblically sound ministers He has given to the Bible Fellowship Church.

The Committee met with five men for ordination examination and with one man for recognition of prior ordination, and has approved them.

After meeting with Robert Johnson, the Credentials Committee is convinced that he is innocent of the summary charge against him.

The Board of Elders of the Cedar Crest Bible Fellowship Church has also reaffirmed their total confidence in his innocence. They offered to cooperate fully with the Credentials Committee in dealing with this matter.

We pray that God will give special grace to Pastor Johnson and his family during these difficult days of testing.

During this past year Pastor E.W. Bean went home to be with the Lord. We thank God for his many years of ministry among us and express our deepest sympathy to his dear wife and family.

We recommend the following:

Resolved, that the Chairman appoint a committee to prepare a tribute to E.W. Bean to appear in the 1987 Yearbook.

Resolved, that the material in the Faith and Order starting on the bottom of page 169 be changed to read as follows:

"Categories of Ministry, All ordained men who hold Ordination Credentials with the Bible Fellowship Church shall be members in good standing in a particular Bible Fellowship Church and shall subscribe annually to the Faith and Order."

Whereas, the Ministerial Candidate Committee has recommended W. David Armstrong, David Chappell, David W. Riddell, David N. Schoen and Ralph Soper for ordination and Dennis M. Cahill for recognition of prior ordination, and,

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

Whereas, after examination the Credentials Committee 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 W. David Armstrong, David Chappell, David W. Riddell, David N. Schoen and Ralph Soper be ordained to the Gospel Ministry of the Bible Fellowship Church and that the prior ordination of Dennis M. Cahill be recognized by the Bible Fellowship Church, and further

Resolved, that the service of Ordination shall be held on Thursday, October 29, 1987 at Ebenezer Bible Fellowship Church, Bethlehem, PA. at 7:30 PM.

The Credentials Committee shall be in charge of this service.

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

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.
 *Armstrong, W. David
 Baker, Delbert II
 Barber, Kenneth F.
 Barron, William H.
 Batchler, James R. Jr.
 Beil, James A.
 Brosius, Bert N.
 Bryson, George R.
 Burnett, Raymond G.
 Byrd, Terris L.

*Cahill, Dennis M.
 Carver, David A.
 Cassel, Alva C.
 Cassel, Carl C.
 *Chappell, David W.
 Clapier, G. Wayne
 Commerford, Robert S.
 Coulbourn, Hugh C. Jr.
 Dommel, Albert J.
 Ellingson, Bruce A.
 Erb, Ronald C.

Fritz, Harvey J. Jr.
 Good, Kenneth L.
 Grossman, Randall A.
 Harris, Richard D.
 Hartman, Jansen E.
 Heller, LeRoy S.
 Herb, Frank L. Jr.
 Herb, George E.
 Herb, John H.
 Hertzog, Roy A.
 Jones, David H.
 Johnson, Robert F.
 Keeler, Kenneth D.
 Koch, James G.
 MacMillan, Thomas S.
 Mahurin, Ronald C.
 Martin, Carl T.
 McConnell, Charles J.
 Morrison, Philip E.
 Plows, Keith E.
 Reed, Calvin T.

Reitz, Roger L.
 Seifert, A. L.
 *Riddell, David
 *Schoen, David N.
 Shorb, Thomas P.
 Smock, Robert W.
 *Soper, Ralph M.
 Spackman, Carl K.
 Stortz, Dean A.
 Taylor, Richard E.
 Thomann, David A.
 Trommler, Steven L.
 Upton, Bryan G.
 Vandegriff, John C. Jr.
 Van Eck, Stephan R.
 Weaber, Harold C.
 Weller, Dana C.
 Wickstead, James A.
 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.
 Butler, Brian H.
 Draper, Robert L.
 Gehman, Richard J.
 Frank, Walter H.
 Harley, J. Barclay
 Hoyle, Ronald W.

Lea, Herbert K.
 Moyer, Edward
 Mull, William W.
 Prontnicki, Louis
 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.

IV. Ordained Ministers in Retirement

Baer, Paul E.
 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

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

Manney, David L.
 Schaeffer, Donald B.
 Shelly, Austin G.
 Watkins, David J.
 Yarrington, Harold D.

VI. Ordained Ministers on Leave of Absence

Coble, Bernard N.
Dotts, Raymond R.
Graybill, William L. II

Phillips, D. Thomas
Wilcox, LeRoy C.

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

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

Report of the Ministerial Candidate Committee

to the 104th Annual Conference of the Bible Fellowship Church
October, 1987

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 24 men and 16 examinations were administered and graded.

The 13th Annual Orientation Program for men under the care of the Committee was held at Pinebrook Junior College on June 2-4, 1987. Twenty-five men participated in the program. The 14th Annual Orientation Program is scheduled for June 7-9, 1988.

W. David Armstrong, Dennis M. Cahill, David W. Chappell, David W. Riddell, David N. Schoen and Ralph M. Soper were recommended to the Credentials Committee for Ordination Examination.

Thomas A. Barshinger, Dennis M. Cahill, David E. Gundrum, Ronald C. Hagy, James Neher and David Sng have been licensed as probationers during the year.

Walter Johnston and John Reed 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)

W. David Armstrong	Zionsville, PA (1985)
William C. Aukamp	Rapid City, SD (1985)
Thomas A. Barshinger	Catasauqua, PA (1986)
James L. Beaver	St. Petersburg, FL
Douglas D. Bowne	Spring City, PA
Dennis M. Cahill	Edison, NJ (1986)
David W. Chappell	Walnutport, PA (1985)
Arthur J. Frisbie	Newark, DE (1976)
David E. Gundrum	Reading, PA (1986)
Ronald C. Hagy	Reading, PA (1986)
W. Neil Harding	Philadelphia, PA (1983)
Walter Johnston	Wyomissing, PA
James E. Neher	Graterford, PA (1987)
John Reed	Brookhaven, PA

David W. Riddell	Ambler, PA (1985)
David N. Schoen	Emmaus, PA (1982)
William G. Schlonecker	Newark, DE (1985)
David H.C. Sng	Hatfield, PA (1987)
Ralph M. Soper	Paradise, PA (1985)
Dennis W. Spinney	Hillside, NJ (1984)
Byron Widger	Wappinger Falls, NY (1985)

CANDIDATES

James Allay	Lansdale, PA
Gary F. Bentley	Hatfield, PA
Clifford B. Boone	Allentown, PA
Harold B. Fravel, III	Ephrata, PA
Ronald A. Honeywell	Manheim, PA
Randy M. Keeley	Hancock, NY
Gary McElroy	Shoemakersville, PA
Barnabas Marshall	Winston Salem, NC
Richard W. Meyer	Fleetwood, PA
Philip J. Mitchell	Allentown, PA
Christopher J. Morrison	New Britain, CT
Duane Moyer	Guadeloupe, F.W.I.
Scott A. Neiswender	Bloomsburg, PA
Richard T. Paashauss	Coopersburg, PA
Brent Robinson	Sinking Spring, PA
Charles M. Snyder	Chambersburg, PA
Jeffrey C. Stickler	Allentown, PA
Warren N. Stuber	Brockton, MA
J. Richard Vroman	Lansdale, PA
James Wenger	South Woodstock, CT

APPLICANTS

David T. Allen	Akron, PA
Joseph L. Dugan	Howell, NJ
Thomas J. Gardner	Greenville, SC
Daniel A. Mabus	Emmaus, PA
Darryl K. MacPherson	Quakertown, PA
Mark E. Mull	Wharton, NJ
Warren F. Shelly	Lehighon, PA
Tom Templeton	Somers Point, NJ
Thomas P. Voorhees	W. Trenton, NJ

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

Report of the Board of Directors of the Bible Fellowship Church

of the 104th Annual Conference of the Bible Fellowship Church
October, 1987

The Board of Directors of the Bible Fellowship Church met at four

regular meetings throughout the year. This Board attends to the corporate business of the denomination providing oversight of the fiscal and legal affairs. The brethren freely gave of their time and energies to accomplish this work for the good of Christ's Church and the glory of our great God.

Advice and counsel were given to several churches regarding legal and financial matters:

Leighton	-	temporary financing
Howell, NJ	-	property matters
Newark, DE	-	funding from Fund to Promote Church Extension and property matters
Sinking Spring	-	property matters
Kutztown	-	property matters and debt retirement

The Board also maintains oversight of the Ministers' Retirement Fund and disburses payments to retirees and widows. Answers to specific questions raised by individual pastors have been answered or are in the process of being answered.

Moving Fund disbursements were made and the following was adopted as an operational procedure for the fund:

Resolved, that when a church calls an assistant pastor or pastoral assistant, the cost of moving such a man shall be borne by the calling church.

The Board also cooperated with Pinebrook Junior College in the purchase of additional property. Continued assistance was provided to the Board of the Home in that the Board of Directors of Bible Fellowship Church has taken title to approximately 55 acres of property in Whitehall Township located in the vicinity of Mauch Chunk and Rural Roads. This Board continues to work with the Home Board in obtaining the necessary financing for construction of Fellowship Manor in Whitehall. The financing will probably be by means of a tax free bond issue of approximately \$6,000,000.

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

Recommendations:

We recommend that the Annual Conference adopt the following:

1. That the annuities paid from the Ministers' Retirement Fund beginning October 1, 1987, shall be \$138.00 per year of service up to forty years of service for which an annuitant is eligible.
2. That the Administrative Budget for 1987-88 be approved for use beginning October 1, 1987.
3. That the Administrative Budget for the 1988-89 year be approved for circulation to the church in solicitation of their pledges by April 15, 1988.
4. That the rate of mileage reimbursement be .18 per mile effective

10/15/87.

5. That the revisions to the Rules of the Ministers' Retirement Fund (pages 20-23, 1986 Yearbook) be adopted at Second Reading except paragraph B-1 of section V on page 21, 1986 Yearbook which should be amended to read:
 1. A percentage 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 a percentage of the minimum salary currently prescribed for a pastor by the Annual Conference. The percentage of contribution shall be established annually by Annual Conference by a two-thirds majority vote at one reading.
6. That Annual Conference approve the change in the Charter of Pinebrook Junior College and approve Pinebrook Junior College taking title to the property located at 428 South Main Street, Coopersburg, Pennsylvania.

Board Members: 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, L. James Roberts

Board of Directors

BIBLE FELLOWSHIP CHURCH BALANCE SHEET

	1987	1986	
ASSETS			
General Funds	\$1,433,752.52	\$1,429,255.87	
Fund to Promote Church Ext.	1,052,173.10	1,041,246.52	
Ministers' Retirement Fund	<u>373,300.82</u>	<u>338,000.27</u>	
TOTAL ASSETS	\$2,859,226.44	\$2,808,502.66	
LIABILITIES			
General Funds	532,645.37	559,450.13	
Fund to Promote Church Ext.	445,066.95	447,288.91	
Ministers' Retirement Fund	-	-	
TOTAL LIABILITIES	<u>977,712.32</u>	<u>1,006,739.04</u>	
FUNDS HELD IN TRUST			
Fund to Promote Church Ext.	262,729.53	260,507.57	
NET WORTH			
General Funds	901,107.15	869,805.74	
Fund to Promote Church Ext.	344,376.62	333,450.04	

Ministers' Retirement Fund	<u>373,300.82</u>	<u>338,000.27</u>
TOTAL NET WORTH	1,618,784.59	1,541,256.05
TOTAL LIABILITIES, TRUST FUNDS & NET WORTH		
	2,859,226.44	2,808,502.66

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

Board of Directors
General Fund Balance Sheet
AUGUST 31, 1987

	1987	1986
ASSETS		
CURRENT ASSETS		
Cash - General Fund	19,684.14	38,615.98
Cash - Moving Fund	5,937.80	2,179.33
Cash - Minstrs' Ass't Fund	4,131.69	3,231.69
Cash - Fund to Ass't Church	12,285.91	1,150.91
Cash - MCC Intern. Fund	2,292.95	1,722.95
Accounts Receivable		
Admin. Budget (Note 1)	3,677.00	1,172.00
Health Ins. (Note 1)	4,568.00	6,071.00
Note - Leighton	-	10,000.00
Note - Pinebrook Conf.	109,952.37	109,952.37
Note - C.A.Poalillo	-	1,507.05
TOTAL CURRENT ASSETS	<u>162,529.86</u>	<u>175,603.28</u>
FIXED ASSETS		
Equipment, Computer	17,570.07	-
R.Est. - Pinebrook Conf.	435,268.08	435,268.08
R.Est. - Pinebrook Jr Col.	706,507.50	706,507.50
R.Est. - Victory Valley	111,877.01	111,877.01
TOTAL FIXED ASSETS	<u>1,271,222.66</u>	<u>1,253,652.59</u>
TOTAL ASSETS	<u>1,433,752.52</u>	<u>1,429,255.87</u>
LIABILITIES		
Prepayments		
Admin. Budget (Note 1)	862.00	110.00
Health Insurance (Note 1)	730.00	2,376.00
Mortgage - Pinebrook Jr Col.	421,101.00	447,011.76
Mortgage - Pinebrook Conf.	109,952.37	109,952.37
TOTAL LIABILITIES	<u>532,645.37</u>	<u>559,450.13</u>
NET WORTH	<u>901,107.15</u>	<u>869,805.74</u>
TOTAL LIABILITIES & NET WORTH	<u>1,433,752.52</u>	<u>1,429,255.87</u>

Note 1: General Fund accounts receivable and prepayments for the 1986-87

Conference Year.

ACCOUNTS RECEIVABLE

Health Insurance			
Coopersburg	274.00	Reading	15.00
Edison	137.00	Royersford	124.00
Fleetwood	124.00	Shamokin	405.00
Howell	271.00	Spring City	137.00
Lehighton	274.00	Stroudsburg	137.00
Newark, DE	137.00	Walnutport	123.00
New Fairfield	614.00	Bd. of Church Ext.	959.00
Phila, Wissinoming	54.00	Terris Byrd	286.00
Poughquag	137.00		
Quakertown	360.00	TOTAL	<u>4,568.00</u>

Administrative Budget

Lehighton	39.00	PREPAYMENTS	
Mt. Carmel	350.00	Heath Insurance	
New Fairfield	525.00	Catasauqua	411.00
Phila. Emmanuel	50.00	Mt. Carmel	45.00
Shamokin	175.00	York	137.00
Sinking Spring	2,000.00	Zionsville	137.00
Staten Island	25.00		
York	13.00	TOTAL	<u>730.00</u>
Bd. of Missions	500.00		
TOTAL	<u>3,677.00</u>		

Administrative Budget

Catasauqua	300.00
Nazareth	75.00
Newark, DE	60.00
Oley	287.00
Scranton	30.00
Spring City	110.00

TOTAL	<u>862.00</u>
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Board of Directors
 General Fund Statement of Income
 AUGUST 31, 1987

INCOME	THIS YEAR	LAST YEAR
Administrative Budget	57,630.15	54,307.28
Workmen's Comp. Insurance	25,424.62	21,968.00
Pay on P.J.C. Mortgage	25,910.76	115,439.74
Pay on Victory Valley Land	0.	44,388.00
Health Insurance	166,677.00	163,992.00
Donations, Cash	0.	0.
Contributions, Special	265.14	38.00
Fund to Assist Churches	135.00	650.00

Interest	1,877.01	1,337.49
TOTAL INCOME	<u>277,919.68</u>	<u>402,102.51</u>

EXPENSES

Moving Fund	1,741.53	6,608.21
Ministers' Assistance Fund	0	1,348.00
Fund to Assist Churches	0	0.
MCC Internship Fund	230.00	1,716.00
An. Conference Entertainment	3,740.00	3,500.00
Beneficiary Fund	900.00	1,000.00
Historical Committee	1,000.00	1,000.00
Ministers' Retirement Fund	32,850.00	28,400.00
Publication & Printing	6,000.00	3,000.00
Ministerial Convention Exp.	750.00	750.00
Expenses of Committees		
Annual Conf. Program	791.04	153.92
Board of Directors	257.61	272.10
Com to Exam Church Min.	127.40	138.69
Com to Exam Conf. Min.	-	14.25
Credentials Committee	86.50	255.09
Com. on Divorce	963.25	336.25
Ministerial Cand. Com.	1,023.47	743.82
Ministerial Rel. Com.	931.30	2,597.34
Nominating Committee	65.82	161.96
Statistical Committee	340.21	397.87
Com. on Abstinence	-	18.96
Com. on Cults	-	392.24
Com. on Data Processing	47.13	-
Com. on Homosexuality	19.69	-
Com. on Test of Membership	168.40	728.80
Com. on Tongues	356.47	1,002.00
Government Committee	-	129.12
TOTAL COMMITTEE EXPENSE	<u>5,178.29</u>	<u>7,342.41</u>
Chaplaincy Expense	675.00	462.36
Stewardship Council	63.93	129.35
Bd. of Directors' Exp.	1,412.90	22.00
Paid to Pinebrook B. Conf.	1,552.42	6,209.68
Interest Expense	0	0
Workmen's Comp Insurance	24,027.00	21,968.00
Health Insurance	166,497.20	163,741.54
Uncollected Budget Pledges	0	0
Contingencies	0	0
TOTAL EXPENSES	<u>246,618.27</u>	<u>247,197.55</u>
GAIN	<u>31,301.41</u>	<u>154,922.96</u>

Board of Directors
 Ministers' Retirement Fund Balance Sheet
 AUGUST 31, 1987

	THIS YEAR	LAST YEAR
ASSETS		
Cash	12,752.28	2,451.73
Farmers Bank - Trust Fund	339,048.54	314,048.54
Stocks	21,500.00	21,500.00
Note - Victory Valley (1)	0	0.
Note - Victory Valley (2)	0	0.
TOTAL ASSETS	373,300.82	338,000.27
LIABILITIES		
Liabilities	-	-
NET WORTH	373,300.82	338,000.27
TOTAL LIABILITIES & NET WORTH	373,300.82	338,000.27

Board of Directors
 Ministers' Retirement Fund Statement of Income
 AUGUST 31, 1987

	THIS YEAR	LAST YEAR
INCOME		
Administrative Budget	32,850.00	28,400.00
Members' Contribution	25,945.53	22,675.49
Special Contributions	420.00	-
Interest	33,526.84	30,028.49
Dividends	900.00	900.00
TOTAL INCOME	93,642.37	82,003.98
EXPENSES		
Retirement Payments	53,988.00	53,067.00
Refunds to Members	4,353.82	5,444.08
TOTAL EXPENSES	58,341.82	58,511.08
GAIN	35,300.55	23,492.90

Board of Directors
 Fund to Promote Church Extension Balance Sheet
 AUGUST 31, 1987

	THIS YEAR	LAST YEAR
ASSETS		
CURRENT ASSETS		
Cash	53,499.79	54,207.71
Note - Edison, NJ	26,543.08	26,543.08
Note - Howell, NJ	11,549.04	13,370.78
Note - Kutztown	20,000.00	25,000.00
Note - Mt. Pocono	10,000.00	10,000.00
Note - Newark, DE	25,000.00	-
Note - New Fairfield, CT	12,993.78	12,993.78

Note - Poughquag, NY	9,002.57	9,249.04
Note - Victory Valley	41,568.52	45,436.23
Note - Whaley Lake, NY	30,000.00	30,000.00
Mortgage - First Baptist	70,255.28	72,684.86
TOTAL CURRENT ASSETS	310,412.06	299,485.48
FIXED ASSETS		
R. Est - Camden, NJ	40,569.76	40,569.76
R. Est - Edison, NJ	123,543.08	123,543.08
R. Est - Finesville, NJ	20,000.00	20,000.00
R. Est - Howell, NJ	146,146.00	146,146.00
R. Est - Kutztown	88,957.50	88,957.50
R. Est - Newark, DE	0	0.
R. Est - Newark, NJ-Gold	24,692.53	24,692.53
R. Est - Newark, NJ-Rand	38,631.48	38,631.48
R. Est - New Fairfield, CT	50,307.00	50,307.00
R. Est - Plainfield, NJ	42,760.00	42,760.00
R. Est - Poughquag, NY	43,958.00	43,958.00
R. Est - Sinking Spring	43,884.69	43,884.69
R. Est - Whaley Lake, NY	78,311.00	78,311.00
TOTAL FIXED ASSETS	741,761.04	741,761.04
TOTAL ASSETS	1,052,173.10	1,041,246.52
LIABILITIES		
NOTES PAYABLE		
I. Cressman Gehman	7,500.00	7,500.00
Pawling Baptist Church	10,000.00	10,000.00
MORTGAGES		
Camden, NJ	25,060.09	25,060.09
Edison, NJ	92,000.00	92,000.00
Finesville, NJ	4,085.92	4,085.92
Howell, NJ	125,000.00	125,000.00
Kutztown	45,000.00	45,000.00
Newark, DE	0	0.
Newark, NJ - Goldsmith	9,029.43	9,029.43
Newark, NJ - Randolph	20,557.94	22,779.90
New Fairfield, CT	30,404.90	30,404.90
Plainfield, NJ	10,640.43	10,640.43
Poughquag, NY	22,788.24	22,788.24
Whaley Lake, NY	43,000.00	43,000.00
TOTAL LIABILITIES	445,066.95	447,288.91
TRUST FUNDS		
Camden, NJ	15,509.67	15,509.67
Edison, NJ	31,543.08	31,543.08
Finesville, NJ	15,914.08	15,914.08
Howell, NJ	21,146.00	21,146.00
Kutztown	43,957.50	43,957.50
Newark, DE	0	0.
Newark, NJ - Randolph	18,073.54	15,851.58
New Fairfield, CT	19,902.10	19,902.10

Poughquag, NY	21,169.76	21,169.76
Sinking Spring	40,202.80	40,202.80
Whaley Lake, NY	35,311.00	35,311.00
<hr/>		
TOTAL FUNDS HELD IN TRUST	262,729.53	260,507.57
NET WORTH	344,376.62	333,450.04
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TOTAL LIABILITIES, NET WORTH AND TRUST FUNDS	1,052,173.10	1,041,246.52

Board of Directors

Fund to Promote Church Extension Income Statement
AUGUST 31, 1987

	THIS YEAR	LAST YEAR
INCOME		
Paid for Newark, NJ-Goldsmith	0	771.54
Paid for Plainfield, NJ	0	1,146.56
Interest	15,926.58	14,943.25
<hr/>		
TOTAL INCOME	15,926.58	16,861.35
EXPENSES		
Property Investigations	0	0.
Cost of Property Sales	0	0.
Grants to Missions	5,000.00	10,000.00
<hr/>		
TOTAL EXPENSES	5,000.00	10,000.00
GAIN or (LOSS)	10,926.58	6,861.35

Board of Directors

Proposed Administrative Budgets

	Oct. 1, 1987 to Sept. 30, 1988	Oct. 1, 1988 to Sept. 30, 1989
A. BENEFITS FOR EACH PASTOR		
1. Beneficiary Fund	1,000.00	1,000.00
2. Ministerial Convention	1,000.00	1,600.00
3. Ministers' Retirement Fund	35,000.00	36,600.00
4. Ministers' Asst. Fund	750.00	750.00
<hr/>		
Total	37,750.00	39,950.00
B. BENEFITS FOR EACH CHURCH		
1a. Conference Entertainment	3,500.00	3,500.00
1b. Conference Expense	600.00	600.00
2. Moving Fund	3,000.00	5,000.00
3. Fund to Assist Churches	400.00	1,000.00
<hr/>		
Total	7,500.00	10,100.00

C. ANNUAL CONFERENCE PROGRAMS

1. Publication & Printing	4,000.00	4,000.00
2. Expenses of Boards and Committees		
a. Chaplaincy Expenses	800.00	800.00
b. Stewardship Council	300.00	2,500.00
c. All Other Expenses	5,000.00	5,000.00
3. Expenses, Board of Directors		
a. Computer Use	1,000.00	1,000.00
b. Other Expenses	500.00	500.00
4. Ministerial Cand. Com.	1,200.00	1,200.00
5. Historical Committee	1,000.00	1,000.00
6. Contributions	590.00	250.00

Total	14,390.00	16,250.00
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TOTAL BUDGET	59,640.00	66,300.00
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Pledges to the Administrative Budget

CHURCH	1986-87	1987-88	CHURCH	1986-87	1987-88
Allentown, C.Crest	4,920	5,040	Oley	1,470	1,700
Allentown, Salem	300	300	Paradise	1,440	1,500
Bethlehem	2,000	2,000	Pawling	40	50
Blandon	625	650	Phila, Emmanuel		
Camden, DE		50	Phila. Wissinoming	475	500
Catasauqua	250	300	Poughquag	120	120
Coopersburg	2,025	2,400	Quakertown	1,800	1,900
Denville	200	200	Reading	3,900	4,000
Edison			Royersford	1,800	1,800
Emmaus	2,500	2,500	Scranton	300	300
Englishtown	400	400	Shamokin	700	700
Ephrata	1,800	2,000	Sinking Spring	2,500	1,000
Finesville	25	25	Somers Point		50
Fleetwood	1,320	1,320	Spring City	1,250	1,300
Graterford	2,300	2,300	Staten Island	75	75
Harleysville	1,290	1,500	Stroudsburg	950	1,000
Harrisburg	1,900	2,000	Sunbury	1,500	1,650
Hatfield	1,600	1,600	Terre Hill	400	500
Howell	600	800	Wallingford	1,200	1,500
Irvington			Walnutport	25	25
Kutztown	250	300	Wappingers Falls	125	150
Lancaster	3,000	3,300	York	990	1,000
Lebanon	1,100	1,300	Zionsville	200	225
Lehighton	500	400	B.F.C. Home	700	850
Maple Glen	1,000	1,000	Church Extens.	500	500
Mt. Pocono		100	Bd. Missions	500	600
Mt. Carmel	700	760	Pinebrook B.C.	1,200	1,200
Nazareth	1,800	2,100	Pinebrk Jr.Col.	250	500
Newark, DE	50	100			
Newark, NJ	200	200			
New Fairfield			Totals	56,460	58,790

Report of the Board of Church Extension

to the 104th Annual Conference of the Bible Fellowship Church
October, 1987

"Go therefore and make disciples of all nations" --
Matthew 28:19

Properly known as the Great Commission, this command was given by Christ to His Church. The Bible Fellowship Church, as one part of the Church universal, with joy, respect, and dependence upon God accepts this injunction. The Board of Church Extension is thankful to be one of the agencies of our denomination engaged in carrying out this mandate.

The book of Acts depicts how the Great Commission was obeyed. Paul, for example, on his second missionary journey, traveled to cities such as Philippi, Thessalonica, and Corinth where he preached. Subsequently, churches were established. He did the same at Athens. Although some believed, there is no record in Acts of a church being established.

The Board of Church Extension feels akin to Paul. Irvington, NJ is our Athens. Under the faithful six year ministry of Ronald C. Erb some believed, yet in the providence of God a church was not established. Regretfully, the Board reports the closing of this mission.

We also have our parallels to Philippi, Thessalonica, and Corinth. The Cornerstone Bible Fellowship Church of Bangor, PA is one example where, under the leadership of Thomas S. MacMillan, a core of brethren from the Nazareth Bible Fellowship Church has been blessed in establishing a new congregation. Similarly, the Somers Point, NJ Mission, as part of Project Beachhead, is making good progress under the ministry of Roger L. Reitz.

"Making disciples of all nations." In the providence of God some from other nations have come to our area and a Church Extension ministry has begun among them. David H. C. Sng accepted the call to minister among Southeast Asian refugees in Philadelphia. We are excited and thankful that God has allowed us the privilege of this new form of Church Extension ministry.

Making disciples and extending the church require a growth mentality. Some established Bible Fellowship Churches are experiencing numerical growth as they evangelize in their communities. For this we praise God.

In addition to growth mentality in the local churches, an outlook that envisions the growth of our denomination by establishing new churches is an absolute requirement for the health of the Bible Fellowship Church. This aspect of our growth mentality must increase.

As of this Annual Conference, all churches are supplied with pastors. This is most encouraging.

The report of the Ministerial Candidate Committee includes a fine list of men interested in ministry in the Bible Fellowship Church. If, in the providence of God, all pulpits are filled and ministerial candidates are available, an opportunity exists for extending the church. Growth mentality will lead us to seize this opportunity.

To do this, however, significant increase in financial support is needed. Paul, expressing another of his missionary concerns, wrote, "The laborer is worthy of his wages" (I Timothy 5:18). He referred to those who "work hard in preaching and teaching" (v.17). The Board of Church Extension beseeches the churches to increase significantly their financial support of this ministry for two reasons: to provide worthy wages for those who work hard at preaching and teaching; and to help maintain the health of the Bible Fellowship Church by establishing new congregations.

Another aspect of growth mentality is helping churches in the Church Extension Department become financially self-supporting. The board is thankful that the 1987-88 budget indicates that seven churches (Camden, DE; Kutztown, PA; Finesville, NJ; Mt. Pocono, PA; Newark, DE; Poughquag, NY and Wappinger Falls, NY) require no appropriation. Finesville having been in this category for three consecutive years, "graduates" from the Church Extension Department, being no longer under the jurisdiction of the Board as of this Annual Conference. Congratulations, Finesville!

During the year two men, Harold C. Weaver and Dennis W. Spinney, have resigned from Church Extension ministries. This has resulted in the missions at Eastern Union County and Mays Landing, NJ being without pastors. Pray with us that God will provide men to serve at these missions and others the Board is endeavoring to establish.

The work of the Wider Horizon program continues. Robert W. Smock serves as Wider Horizons co-ordinator on a voluntary basis. As time permits, he plans to visit all Bible Fellowship Churches on behalf of the program. Plans are being laid for establishing local Wider Horizons prayer groups.

Having served for 9 years on the Board of Church Extension, Warren L. Zimmerman declined nomination for re-election. The Board is thankful for the faithful service of this brother to whom God has given vision for the extension of the Bible Fellowship Church. Join us in praying God's continuing blessing upon him.

The Board of Church Extension recommended that the 103rd Annual Conference adopt a purpose statement for the board. This recommendation was referred back to the board for review and consultation with the Board of Missions. This review and consultation has taken place.

As a result, the Board of Church Extension recommends that the 104th Annual Conference adopt the purpose statement found in this report. This statement has been endorsed by the Board of Missions.

Additionally, the Board of Missions has incorporated into its Policy Handbook statements of Policy on Jurisdictional Questions. This material has been endorsed by the Board of Church Extension.

The following churches, missions and pastors are currently under the jurisdiction of the Board of Church Extension:

Camden, DE	James Koch	Newark, NJ	Delbert Baker
Eastern Union County, NJ		New Fairfield, CT	Dean Stortz
Edison, NJ	Dennis Cahill	Philadelphia, PA	David Sng
Finesville, NJ	David Jones	Poughquag, NY	James Wickstead
Kutztown, PA	Randall Grossman	Somers Point, NJ	Roger Reitz
Mays Landing, NJ		Walnutport, PA	David Chappell
Mt. Pocono, PA	Ronald Erb	Wappinger Falls, NY	Byron Widger
Newark, DE	William Schlonecker	Whaley Lake, NY	Robert Commerford

We express our thankfulness to the Lord for the faithful ministry of these men 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. Financial support for the Department by the churches increased by more than 11% in 1986-87. We praise God for what He has done through the ministry of the Church Extension Department as that ministry has contributed to the growth of the Bible Fellowship Church.

The Board of Church Extension recommends that the 104th Annual Conference adopt the following resolutions:

Resolved, that the following be added to the material entitled "Board of

Church Extension", page 157ff, Faith & Order, and be inserted immediately after the title:

The Board of Church Extension governs the Church Extension Department which 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.

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 Canada. It does this by evangelizing in areas, communities and neighborhoods and among people where Bible Fellowship Churches do not exist and by forming, fostering and nurturing to maturity new congregations. (FIRST READING)

Resolved, that the format of the material entitled "Board of Church Extension" presently in the Faith & Order be revised to read as follows:

B. Composition

The Board of Church Extension will 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 by Annual Conference, for a three-year term to begin when the incumbent has submitted his report to 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 & Order.

Note: The material in Section C, Election, is the same as now appears in the Faith & Order in the section entitled "Church Extension Director" except that the words "the next" have been deleted. With this exception all material in this resolution presently appears in the Faith & Order. This resolution, therefore, requires one reading.

Resolved, that the following be deleted from the section in the Faith & Order entitled "Church Extension Director" (p.159).

Election:

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

Resolved, that the word "Executive Director of Church Extension" replace the words "Director of Church Extension" wherever they appear in the Faith &

Order of the Bible Fellowship Church.

Whereas, the Board of Church Extension has examined the Bangor, PA mission and certifies that it meets the qualifications of a church as set forth in Article of Faith XVIII; therefore be it

Resolved, that the 104th Annual Conference recognize Cornerstone Bible Fellowship Church of Bangor, PA as a particular church and receive it into membership of the Annual Conference.

Resolved, that the budget for the Board of Church Extension for 1988-89 be adopted.

Board of Church Extension: 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

Board of Church ExtensionFinancial Report
1986-87

RECEIPTS

Balance, August 31, 1986

\$ 85,318.03

From Churches:

Prepaid, 1987-88	\$ 79,295.53
General Fund -- Current	4,107.15
Baker - Newark	3,600.00
Erb - Irvington	15,165.33
Commerford - Whaley Lake	9,013.71
Schlonecker - Glasgow	3,600.00
Chappell - Walnutport	3,115.00
Weaber - Mays Landing	540.00
Reitz - Somers Point	2,960.00
Project Beachhead	1,550.00
Director's Support	542.00
Cahill - Edison	1,510.00
Wickstead - Poughquag	2,400.00
Spinney - E. Union Co.	600.00
Sng - Philadelphia	3,778.75
PISCES	360.00
Special	65.00

 132,202.47

Other General

Baker - Newark	16,205.00
Wickstead - Poughquag	740.00
Cahill - Edison	1,259.00
Erb - Irvington	2,482.00
Commerford - Whaley Lake	1,395.00
Spinney - Union Co.	5,160.00
Chappell - Walnutport	550.00
Project Beachhead	1,854.00
Stortz - New Fairfield	510.00
Reitz - Somers Point	3,465.40

Weaber - Mays Landing	76.00
Sng - Philadelphia	460.00
PISCES	390.00
Koch - Camden, DE	5.00
Mid-Hudson Team	80.00
Philadelphia - Emmanuel	5.00
Widger - Wappinger Falls	2,400.00
WIDER HORIZONS	800.00
Development Budget	100.00
Undesignated	5,275.00

43,211.40

6,045.03

Interest

Reimbursements & Refunds

Director's Travel	\$ 187.20
From Committee on Statistics (Printing Expenses)	75.00
Edison - Parsonage (from BFC Board of Directors)	915.00
Reimb. - Fireman's Fund Mortgage Corp.	19.51
Reimb. - Brochures	7.80
Transfer - Project Beachhead Launch. Fund	16,245.19

TOTAL

\$ 17,449.70

\$ 284,226.63

EXPENDITURES:

Appropriations

Baker - Newark, NJ	21,383.57
Newark, DE	3,600.00
Poughquag	3,000.00
New Fairfield, CT	3,000.00
Whaley Lake	17,690.91
Irrington	23,164.13
(includes special designated appropriations)	
E. Union Co.	5,889.70
Walnutport	5,400.00
(includes special designated appropriations)	
Somers Point	23,976.43
Mays Landing	9,615.47
Edison	10,600.00
(includes special designated appropriations of \$1,600)	
Sng - Philadelphia	3,840.00

Administration

Director's Salary & Benefits	20,000.00
Director's Health Insurance	1,659.85
Operating Acct.	26,325.00
Clerical Salary	6,966.20
Taxes - Employers Social Security	429.00
Parsonage - Office Building (Mortgage)	1,878.96

131,160.21

57,259.01

Workers' Compensation	1,154.00
Bank Charges	184.79
BFC - Administrative Budget	500.00
Fellowship News Assessment	200.00
Pass Through (Koch, Phila. Emmanuel & Wappinger Falls)	2,620.00

TOTAL \$193,078.01

BALANCE - August 31, 1987* \$ 91,148.62

* Deposited as follows:

Checking Account, Meridian Bank	\$ 8,583.56
Money Market Savings, Starpointe Savings Bank	5,940.59
Passbook Account, Starpointe Savings Bank	1,896.06
CD's - Meridian Bank	10,000.00
CD's - First Atlantic Savings	18,045.61
CD's - Starpointe Savings Bank	35,101.57
Delaware Cash Reserve Fund	8,376.23
Cash on Hand	3,205.00

ADDENDA:

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

Balance	\$91,148.62
Prepaid, 1987-88	79,295.53
	<u>11,853.09</u>
Surplus	

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

	BALANCE 8/31/86	BALANCE RECEIPTS	EXPENSES	8/31/87
Book Fund	70.67	0	0	70.67
Luzerne County Project	127.30	0	0	127.30
Spinney-E. Union Co.	4,402.73	5,760.00	5,889.70	4,273.03
Somers Point Land Fund	25.00	0	0	25.00
Boyertown Area Mission	600.00	0	0	600.00
Baker - Newark	1,062.24	19,805.00	21,383.57	0
Widger - Wappinger Falls	410.00	2,400.00	2,610.00	200.00
Walnutport - Special	0	1,850.00	1,400.00	450.00
Project Beachhead Launching Fund	16,245.19	3,404.00	19,649.19	0

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 purchase. Following is a report:

Balance, 8/31/86	\$ 7,805.31
Interest	406.36
Balance, 8/31/87	<u>8,211.67 *</u>

* Passbook Starpointe Savings Bank	\$ 119.43
Loan to Mt Pocono Mission	2,000.00
CD's Starpointe Savings Bank	6,092.24

In addition, interest is receivable from Mt. Pocono mission in the amount of \$320.00.

The books and this report have been audited by Ralph D. Cole

Church Extension

Revised 1987-88 Budget

MAINTENANCE BUDGET INCOME

Surplus, August 31, 1987	\$10,000
Prepaid--Churches for 1987-88	79,000
General Contributions	12,000
Designated	108,100
Interest	3,000

\$212,100

EXPENSES

Appropriations

Finesville, NJ	0
Wappingers Falls, NY	0
Camden, DE	0
Poughquag, NY	0
Newark, DE	0
Kutztown	0
Mt. Pocono	0
Project Beachhead	
Somers Point, NJ	25,000
Mays Landing, NJ	22,900
Newark, NJ	21,500
New Fairfield, CT	1,800
E. Union Co., NJ	3,500
Walnutport	6,800
Edison, NJ	15,000
Whaley Lake, NY	18,500
Philadelphia -- Southeast	29,000
Asian Refugees	

144,000

Administration

Dir. Salary & Benefits	21,300
Dir. Health Insurance	1,700
Dir. Continuing Education	1,500
Department Travel	7,500
Parsonage-Office Building	
Mortgage	1,879
Fuel	1,500
Electric	1,700
Other Utilities	700
Maintenance	4,000
Insurance	<u>1,600</u>

11,379

Office Operations		
Printing & Supplies	3,500	
Equipment	1,500	
Mailing	3,500	
Telephone	1,500	
Clerical Salary	8,840	
Social Security Tax	620	
		<hr/>
		19,460
Board Expenses		2,000
Promotion		1,000
Surveys		200
Admin. Budget		500
Workers' Compensation		1,200
Fellowship News Assessment		200
		<hr/>
		67,939
Contingency		161
		<hr/>
		212,100
DEVELOPMENT BUDGET		
INCOME -- Designated Offerings		48,000
EXPENSES		
New England Team (Bi-vocational)	10,000	
2 New Missions	30,000	
WIDER HORIZONS Administrative	3,000	
Development Fund	2,000	
PISCES	3,000	
		<hr/>
		\$ 48,000

Church Extension Department

1988-89 Proposed Budget

INCOME		
Prepaid -- Churches for 1988-89	\$ 90,000	
Designated		
Churches	110,000	
Other Sources	58,000	
General Contributions	15,000	
Interest	2,000	
		<hr/>
		\$ 275,000
EXPENSES		
Appropriations		
Edison, NJ	12,000	
Project Beachhead	48,000	
Newark, NJ	20,000	
E. Union Co., NJ	10,000	
Walnutport	7,000	
Whaley Lake, NY	16,000	
Philadelphia -- Southeast Asian Refugees	30,000	
New England Team	13,000	
New Missions (Existing)	<u>45,000</u>	
		201,000

Administration	
Dir. Salary & Benefits	23,000
Dir. Health Insurance	2,000
Dir. Continuing Education	1,500
Department Travel	8,000
Parsonage -- Office Building	12,000
Office Operations	20,000
Board Expenses	2,400
Promotion	1,000
Surveys	200
Admin. Budget	500
Workers' Compensation	1,500
	72,100
Reserves	
Contingency	1,900
	1,900
TOTAL	275,000
DEVELOPMENT BUDGET	
INCOME	
Designated Offerings	41,000
EXPENSES	
Starting New Missions	30,000
WIDER HORIZONS	3,000
PISCES	3,000
Development Fund	5,000
	\$ 41,000

Report of the Church Extension Director

to the 104th Annual Conference of the Bible Fellowship Church
October, 1987

OPENINGS

"...Who opens and no one will shut, and who shuts no one opens".

Revelation 3:7

We live our lives on earth by the grace, and under the eye, of a sovereign Lord. It is He "who works all things after the counsel of His will" (Ephesians 1:11). In carrying out His will, our Lord Jesus providentially opens and closes -- and there is no being on earth or in heaven who can foil or undo the will of our sovereign Lord and God.

It is our duty and privilege to yield to His will and follow His direction; to move ahead when He opens and to pause and to cease when He closes.

OPEN EYES THAT WE MAY SEE

"Open my eyes, that I may behold wonderful things from Thy law" -- Psalm
119:18

By God's wonderful grace we have been made able to receive the wonderful truth of His wonderful Word. It is there that we find what we need to know about our God, our world, ourselves and our duty. In the Scriptures we discover God's great plan and program for His world, His kingdom and His Church.

In the Bible we discover from the lips of our Lord His Great Commandment (to love the Lord God with all our beings and to love our neighbors as ourselves) and His Great Commission (to present the Good News to all humans and urge them to believe it). As we, by the power of the Holy Spirit, bring together obedience to these two supreme mandates, Christ's program is accomplished and His Church built. As we study the Scriptures we are led to see the standards, goals and methods that we are to use as we build for Christ.

Yet we may often feel weak or alone or overwhelmed or afraid. We need to have our eyes opened again.

Elisha the prophet was the object of the rage of the king of the Arameans, who dispatched an army to surround Dothan and capture God's spokesman. The young man who was Elisha's attendant, when he saw the surrounding army cried "Alas....What shall we do?" The prophet replied, "Do not fear, for those who are with us are more than those who are with them" (II Kings 6:16). Then Elisha prayed, "O Lord....open his eyes that he may see" (v. 17). The Lord answered the prophet's prayer and the young man saw the Lord's host all around Elisha. And the prophet and his attendant were delivered.

The Lord of the Church assured us that He will build His church and the gates of Hades will not withstand its onslaught (Matthew 16:18). He promised to be with us to the end of the age (Matthew 28:20). With opened eyes we see that "the weapons of our warfare are not of the flesh, but divinely powerful for the destruction of fortresses" (I Corinthians 10:4) and we know that "greater is He who is in you than he who is in the world" (I John 4:4). Boldly, then, we shall move forward at home and around the world to take the Gospel and to plant the Church for the glory of God.

With God-opened eyes we see the truth of the Scriptures, that we may believe, and see the reality of the Lord's spiritual forces allied with us, that we may rely on them. But we also have been sent to open the eyes of others, just as Paul the Apostle. He stated to King Agrippa that the Lord had sent him to the Gentiles "to open their eyes so that they may turn from darkness to light and from the dominion of Satan to God, in order that they may receive forgiveness of sins and an inheritance among those who have been sanctified in Me" (Acts 26:18).

This lesser known statement of the Great Commission should burn in our souls so that we of the Bible Fellowship Church might be able to say with Paul, "Consequently....(we) did not prove disobedient to the heavenly vision" (v. 19).

OPEN MINDS THAT WE MAY UNDERSTAND

"Then He opened their minds to understand the Scriptures" – Luke 24:45

On the very day that Jesus arose from among the dead, He walked with two of His disciples enroute to Emmaus. "But their eyes were prevented from recognizing Him" (Luke 24:16). The living Christ was with them, but they did not see Him. Had they known the Scriptures, they would have known Him. "O foolish men," He said, "and slow of heart to believe in all that the prophets have spoken!" (v.25). When Jesus took bread and blessed it and broke it and gave it to them, "their eyes were opened and they recognized Him...."(v.33).

A bit later that same evening Jesus was with the eleven disciples in Jerusalem. After discussing with them Himself and the Scripture, "Then He opened their minds to understand the Scriptures" (v.45). Part of the understanding they received was "that repentance for forgiveness of sins should be proclaimed in His name to all the nations, beginning from Jerusalem" (v. 47), another iteration of the Great Commission.

May our minds be open that we might understand the Scriptures and the Commission and that we may perceive what Christ is doing among us. Only He can make a blind man see and a dead person live. Only He can make a Church!

For the third consecutive year this Conference is asked to receive a new church into its membership -- five new churches in three years. Christ has brought Cornerstone Bible Fellowship Church of Bangor into existence. We recognize His work.

Some of Christ's work in building His church occurs in somewhat quiet ways.

Having fully supported itself for three years, Calvary Church of Finesville, NJ graduates from the Department at this time. Special recognition for this achievement is due to D. Thomas Phillips, who served Calvary Church for over 14 years and brought it to self-support. During the year Brother Phillips was succeeded by David H. Jones.

As of September 1, two more churches have requested that their financial assistance be discontinued -- Poughquag, NY and Newark, DE. They join four other Department Churches in self support: Camden, DE; Kutztown, PA; Mt. Pocono, PA and Wappinger Falls, NY. These six congregations reached full self support in an average of seven years from their starts.

In Delaware there is another very tangible evidence of Christ's work among us -- a new building in Newark, DE. Dedication of this spacious new edifice is expected yet this fall.

The financial gauge of progress is also evident as several other congregations have moved toward greater support for their pastors and less dependance on the older churches for assistance. These include the church at New Fairfield, CT and the missions at Newark, NJ; Whaley Lake, NY and Somers Point, NJ.

Jesus is present and at work among us to build His Church. May our eyes see Him and our minds understand His work.

OPEN LIPS THAT WE MAY PRAISE

"O Lord, open my lips, that my mouth may declare Thy praise." -- Psalm 51:15

When we see and understand what Christ is doing, it is incumbent on us to praise Him for this work. Why is it that we are so slow to praise?

When the Jewish captives returned to the land, they were "like those who dream" (Psalm 126:1). They could hardly believe it!

"Then our mouth was filled with laughter, and our tongue with joyful shouting" (v.2). Their joy and laughter and praise called attention to what the Lord had done for them. "Then they said among the nations, 'The Lord has done great things for them.'". In turn, His people re-echoed, "The Lord has done great things for us. We are glad" (v.3).

May we acknowledge what our Lord is doing, and rejoice and be glad-- and may our open lips praise Him.

OPEN MOUTHS THAT WE MAY PROCLAIM

"And Philip opened his mouth, and beginning from this Scripture he preached Jesus to him". — Acts 8:35

We have been given Good News to share and orders (the great Commission) to share that News with all people.

Philip the Evangelist was directed by the Lord to a particular place and to a certain person, the treasurer of Ethiopia. He began conversation with the man by a question when he saw and heard him reading the Scriptures, "Do you understand what you are reading?" (Acts 8:30). It was in answer to his host's question that Philip opened his mouth and proclaimed the Good News of Jesus of Nazareth. Through Philip's witness the Ethiopian man believed and was baptized and went back home rejoicing (v. 39).

Such opportunities may be ours also if we open our mouths and proclaim the life giving Good News. Part of our church planting work is to challenge and train the believers in our young churches to be forthright proclaimers and witnesses of the Gospel.

OPEN HEARTS TO RESPOND

"....And the Lord opened her heart to respond to the things spoken by Paul" -- Acts 16:14

Lydia was the first convert to Christ in Europe. Paul, Silas, Timothy and Luke had come to Philippi by divine call to preach the Good News there. Lydia of Thyatira is a lesson in conversion. She listened to the message. "How shall they believe in Him whom they have not heard? And how shall they hear without a preacher?" (Romans 10:14).

For conversion to occur there must be the hearing of the Good News. But that message is incomprehensible to the person in his natural state. "But a natural man does not accept the things of the Spirit of God; for they are foolishness to him, and he cannot understand them, because they are spiritually appraised" (I Corinthians 2:14). For Lydia to be converted, God had to do something in her. He did. He opened her heart. Had the Lord not opened Lydia's heart she would not and could not have responded to the Good News. Because He opened her heart she could and did respond, repent and believe, and in consequence she confessed Christ in baptism.

During the year just passed literally thousands of people have heard the Gospel through the ministries of our Church Extension Department. Among these there have been many, scores of them, whose hearts the Lord has opened. They have repented and believed. Many have been baptized and have committed themselves to membership in Christ's church. In this we rejoice and for this we are grateful.

OPEN HANDS THAT WE MAY GIVE

"...You shall freely open your hand to your brother, to your needy and poor in your land". -- Deuteronomy 15:11

In the Law, the Lord recognized the poor and provided for their needs to be met through the giving of the people. "The poor will never cease to be in the land". He tells the, therefore you must give to meet their needs. The Lord adds His promise of blessing if they will give, "...for this thing the Lord your God will bless you in all your work and in all your undertakings" (v.10).

In the United States of America there is great affluence. Most participate in plenty, and even most Christians are caught up in the quest for more and bigger and better and newer. In the midst of this, America has many who live in poverty, some of them homeless and many hungry. Believers and their churches must see those in need and move to help them.

But there is a greater, more extensive and graver poverty in America--poverty of the Gospel. There are vast areas and a great many communities where the Good News is seldom told, where there are few believers to demonstrate the power of the Gospel and credibly model it and where faithful evangelical churches are rare or non-existent. As we open our hands to give for extending the church, we provide for the Gospel-poor in our land and may expect to incur the Lord's promised blessings.

The fiscal year just closed has shown a beautiful open handedness among the Bible Fellowship Churches, as they increased their support for their Church Extension Department by 11.35%. We thank God and His people for this generous support and count in its continuing growth as we make plans and write budgets toward meeting the need of more of America's spiritually impoverished.

OPEN DOORS THAT WE MAY ENTER

"Behold, I have put before you an open door which
no one can shut....." -- Revelation 3:8

"....they began to report all things that God had done with them
and how He had opened a door of faith to the Gentiles" -- Acts 14:27

"....for a wide door for effective service has opened to me, and
there are many adversaries". -- I Corinthians 16:9

"Devote yourselves to prayer....that God may open to us a door for
the word...." -- Colossians 4:2,3

Open doors, especially those which God the Lord has opened, demand action. Particular ones may lead to believing (Acts 14:27), to speaking (Colossians 4:3) or to serving (I Corinthians 16:9). Whatever response is appropriate, open doors are meant to be entered.

A great open door is being presented to the Church in the U.S.A. It is the peoples who are coming to this country from many parts of the world. Leaving the old and coming to the new fosters openness and receptiveness. The Bible Fellowship Church must plan to enter these God-given open doors. We have begun to do so during the year with a new mission to Southeast Asian refugees in the Philadelphia area. David H.C. Sng has accepted a call from the Board of Church Extension to this ministry and began his work in June, after being graduated from Biblical Theological Seminary in May. Brother Sng and his wife, Judith, are natives of Singapore. They have one child, Joanna, who is 7. The Sngs remain in the U.S. to engage in this ministry under a special visa which requires that they be supported in the ministry and forbids Brother Sng from engaging in other employment. To date, 42% of their 1987-88 support has been committed. This work of evangelizing, discipling and churching Southeast Asians into the Bible Fellowship Church will be difficult and long-term. Their needs are varied and great; the work among them will need to be many faceted and holistic in its approach. Brother Sng seeks to build a multi--gifted ministry team to work with him.

By faith we have entered the open door in needy Atlantic County, NJ in Project Beachhead. Roger Reitz continues to labor intensively to build a church in the Somers Point area, where there are presently four potential committed families worshipping together, along with others who are more casually involved, plus visitors. Through the summer many people from different Bible Fellowship Churches who were vacationing in the Shore area worshiped at Somers Point, bringing great encouragement. "Together in the Park Again" on June 13 (see my 1986 report) brought together a large group of volunteers from the churches who blanketed Somers Point with flyers. There was a good attendance at the afternoon concert at Kennedy Park.

During the summer, under our PISCES program, Carol Watson worked in Somers Point, with most of her work focused on children's Bible clubs and door-to-door visitation.

Early in the year, Brother Reitz's partner, Harold C. Weber, resigned the mission at Mays Landing. We hope soon to call a successor as organizing pastor in the fast growing Mays Landing-Hamilton Township area, where the work has been dormant for these recent months.

Another open door is the populous Edison, NJ. Dennis Cahill has served diligently at Edison. The Lord has been pleased to bring several to confession of Jesus as Lord during the year and a good number of new folks into the congregation.

Sometimes doors are obviously wide open; at other times their degree of openness is not so apparent. In some such cases the Lord sends men to push on the doors to see whether they are open. One such door-pusher was Robert S. Commerford, who went a few years ago to Whaley Lake, NY as a church-planter/evangelist. The door was open and a church is forming, with eight committed families on board and steady growth over the past 2-3 years.

In Irvington, NJ, Ron Erb was the door-pusher. After six years of faithful, hard labor there, he and the Board had to conclude that the door was not sufficiently open or, to change the metaphor, the field not sufficiently ripe for us to be able to plant a church in Irvington at this time. A good number of people professed faith in Christ through this work, but a viable core group did not form. June 28 was the last Sunday's worship at Irvington. Several of the Irvington people have become faithful participants in the life of the Newark congregation. Brother Erb has accepted the call to be the first full-time pastor of the Mt. Pocono Church, succeeding A.L. Seifert, the founding pastor. We are pleased that Brother Erb continues in the Department. We are grateful for the fine ministry of Brother Seifert in bringing the Mt. Pocono congregation together.

Another door-pusher, Dave Carver, found a less than wide open door at Selinsgrove, PA. He and the elders of the mother church, Emmanuel of Sunbury, had to terminate the Selinsgrove mission. Again, many were reached with the Gospel and there were conversions, but not in sufficient number to form a credible core group.

Failure to achieve the church planting goal is always disappointing. Good stewardship demands discernment and courage to decide when a mission must be terminated and precious and scarce resources deployed elsewhere.

After four years of diligent labor in Hillside, NJ, Dennis Spinney found it necessary for reason of extended family needs that required his help, to resign from the Eastern Union County mission and relocate his family to Dudley, Massachusetts, where the family has found housing and he has found employment as a social worker. Because of the brevity of Brother Spinney's time in Hillside and the fact that his service was bivocational, the receptivity in the Eastern Union County target area of over 100,000 people in six municipalities has not been fully ascertained. We are seeking another man to

take up this bivocational ministry.

A new door of opportunity may be opening to us in New England in the area where Connecticut, Massachusetts and Rhode Island meet. A potential team of three church planters in that area has met four times over the past three months. The team would include Dennis Spinney and two other men who are candidates under care of the Ministerial Candidate Committee. The three would support their families fully or primarily as "tent makers" (bivocationals). We may pray that God will open a wide door of opportunity in New England.

WIDER HORIZONS is about open doors. In praying and planning for growth to at least 14,293 members by the year 2000 we in the Bible Fellowship Church know that we must look to the Lord to open our eyes to see the possibilities and our minds to discern His will for us. We shall open our mouths to proclaim the Good News, and our hands to give that the spiritually impoverished be fed the Bread of Life. And we look to God to open the hearts of His chosen ones to respond in faith and obedience.

Part of the WIDER HORIZONS goals call for the planting of 55 new churches. Sixteen of these are to be daughter churches, of which Cornerstone of Bangor, PA is the first. Only Christ can plant a church. It will take His work to open eyes, minds, hearts, hands and doors to see this achieved. Broken into small units, the goal may be achieved by the formation of one daughter church per year plus one extra by 2000. We know of one established church that is seriously considering an imminent daughter church start. Which church will be next?

The Church Extension Department goal for WIDER HORIZON church starts is 39. It is fitting that the first of these is our ministry to Southeast Asian refugees. We hope that a new bivocational team in New England will target three communities, and will be formed yet this year, which will put us right on target. Our goal for 1988 is three more new starts. We have potential target areas in view. We may pray for laborers (Matthew 9:38) and for their support. The latter is embodied in the Development section of the Department's 1987-88 budget.

Achievement of the total membership goal can only happen as many of the churches grow significantly in the next 13 years. Our goal for 1988 is 6,513 members. In succeeding years the percentage and number growth goals rise steadily and relentlessly. We shall need, by God's grace, to see open hearts and doors for this to happen. We may not expect this to happen, we are not likely to believe that it will, without much prayer and planning now on our part. Toward these ends the churches may call on the Church Extension Department for help and counsel, especially our WIDER HORIZONS Co-ordinator, Robert W. Smock.

Looking ahead to the final years of the WIDER HORIZONS goal period, the size and relentlessness of the goals for membership growth in those years will impress and overawe us. The final five years, 1996 through 2000, we shall have to average 1017 new members per year. As of now, this is unthinkable. But we shall look to God the Holy Spirit to grow, empower and enable us and our churches so that we shall be far beyond the people we are today - in vision, boldness, power and faith. And we shall look to Christ to give us by 1996, 37 vital new congregations to join their older sister congregations in adding to our growth.

An eighteenth century hymn by William Cowper might well be the WIDER HORIZONS hymn.

Jesus, where'er Thy people meet,
There they behold Thy mercy-seat;
Where'er they seek Thee, Thou art found,

And every place is hallowed ground.

For Thou, within no walls confined,
 Inhabitest the humble mind;
 Such ever bring Thee where they come,
 And going, take Thee to their home.

Dear Shepherd of Thy chosen few,
 Thy former mercies, here renew;
 Here to our waiting hearts proclaim
 The sweetness of Thy saving Name.

Here may we prove the power of prayer
 To strengthen faith and sweeten care,
 To teach our faint desires to rise,
 And bring all heaven before our eyes.

The final stanza of this prayer is apropos the 1000 new believers whom we look for our Lord to add annually to the Bible Fellowship Church, 1996 through 2000.

Lord, we are few, but Thou art near;
 Nor short Thine arm, nor deaf Thine ear;
 O rend the heavens, come quickly down,
 And make a thousand hearts Thine own.

Two matters to be decided by this Conference have a significant bearing on open doors to the Bible Fellowship Church. The Conference is being asked to adopt a purpose statement of the Church Extension Department that will encompass most of the North American continent, which would recognize great open doors in a continental strategy.

After some fifteen years of struggling with the issue of total abstinence from all use of alcoholic beverage as a requirement for church membership, this Conference seems to be on the verge of resolving the issue. It appears that through our firm commitment to the Scriptures as our only rule of faith and life and to each other to keep our unity of the Spirit through the bond of peace (Ephesians 4:3) and by the Holy Spirit's guidance we have before us an opportunity to put this vexing problem behind us. The strict adherence by the Department to an older standard that exceeds the Scriptures has handicapped our church planting labors — destroying some congregations and inhibiting the growth of others. The removal of this hobble will enable us to walk more strongly and rapidly through the open doors which our Lord places before us.

Daniel G. Ziegler
 Director

DIRECTOR'S REPORT
 ANNUAL REPORT
 1986-87

FINANCIAL
 RECEIPTS

Balance	\$ 610.90
From Board	25,750.00
Other Receipts	<u>2,791.13</u>
Total	\$29,152.03

EXPENSES

Continuing Education - Director		\$ 86.40
Department Travel		7,437.58
Office		
Equipment	2,111.82	
Printing & Supplies	3,729.92	
Mailing	3,328.95	
Telephone	<u>880.32</u>	
		10,051.01
Parsonage-Office Building		
Gas - Fuel	715.57	
Electric	1,511.14	
Other Utilities	425.08	
Maintenance	3,155.98	
Insurance	<u>1,127.00</u>	
		6,934.77
Board Expenses		1,450.01
WIDER HORIZONS		410.64
Bank Charges		57.91
Pleasant Valley, NY		163.00
Promotion		23.00
Seminar Appropriations		760.00
Legal Fees - Sng Visa		550.00
Office Help		19.80
Books (Reimbursed)		34.80
Survey		200.00
PISCES - Stipend		750.00
Miscellaneous		<u>28.35</u>
Total		\$28,957.27
Balance - August 31, 1987		\$194.76

The Depository for this account is Meridian Bank, Emmaus, PA.
The account and this report have been audited by Barnabas Marshall.

Report of the Board of Missions

to the 104th Annual Conference of the Bible Fellowship Church
October, 1987

"Now He (Jesus) said to them, "These are My words which I spoke to you while I was still with you, that all things which are written about Me in the Law of Moses and the Prophets and the Psalms must be fulfilled... Thus it is written, that the Christ should suffer and rise again from the dead the third day; and that repentance for forgiveness of sins should be proclaimed in His name to all the nations--beginning from Jerusalem. You are witnesses of these things." Luke 24:44, 46-48.

In Luke's account of the Great Commission we see the message that is to be proclaimed, the extent of that proclamation--"to all the nations," and those who are to be the communicators--"you are witnesses of these things." The "you" of this portion of Scripture and in light of the general tenor of Scripture, must refer to everyone who has come to know Jesus Christ

experientially and has experienced the work of the Holy Spirit in his life. He then becomes a witness of what is known to be truth and gives evidence concerning it. The unfinished task of world evangelization calls for multiplied thousands of Christians in every land to be "World Christians" or "Global Christians." A world Christian or global Christian is simply a believer wholly committed to the Lordship of Jesus Christ who shares His burden for a lost and needy world, and utilizes to the best of his ability the spiritual gift(s) for world or global outreach. We trust that we shall all become better stewards of what has been entrusted to us and that we will sense the extent of our stewardship—to all the nations. May the lostness of man apart from Jesus Christ grip us to take speedy action to become His witnesses as World Christians.

We want to thank the many Pastors, Missions Committees, Women's Missionary Societies, and others who have demonstrated their commitment and cooperation with the Board of Missions in so many ways. We also want to thank each one who has 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 eight times this year and the following update indicates some of the highlights of the year.

MISSIONARY APPOINTEES

1. Basil & Angie Chatterpaul have been accepted by this Board on August 27, 1987 to serve with International Missions in Suriname, South America. They are members of our Oley Church and have been commissioned by them on Sept. 6th and anticipate leaving for Suriname on Sept.14, 1987.
2. Cathy Hardy, an appointee from our Bethlehem Church, is rejoicing in God's answer to prayer for a life's partner and has recently announced her engagement to Mark Wimble of Boothwyn, PA. While rejoicing in this new relationship, she is saddened to receive word of recent immigration policy changes in Thailand. These changes would prohibit Mark from entering Thailand on Cathy's visa and therefore necessitates entry as a couple. Mark is presently preparing at Columbia Bible College for future overseas ministry. International Headquarters of Overseas Missionary Fellowship in Singapore has concluded it would be best for Cathy to delay her departure until she and Mark can pursue ministry together as a couple. Cathy and Mark would covet your continued prayer support in their preparation for future ministry.
3. Walter Johnston, from our Reading Church, and his wife Susan anticipate serving the Lord in the Philippines with OMF. Their Commissioning Service will be September 27, 1987 and their departure is projected for October 11, 1987.
4. David & Rebecca Riddell were accepted by this Board on July 21, 1987. David is Assistant Pastor at our Maple Glen Church where they are both members. They have been accepted by Worldteam to serve as church planters in France. They will begin their deputation ministry November 1 and hope to leave in September 1988.
5. Paul & Julie Zimmerman are members of our Harleysville Church where Paul is serving as Pastor. Paul has served as a pastor in the BFC for almost 21 years. Prior to that they served with the Africa Inland Mission (AIM) Headquarters for about 3 years. They are looking to the Lord in anticipation of a July 1988 departure to serve at Scott Theological College in Kenya.
6. Joanne Shelly believes that the Lord is directing her in a different direction and has withdrawn from her status of an appointee.

MISSIONARY APPOINTEES WHO LEFT FOR THEIR FIELD OF SERVICE

1. Joel Bigley, member of our Bethlehem Church, has been accepted by AIM to serve in Lokichogio, Kenya, with his brother Jim. He raised his support in a very short time and left in July to serve as a short-termer for about 15 months.
2. Glenn Blausner, from our Spring City Church, was accepted by Wycliffe to serve in a support capacity in shipping and transportation from their warehouse in Riverside, California.
3. Chris & Beth Bullock, members of our Wappingers Falls Church, are short-termers with Wycliffe in Papua New Guinea where Chris is serving as a specialist in telephone technology. They anticipate their return to the U.S. about May of 1988 and Chris hopes to start in Seminary in the Fall of 1988.
4. Barry & Candace Wingo, are members of our Sunbury Church and have served one term with New Tribes Mission in Mexico with the Pima Indian people. They were accepted by this Board on February 16, 1987 and left for their field of service in July 1987. They are involved in translation and church planting work.

OUR MISSIONARY FAMILY

In addition to the above who left for their field of service, the following missionaries have been faithfully involved in the following ministries in their work on the various fields.

- | | |
|------------------------------|---------------------------------------------------------------------------------------------|
| 1. William Aukamp ----- | Evangelism, discipleship, Bible classes |
| 2. Mel & Jan Babcock ---- | Purchasing Agent, support ministry, hospitality |
| 3. Jim & Kelly Bigley ---- | Pioneer work, construction, church-related work |
| 4. Dick & Peggy Blausner -- | Shipping Manager, support ministry |
| 5. Len & Nina Buck ----- | Audio visuals for TEAM & for missionaries |
| 6. Brian & Maureen Butler- | Teaching Bible School, preaching |
| 7. Bill & Holly Campbell - | Medical work, pioneer evangelism |
| 8. Moses & Wendy Chow --- | Campus evangelism, literature, conferences |
| 9. Linda Clayton ----- | X-ray technology, church work |
| 10. Bob & Lois Draper ---- | Teaching/training pastors and church workers |
| 11. Herb & Betty Dyke ---- | Church work, radio ministry, follow-up |
| 12. Bill & Lois Early ---- | Radio production |
| 13. Mike & Jocelyn Easton - | Bible clubs, teen ministry, leadership training |
| 14. Terri Faust ----- | Ministering to physically/mentally handicapped and their families |
| 15. Walter & Ethel Frank -- | Director Emeritus, promote candidate interest and missionary support |
| 16. Dick & Flo Gehman ---- | Theological education |
| 17. Tina Getter ----- | Medical |
| 18. Fred & Marian Gibbon -- | Fred-teaching, Dir. of Missions, maintenance; Marian-Supervisor of O.R./Maternity, teaching |
| 19. Barclay & Judy Harley - | Church planting, teaching, camps, houseboat |
| 20. Bob & Shiri Harriman -- | Bookstore, counselling, Bible classes |
| 21. Connie Hartman ----- | Evangelism, discipling, Bible studies, youth and music |
| 22. Aaron & Marlene Hoffman- | N. American Director, Dallas Center Director |
| 23. Patricia Howard ----- | Campus ministries of evangelism, discipleship |
| 24. Ron & Doris Hoyle ---- | Church planting, camp, teaching Bible Institute |
| 25. Herb & Susan Lea ---- | Theological education |
| 26. Bill & Eunice Moore --- | Literature, bookstore |
| 27. Duane & Joetta Moyer -- | Church/youth work, Extension Seminary |

28. Ed & Ruth Moyer—— Teaching Bible School, training, church advisor
 29. Bill & Addy Mull —— Teaching, leadership training, church ministries
 30. Earl & Pirkko Poysti – Russian Radio production
 31. Lou & Lynn Prontnicki - Muslim evangelism, pastor English-speaking church.
 32. Lillian Ramirez —— Health, medical, one-on-one evangelism
 33. Tom & Joyce Sacher — Candidate Secretary
 34. Dave & Roxy Schlonecker- Teaching school, administration, local church wk
 35. Ted & Grete Shelling – International Student evangelism/discipleship, training others to do same
 36. Chuck & Nancy Snyder – Assistant Director, teaching, church work
 37. David & Georgina Solt - Literature, radio, TV and film, camp, and seminary and Bible school
 38. Laird & Mary Ann Stengele - Houseparenting, teaching, sports
 39. Elford & Gracie Stephens - Evangelism, Christian education
 40. Dave & Nancy Wehr —— Education of missionary children
 41. Glenn & Betty White — Medical, secretarial
 42. Phil & Nancy Yerrington- Church planting, evangelism

SHORT-TERMS COMPLETED

Mark & Diana Meitzler completed a short term of service with International Teams in France. Daniel & Melody Witwer served with Greater Europe Mission in Dublin, Ireland. Dan is presently attending Trinity Evangelical Divinity School.

COMINGS & GOINGS OF MISSIONARIES

During this past fiscal year we have seen Robert & Lois Draper return to their field of ministry in April.

The following arrived in the U.S. for furlough: Ron & Doris Hoyle arrived in June, Herb & Susan Lea in July, Ed & Ruth Moyer in June, and Dave & Nancy Wehr in August.

Connie Hartman remained in the U.S. throughout the whole year for continuing education at Wheaton College. Laird & Mary Ann Stengele remained on extended furlough for deputation and then retirement December 31, 1987.

Brian & Maureen Butler were in the States for a brief time in July and August for study, visit SIM headquarters, and a few meetings. Duane & Joetta Moyer were in the States for about one month in June for tests relating to his ordination and vacation. Addie Mull returned to the U.S. for several months of compassionate leave to be with her mother who had several strokes. She returned to Kenya in March. Glenn & Betty White returned to the U.S. in March when they completed their short term of service in Colombia. They then received another invitation to work with Wycliffe in California and left for another short term in July.

Several of our missionaries have had changes in their ministry and have moved to new locations. Bill & Holly Campbell moved from France to the United Arab Emirates where he will work at TEAM's hospital in Abu Dhabi. Richard & Flo Gehman moved from Nairobi to Kijabe where he will work with TAG (Theological Advisory Group). Lou & Lynn Prontnicki moved from Jordan to Cairo, Egypt where he is the pastor of the Heliopolis Community Church which is an English speaking international church.

MISSIONARIES ON LEAVE OF ABSENCE

There are three couples who are on leave of absence: Keith & Carol Anderson, Bill & Linda Dougherty, and Tim & Wanda Kauffman. Bill Dougherty is presently in a doctoral program and they are tentatively planning to return

to Morocco the beginning of 1988 in a tentmaking capacity.

CHANGE OF STATUS

David & Rosemarie Manney returned to the U.S. in July after resigning from World Radio Missionary Fellowship (HCJB) to accept a position of Assistant Professor of Radio Communications as well as the Radio Station Manager at Houghton College.

RETIRING

Ruth Riggs has officially been on furlough through the end of August at which time she begins her retirement for the second time. Ruth retired from nursing to work with HCJB hospital in Quito, Ecuador.

SUMMER MISSIONARY FINANCIAL AID

Financial assistance was given to ten applicants from nine Bible Fellowship Churches to serve with recognized organizations in nine different areas of the world.

SEMINAR FOR PASTORS & KEY LAY MISSION LEADERS

The Board of Missions conducted its Eleventh Missions Seminar for Pastors, Missionaries, and Key Lay Missions Leaders on March 31, 1987 at our Reading Church. The theme was: Using Our Gifts To Minister Through Summer, Short-term, and Tentmaking Ministries. The speaker of the day was Dr. Daniel W. Bacon, U.S. Director of Overseas Missionary Fellowship. He also used three of our appointees with OMF in the persons of Walt & Sue Johnston and Cathy Hardy in this presentation.

MISSIONS EMPHASIS EVENTS FOR 1988

March 15, 1988

Pastor's Missions Seminar at our Bethlehem Church with Dr. Ralph Winter, Director of U.S. Center for World Missions. Time is from 10:00 a.m. to 3:00 p.m.

May 12, 1988

Conference-Wide Missionary Rally from 10:00 a.m. to 3:00 p.m.

July 6 - 10, 1988

Association of Church Missions Committees (ACMC) North American Conference to convene at Rutgers University, New Brunswick, New Jersey. This will be an excellent conference for your Missions Committee members to attend. Budget to help those who might need financial assistance.

August 6 - 13, 1988

World Missions Week at Pinebrook Bible Conference. Dr. Eugene Williams will be the speaker and practical workshops are being planned.

BOARD OF MISSIONS: R. C. Reichenbach, Chairman; Roy A. Hertzog, Executive Secretary; David E. Thomann, Financial Secretary; Daniel P. Allen; Robert Breitegam; Kermit K. Gehman; Leroy O. Herb; Thomas P. Shorb; James Sunday; and Paul G. Zimmerman.

Board of Missions

Statement of Cash Receipts & Disbursements

OCTOBER 1, 1986 - AUGUST 31, 1987

ASSETS - OCTOBER 1, 1986

Cash in Bank -

Checking - 1st National - Lancaster

5,840.60

Money Market - 1st National - Lancaster	67,057.18	
CD - Hill Financial	74,016.61	
CD - Merchants Bank	100,000.00	
Investment -		
Dean Witter Reynolds - CD's	311,000.00	
Dean Witter Reynolds - U S Gov't Sec.	83,426.65	
Dean Witter Reynolds - Sears Money Mkt.	24,134.68	
Dean Witter Reynolds - Cash Balance	11.16	
		<hr/>
Total Fund Balance October 1, 1986		665,486.88
RECEIPTS		
Churches		587,654.00
Designated Gifts		27,443.95
Interest	53,574.19	
Miscellaneous	8,622.63	
Rents	5,140.00	
Seminars	454.11	
Literature-Books	71.90	
Executive Director Support	9,285.50	
Out-going	2,405.46	
Faith Promises	3,254.00	
	<hr/>	
Total Other Receipts		82,807.79
TOTAL RECEIPTS		697,905.74
Total		<hr/> 1,363,392.62
Less		
Interest Income Rebates		22.96
Decrease in Market Value of US Gov't Securities		4,113.23
		4,136.19
Total Cash Available		<hr/> 1,359,256.43

Board of Missions

Statement of Receipts & Disbursements
OCTOBER 1, 1986 - AUGUST 31, 1987

DISBURSEMENTS

Mission Boards and Missionaries:

Africa Inland Mission	88,876.00	Frontiers	750.00
Ambassadors for Christ	5604.00	Gospel Missionary Union	12,336.00
Am. Min. to the Deaf	9,947.00	Greater Europe Mission	16,425.00
Am. Miss. Fellowship	8,422.00	Barclay Harley	19,032.00
Arab World Ministries	12,925.00	Connie Hartman	13,324.00
Arctic Missions, Inc.	16,625.00	Inter. Students, Inc.	12,878.00
Bible Centered Min.	3,850.00	Inter. Teams	6,055.00
Bible Medical Mis. Fell.	10,130.00	InterVarsity Christ.Fell.	9,358.00
Christian Miss. Alliance	22,743.00	Latin America Mission	16,379.00
Christian Lit. Crusade	14,663.00	New Tribes Missions	1,940.00

Overseas Missionary Fell.	7,972.00	Wycliffe Bible Trans.	35,554.50
Russian Christian Radio	3,124.00	William Dougherty	750.00
SIM International	5,588.00	Glenn Blauser	505.00
The Evang. Alliance Miss.	51,787.00	Tim Kauffman	4,998.00
Trans World Radio	22,590.00	Christopher Bullock	536.83
Windward Ministries Inc.	2,706.00	Ruth Riggs	800.00
Word of Life	12,375.00	Walter Johnston	2,250.00
World Radio Miss. Fell.	24,084.00	First Federal S & L - Phila.	550.00
Worldteam	25,400.00		

Total Mission Boards and Missionaries

\$503,832.33

Designated Gifts

\$ 30,254.75

Board of Missions

Statement of Receipts & Disbursements
OCTOBER 1, 1986 - AUGUST 31, 1987

Missionary Assistance

Hospitalization	4,898.00
Missionary Specials	4,496.00
Missionary Homes	1,106.31
Miscellaneous	3,492.54
Pension	738.34
Rents	8,250.00
Summer Ministries	3,600.00
Utilities	4,024.81
Year Book	529.50
Telephone	1,149.48
A.C.M.C.	924.06
Publicity	165.05
Seminars	755.94
Outgoing Funds	4,620.67
Urbana	86.50
Hospitality	149.97

Total Missionary Assistance

38,987.17

Board Expenses

Board Travel	2,916.82
Printing Supplies	4,239.52
Postage	957.10
Auditor	255.00
Executive Secretary	25,340.00
Financial Secretary	2,400.00
Computer and Programs	15,204.58

Total Board Expenses

51,313.02

Total Disbursements

624,387.27

Total Fund Balances August 31, 1987

734,869.16

Board of Missions
Statement of Cash Receipts & Disbursements
OCTOBER 1, 1986 - AUGUST 31, 1987.

Fund Balances - August 31, 1987

Cash in Bank -	
Checking - 1st National - Lancaster	105,000.12
Money Market - 1st National - Lancaster	19,890.90
CD - Merchants Bank	100,000.00
CD - Hill Financial - Housing	58,864.01
CD - Hill Financial - Pension	20,400.00
Investment -	
Dean Witter Reynolds - CD's	328,000.00
Dean Witter Reynolds - US Gov't Securities	86,808.90
Dean Witter Reynolds - Sears Money Market	15,904.78
Dean Witter Reynolds - Cash Balance	.45

Total Fund Balances - August 31, 1987 734,869.16
The following Housing Fund and Pension Fund Balances are included in the beginning and ending fund balances listed above. The interest income from these is included in the interest receipt recorded above.

Housing Fund	
Balance October 1, 1986	149,015.21
Interest Income	11,877.76
	<hr/>
Balance August 31, 1987	160,892.97
Pension Fund	
Balance October 1, 1986	19,225.43
Interest Income	1,174.57
	<hr/>
Balance August 31, 1987	20,400.00

Per cent return on investments in Dean Witter Reynolds, Inc. - CD's

Centrust	35,000.00	9.25
Centrust	25,000.00	7.65
Centrust	25,000.00	7.50
Columbia S & L	100,000.00	7.15
Far West S & L	30,000.00	8.90
Far West S & L	15,000.00	7.15
San Jacinto Savings	10,000.00	9.70
San Jacinto Savings	30,000.00	9.45
Sears Saving Bank	30,000.00	7.45
Sears Saving Bank	8,000.00	7.45
Sears Saving Bank	20,000.00	8.00
	<hr/>	
	328,000.00	

Report of the Stewardship Council

to the 104th Annual Conference of the Bible Fellowship Church
October, 1987

"Who then is the faithful and sensible steward,....."? – Luke 12:42

May it be that increasingly and consistently the Bible Fellowship Churches and our constituents may be found among those who can accurately be described as faithful and sensible stewards, who fulfill the directions and expectations of their Lord and Master for the management of His house.

The Stewardship Council met three times during the year to carry out its duties and especially to formulate a strategy for implementing and developing stewardship consciousness and commitment in the Bible Fellowship Church. In addition to the three at large members elected by the Conference, the following agencies were represented on the Council during the year:

Board of Church Extension
Board of Directors of the Bible Fellowship Church
Board of Missions
Historical Committee
Home for the Aging
Pinebrook Bible Conference
Pinebrook Junior College
Victory Valley Camp

The American Christian Church is undoubtedly one of the richest financially of any church in all ecclesiastical history. At the same time there has probably never been a time when calls for the use of those resources have been more numerous.

It is against this background that the Stewardship Council submits this strategy for discussion and, hopefully, adoption at the 104th Annual Conference. Our conviction is unanimous that a clear presentation of the scriptural teaching concerning stewardship must be given to our people as a supplement to what our faithful pastors are already presenting. The critical needs within our churches and agencies must be clearly presented as wise and fiscally responsible alternatives to the appeals of National Christian organizations. Plans and counsel must also be given to help our members who respond to our message and want to follow through.

Our strategy is designed to be helpful at all levels:

1. It will help BFC Christians to carry out their benevolent desires.
2. It will help the local Church by encouraging individuals to develop their financial plan starting with help for the local church.
3. It may help pastors by an effort to build up the Ministers' Retirement Fund so that the retirement income for pastors will be larger.
4. It will help our agencies efficiently to present their ministries in the local church as a part of the total Bible Fellowship Church umbrella of ministries. Thus all agencies will receive general representation without subjecting the local church to nine separate presentations on stewardship.
5. Each agency will be able to use literature developed by our council, by having it customized for mailing to its own constituency, and may avail itself of the Council's stewardship counseling services.

Good stewardship glorifies God, brings blessing to donors and help to the needy and adds to the strength and growth of the Church. Stewardship education and assistance are not optional but needed. Let us help one another on toward optimum stewardship.

During the year the Council did not receive or disburse funds.

The Council makes the following recommendations to the Annual Conference:

1. That the following be adopted:

Whereas, the Stewardship Council deems it best to devote its full energy to its work of stewardship education and counseling, therefore

Resolved, that number 9 and 10 under Article II, "Duties" of the Stewardship Council, (Faith and Order, p. 178), be deleted from the by-laws.

9. (To coordinate and review with sensitivity the stewardship programs of various Bible Fellowship Church agencies so as to guard against duplication, competition, overexposure and undue aggressiveness.

10. To approve all major capital campaigns and deferred giving programs of all agencies of the Bible Fellowship Church).

2. That the following be approved:

STEWARDSHIP COUNCIL EDUCATION AND ASSISTANCE PROPOSAL

PREFACE:

God has entrusted enormous resources to the membership and agencies of the Bible Fellowship Church. It is the desire of the Stewardship Council to: (1) present a strategy which will continue to educate our membership concerning the responsibilities and possibilities of being good stewards of their property and finances; and (2) provide competent and impartial assistance to those desiring to practice good stewardship of their resources.

PROGRAM:

Stewardship education and financial counseling of the members and friends of the Bible Fellowship Church and its agencies will be the main objective of our program.

A solid and interesting program for churches will be formulated. It will include audio-visuals and any other means of effectively communicating our vital message. Sunday services will probably be the prime time for this with (1) a stewardship message from the Bible in the morning and (2) an evening program that explains some practical ways for individual Christians to practice good stewardship.

Literature will be developed for distribution in particular Bible Fellowship Churches with all the agencies of the BFC listed on each separate piece.

- The first of these pieces of literature would explain the services of the Stewardship Council.
- The second piece would urge every Christian adult to make a will and to use it as a means of advancing Christ's kingdom.
- Subsequent pieces on planned giving will be produced in a manner appropriate to our needs and resources.

PERSONNEL:

A person will be hired whose lifestyle exemplifies good stewardship and who is professionally qualified to teach and counsel about the biblical principles of stewardship. He should also have a good understanding of the whole range of financial plans available for application in specific situations. He will represent the Stewardship Council as a stewardship counselor and as a speaker to church and agency groups. He should have some recognition factor in the Bible Fellowship Church.

PROMOTION AND IMPLEMENTATION:

Calendar - This proposal will be presented at the 104th Annual Conference for approval in October, 1987.

- A meeting of agency administrators and their board chairmen will be set for November, 1987.
- Fellowship News will have two articles regarding the coming program in December and April.
- Stewardship Council will begin interviewing for a half-time field representative in May, 1988.
- A September, 1988 article in Fellowship News will introduce the Stewardship Council Field Representative.
- October, 1988 - the representative will make a presentation at the 105th Annual Conference and begin working half-time later that month.
- October, 1989 - an evaluation will be conducted by the Stewardship Council of the field representative's first year.

BUDGET:

The Stewardship Council's goal for funding the program will be to achieve self-supporting status as soon as possible. A combination of gifts, fees, sale of materials and income from lead trusts will provide income necessary to implement the strategy described above.

Income

Administrative Budget (benefits)	\$2,200.
Agency Membership Fees (\$300 x 8)	2,400.
Agency Start-up Grants (\$300 x 5)	1,500.
Interest generated from Lead Trust Principal	10,000.
Sale of materials	3,500.
Grants and gifts	3,000.
Agency Fees	2,550.
Church fees, offerings and/or honoraria	2,550.
Total	\$ 27,700.

Expenses

Salary (half-time)	\$ 12,500.
Benefits	2,200.
Office*	3,500.
Travel	2,000.
Secretary	2,500.
Literature	5,000.
Total	\$27,700.

* Includes rent, phone, postage & miscellaneous

Stewardship Council: James G. Koch, Chairman; Daniel G. Ziegler, Secretary; Ralph D. Cole, Treasurer; Philip Atkins, James A. Beil, Alva C. Cassel, Robert W. Gehret, Roy A. Hertzog, Lee A. Richwine, John H. Riggall, Harold E. Snyder

Report of the Conference Judiciary

to the 104th Annual Conference of the Bible Fellowship Church
October, 1987

The Conference Judiciary organized at the 103rd Annual Conference by electing John H. Herb as the Secretary.

The Secretary of the Judiciary received no communications from churches, agencies or individuals of the Bible Fellowship Church. Therefore, there was no need to convene the Conference Judiciary. For this we are thankful.

The Conference Judiciary recommends the approval of the material on the top of page 17, 1986 Year Book, for Second Reading.

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.

Report of the Ministerial Convention Committee

to the 104th Annual Conference of the Bible Fellowship Church
October, 1987

The Annual Ministerial Convention of the Bible Fellowship Church was held Tuesday, May 5, through Wednesday, May 6, 1987 at the Pinebrook Bible Conference, Stroudsburg, PA.

The convention was well attended by the ministering brethren of the Bible Fellowship Church and their wives. The Ministers' Wives' Fellowship coordinated their meetings with the convention.

The theme for the 1987 Ministerial Convention was worship, with Dr. Robert A. Morey as our guest speaker. Dr. Morey is the author of many books and is pastor of the New Life Bible Church. Dr. Morey spoke on worship as it relates to all of life, and he spoke on the subject of introducing change into the worship services of the church. There was time for small group discussion led by members of the committee, and a discussion time with Dr. Morey.

Kenneth F. Barber gave a communion meditation from John 13:1 and led in the celebration of the Lord's Supper.

At the annual business meeting of the Ministerial Convention Committee, the following were elected to a two year term of office: David N. Schoen, Ralph M. Soper and Steven L. Trommler. Retiring committee members are: Thomas S. MacMillan, William G. Schlonecker and Stephan R. Van Eck.

For the Ministerial Convention on May 3-4, 1988, Dr. Wayne Mack has been asked to speak on the subject of ministering to divorced people.

Ministerial Convention Committee - 1987:

Stephen R. Van Eck, Chairman; William Schlonecker, Vice Chairman; Thomas S. MacMillan, Secretary; David A. Carver, Treasurer; W. David Armstrong.

Ministerial Convention Committee - 1988:

Ralph M. Soper, Chairman; W. David Armstrong, Vice Chairman; Steven L. Trommler, Secretary; David A. Carver, Treasurer; David N. Schoen

Ministerial Convention Committee
Financial Report

Receipts

Balance carried forward from 1986	\$	333.29
Convention Registrations		2,326.00
Administrative Budget		750.00
Total Receipts		\$ 3,409.29

Expenses

Meals and lodging at Pinebrook	\$	2,069.00
Convention Speaker		400.00
Refunds		194.00
Committee mileage		141.74
Committee expenses (printing, phone, postage, etc)		80.20
Total Expenses		\$ 2,884.94

Balance \$ 524.35

**Report of the Committee on Examination of Minutes of
Particular Churches**

104th Annual Conference of the Bible Fellowship Church
October, 1987

The Committee on the Examination of the Minutes of Particular Churches met on Tuesday, October 6, 1987 at Pinebrook Bible Conference Center.

MINUTES

The minutes of all congregations of the Bible Fellowship Church, with the exception of Catasaqua, 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, pages 32 and 33.

The minutes of the Harrisburg and Spring City congregations were mailed to the location of Annual Conference in ample time but were delayed in the mail.

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 at Annual Conference. This information has been submitted to the Registrar of Annual Conference.

PETITIONS

The committee found petitions from the following churches to the 104th Annual Conference whose petitions are identical to the ones circulated: Nazareth, Sunbury, and Coopersburg.

Committee: Kenneth L. Good, Chairman; Charles J. McConnell, Secretary; Delbert Baker, II; Richard D. Harris.

Report of the Board of Directors of the Bible Fellowship Church Home

to the 104th Annual Conference of the Bible Fellowship Church
October, 1987

The Board of Directors of the Bible Fellowship Church Home held four regular business meetings and numerous committee meetings during the year. Bert N. Brosius served as Chairman, Robert Smock 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 has been an exciting year for the Bible Fellowship Church as we begin to build "Fellowship Community". James Beil, President of the Bible Fellowship Church Home began his annual report to the Board with the following illustration "After Samuel led the Israelites to a victory; over the Philistines, Samuel raised a monument of stone to commemorate God's victory...and called the name of it EBENEZER, saying, hitherto hath the Lord helped us." (I Samuel 7:12). We too can raise our Ebenezer declaring "thus far has the Lord helped us."

The estimated cost of constructing Fellowship Manor is approximately \$6,900,000.00 which includes cost of the land and financing. The work of grading and excavating has begun and the foundation soon to be poured. It is hoped that the steel work can be done in November and work continue through the winter. If construction proceeds according to schedule, Fellowship Manor may be ready for occupancy in July 1988.

Financing of Fellowship Manor will be through a tax-free bond issue which will be arranged by Fidel Cor of which Merchants Bank is a division. Much work has been done and remains to be done to provide all the necessary information on the Bible Fellowship Church and the Church Home in order to prepare the necessary documents and prospectus to sell the bonds. Approvals must be obtained from the Lehigh County General Authority and The Lehigh County Commissioners.

During the process of working through the myriad of technicalities and information, it was discerned that matters would be less complicated and the bonds easier to sell if the property were deeded in the name of the Home rather than the Church. Upon consultation with the Bible Fellowship Board of Directors and The Church Homes attorney appropriate legal work was initiated to have the title transferred from the Church to the Home. The Bible

Fellowship Church Home Board of Directors has resolved to recommend this action to the Board of Directors of the Bible Fellowship Church.

The ceremonial ground breaking for Fellowship Manor was held on Saturday, June 13, 1987. The program was well attended and inspirational.

In order to obtain the necessary building approvals from Whitehall Township an agreement was made based on strong recommendations from the Whitehall Township government that the planned 240 apartment units "must" be built within 2 years after the occupancy permit is issued for Fellowship Manor. This project will take much effort and place additional stress on the Fellowship Community administration and Board of Directors.

Another project which the Board of Directors must develop in the near future is the construction of a personal care unit in Fellowship Community. The present Church Home in Nazareth will continue as a personal care unit after Fellowship Manor opens.

The potential problems at this point in time do not appear to be great in number. The greatest potential problem is always that of finances and the first three years are the most critical. The Board of Directors is aware that cost overruns must be kept to a minimum and all economies must be sought.

The financial status of the Fellowship Home remains viable as reflected in the financial statement. This past year another section of the Church Home building was painted, a new dishwasher was installed and landscaping improvements were made. This past year the Inspection of Care team from the Department of Public Welfare surveyed the Home. They were pleased with quality of care that our residents receive and only found one minor deficiency. A Life Safety inspector also surveyed the Home and only found two minor deficiencies which certainly is a credit to the Administration of Fellowship Home.

The Fellowship Home has strengthened its program with the appointment of Thomas Heimer as the Administrator of Fellowship Home and the continued employment of James Roth as Marketing and Public Relations Director.

The Board of Directors commended The Fellowship Home staff for their continuous cooperation and support in providing quality care with expressions of love and concern which enhances the residents sense of well-being and security. Special efforts will be implemented to maintain the stability of the staff during the transition of moving to the Fellowship Manor Skilled Nursing unit and changing the Fellowship Home to a personal care unit.

The volunteers are to be commended for their valuable contributions of time and talents in assisting to provide a comprehensive program. The financial support from the Bible Fellowship Churches is greatly appreciated but above all the prayers and support offered by the Bible Fellowship people during these past three stressful years will always be remembered and appreciated by the Staff, Administration and the Board of Directors.

The Board of Directors also wish to express appreciation to the President James A. Beil. His steadfast determination and wisdom to this ministry is responsible for the achievements made thus far. We request your faithful and earnest prayers for James A. Beil, the residents, staff and the affairs related to the future of Fellowship Community.

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

Bible Fellowship Church Home, Inc.

Financial Statements
Balance Sheet
June 30, 1987

EXHIBIT A

	General	Board	Plant	Combined
ASSETS				
Cash	1,930.	10,408.	7,357.	19,695.
Accounts Receivable	19,336.	- .	- .	19,336.
Interest Receivable	- .	1,439.	- .	1,439.
Note Receivable	- .	30,000.	- .	30,000.
Inventory	5,497.	- .	- .	97.
Prepaid Expenses	9,251.	- .	- .	9,251.
Investments				
CD's & MM's	120,150.	480,020.	- .	600,170.
Bonds - .	19,148.	- .	19,148.	- .
Property, Plant & Equip.	- .	- .	472,385.	472,385.
Accumulated Depreciation	- .	- .	(237,065).	(237,065).
Project Costs	- .	- .	472,195.	472,195.
Total Assets	156,164.	541,015.	714,872.	1,412,051.
LIABILITIES AND FUND BALANCE				
Accounts Payable	2,478.	- .	158,640.	161,118.
Payroll Withholdings	100.	- .	- .	100.
Accrued Expenses	13,553.	- .	- .	13,553.
Due to Patients	1,687.	- .	- .	1,687.
Total Liabilities	17,818.	- .	158,640.	176,458.
Fund Balance	138,346.	541,015.	556,232.	1,235,593.
Total Liabilities & Fund Balance	156,164.	541,015.	714,872.	412,051.

EXHIBIT B

SUPPORT & REVENUE

Patients				
Room & Board	428,140.	- .	- .	428,140.
Personal Laundry	8,249.	- .	- .	8,249.
Other	7,303.	- .	- .	7,303.
Total	443,692.	- .	- .	443,692.
Contributions				
Churches	- .	11,114.	- .	11,114.
General	- .	700.	- .	700.
Total	- .	11,814.	- .	11,814.

Other Income				
Interest	7,842.	39,732.	179.	47,753.
Apartment Rent	2,976.	- .	- .	2,976.
Miscellaneous	663.	691.	- .	1,354.
Gain on Sale of Asset	- .	- .	3,750.	3,750.
Total	<u>11,481.</u>	<u>40,423.</u>	<u>3,929.</u>	<u>55,833.</u>
Total Support & Revenue				
	455,173.	52,237.	3,929.	511,339.
Expenses				
Room & Board	156,683.	- .	- .	156,683.
Health Care	209,757.	- .	- .	209,757.
General Admin.	82,981.	241.	- .	83,222.
Bad Debt Expense	6,193.	- .	- .	6,193.
Unrealized Invest. Loss	- .	834.	- .	834.
Board Travel & Exp.	- .	263.	- .	263.
Apartment & Lot				
7 S. New Street	1,837.	- .	- .	1,837.
Pine Street Lot	140.	- .	- .	140.
Depreciation	- .	- .	21,782.	21,782.
Project Costs	- .	- .	148,482.	148,482.
Total Expenses	<u>457,591.</u>	<u>1,338.</u>	<u>170,264.</u>	<u>629,193.</u>
Excess (Deficit) of Support & Revenue over Expenses				
	(2,418).	50,899.	(166,335).	(117,854).
Fund Balance-6-30-86	167,984.	835,705.	349,758.	1,353,447.
Transfers	(27,220).	(345,589).	372,809.	- .
Fund Balance-6/30/87	<u>138,346.</u>	<u>541,015.</u>	<u>556,232.</u>	<u>1,235,593.</u>

EXHIBIT C

SOURCES OF CASH

Deficit of Support & Revenue over Expenses	(117,854).
Plus (Minus) Items Not Affecting Cash Depreciation	21,782.
Unrealized Investment Losses	834.
Decrease in Accounts Receivable	16,709.
Increase in Interest Receivable	(123).
Decrease in Notes Receivable	10,000.
Decrease in Inventory	25.
Increase in Prepaid Expenses	(784).
Decrease in Cert. of Deposit & Money Markets	282,107.
Increase in Accounts Payable	152,893.
Decrease in Accrued Expenses	1,385.
Decrease in Payroll Withholdings	(494).
Decrease in Due to Patients	(403).
Total Cash Provided	<u>366,077.</u>

Uses of Cash	
Purchases of Plant & Equipment	11,260.
Increase in Project Costs	376,965.
	<hr/>
Total Cash Used	388,225.
	<hr/>
Decrease in Cash	22,148.
	<hr/>

Bible Fellowship Church Home, Inc.

Notes to the Financial Statements JUNE 30, 1987

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

NOTE 1 - ACCRUAL BASIS

The accompanying financial statements of 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 as transfers to the plant fund.

NOTE 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.

NOTE 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.

NOTE 4 - NOTE RECEIVABLE

The note receivable represents an unsecured line of credit with Pinebrook Junior College with interest payable at a rate of 6.41%.

NOTE 5 - INVENTORY

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

NOTE 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.

NOTE 7 - PROJECT COSTS

Project costs of \$472,195, as shown on the balance sheet dated June 30, 1987, represent the cost incurred to date toward construction of a 120 bed

skilled 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, \$148,482 is the cost of an unsuccessful attempt to acquire a site in Upper Saucon Township plus current operating expenses of the plant fund.

NOTE 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:

Asset	Life	Cost	Depreciation Expense	Accumulated Depreciation
Land & Buildings	10-40 yrs	301,799.	7,802.	54.
Furniture & Equip.	5-10 yrs	53,058.	1,968.	97.
Transportation	5 yrs	10,000.	2,000.	00.
Equipment	5 yrs	78,086.	8,732.	25.
Improvements	10-25 yrs	29,442.	1,280.	89.
Totals		<u>472,385.</u>	<u>21,782.</u>	<u>237,065.</u>

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

NOTE 9 - RETIREMENT BENEFITS

Bible Fellowship Church Home, Inc. has a simplified employee pension plan for substantially all of its employees, the cost of which is determined as a percentage of salaries and wages earned. The general policy is to fund costs accrued.

Bible Fellowship Church Home, Inc.

Schedule of Board Fund Investments JUNE 30, 1987

Bonds and Debentures

SCHEDULE 1

<u>Quantity</u>	<u>Company</u>	<u>Rate</u>	<u>Due</u>	<u>Cost</u>	<u>6/30/87</u>	<u>Market Value</u>
23 M	United Tel. Co. of PA	7-5/8%	10-01-02	\$23,345	\$19,148	
<u>23 M</u>					<u>\$23,345</u>	<u>19,148</u>

Schedule of Certificates of Deposit (CD) and Money Market Accounts (MM)

SCHEDULE 2

<u>Institution/Account #</u>	<u>Issued</u>	<u>Due</u>	<u>Time</u>	<u>Rate</u>	<u>Amount</u>
Board Fund					
Meridian Bank (CD)					
2-344419-3	02-09-87	08-09-87	6 mos.	6.11%	\$50,000
2-344420-1	02-09-87	08-09-87	6 mos.	6.11%	50,000
First Lehigh (MM)					
46-008-7	-	-	-	Varies	100,462

Pennview Savings & Loan (MM - CD)					
1-38000457	04-20-87	10-20-87	6 mos.	5.85%	100,481
Merchants National Bank (MM)					
82-1504-8	-	-	-	Varies	179,077

Total Board Fund					<u>480,020</u>
------------------	--	--	--	--	----------------

General Fund

Second National - Nazareth (MM)					
100-111-6	-	-	-	Varies	120,150

Total Certificates of Deposit & Money Markets					<u>600,170</u>
-----------------------------------------------	--	--	--	--	----------------

Bible Fellowship Church Home, Inc.

Schedule of Expenses
for the Fiscal Year Ended June 30, 1987

SCHEDULE 3

	Actual	Budget	Actual Over/Under Budget	Prior Year Actual
Room & Board Expenses				
Dietary				
Salaries & Wages	48,897	47,675	1,222	47
Payroll Taxes & Benef.	14,485	15,525	(1,040)	12,717
Other Expenses	1,669	1,500	169	1,607
Total Dietary	<u>65,051.</u>	<u>64,700.</u>	<u>351.</u>	<u>59,371.</u>
Housekeeping				
Salaries & Wages	18,001.	18,175.	(174).	17,183.
Payroll Taxes & Benef.	5,948.	5,850.	98.	4,513.
Housekeeping Supplies	1,100.	1,250.	(150).	492.
Other Expenses	1,968.	2,125.	(157).	2,126.
Total Housekeeping	<u>27,017.</u>	<u>27,400.</u>	<u>(383).</u>	<u>24,314.</u>
Plant Operation & Maintenance				
Salaries & Wages	6,187.	7,050.	(863).	7,607.
Payroll Taxes & Benef.	476.	3,250.	(2,774).	468.
Heat - Fuel Oil	5,572.	6,300.	(728).	5,718.
Electricity	11,062.	11,000.	62.	10,476.
Utilities	6,092.	5,000.	1,092.	5,051.
Maintenance	6,897.	5,325.	1,572.	4,896.
Auto Expense	771.	1,900.	(1,129).	1,598.
Other Expenses	2,826.	4,700.	(1,874).	4,371.
Total Plant Operation & Maintenance	<u>39,883.</u>	<u>44,525.</u>	<u>(4,642).</u>	<u>40,185.</u>
Other Room & Board				
Food	13,024.	15,000.	(1,976).	14,014.
Laundry	11,708.	10,835.	873.	10,582.
Total Other Room & Board	<u>24,732.</u>	<u>25,835.</u>	<u>(1,103).</u>	<u>24,596.</u>
Total Room & Board Expenses	<u>156,683.</u>	<u>162,460.</u>	<u>(5,777).</u>	<u>148,466.</u>

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BIBLE FELLOWSHIP CHURCH HOME, INC.
SCHEDULES OF EXPENSES
FOR THE FISCAL YEAR ENDED JUNE 30, 1987

SCHEDULE 4

	<u>ACTUAL</u>	<u>BUDGET</u>	ACTUAL OVER (UNDER) <u>BUDGET</u>	PRIOR YEAR <u>ACTUAL</u>
<u>HEALTH CARE EXPENSES</u>				
Salaries & Wages	145,959.	135,850.	19,109.	127,197.
Payroll Taxes & Benef.	41,978.	42,875.	(897).	36,051.
Other Expenses - Nurse	13,756.	5,450.	8,306.	4,979.
Medical Supplies	1,700.	775.	925.	944.
Over-the-Counter Drugs	2,288.	-	2,288.	1,274.
Activities	636.	150.	486.	198.
Pay Telephone	517.	700.	(183).	468.
Subscriptions	128.	475.	(347).	227.
Disposable	2,485.	2,000.	485.	2,335.
Other Expenses	310.	500.	(190).	551.
	<u>209,757.</u>	<u>188,775.</u>	<u>20,982.</u>	<u>174,224.</u>
	=====	=====	=====	=====

SCHEDULE 5

<u>GENERAL ADMINISTRATION EXPENSES</u>				
Salaries & Wages	50,082.	48,500.	1,582.	45,106.
Payroll Taxes & Benef.	11,787.	12,575.	(788).	13,385.
Office Supplies	3,109.	2,625.	484.	1,920.
Dues & Subscriptions	588.	850.	(262).	676.
Professional Fees	9,365.	10,950.	(1,585).	8,775.
Insurance	4,095.	5,350.	(1,255).	4,495.
Contributions	210.	200.	10.	225.
Travel	-	500.	(500).	414.
Board & Committee	559.	375.	184.	308.
Telephone	2,397.	2,525.	(128).	2,405.
Other Expenses	789.	2,675.	(1,886).	2,202.
	<u>82,981.</u>	<u>87,125.</u>	<u>(4,144).</u>	<u>79,911.</u>
	=====	=====	=====	=====

SCHEDULE 6

<u>APARTMENT & LOT EXPENSES</u>				
7 South New Street				
Fuel Oil	1,112.	1,250.	(138).	1,422.
Electricity	355.	350.	5.	345.
Water & Sewer	370.	350.	20.	321.
Other Expenses	-	325.	(325).	256.
	<u>1,837.</u>	<u>2,275.</u>	<u>(438).</u>	<u>2,344.</u>
	=====	=====	=====	=====
Pine Street Lot				
Taxes	140.	165.	(25).	134.
	=====	=====	=====	=====

Report of Pinebrook Bible Conference

to the 104th Annual Conference of the Bible Fellowship Church
October, 1987

The key word in describing this past year at Pinebrook Bible Conference is "change". In gearing up for an ever expanding ministry and making ourselves more responsible to the Lord and our constituents, Pinebrook has undergone many changes this past year.

Early in the camping year, Pinebrook went on line with two IBM personal computers. This greatly enhanced the quality of word processing and allowed us to keep a firm hold on the financial information needed to effectively operate Pinebrook. With the help of the computer, Pinebrook changed its accounting system from a checkbook balance system to the more accurate accrual system. This will allow us to accurately see both income and expenses for any given month. This necessitated the inclusion of all bills occurred in the fiscal year 1986-87 plus those for fiscal year 1985-86 that were unpaid by the end of the 1985-86 fiscal period. Many bills, incurred in the fiscal year 1985-86, were not received for payment by July 1, 1986. This system will allow us to accurately predict low spots in our financial picture and allow us to plan toward greater financial creditability.

Another change that occurred was the decision to allow the Bible Fellowship discount throughout the entire summer ministry not just during BFC weeks. We recognized that the BFC weeks were near capacity and that some of our folks had been turned away from enjoying the ministry of Pinebrook. We are attempting to include more Bible Fellowship people in this way.

Another change came with the passing away of a true friend of Pinebrook. In the fall, Mrs. Ruth Crawford Porter went home to be with the Lord. Pinebrook was privileged to house her memorial service at which close to 450 people came to pay their respects to the widow of the founder of Pinebrook.

The last change occurred this summer when Pinebrook, for the second straight year, sought to find a new director. On July 15, David A. Thomann returned to the Lancaster Bible Fellowship Church to resume his duties as Senior Pastor. Recognizing the amount of business administration skills needed to direct the Pinebrook ministries, the Board of Directors hired Edwin Ahlum, from our Bethlehem Church, to be its new director. Ed has administrative experience and a real gift in the area of promotion and public relations. Pray for Ed and the ministry of Pinebrook.

David A. Thomann - 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.

Board: John H. Riggall, Chairman; David A. Thomann, Director; Ronald C. Mahurin, Secretary; Lee E. Boyles, Treasurer; Robert Breitegam; Bert N. Brosius; Allan Gehman; Kermit K. Gehman; Frank L. Herb, Jr.; John F. Moran; Dale Kemmerer; William Rapp; Gerald Schlonecker.

Pinebrook Bible Conference

Balance Sheet

June 30, 1987

1986 - 1987 Fiscal Year Final Report

ASSETS

CURRENT ASSETS:

Cash in bank - Checking	\$14,315.16
Money Market - NE Bank	1,143.14

Money Market - U Penn Bank	1,100.20	
Cash in Bank - Payroll	<u>588.53</u>	
TOTAL CASH IN BANK		\$17,147.03
OTHER CURRENT ASSETS:		
Loans Receivable	\$ 2,102.23	
Reimburseables	3,271.94	
Rents Receivable	<u>1,340.00</u>	
TOTAL OTHER CURRENT ASSETS		<u>\$ 6,714.17</u>
TOTAL CURRENT ASSETS		\$23,861.20
LONG TERM ASSETS:		
Land, equipment & vehicles	<u>\$2,950,495.76</u>	
TOTAL LONG TERM ASSETS		<u>\$2,950,495.76</u>
TOTAL LONG TERM ASSETS		<u>\$2,950,495.76</u>
TOTAL ASSETS		<u>\$2,974,356.96</u>
LIABILITIES		
CURRENT LIABILITIES:		
Accounts Payable	\$ 38,831.91	
Accrued Taxes Payable	1,732.60	
Accrued Tips Payable	262.56	
Accrued Sales Tax Payable	<u>209.80</u>	
TOTAL CURRENT LIABILITIES		\$ 41,036.87
LONG TERM LIABILITIES:		
Mortgage Payable	\$ 104,399.37	
Didden Loan Payable	20,391.95	
Dump Truck Loan	11,074.34	
Gehman Note Payable	6,500.00	
Chevy Pickup Truck Loan	2,800.00	
Line of Credit Payable	<u>00.0</u>	
TOTAL LONG TERM LIABILITY		\$ 145,165.66
TOTAL LIABILITIES		\$ 186,202.53
CONFERENCE EQUITY		
Prior Years' Equity	\$2,822,331.05	
Current Year's Income/(Loss)	<u>(34,176.62)</u>	
TOTAL CONFERENCE EQUITY		<u>\$2,788,154.43</u>
TOTAL CONFERENCE EQUITY		<u>\$2,788,154.43</u>
TOTAL LIABILITIES AND CONFERENCE EQUITY		<u>\$2,974,356.96</u>

Audited by Charles J. Albert, Jr.

Pinebrook Bible Conference
Statement of Income
for the year ended JUNE 30, 1987
1986 - 1987 Fiscal Year Final Report

	Year-to-Date	%
INCOME:		
Gift Income	25,197.65	2.95
Offerings Received	21,118.76	2.47
Accomodations	650,223.91	76.11
Rentals	17,370.90	2.03
Banquets & Meals	2,034.54	0.24
Book Store Sales	54,875.99	6.42
Snack Shop & Vending Sales	43,739.35	5.12
Other Sales	2,303.10	0.27
Guest Insurance	1,016.30	0.12
Equipment & Linen Rental	342.40	0.04
Interest Earned/Terms Taken	741.66	0.09
Deposits Received	13,515.35	1.58
Miscellaneous Income	<u>21,890.12</u>	<u>2.56</u>
Total Income	<u>\$854,370.03</u>	<u>100.00</u>
EXPENSES:		
Book Store	\$ 46,391.10	5.43
Snack Shop	30,802.79	3.61
Vending	13,812.53	1.62
Handcraft Purchases	622.46	0.07
Audio Supplies	1,187.07	0.14
Custodial Services	61,373.00	7.18
Kitchen & Foods	222,067.09	25.99
Banquets	271.76	0.03
Maintenance	158,239.02	18.52
Vehicle Insurance	2,428.00	0.28
Taxes	4,960.31	0.58
Sewer Supplies & Materials	2,285.87	0.27
Swimming Pool	1,498.62	0.18
Electric	77,855.26	9.11
Gas & Oil	33,578.30	3.93
Administrative Payroll	32,456.56	3.80
Staff Payroll	31,573.10	3.70
Payroll FICA Expense	20,268.14	2.37
Honoraria	32,576.20	3.81
Office Supplies & Equipment	23,243.29	2.72
Printing & Advertising	10,104.09	1.18
Board & Committee Expense	13,145.94	1.54
Insurances	41,207.37	4.82
Dues & Subscriptions	769.72	0.09
Payroll Expense	2,034.66	0.24
Legal & Accounting	280.00	0.03
Penalties	1.32	0.00
Interest Expense	9,165.08	1.07
Miscellaneous Expenses	<u>14,348.00</u>	<u>1.68</u>
Total Expenses	<u>\$888,546.65</u>	<u>104.00</u>
INCOME / (LOSS)	\$(34,176.62)	(4.00)

Report of the Board of Directors of Victory Valley Camp

to the 104th Annual Conference of the Bible Fellowship Church
October, 1987

The man who had received five talents went at once and put his money to work and gained five more...his master replied, "Well done, good and faithful servant. You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness." (Matt. 25:16,21)

The Bible Fellowship Church has been entrusted with many "talents". The growth of local churches and the development of the denominational ministries give evidence of the increase that God gives through faithful use of what has been entrusted.

The Bible Fellowship Church has entrusted the administration of Victory Valley Camp to the Board so that through wise administration the camp might have a vital part in the growth and outreach of God's kingdom.

We, as a Board, along with our staff willingly accept this trust and with God's enabling we are seeking to be good stewards.

We believe that the ministry of Victory Valley Camp will help to strengthen the Bible Fellowship Church.

We recognize that we need to work together as a team with the churches for increased fruit that will bring glory to God and strengthen the Fellowship of Churches.

Christian camping today has developed a dichotomy of approach. Some people desire the outdoor rough camping experience with tents and only the bare necessities. Others desire a more comfortable, conference-type setting. The rustic cabins of Victory Valley are becoming less desirable as these trends continue to develop. The Camp has lost some business with rental groups and summer campers because of both of these trends.

Victory Valley seeks to meet this challenge. This past summer season we developed the Outpost Village Program. The campers slept in platform tents, cooked their own meals and lived in the woods. This decentralized program gives a variety to our total program at the Camp and meets the needs of those desiring the less conventional-type camping experience. The Outpost Village ran very well. The goal of this program is to build unity and co-operation among each group of campers and to build better self-image. We viewed this program as an effective and attractive program.

Victory Valley has also set a goal to develop the conventional side of the camp program and the facilities. Five and ten year plans are being developed to significantly upgrade the camp's facilities. Tentative plans include major renovations of existing buildings, construction of additional winterized cabins and gymnasium.

When the program director of the camp, Donna Bauer, was asked what she thought was the best part of the summer, she responded, "I think about the kids during Children's Camp running across the fields while playing Capture the Flag and of a Jr. High campfire where the teens were challenged to follow Christ in lifestyle. It's hard to pick out a best part. I might narrow it down to the time when a camper who has been here for several years came and told me that she accepted Christ into her life. I really appreciate seeing the growth of the campers who return year after year. I see God at work in their lives, that's exciting".

The Board wants to thank our summer staff for being good servants, for using their time wisely, for being willing to go the extra mile and for their whole-hearted involvement in the work that God called them to do.

Victory Valley is a good training ground for future church leaders. It is a place where stewardship, servanthood and leadership are combined to produce Christians with willing hearts.

Some of the weekly themes for the summer which added a lot of interest and fun to the program included the following:

- 1). Storybook Week and Bible Hero Week were best liked by the children
- 2). The Jr. Highers enjoyed their Holiday Week the best
- 3). RAD Week, Radical or Righteous and Dedicated, was the Sr. High theme

The following are some statistics of the summer program:

Camper Stats Overall:

540 campers - total population	45 staff members - 41 full time, 4 part time
53% BFC campers	57% BFC members
42% new campers	64% have been campers at VVC in the past
151 Jr. and Sr. High campers	63% returning staff members
389 children, 8-12 campers	

Outpost Village Program

61 campers
33% new campers
Staff Statistics

The dates for camp in 1988 are:

	Conventional Camp	Outpost Village
July 10 - 16	Children's Camp, ages 8 - 12	Children ages 8 - 10
July 17 - 23	" " " "	Children ages 10 - 12
July 24 - 30	" " " "	Children ages 10 - 12
July 31 - Aug. 6	" " " "	Jr. High ages 12 - 14
August 7 - 13	Jr. High Camp ages 12 - 14	Sr. High ages 14 - 18
August 14 - 20	" " " " "	Adventure Camp, 14-18
August 21 - 27	Sr. High Camp ages 14 - 18	

Committee: Calvin T. Reed, Chairman; Bryan B. Bray, Secretary; John H. Herb, Treasurer; Phil Atkins, Director; Bright N Heist, John Stengele, Clayton E. Weber, David L. Weller, John C. Vandegriff, Jr., Dana E. Weller

Victory Valley Camp
BALANCE SHEET
AS OF 8/31/87 AND 8/31/86

	1987	1986
Assets:		
Cash	\$ 17,333.06	\$ 19,529.71
Inventory	5,110.85	3,624.90
Swimming Pool	24,110.54	24,110.54
Equipment, furniture and fixtures	55,439.59	46,717.98
Real Estate	217,719.32	217,719.32
Note Receivable	6,636.78	6,636.78
Total Assets	\$ 326,350.14	\$ 318,339.23

Liabilities and Net Worth:

Loan - Bible Fellowship Church	\$ 41,904.24	\$ 46,650.29
Loan - G. Didden Greenhouse	25,000.00	25,000.00
Net Worth	259,445.90	246,688.94
Total Liabilities and Net Worth	326,350.14	318,339.23

The cash balance is deposited in Merchants Bank in Allentown, Pa.

The financial records of Victory Valley Camp were audited by Mary P. Tucker

Victory Valley Camp

Income Statements For the Years ended 8/31/87 and 8/31/86

Income:	<u>1987</u>	<u>1986</u>
Contributions:		
Churches	\$ 13,822.00	\$ 13,295.00
General Gifts	10,658.00	8,323.58
Camp Offerings	-	24.10
Rental Fees	36,703.00	29,740.09
Camper Fees	69,504.35	63,020.00
Concessions:		
Snak Shop	6,116.25	7,601.04
Dry Goods	572.50	615.01
Interest Income	102.01	3,042.99
Miscellaneous Refunds, net	<u>(1,131.52)</u>	<u>1,270.72</u>
Total Income	<u>\$ 136,346.59</u>	<u>\$ 126,932.53</u>
Expenditures:		
Program and Staff:		
Salaries	\$ 10,038.03	\$ 11,686.62
Payroll Taxes	826.71	1,256.84
Education Material	483.92	1,021.16
Recreational Material	3,634.33	2,252.44
Horsemanship Program	3,438.02	5,068.53
Miscellaneous Expense	4,427.00	1,611.55
Counseling Courses	<u>16.00</u>	<u>-</u>
Total Program and Staff	<u>\$22,864.01</u>	<u>\$22,897.14</u>
Administrative Expenses:		
Salaries	\$ 26,847.82	\$ 24,067.89
Salary Supplement	-	209.02
Payroll Taxes	1,740.51	1,482.44
Office Supplies and Postage	<u>1,854.81</u>	<u>1,787.35</u>
Total Administrative Expenses	<u>\$ 30,443.14</u>	<u>\$ 27,546.70</u>
General Expenses:		
Publicity and Promotion	\$ 2,434.53	\$ 2,648.45
Telephone	1,903.28	1,527.02
Membership and Convention Fees	634.90	919.95
Travel Expense	1,099.52	1,103.14
Interest on Loans	6,503.95	1,700.44
Contributions	<u>200.00</u>	<u>-</u>
Total General Expenses	<u>\$ 12,776.18</u>	<u>\$ 7,899.00</u>

Food Service:		
Salaries	\$ 1,811.34	\$ 1,311.89
Payroll Taxes	142.85	124.59
Kitchen Supplies	720.03	355.00
Food	14,716.78	18,354.88
Garbage Removal	<u>1,009.00</u>	<u>1,040.00</u>
Total Food Service	<u>\$ 18,400.00</u>	<u>\$ 21,186.36</u>
Concessions:		
Crafts	\$	\$ 79.21
Snak Shop	5,768.20	3,641.68
Dry Goods	<u>3,136.36</u>	<u>1,835.34</u>
Total Concessions	<u>\$ 8,904.56</u>	<u>\$ 5,556.23</u>
Building and Grounds:		
Salaries	\$ 517.47	\$ 1,120.78
Payroll Taxes	42.88	60.27
Workmen's Compensation	812.25	994.43
Hospitalization	3,175.90	2,555.00
Fire and Liability Insurance	2,751.44	2,709.57
Camp Fuel and Power	9,697.43	7,261.42
House Fuel and Power	1,946.57	4,837.34
Maintenance - Building	3,750.20	7,174.64
Maintenance - Equipment	2,585.56	3,829.35
Maintenance - Pool	3,849.82	1,972.12
Maintenance - Grounds	<u>1,072.22</u>	<u>4,658.42</u>
Total Buildings and Grounds	<u>\$ 30,201.74</u>	<u>\$ 37,173.34</u>
Total Expenditures for the year	\$ 123,589.63	\$ 122,258.77
Gain for the year transferred to net worth	<u>\$ 12,756.96</u>	<u>\$ 4,673.76</u>

Report of the Board of Christian Education

to the 104th Annual Conference of the Bible Fellowship Church
October, 1987

The following ministries were sponsored by the Board of Christian Education:

Thanksgiving Rally in November 1986 with Mark Cable

Pastors/Elders/Deacons retreat in November 1986 at Pinebrook Conference grounds with Dr. Lloyd Perry of Lancaster Bible College with 235 in attendance

Sno-Glo Youth Retreat-College/Career at Pinebrook Conference grounds in January, 1987.

Christian Education Convention with 20 churches in attendance.

The Board of Christian Education in the February 19, 1987 meeting adopted following purpose for the Thanksgiving Rally:

The purpose of the Thanksgiving Rally is to provide a wholesome time of edification, entertainment and fellowship in a Christian context. This program shall be of such a caliber that can only be provided for collectively and probably not by the individual churches.

The Board of Christian Education sponsored the above listed programs to encourage and edify the local church. Attendance was good in some instances. Please let us know how we can make the above programs more effective.

We have added video tapes to our A-V library. The newest titles are as follows:

Holiness of God by R.C. Sproul
Basic Bible Teacher Training
Living Proof

We are seeking to expand this part of the library's service.

We see the need for a denominational calendar. This would prevent conflicts with other conference activities.

We thank all of you at the local church level that have given and prayed for the work of the Board of Christian Education. We covet your continued prayer support and written input to the Board.

Committee: David A. Thomann, Richard T. Paashauss, Delbert Baker, II, David N. Schoen, Calvin T. Reed, Jonathan Reynolds, George R. Bryson, Philip E. Morrison, Robert Davies, Terris L. Byrd, David T. Allen

Board of Christian Education Financial Report

For September 1, 1986 - August 31, 1987

Balance 8/31/86		\$ 3,745.20
Receipts		
Churches	\$ 2,235.00	
Sno-Glo	12,207.00	
Total	<u>\$ 14,442.00</u>	\$ 18,187.20
Expenditures		
Sno-Glo	\$ 11,548.56	
PED	1,868.35	
Committee Expenses	834.89	
SS Convention	635.83	
A/V Library	437.40	
Thanksgiving Rally	275.00	
Board of Pub. & Printing	200.00	
SS Trophies	28.78	
Charge for checks	18.89	
Total	<u>\$ 15,847.70</u>	
Balance 8/31/87		\$ 2,339.50

Meridian Bank Checking Account #1501-1734
 Respectfully submitted, David N. Schoen, Treasurer
 Audited by: Dana E. Weller

Board of Publication & Printing

to the 104th Annual Conference of the Bible Fellowship Church
 October, 1987

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

Resolved, that a contribution of \$200.00 be given to the Board of Publication and Printing from each of the following Boards and Committee: 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, 1987.

Resolved, that the cost of the 1987 Yearbook be \$5.50 per copy.

The Board of Publication and Printing presents for Second Reading material contained on pages 105-106 of the 1986 Yearbook.

Committee: John H. Herb, Chairman; James R. Batchler, Jr., Secretary; David W. Chappell, Business Manager; Daniel P. Allen, Gary Sterner, Paul Rutman.

Board of Publication & Printing

FINANCIAL REPORT

Balance as of September 1, 1986		\$ 714.00
	Proposed Budget 1986-1987	Receipts 1986-1987
INCOME		
Subsidy from Administration Budget	\$3,000.00	\$3,000.00
Contribution from Boards/Committees	1,400.00	1,000.00
Offerings from churches	6,000.00	6,119.50
Yearbook Sales	3,600.00	4,490.50
Sales of Printed Material	5,550.00	
Articles of Faith		201.14
Position Papers		272.40
Faith & Orders		3,086.40
Church Supplies/Mimeo Paper		86.25
Interest		164.27
Fellowship News Advertisements		1,470.00
Advance on 1988 Administration Budget		3,000.00
Adjustment		17.40
Total	\$ 19,550.00	\$ 22,907.86
Grand Total		\$ 23,621.86

EXPENDITURES

Fellowship News		
Printing (5 issues)	\$ 6,000.00	\$ 5,859.42
Mailing (5 issues)	1,550.00	1,703.35
Mailing Labels & Computer Time	600.00	587.95
Postage Due (Address Corrections)	200.00	239.00
Editorial Expense (Secretarial/Supplies/Mileage/Phone)		
	600.00	426.53
Business Manager's Expense	400.00	251.78
(Sec./Sup./Mil./Ph.)		
Honoraria	750.00	718.31
Printing Church Supplies	500.00	-
Printing Yearbooks	4,500.00	3,638.00

Board & Secretarial Expense	300.00	169.08
Repairs & Equipment (IBM Service Contract)		
	150.00	-
Printing Miscellaneous Material	4,000.00	6,429.85
Miscellaneous Expenses (USPS/Reinbursemt)	-	299.00
Total	<u>\$ 19,550.00</u>	<u>\$ 20,322.27</u>
Balance as of August 31, 1987		\$ 3,299.59*
Grand Total		\$ 23,621.86
*Balance in Checking Account, First Lehigh Bank		\$ 73.81
Balance in Savings Account, First Lehigh Bank		\$ 3,225.78
		<u>\$ 3,299.59</u>

Books & Financial Records were Audited by Paul Flickinger

Board of Publication & Printing

PROPOSED BUDGET

INCOME

Subsidy from Administration Budget	\$ 4,000.00
Contribution from Boards and Committees	1,400.00
Offerings from Churches	6,200.00
Yearbook Sales	4,000.00
Sale of Printed Material	3,000.00
Fellowship News Advertisers	1,500.00

Total	<u>\$ 20,100.00</u>
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EXPENDITURES

Fellowship News	
Printing (6 issues)	\$ 8,000.00
Mailing (6 issues)	1,800.00
Mailing Labels & Computer Time	650.00
Postage Due (Address Correction Requested)	200.00
Editorial Expense	600.00
(Secretary/Supplies/Phone/Milage)	
Business Manager's Expense	500.00
(Sec./Sup./Ph./Mil.)	
Honoraria	750.00
Printing Church Supplies	500.00
Printing Yearbooks	4,500.00
Printing Miscellaneous Material	2,100.00
Repairs & Equipment	100.00
Board & Secretarial Expenses	300.00
Miscellaneous (USPS Permits)	100.00

Total	<u>\$ 20,100.00</u>
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Committee: John H. Herb, Chairman; James R. Batchler, Jr., Secretary; David W. Chappell, Business Manager; Daniel P. Allen, Gary Sterner, Paul Rutman

Report of the Historical Committee of the Bible Fellowship Church

to the 104th Annual Conference of the Bible Fellowship Church
October, 1987

The Historical Committee met twice this year to carry out its responsibilities. Much of the work of the Historical Committee is done outside of meetings. Often the work is slow and tedious. The labor of the Historical Committee is a labor of love done by those who want to maintain the story of God's faithfulness to the Bible Fellowship Church.

It is encouraging to see the interest that many in our church have for understanding and preserving our heritage. The Historical Committee continues its strong commitment to uncovering and maintaining historical materials that are valuable to the Bible Fellowship Church. We encourage churches and individuals to be on the lookout for historically significant material which should be preserved in our archival collection.

Major projects of the committee continue on. Dr. Harold Shelly continue his work on the preparation of a written history of our church. Dr. Shelly is severely limited by a lack of time. Plans are now being finalized to publish the minutes of our church from 1858 to 1895. This project has taken about 7 years to complete. The final step of printing should take place in the next year.

Mennonite historians have expressed an interest in knowing more about our history. Three members of the Historical Committee, Dr. Harold Shelly, Daniel G. Ziegler and Richard E. Taylor, have been invited to deliver papers at a conference held at Bluffton College in Ohio in November of 1987. We are glad for the opportunity to interact with those who have an interest in our background.

We would like to remind each one of the significance of your documents. We encourage churches to place their past minutes in the archives for preservation. We encourage the secretaries of boards and committees to place past minutes and valuable documents in the archives for safekeeping. We encourage individuals to donate documents, books, photographs and other historically relevant material in the archives where they will help to maintain the story of what God has done.

Committee: Bright N. Heist, Chairman; Richard E. Taylor, Secretary; Ralph D. Cole, Treasurer, Daniel G. Ziegler, Willard E. Cassel, Harold Shelly

Report of the Historical Committee of the Bible Fellowship Church

TREASURER'S REPORT

Balance 8/16/86		\$ 1,389.57
Receipts		
Conference Allowance	\$ 1,000.00	
Interest to 6/30/87	90.38	
Correction for lost check	75.53	
	\$ 1,165.91	
Total Receipts		
Grand Total		\$ 2,555.48

Expenses

Archives (ins.,elec.)	\$ 400.00
Books, periodicals	91.50
Petty Cash	90.00
Shelving	342.00
Books (Ward Shelly)	150.00

Total Expenses	<u>\$ 1,073.50</u>
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Balance 8/1/87

\$ 1,481.98

Depository - Gateway State Bank, Staten Island, NY

Checking	\$ 289.36
Savings	1,192.62

\$ 1,481.98

This account was audited by R. C. Reichenbach

Report of the Church Government Committee

to the 104th Annual Conference of the Bible Fellowship Church
October, 1987

The Church Government Committee completed the work on all its assignments with its report to the 103rd Annual Conference. It recommended to the Annual Conference that the Committee be disbanded upon the adoption of all its material at Second Reading. This recommendation was approved.

The oversight of maintaining and publishing updated editions of the Faith and Order was assigned to the Board of Publication and Printing (See Resolution on page 27 of the 1986 Year Book).

The Government Committee recommends the approval of the material on the bottom of page 25, 1986 Year Book, at Second Reading.

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 Committee on Examination of Annual Conference Minutes

to the 104th Annual Conference of the Bible Fellowship Church
October, 1987

We, hereby, certify that we have examined the Annual Conference minutes for the session of October 13-15, 1986, and found them correct except as follows:

p. 16, line 11ff: Following the report of the election for the

Board of Church Extension this paragraph is missing:

"Regarding the Report of the Nominating Committee: In the case of a probationer nominated to a board under the category of pastor, James A. Beil read from p. 97, Article VIII, paragraph 1 of the Faith and Order,

saying that ordained ministers who have been called are eligible to be elected. The chair ruled that the probationer in question would not be eligible under the category of 'pastor.' The chair's ruling was appealed but the appeal was defeated by a majority vote of the Conference."

p. 23, The following was omitted at the top of the page:

BOARD OF CHURCH EXTENSION
Bruce A. Ellingson (3 Years)

p. 25, 8th line from the bottom:

(FIRST READING) should appear at the end of the third "Resolved" after the words "Nominating Committee."

p. 31, line 15: vote - "Yes 76" should be "Yes 77"

p. 33, line 22: the words "by offering them a standing round of applause at our Wednesday evening meal" were omitted following the words "Pinebrook Bible Conference."

p. 34, line 8: "Upon recommendation of the Ministerial Relations Committee the following was adopted:" does not appear in original minutes.

COMMITTEE: James A. Wickstead, Dean A. Stortz

Report of the Committee to Study Computer Implementation

to the 104th Annual Conference of the Bible Fellowship Church
October, 1987

On Monday evening, October 13, 1986, the 102nd Annual Conference of the Bible Fellowship Church initiated the following action (1986 Yearbook, page 14).

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 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 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.

This committee met during the course of the year and produced this following survey, plus a further recommendation to be submitted to the 104th Annual Conference of the Bible Fellowship Church.

I. SURVEY

A. AGENCIES

1. With a computer compatible with resolution in 1986 Yearbook
 - Board of Directors
 - Board of Missions
 - Pinebrook Bible Conference
 - Pinebrook Junior College
2. With a computer not compatible with resolution in 1986 Yearbook
 - Church Extension
3. Not presently owning a computer
 - Bible Fellowship Home
 - Victory Valley

B. CHURCHES

1. Twenty (20) churches already have gone to computerization
 - a. Nine (9) of the twenty churches have software that is compatible with the resolution from the 1986 Yearbook, pg. 14
 - b. Seven (7) of the twenty churches own their own computers.
2. Seven (7) churches are in the process or will eventually become computerized.
3. Twenty one (21) churches responded that they were not contemplating a move to go on computer.
4. The uses of the computer by each church varied. By way of summary here is what BFC churches are using their computers: Attendance and Membership Stats, Bulletin, Directories, Filing and Math Management, Finances, Mailing Labels, Minutes of Committee and Church Meetings, Word Processing.
5. The people permitted on the computer varied as well. The list goes this way: Pastor, Assistants, Secretaries, Treasurer (Bookkeeper, Secretary), Elders & Wives, Deacons.

Obviously several churches did not respond. But for the most part the survey indicated that computerization, whether around the church or members, is the wave of the future for churches.

II. RECOMMENDATIONS

Whereas, the computerization of the conference, its churches and agencies is imminent and

Whereas, standardization in hardware is a necessity, be it

Resolved, that all Agencies and churches consider operating IBM personal computer (PC or compatible), an MS-DOS 3.1 or higher, and on the IBM PC Network or compatible local area networks (LAN's).

Whereas, the Board of Publication is utilizing IBM Word Perfect (WP) software in its yearbook production and

Whereas, standardization in software is necessary to create interchangeability especially with the yearbook production, be it

Resolved, that software should be compatible with or translated by the IBM Word Perfect.

Whereas, various agencies have all ready acquired the LIBRA accounting and financial packages and

Whereas, a multi-site user discount may be available by utilizing the above mentioned software, be it

Resolved, that we suggest that agencies utilize this software system.

Committee Members: Robert W. Gehret, Chairman; Daniel P. Allen, Secretary; Bert N. Brosius; John H. Herb; James A. Beil, Home; Stephen C. Cassell, College; Roy A. Hertzog, Missions; Horace A. Kauffman, Board of Directors; David A. Thomann, PBC; Daniel G. Ziegler, Church Extension

Report of the Committee on Statistics

to the 104th Annual Conference of the Bible Fellowship Church
October, 1987

On Thursday, October 8 the Committee met to compile the following statistics for the year:

	<u>1986</u>	<u>1987</u>
<u>OFFICERS:</u>		
Ordained Ministers	81	82
Probationers	24	16
Elders	270	283
Deacons	163	183
<u>PASTORS' ACTIVITIES:</u>		
Pastoral Visits	19,390	18,225
Other Pastoral Staff Visits	4,203	5,784
Baptized	266	217
Children Dedicated	152	120
Weddings	88	75
Funerals	93	143
<u>MEMBERSHIP:</u>		
Received into Church Fellowship	337	278
Received by Transfer from B. F. Churches	47	71
Received by Transfer from Other Churches	26	30
Total Increase	<hr/> 410	<hr/> 379
Died	50	61
Withdrawn	100	21

Dropped	188	172
Transferred to BF Churches	54	73
Transferred to Other Churches	39	50
Total Decrease	431	377
Net Increase		2
Net Decrease	21	
Total Membership	6,214	6,216
<u>ENROLLMENT:</u>		
Sunday Bible School	7,685	7,444
Cradle Roll	147	118
Home Department	59	38
<u>AVERAGE ATTENDANCE:</u>		
Sunday Bible School	5,823	5,710
Morning Worship	---	6,807
Evening Service	---	3,195
<u>CHURCH PROPERTY:</u>		
Church Buildings	46	46
Parsonages	52	52
Present Valuation of Church Property	\$ 29,203,034	\$ 30,693,242
<u>RECEIPTS:</u>		
Total Income	\$ 5,530,945	\$ 5,739,892
Total Offerings	\$ 5,226,643	\$ 5,459,808
<u>DISBURSEMENTS: DENOMINATIONAL BENEVOLENCES:</u>		
Administrative Budget	\$ 51,675	\$ 54,396
Board of Missions	497,172	614,555
Church Extension	102,485	130,528
Home for Aging	7,960	10,077
Pinebrook Junior College	47,517	49,072
Board of Christian Education	2,240	2,745
Victory Valley Camp	13,060	13,862
Pinebrook Bible Conf. Center	10,910	13,192
<u>LOCAL DISBURSEMENTS:</u>		
Minister's Salary	\$ 705,661	\$ 748,943
Minister's Supplemental Benefits	194,623	188,087
Parsonage Allowance	45,496	68,453
Health Insurance Premiums	94,868	98,351
Administrative Ass't Salary	143,584	182,706
Administrative Ass't Benefits	68,016	54,086
Christian Education	243,572	271,395
Debt Service	915,274	744,510
Local Benevolence	50,294	51,957
Local Missions	300,749	341,788
Church Sponsored Christ. Acc.	-0-	600
Womens' Missionary Society	26,155	28,901
Annual Conference Delegate(s)	8,467	8,908
General Disbursements	1,659,593	1,994,920
Total Disbursements	5,189,371	5,672,032

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

Report of the Committee on Auditing

to the 104th Annual Conference of the Bible Fellowship Church
October, 1987

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, with the following exception:

Depositories for the checking and payroll cash accounts of the Pinebrook Bible Conference are not disclosed in its financial reports. We have been informed that those funds were deposited in United Penn Bank of Wilkes-Barre.

COMMITTEE: Robert W. Gehret, Jay H. Fasnacht, Horace A. Kauffman, Robert F. Gerding

Report of the Committee on Communications

to the 104th Annual Conference of the Bible Fellowship Church
October, 1987

The 104th Annual Conference has received communications from the following people: Robert and Lois Draper, Richard J. Gehman, David Manney, William W. Mull, Louis Pronnicki and Philip Yerrington. Greetings were given with an expression of their prayers and concern for the 104th 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 people.

Committee: James G. Koch, Kenneth L. Good, Raymond Burnett

Report of the Committee to Study Local Church Membership Requirements

to the 104th Annual Conference of the Bible Fellowship Church
October, 1987

On Wednesday, October 15, 1986, the 103rd Annual Conference of the Bible Fellowship Church passed the following resolution at first reading:

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 Yearbook, 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 especially is 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. (1986 Yearbook, pages 30-31).

Interpretation of the Resolution

The committee met to take up the task assigned to it. Deliberations revealed that it was necessary to be sure that the action of Annual Conference was properly understood and interpreted.

We on the committee believe that Annual Conference intends to extend the principle of the autonomy of the local church to include whether or not the local church will use the standards of Article X as requirements for membership. Article X of the Standards of Worship and Life contains warnings against the use of the harmful indulgences, alcohol, tobacco, narcotics and dangerous drugs. The strong statement adopted by Annual Conference about the use of alcohol is an evidence of continue opposition to the use of alcohol as a beverage. While Annual Conference has chosen at first reading to allow individual churches to make their own decision, it is not saying that it is now good or acceptable to use alcohol, tobacco or narcotics.

Since the decision of Annual Conference was to allow the local church to decide this issue of membership for itself, the committee sees its task to be that of providing some direction for making this decision at the local level. The committee also views its work as that of applying our stance against the use of harmful indulgences to current practice.

Implementation for a local church

We believe that a church can make a decision about using Article X for membership requirements in one of several ways.

1. Elders Make Decision. In keeping with our understanding of rule by elder, the committee believes the Board of Elders of the particular church would normally decide the course of action for the congregation. The Faith and Order states:

Amendments to the Principle of Order may be proposed to the churches by a two-thirds majority of those voting at Annual Conference. After the approval of a first reading of the proposed change, the pastor and delegate of each particular church shall be responsible to inform their Board of Elders of

the proposed change. (F&O, page 182, 1986 edition).

Since in the case of a proposal to change a principle of order, no further action is required than that listed above, the Board of Elders may make the decision.

2. Elders Make Recommendation with Congregational Acceptance. If the Board of Elders believes it best to go to the congregation with this decision, the Faith and Order defines the approach the Board is to take:

When they (the Elders) deem it advisable, they shall present recommendations to the congregation. The congregation shall have the right to agree with, to suggest changes in, or to disagree with such recommendations. Agreement indicates that the congregation is ready to follow the leadership of the Board of Elders. Suggesting changes indicates that the congregation believes that the Board of Elders has overlooked some factors and should revise its recommendations. Disagreement indicates that the congregation is not ready to follow the leadership of the elders (F&O, pages 79-80, 1986 edition).

3. Elders Decide to Take No Action. A decision about using Article X for membership will be controversial in some churches. Some churches will not be prepared at this time to deal with this issue. The Board of Elders may, after examining the situation in the local church, decide not to raise this issue. Such a decision is in reality a decision to maintain the membership requirements which are presently in effect in that local church.

There are legitimate reasons why no action may be preferable for a local church. One reason is that the use of harmful indulgences for membership requirements is not an issue of controversy for a local church. In deciding to take no action, a Board of Elders is electing not to purposely introduce controversy. Another reason for taking no action is the spiritual climate of the church. The Board of Elders may determine that the church is not ready to deal with such a controversial issue at that time. If a church has just endured a trying time, it may not be ready to cope with an issue that could be divisive.

The fact that a Board of Elders may choose to take no action at this time does not preclude a decision at a later time. The circumstances in a local church change. While it may not be advantageous to undertake such a major decision now, it may be at a later time.

4. Elders Allow the Congregation to Decide. The committee believes that this approach is not generally in keeping with the principle of rule by elder and could create a divisive situation in a local congregation. The issue of the relations between church membership and the non-use of harmful indulgences is highly charged and has the potential for creating deep division. If a Board of Elders defers to the congregation, there is a great likelihood of division. The committee believes that individual Boards of Elders should take the responsibility of leadership and make a decision rather than passing it on to the congregation.

Applying our stance against the use of alcohol

Because the Bible Fellowship Church opposes the use of harmful indulgences, it is necessary to consider how a change in our current statement about the non-use of alcohol will affect our practice.

1. Precaching, warning and counseling against the use of alcohol. Since we as a church have openly stated our opposition to the use of alcohol, we

believe that pastors ought to preach, warn and counsel against the use of alcohol as a beverage. We remind pastors and elders of the need to confront the use of alcohol and labor to discourage the use of it in any form. Pastors ought to speak to this issue publicly from their pulpit and privately in their counseling.

2. The selection of Elders and Deacons. The question will arise concerning whether or not elders and deacons shall be required to abstain totally from the use of harmful indulgences.

It is the recommendation of this committee that elders and deacons shall be required to totally abstain from the use of harmful indulgences. The portion of Article X which is not being amended reads, "No person using tobacco shall hold office or serve in a teaching capacity in any part of the church program". The committee believes that its recommendation is consistent with the principle of this requirement.

3. Policy concerning the use of church property. A question might be raised about the use of alcoholic beverages on church property. While there is not statement in the Faith and Order concerning the use of alcohol on church property, individual churches should be clear about the policy regarding their church. If we are to stand in opposition to the use of alcohol as a beverage, then we must be consistent in what we will permit on our properties. It would be inconsistent to say that we are opposed to the use of alcohol while allowing its use in our facilities. We encourage local churches who have no policy to formulate one for themselves.

4. Transfer of membership. A question will arise concerning the transfer of membership from church to another if those churches have difference membership requirements. What is to happen if a person who is a member of a Bible Fellowship church which does not require abstinence from harmful indulgences transfers to a Bible Fellowship church which does require abstinence for membership? The committee believes that a member is to submit to that local body of believers where he is attending. We believe that the transferring member must submit to the membership requirements of that church to which he transfers.

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

Report of the Committee to Study Divorce

to 104th Annual Conference of the Bible Fellowship Church
October, 1987

I. INTRODUCTION

At the 102nd Annual Conference of the Bible Fellowship Church, the congregation in Poughquag, NY petitioned the body as follows: (p. 40, 1985 Yearbook)

Whereas, the Board of Elders of the Poughquag church has studied the yearbook material on the subject of divorce that was assigned to it by the 101st Annual Conference, and

Whereas, previous studies have not treated the subject of the "new creation" as found in 2 Corinthians 5:16-19 as it relates to divorce, and

Whereas, regarding divorce as a violation of a "Creation Ordinance" and thus in a separate category of sins, marring a person's character for life seems to be without any Biblical foundation (the argument advanced in the committee report to the 82nd Annual Conference--page 49 of the 1965 Yearbook) therefore, be it

Resolved, that we form a study committee to address these two areas as they relate to barring men from the office of elder who have been divorced prior to their conversion to Christ, and that this committee report to the 103rd Annual Conference with a recommendation.

Upon receiving the petition, Annual Conference passed the following resolutions: (p. 41, 1985 Yearbook)

Resolved, that the chairman appoint a committee of seven members of this Annual Conference to investigate the subject of divorce and its ramifications for the entire ministry of the Bible Fellowship Church.

Resolved, that the above action be considered an answer to the petition of Valley Bible Fellowship Church, Poughquag.

It should be noted that although the committee was formed to address the specific petition of a particular church, the first resolution of Annual Conference commits to the study committee the broadest possible mandate. For this reason two full years of study lie behind this report. The committee attempted to survey the whole question of marriage as it relates to divorce, and divorce and remarriage. Having studied afresh the subject of divorce, the committee acknowledges a debt to the study reports previously published in the 1965 and 1976 Yearbooks. These former reports reveal careful study and thought in this difficult area, and form a necessary background for the discussion in our context.

The question may be raised as to why divorce is being studied again. The answers lie in two areas. The first is in the nature of God's Word. The objective truth of God's revelation in Scripture never changes. The first question for the Bible student is always: What does the Bible teach? Unfortunately, on the question of divorce, there is considerable disagreement as to what the Bible does teach. In the two decades since the 1965 report, conservative scholarship has produced an "uncertain sound". The task thus becomes to study the Bible again on this subject with a view to a clear declaration of God's will.

The second reason that divorce must be studied again is practical. God's Word never changes, but our society does. As we minister in a society filled with divorced persons, the Bible Fellowship Church must deal with this practical reality. How can we be faithful to God and His Word? How can we redemptively work with those who are divorced? What is their role in the body of Christ? Such questions face our leadership regularly, and we must answer them. It is the desire of the committee not only to produce a paper which is true, but to produce a paper that is immediately applicable to the many difficult situations that now face us. In attempting to fit God's truth into our contemporary context, we want to avoid the pitfalls of permissiveness (allowing what God forbids), and legalism (forbidding what God allows).

The nature of the study will be exegetical, with occasional reference to key authors and books. There is no attempt to be exhaustive in this secondary research, but the committee concluded that its findings could not be presented without reference to certain eminent men and prevalent ideas. The two questions of the petitioning church will be addressed after the exegetical

section. The paper concludes with specific applications concerning divorced persons and ministry in the Bible Fellowship Church.

Before considering the relevant Scripture passages, it is necessary to set forth careful definitions of both marriage and divorce.

Marriage is the union established between one man and woman by a divine bond, originally ordained by God as a life-long relationship between husband and wife (Genesis 2:18-25). The Bible describes this union as "two becoming one flesh". This "one flesh" relationship is an unconditional commitment by a husband and wife to mutual affection (Genesis 2:18-22), shared duty (Ephesians 5:22-31), and sexual fidelity (I Corinthians 6:16-17). It is important to note that sexual union alone neither establishes a marriage bond nor dissolves it. (In Exodus 22:16-17, it is clear that sexual union alone has not established a marriage, See Heth and Wenham, p. 104).

Marriage is both a divine covenant and a legal contract, and is therefore subject to both the law of God in Scripture, and the laws of civil government established by Him. Because of the dual nature of jurisdiction concerning divorce (divine and civil law), a distinction is drawn between legitimate and illegitimate divorce. Although the exact terminology does not appear in Scripture, the committee believes there is strong exegetical support for the distinction.

Since God from the beginning intended marriage to be permanent, all divorce is a deviation from God's law and design for marriage. In Deuteronomy 24:1-4, God through Moses provided legislation concerning divorce. This however, is not to be understood as divine approval or sanction of divorce, but rather as a concession to the hardness of man's heart (Matthew 19:7-8, see Murray, pp. 3-8). To speak then of divorce as legitimate or illegitimate is not to distinguish between that which pleases or displeases God (for God hates all divorce), but rather to distinguish between divorces which are and which are not lawful according to God's Word.

A legitimate divorce is a divorce validated by both civil authorities and God. The only ground for a legitimate divorce in Scripture is sexual immorality (porneia). Since the bond of marriage is severed in God's sight, the legitimate divorce frees both marriage partners to remarry. The full meaning of these statements will be presented later.

An illegitimate divorce is a divorce validated by civil authorities but not by God. A divorce granted for any grounds other than sexual immorality is illegitimate. In God's sight, an illegitimately divorced person is still bound, is therefore not free to remarry, and commits adultery if in fact he or she does remarry.

II. THE GOSPELS

The teaching of Jesus concerning divorce has been the subject of intense debate in evangelical circles in recent years. The Bible Fellowship Church has historically recognized adultery as a legitimate grounds for divorce, (see Faith and Order, pp. 44-45) and has based this teaching on the so-called "exception clause" of Matthew 5:32 and Matthew 19:9. This position, however, has come under considerable attack today. Men such as Charles Ryrie, Paul Steele, and Bill Gothard hold that there is no legitimate divorce in Scripture. Since most of these men base their views on the research of William Heth and Gordon Wenham (as evidenced by their extensive use of their research in their own writings), the committee will address this position as it is presented in Heth and Wenham's Jesus and Divorce (Nelson, 1984).

Before considering the relevant Gospel passages, it is necessary to address one of the chief reasons this viewpoint is being put forward, namely

historical priority. Labelling this as the "Patristic" view, Heth and Wenham begin their book by presenting the view of the church fathers. It is their contention that the early church had a uniform and adequate understanding of the divorce passages in Scripture as always forbidding divorce and remarriage. "...On the subject of divorce and remarriage there was practically no dispute in the early church: for the first five centuries there was virtual unanimity on this issue from one end of the Roman Empire to the other." (Heth\Wenham, p.21).

In contrast, they contend, the view of the modern evangelical church is a recent innovation first set forth by Erasmus, the Christian humanist of Reformation times (1469-1536). Luther, Calvin and other reformers adopted his view so that modern Protestantism is marked with a flawed, but uniform view they label "Erasmian". Significantly, the book is subtitled "The Problem of the Evangelical Consensus."

The assumption behind this argument, of course, is that no doctrinal view held uniformly by the early church should be laid to rest hastily, but only after compelling evidence is produced to demonstrate its error. Furthermore, it is assumed that, all things being equal, doctrinal views originating near the time of the writing of the New Testament are more likely to be accurate than those originating much later.

The committee believes that the historical argument, as a final authority, is invalid. The Preamble of our Faith and Order states, "the Bible Fellowship Church...submits to the written Word of God and to the Holy Spirit as its only sources of guidance and power..."(p.1). Article I: The Holy Scriptures, reads in part, "They are the supreme and final authority of faith and conduct." (p.2). The Scriptures, and not human tradition, are the only ultimate source of truth.

On the specific question of divorce and remarriage, there is adequate reason to consider the testimony of the fathers as suspect. A tendency to asceticism and a dualistic view of spirit and flesh was marked in the early church. "With regard to domestic relations, the Church very early defended matrimony and yet more highly esteemed virginity...Second marriages were not permitted unless the first partner died prior to the baptism of the survivor, for baptism which washes away all previous sins also disposes of previous spouses." (Roland Bainton, Early Christianity, pp.55-56). If the early church did not permit the remarriage of baptized widows, it should not surprise us that they uniformly interpreted Scripture so as to forbid the remarriage of divorced persons. Philip Schaff points out the probable reason for these views. "The enthusiasm for celibacy, which spread so soon throughout the ancient church, must be regarded as a one-sided, though natural and upon the whole, beneficial reaction against the rotten condition and misery of family life among the heathen." (Philip Schaff, History of the Christian Church Vol.1, p.444). If, as Schaff contends, the early church was unduly reacting to pagan promiscuity, then its views on sex, marriage, and remarriage must be seen as somewhat unbalanced.

Added to that was the influence of dualism, which considered the spiritual life as good and the pleasures of this life as necessary evils at best. St. Augustine, whose influence was huge, held dualistic views. "Ideally, he believed there should be no sexual relations save for procreation, though he knew of no married couple that practiced such restraint...Augustine came close to wishing that God had devised some other expedient for procreation..." (Roland Bainton, Christendom Vol.1 p.130)

In such an environment not only remarriage of divorced persons, but remarriage of widows, even marriage itself was held in less esteem than celibacy. For these reasons, the committee believes that the uniform testimony of the church fathers cannot be viewed as decisive in this study. In any case,

their view must be finally judged on its own Scriptural merits and not on the volume and consistency of the patristic witness to it.

A. Matthew 5:31-32

In this portion of the Sermon on the Mount, Jesus is correcting the erroneous views which the Scribes and Pharisees had of the Law of Moses. In the immediate context, Jesus is citing the misapplication that was being made concerning the seventh commandment (5:27-30). It is significant that in this discussion of adultery, divorce and remarriage are considered. Verse 31 is not a direct quotation of Deuteronomy 24:1-3, but is the oral rendition of the Scribes and Pharisees (cf. 5:21, 27, 33, 38, 43). As cited by the authorities of Jesus' day, the intent of Moses' words is not to forbid or restrict divorce in any way but merely to legitimize it by the serving of a certificate of divorce. Jesus takes strong issue with them, saying that anyone who divorces his wife, except for sexual immorality, causes her to commit adultery, and anyone that marries a divorced woman commits adultery (v. 32). In other words, the certificate of divorce alone does not dissolve the marriage bond, nor does it release the marriage partners to remarry. Remarriage by the woman thus divorced will constitute adultery on her part and the man who marries her will be guilty of adultery also.

It must be kept in mind that Jesus is not addressing remarriage in this context, but adultery. Remarriage is only mentioned insofar as it relates to adultery. Nevertheless, it can be seen that there is a divorce recognized in Scripture which does not dissolve the marriage bond, which does not grant freedom to remarry, and which does not prevent subsequent union from being condemned as adultery. It is a divorce validated by civil authorities but not by God. Such a divorce is labeled an illegitimate divorce by this committee.

The issue, however, is not whether or not Scripture speaks of an illegitimate divorce, but whether or not it allows for a legitimate divorce. It is here that the phrase "except for the cause of unchastity" (v.32 NASB) becomes important. The phrase must be considered as to its authenticity in the text, as to the meaning of the key word porneia, and as to its significance in the sentence.

With reference to its authenticity, it must be said that some question the clause here and in Matthew 19:9, suggesting it is "an editorial addition or modification." (R. H. Charles, quoted by Murray, p. 46). Since the phrase is not found in Mark or Luke, it is posited that the practice of the primitive church led to the addition of these words. We reject such a suggestion outright for the following reasons: 1) Unless overwhelming textual evidence is available to remove it (and such is not available), then we receive it as our Lord's teaching. We cannot remove portions of Scripture because we consider them difficult to understand. 2) If the primitive church held any view different from our Lord, it was a stricter view. Why then would it insert a liberalizing clause? 3) If the presence of the clause creates a difficulty in harmonizing Matthew with Mark and Luke, then what could be the origin of the phrase except our Lord's own teaching? In other words, how could such a phrase appear in the text (creating the difficulties of interpretation it does) if it did not originate with the Lord Jesus? (See Murray, pp.46-50). We therefore conclude that the phrase "except for the cause of unchastity" (v.32) is authentic and must be reckoned with in the text as it stands.

What then, does "unchastity" mean? The Greek word here and in 19:9 is porneia, referred to in the Faith and Order (p. 44) as "adultery". The word refers to sinful sexual intercourse, but includes illicit, clandestine relationships of every description. "Fornication is a general term for all unlawful

intercourse" (Westcott on Ephesians 5:3). Since it is a general term for sexual sin, the term therefore cannot be restricted to pre-marital relations or to marriages contracted contrary to Levitical law (cf. Leviticus 18:6-18). The phrase does not refer to something which prevents a marriage from being legitimate. The word can, and does, include adultery, and therefore speaks of any sexual behavior which violates the marriage vow. It does, however, in every case, refer to physical activity, and cannot be reduced in meaning to lustful thoughts. (See Appendix A "Porneia").

The phrase, "except for the cause of unchastity" must now be interpreted in the sentence. It is the view of this committee that the exception clause refers to the only grounds for divorce validated by God. In context, it is not a phrase which relaxes the grounds for divorce, but rather restricts them. While men were divorcing their wives for a multitude of reasons, Jesus said that they could do so for no other reason except porneia. Since adultery had been punishable by death in the Old Testament economy, Jesus' words are to be seen as merciful and normative for the New Testament church. It should also be noted that porneia does not require divorce, but merely allows it. Even sexual infidelity can be forgiven.

The full teaching of Matthew 5:31-32 may be summarized then as follows: If a man divorces his wife for any reason other than sexual immorality, that divorce is illegitimate. If either partner remarries, they commit adultery together with their second spouse. The clause "except for the cause of unchastity (porneia)", governs the one exception to this teaching.

B. Matthew 19:3-12

This passage is perhaps the most important one in this discussion, for it directly addresses the question of remarriage, and includes the exception clause in that context. It is in this passage that we will consider in length the view which denies legitimate divorce on any grounds and which forbids all remarriage of divorced persons.

The question posed to Jesus by the Pharisees caused Him to speak directly to the issues of divorce and remarriage ("Is it lawful for a man to divorce his wife for any cause at all?"--v.3). The question must certainly be taken to mean "What are the grounds for divorce recognized by God?" and may well have been a "test" (v.3) concerning the competing schools of Hillel and Shammai. In any case, the Lord's response demonstrated that they were not even asking the right question.

Jesus' answer is an exposition of the meaning of marriage. He quotes Genesis 1:27 and 2:24, drawing the conclusion that permanent monogamous marriage is God's will (vv. 4-6).

The Pharisees again press Jesus with the legislation of Deuteronomy 24:1-4. Does this not legitimize divorce? Does not Moses in fact command us to give her a certificate of divorce and send her away? (v.7)

Jesus' answer is significant. He reaffirms God's original intention, and says that the Mosaic legislation is a concession to the "hardness of heart" displayed by sinful man. The "heart" refers to the inner core of a person's being. It is the center of a person's moral, spiritual, and intellectual life, and thus the source of all attitudes and actions. To call the heart "hard" is to describe it as resistant to change, difficult to influence, and unwilling to be molded by God's Word. In this context, it refers to a resistance to God's call for self-sacrificing, loving and forgiving behavior in marriage. Moses' words are not a declaration of God's ideal, but an accommodation to a world filled with hard-hearted people.

What follows is a statement subject to intense scrutiny. "And I say to you, whoever divorces his wife, except for immorality (porneia), and marries another woman commits adultery" (v. 9, NASB). We have already seen the view of the committee. This view sees the exception clause as governing the one exception to Jesus' statement concerning remarriage. A husband who divorces his wife (for reasons other than porneia), and remarries, commits adultery. But if the wife commits porneia, and the man divorces her and remarries, he does not commit adultery. The exception clause designates the one case in which adultery will not be committed in any subsequent marriage. By removing the exception clause, we see it clearly. "And I say to you, whoever divorces his wife and marries another woman commits adultery." But if the divorce is because of porneia, remarriage is not viewed as adultery. It is a divorce validated by civil authorities and by God. Such a divorce, for the cause of porneia, is understood by this committee as a legitimate divorce. A legitimate divorce in Scripture is a divorce which dissolves the marriage bond, grants the former partners freedom to remarry, and does not involve the former partners in adultery in any subsequent marriage.

At this point we shall consider at length the view set forth by William Heth and Gordon Wenham. This view may be stated as follows:

The Bible, in no place, makes provision for legitimate divorce and remarriage. The bond of marriage can never be dissolved except by the death of one of the spouses. The exception clause of Matthew 5:32 and 19:9 does not provide grounds for divorce, but fixes the blame for it. If a husband divorces his wife for causes other than porneia, he is the cause of adultery in any subsequent union. If, however, she commits porneia, she herself bears the blame for the adultery in any subsequent marriage. The exception clause fixes the responsibility for the adultery of a second marriage—either the husband who divorces for secondary reasons, or the wife for the sin of porneia. In the concluding chapter of their book, Heth and Wenham state, "It seems safest to say that Jesus gave an absolute prohibition of divorce and remarriage." (Heth\Wenham, p.198)

The first Scriptural reason set forth by Heth and Wenham is exegetical. By understanding the exception clause as fixing responsibility and not establishing a legitimate ground for divorce, Heth and Wenham find the task of harmonizing Matthew with Mark and Luke simple. On the contrary, they contend, the Erasmian view forces a contradiction between Matthew and the other gospel accounts. "The Erasmian view of the Matthean clause is diametrically opposed to the clear teaching of Mark, Luke, and Paul." (p. 122, Heth and Wenham)

The committee contends, on the contrary, that the troubling presence of the exception clauses does prevent any simple harmonization of the gospel accounts. Matthew gives the fullest teaching; in 5:32 the exception clause appears because Jesus is addressing the subject of adultery; in 19:9 He is answering the specific question, "Is it lawful for a man to divorce his wife for any cause?" In both these cases the exception clause is necessary for a full explanation. In Mark and Luke, however, no such necessity is present.

It is further seen why Heth\Wenham's view is weak by the reason they set forth for the appearance of the exception clause. That reason is cultural, for they contend that Jewish law and custom would require a divorce in the case of adultery. In such a case, God would overlook the sin of divorce. "He, in all probability, is saying that He does not hold His disciples guilty for violating His absolute prohibition of divorce (Matthew 19:4-8) should they be forced by the mores of the community around them to put away a willfully adulterous spouse. Like Paul who did not confront head-on the problem of slavery in his day but encouraged believers to find their freedom in the Lord,

Jesus exempts His disciples from the responsibility for the divorce which an unfaithful Jewish wife brings about." (Heth\Wenham pp.125-126).

But is such an approach permissible? Does God ever lower His expectations of us because of the "mores" of our society? Would He ever "exempt" His people from a sin as grave as divorce? In the very passage in which this clause appears (5:27-32), Jesus says it is better to pluck out your eye and cut off your hand than to commit sin. Furthermore, there was equally strong cultural pressure for single persons to marry, yet, according to Heth and Wenham, the "eunuch saying" of Matthew 19:10-12 is a call to resist that pressure and remain single for the remainder of life. Why does Jesus accommodate to culture in the first case and defy it in the second?

It is better to regard the exception clause as delineating, in the two places it appears, the exceptions to the specific teaching in the context. In discussing adultery (5:27-32), Jesus calls the remarriage of divorced parties adulterous, unless the marriage was dissolved on grounds of porneia. In answering the specific question of the Pharisees, "Is it lawful for a man to divorce his wife for any cause?", Jesus uses the exception clause to state the one and only "cause" that a man may lawfully divorce his wife (Matthew 19:3-9). Such an explanation forces no contradictions with Mark or Luke, but allows each passage to stand on its own.

A second reason set forth by Heth and Wenham is syntactical. Without setting forth the detailed evidence, it is their belief that the position of the exception clause in 19:9 best favors their viewpoint. "It is our contention that if anyone may speak of an understanding of Matthew 19:9 that is grammatically "harsh" it is the Erasmian and not the early church view..." (Heth\Wenham p.116)

Heth and Wenham point out that if the exception clause occurred earlier in the sentence, it would require divorce and remarriage in the case of adultery. This is clearly not intended. If the clause occurred later in the sentence, they contend it would more clearly express the Erasmian view by joining together the verbs "divorces" and "remarries". And since it is not there, it is clear to them that something other than the Erasmian view is intended, namely the limiting of the clause to the verb "whoever marries".

In fact, however, the clause stands where it does in the sentence, and such hypothetical reasoning is without value. Since Heth and Wenham concede that the sentence as it stands can teach the Erasmian viewpoint, the committee sees this argument as indecisive (p. 118). Furthermore, such eminent Greek scholars as A. T. Robertson find no difficulty with the grammar in teaching the Erasmian view (Word Pictures pp. 154-155).

For the above reasons, the committee rejects the viewpoint which forbids divorce and remarriage on any grounds, and reaffirms the historic position of our church which recognizes sexual immorality as the legitimate grounds for divorce and remarriage.

The passage concludes with the so-called "eunuch saying" (Matthew 19:10-12). When the disciples hear the stern words of Jesus concerning divorce and remarriage, their response is "It is better not to marry". Though some understand these words to refer to marriage in general, the answer of Jesus would not then fit the context, for he would be saying that, as a rule, celibacy is preferred to marriage. Such a statement would be much out of place. (See vv. 4-5) Because of the presence of the definite article "the husband with the wife", it is better to understand the saying in reference to the remarriage of the divorced persons mentioned in verse 9. In this case Jesus' words would mean that it is better for divorced persons to remain unmarried. This is obviously true of those illegitimately divorced, for they stand liable for adultery. But even the legitimately divorced, though they do

not sin by remarrying, will avoid many complications if they do not.

Jesus in effect agrees with the disciples, though qualifying what they say. In doing so he argues from the greater to the lesser. If there are eunuchs for other reasons, and people who have remained single "for the sake of the kingdom of heaven" (thus making themselves eunuchs), then divorced persons can live a single life too. However, Jesus adds, "Not all men can accept this statement" (v.11), and "He who is able to accept this, let him accept it" (v.12). It is better for legitimately divorced persons, for the sake of more complete Christian service, to remain single. However, they are not forbidden to remarry.

C. Mark 10:2-12

It is not necessary to study this passage in great detail. Though similar to Matthew 19:3-12, it is not an exact parallel. The question is phrased differently and accordingly Christ's answer is different. "And some of the Pharisees came to Him, testing Him, and began to question Him whether it was lawful for a man to divorce a wife." (Mark 10:2 NASB). The significant phrase "for any cause" found in Matthew 19:3 is absent in Mark. For this reason the exception clause is not present. Jesus' words then stand as a general teaching on divorce, declaring that those who divorce and remarry stand liable for adultery (vv. 11-12).

D. Luke 16:18

The context of this brief statement is the rebuke of Pharisaic practices. It certainly condemns the common practice of divorce and remarriage for trivial causes among Pharisees, labelling such as adultery. It is consistent with Christ's other statements, and is concise though not intended to be comprehensive.

III. I CORINTHIANS 7:10-16

In I Corinthians 7 there is a series of instructions concerning the subjects of sex, singleness, marriage, and divorce given by the apostle Paul in response to the questions of the Corinthian church (v. 1). Verses 10-16 contain information critical to our understanding of divorce and remarriage.

There are three views of the teaching of this passage. The first view, advocated by this committee, is that these verses present Paul's application of Jesus' teaching on divorce to the situation of an unbelieving spouse divorcing a believing spouse. Paul is concerned that his application is consistent with Jesus' teaching, including sexual immorality as the only legitimate grounds for divorce. The second view, supported by John Murray, is that Paul is giving additional teaching on divorce which provides a new legitimate ground for divorce, namely, the desertion of a believing spouse by an unbelieving one. This view posits grounds for divorce which Jesus never addressed and is therefore not contradictory. The third view, championed by Jay Adams, is that Paul is speaking to a situation never addressed by Jesus (namely marriage of a believer to an unbeliever) and in this situation alone, if the unbeliever divorces the believer on any grounds, the believer is free to remarry. Paul is not concerned with contradicting Jesus at this point, for he is addressing a new situation.

Verses 10-11 record instruction to married persons. It is important to note that whereas vv. 1-9 contain general principles and no absolute directives in their conclusions, verses 10-16 are in the form of commands. The first

command is that marriage is to be a permanent and intimate relationship between husband and wife. It is God's will for couples to continue in marriage and work out their differences through obedience, prayer and the power of the Holy Spirit.

The authority of this command is the Lord Jesus Christ Himself (v. 10). Paul differentiates here and in verse 12 between that which Christ taught in His earthly ministry and that which he himself now teaches as an apostle under the inspiration of the Holy Spirit. In all views, the distinction is not between that which is inspired and that which is not, or between that which is authoritative and that which is not. Rather, both Jesus and Paul bring inspired teaching which is authoritative in the life of the church. In our view, Paul authoritatively applies the teaching of Jesus to a situation never addressed by Jesus, but does so in a way which does not contradict or supersede the Lord. The other views do not apply the teaching of Jesus to a new situation, but introduce a new and different teaching from Paul to the new situation (i.e. a reason for divorce which Jesus never gave). The critical question in this passage is, "Is only the situation new or is the teaching also new?" The question then for the other views becomes, "If a new reason for divorce is introduced in this passage, why did Jesus not mention it when the question of reasons for divorce was put to Him directly?" (Matthew 19:3).

Paul seeks to build upon an implicit teaching of Jesus not otherwise known from the gospels, namely, the principle of reconciliation. Jesus explicitly spoke of divorce and subsequent marriages as adulterous, but did not explicitly speak of the reconciliation of former spouses. Paul's citation of it (v.11) demonstrates his desire to be consistent with Jesus' teaching. This forms the basis of Paul's application to the new situation addressed in verses 12-16. If divorced persons, according to Jesus, are to remain unmarried or be reconciled to their original spouses (vv. 10-11) then, Paul reasons, the believer divorced by an unbeliever should also remain unmarried, pray for the salvation of the unbeliever, and hope for reconciliation (vv. 15-16). It also explains why Paul seeks to interject the believer's hope for the salvation of the divorced unbeliever at the end of the passage (v. 16).

Specifically, the command is that the wife should not divorce (choristhanai) her husband, and the husband should not divorce (aphianai) his wife. If the wife should divorce her husband, she must remain unmarried (agamos) or be reconciled to her husband.

The major lexical works establish that chorizo is a formal term for divorce. "chorizo - separate oneself, be separated. Of divorce...often in marriage contracts in the papyri, I Corinthians 7:10, 11, 15a,b." (Bauer, Arndt, Gingrich). "In the passive chorizo was often used in the papyri as a technical term in connection with divorce" (Colin Brown New International Dictionary of New Testament Theology, Vol. 3, p. 534).

That the word choristhanai refers to divorce is evident from the context itself. If the wife choristha her husband, she is to remain unmarried (agamos) (v. 11). Therefore, to choristha is to "unmarry". (See Adams, pp. 30, 32-33).

That the word aphianai refers to divorce in v. 11 is also clear. (See Bauer, Arndt, Gingrich). Verse 12 and 13 forbid the believing partner in a marriage to leave (aphieto) the unbelieving partner. In verse 11, the word is set over against chorizo as the parallel or equivalent synonym in the command. It is evident that in first century society, apoluo, aphiami, and chorizo were technical terms for a legal divorce.

To summarize the teaching of verses 10-11, Jesus commands married persons to continue in that state. Should they become divorced, they are to remain unmarried or be reconciled to one another.

Verses 12-16 provide instruction for "the rest", i.e. to those believers who are married to unbelievers. Jesus' instruction in the gospels had addressed marriage in general terms. By citing the creation account, He obviously was speaking of marriage between believers, but also of marriage between unbelievers. What He had not addressed was the mixed marriage. Since Jesus had not spoken of this in His earthly ministry, "I (i.e. Paul) and not the Lord" bring the instruction. The commands relate to two possible situations in such a marriage. Verses 12-14 address the situation in which the unbelieving partner is content in the marriage. Verses 15-16 address the situation in which the unbelieving partner is not content to continue in the marriage.

The plain teaching of vv. 12-13 is that if the unbelieving partner is content to live with (i.e. continue to cohabit with) the believing partner, then the believing partner is forbidden to divorce (aphiato). To quote the 1965 report, "the difference between belief and unbelief constitutes no grounds for separation or divorce" (p. 56, 1965 Yearbook).

The reason for this is seen in v. 14. The believing partner in the marriage places the unbelieving partner and any children of that union in a special relationship to God which may result in their salvation. "To be sanctified by the believer means that the unbelieving partner is 'set aside' to a 'unique' position where he/she is exposed regularly to the gospel and the Holy Spirit's influences. It does not mean saved." (Adams, p. 46 notes).

Verses 15-16 now consider the other possibility in a mixed marriage. The unbelieving partner may insist upon a divorce (chorizetai). The command of Scripture is for the believing partner to allow that divorce to take place (chorizestho). This is not a command or even a concession to the unbeliever, but is directed to the believer if such takes place.

At this point we must consider at length the second view of this passage, namely that it sets forth desertion of the unbelieving partner as a legitimate grounds for divorce. It is most forcefully presented in John Murray's classic book Divorce, and will be considered in the light of that work.

Murray's thesis is that if the unbelieving partner deserts the believer on the sole grounds of the believer's faith and holy life, this constitutes a legitimate ground for divorce and remarriage in addition to sexual immorality as taught by Jesus in the gospels. "The infidelity of the deserting party may so condition the complexion of the act of desertion that, like adultery, it provides proper ground for releasing the Christian spouse from the marital bond." (Murray, p. 75)

Murray's whole argument hinges on the translation of the phrase "Yet if the unbelieving one leaves (chorizetai), let him leave (chorizestho)" (NASB, v. 15a). Murray's "desertion" grounds for divorce stands or falls on the translation of the word chorizo in this sentence. Murray understands chorizo in this sentence to refer to desertion by the unbeliever, thus making it a legitimate ground for divorce. Yet, there is not one sentence concerning the meaning of chorizo in his book. Adams, on the other hand, discusses it at length and proves that the word means divorce (pp. 32-35). "Wherever the word separation (chorizo) appears in the NT in connection with divorce, therefore, it always refers to separation by divorce" (Adams, p. 33). The exegetical proof is seen in this same paragraph, for in v. 11 it says that if the wife divorces (choristha) her husband, then she is in a state of being unmarried (agamos).

It can be seen then that the grounds for divorce are not discussed at all in verse 15. It simply says, "If the unbeliever divorces, let him divorce." To say otherwise is to argue that divorce is grounds for divorce. The committee therefore concludes that desertion by the unbeliever is not a legitimate ground for divorce, and that the introduction of that concept into this passage serves

only to confuse the issue.

Verse 15 continues to address the believer who has been divorced (for whatever reasons) by an unbelieving partner. "The brother or sister is not under bondage in such cases, but God has called us to peace" (NASB).

Obviously the meaning of the phrase "is not under bondage" (ou dedoulotai) is critical to the proper understanding of this text. Does the phrase teach that a believer who has been divorced by an unbeliever on any grounds is not "bound" and is free to remarry? And if that believer does remarry, why isn't the second marriage considered adulterous (as Jesus teaches in Matthew 19:9)? Or is it to be understood in some other way?

Jay Adams, in his recent book Marriage, Divorce, and Remarriage in the Bible, understands this passage to allow for the remarriage of Christians divorced on any grounds by an unbeliever. This third view concedes no legitimate grounds for such a divorce. "Paul gives no reasons for the unbeliever's desire to break up the marriage. The Christian is not restricted to certain grounds only. The permissive imperative, 'let him depart' applies to any case in which the unbeliever no longer wishes (or 'agrees') to 'live with' the believer (cf. v. 12-13) - regardless of what that reason may be" (Adams, p. 47, note 7). Yet, Adams insists that the believer who has been illegitimately divorced by an unbeliever may remarry without committing adultery. "All the bonds of marriage have been removed. He is released entirely from every marriage obligation, and is a totally free person. Nor is there any obligation to be reconciled in marriage". "It is assumed in the Bible that wherever Scripture allows divorce, remarriage also is allowed." "If he is free, he is free to remarry." (Adams, pp. 48, 85, 86). Thus it can be seen that this third position maintains: 1) that a divorce between the believer and the unbeliever may be on any grounds, yet 2) it is a legitimate exception to Jesus' teaching and frees the believer to remarry.

The committee takes issue with this interpretation for several reasons: first, Adams and others contend that in every case where the Bible recognizes divorce, it also allows remarriage. But, this is patently false. It would be more correct to say that wherever the Bible grants a legitimate divorce on the grounds of sexual immorality, it also allows remarriage. In this same passage, it is taught that if a wife divorces a husband, she is not free to remarry another man, but must remain unmarried or be reconciled to her husband (v. 11). Furthermore, Jesus speaks repeatedly of divorced persons who must avoid remarriage to anyone other than their original spouse, lest they commit adultery (Matthew 5:32, 19:9, Mark 10:11-12, Luke 16:18). In the case of the divorced believer spoken of in verse 15, there is no a priori reason to assume there is freedom to remarry, and a compelling reason to believe there is not. This leads us to the second objection.

If, as Adams contends, this passage permits the remarriage of the illegitimately divorced believer, then there is certainly a conflict with the teaching of Jesus in the gospels. For if the believer was divorced for any grounds other than sexual immorality, according to Jesus, any subsequent marriage would constitute adultery (Matthew 5:32). Murray feels the weight of this argument:

...how can such an interpretation be compatible with Matthew 5:32, 19:9? Our Lord, as found already, allows only one reason for which a man may put away his wife; his pronouncements leave no room for doubt that adultery is the only cause. But if, in the circumstance with which we are now dealing, the believer deserted may remarry, is there not another reason for which marriage may be dissolved? And how can the Pauline teaching be reconciled with the Lord's teaching?... (Murray, p. 69)

Murray sees the necessity of establishing another legitimate ground for divorce in I Corinthians 7, and suggests desertion as that ground. The committee agrees with Murray that unless a legitimate ground for divorce is established in this passage, any remarriage will then conflict with Jesus' teaching. It disagrees with Murray, however, that any such grounds can be found. The remarkable fact is that Adams openly states that the grounds for divorce may be illegitimate and yet fails to see the subversion of Jesus' standard in the gospel. Apart from the grounds of sexual immorality, Jesus says that any remarriage of divorced persons will result in adultery.

Adams' response to this is to insist that Jesus' teaching in the gospels is limited in application to the marriage of believers as discussed in vv. 10-11. Verse 15 then, need not harmonize with the Lord's teaching. But we have already seen that Paul labors to show the continuity of this whole passage. Reconciliation between spouses is introduced in verse 11 for the very purpose of directing the divorced believer in verse 15 to remain unmarried and hope for the salvation of the unbeliever. It is unwarranted to divide this passage, especially when it produces a direct contradiction with other Scripture. Furthermore, why would God have such a high view of marriage between two believers, between two unbelievers, but not between a believer and an unbeliever?

The third reason the committee rejects this interpretation relates to the phrase "is not under bondage" (ou dedoulotai). It is fair to say that both Adams and Murray place the weight of their positions on this phrase. For, they argue, if the believer is not bound to the marriage bond, but is free, then this passage permits the remarriage of the believer divorced by an unbeliever. Both authors draw upon the supposed parallels in this passage to Romans 7:2-3 and I Corinthians 7:27 and 39. (Murray, pp. 74-75, Adams, p. 48). It is necessary to consider this evidence in detail.

In Romans 7:2-3 and I Corinthians 7:39, Paul teaches that a wife is bound (dedetai) to her husband as long as he lives. If he dies, the widow is free (eleuthera) to remarry another believer. Adams makes a special appeal to I Corinthians 7:27-28, where the statement is made, "Are you bound (dedesai) to a wife? Do not seek to be released. Are you released from a wife? Do not seek a wife. But if you do remarry, you have not sinned." (Adams, pp. 84-86) But this passage says nothing concerning the reasons for divorce. It can hardly be pressed into service to permit what Jesus expressly forbids. Is the illegitimately divorced person of Matthew 19:9 "released"? Is the divorced woman of v. 11 "released"? The most that can be said of the passage is that it speaks to those who are legitimately divorced from a partner on grounds of sexual immorality.

The committee disagrees with the practice of drawing such parallels. The word used for "bound" in I Corinthians 7:15 is douloo, which means "to become a slave to someone" (Bauer, Arndt & Gingrich). The supposed parallel passages use a different word, deo, which is used of "binding by law or duty" (B. A. & G.) Murray and Adams both concede this, and even admit that douloo is the stronger word. But both fail to see the distinction. I Corinthians 7:15 is not a parallel. It teaches that the divorced believer is still bound by moral law to the unbeliever, but is not enslaved to the requirements of the marriage. Even Murray admits to this possibility:

The verb used can be interpreted as freedom from another bondage than that of release from the marriage bond...most grievous of all would be the obligation to pursue the deserting partner and under such conditions endeavor, as best he or she could, to fulfill marital function...Since the force outlined above gives adequate meaning to

the term in question, is it not precarious to go farther and posit a much stronger meaning when the issue at stake is so important and far reaching?...On the basis of such considerations as these it is difficult to make out a strong or valid case for the view that ou dedoulotai means dissolution. (Murray, pp. 72-73)

One further reason to reject such parallels is the use of the word "free" (cleuthera). It is the use of this word in Romans 7:3 and I Corinthians 7:39 that provides the right to remarry (not the phrase "not bound"). It is striking that in the passages which speak of the death of a spouse, cleuthera is always used to denote the survivor's liberty to remarry. It is equally striking that cleuthera is absent in I Corinthians 7:15, and all the more so if this is the sole passage in the Bible which presents an exception to the clear teaching of Jesus as recorded in the gospels. We agree with Adams that "if he is free, he is free to remarry". However, the passage does not say he is free (cleuthera)!

If the phrase "is not under bondage" does not refer to the legal bond (deo) of marriage and does not free a person to remarry, what then does it mean? The committee believes that the bond of slavery (douloo) here spoken of is the moral obligation to fulfill the requirements of marriage, namely cohabitation, the fulfilling of one another's sexual needs, procreation, child-rearing, mutual support, financial obligation, etc. What shall a believer do if the unbeliever does not permit him/her to fulfill the requirements of the marriage? Pursue him or her? Try to fulfill them anyway? Is that what God requires? No, let them divorce, God says, for you have been called to peace.

In review then, the teaching of verse 15 is: If an unbelieving marriage partner seeks a divorce from a believer, the believer is commanded to allow the divorce to take place. The believer is not bound to the requirements of the marriage, for God has called him to peace. The believer is not free to remarry, however, for the divorce is illegitimate (i.e. sexual immorality has not been committed).

Verse 16 then, specifically applies the concept of reconciliation to the divorce of the believer and the unbeliever. It calls upon the believing partner to hope in the power of the gospel. The Lord is able to save the unbelieving spouse and make it possible for the marriage to be restored. The believer is to remain unmarried, pray for the salvation of the former spouse, and hope for the restoration of the marriage.

The committee believes this is the only interpretation consistent with the context of the whole paragraph and with Jesus' teaching on the reconciliation of divorced persons. If, as in other views, the marriage is finished and the believer is free to remarry, what then is the point of this verse? To understand the rhetorical question as negative is to destroy the concept of reconciliation established in verse 11. Rather it declares the positive hope of the gospel to a believer faced with very trying circumstances.

IV. PRINCIPLES AND PRACTICAL EXAMPLES

The teaching of the previous section may be summarized in the following principles:

1. The Sanctity of Marriage God's will is for marriage to be permanent. Because all divorce is a result of hardened and impenitent hearts (Mark 10:6-9, I Corinthians 7:10-11) there can be no "innocent party". On the contrary, both parties in a divorce are to a greater or lesser extent guilty and must seek the Lord's forgiveness and strength to overcome sins which led to the sin of divorce. For this reason no one should counsel a person to get a divorce, nor should anyone file for divorce.

2. The Possibility of Forgiveness There is no sin which requires divorce. Even sexual immorality can be confessed and forsaken and forgiveness granted. For this reason couples should always confess and forsake their own sins and forgive the sins of their partner.

3. The Ground of Divorce Because of the hardness of man's heart, God's law provides one legitimate reason for divorce, namely sexual immorality. A person thus legitimately divorced is free to remarry. A person divorced for reasons other than sexual immorality is illegitimately divorced, is not free to remarry and commits adultery if he or she does remarry. For this reason the illegitimately divorced person should not remarry.

4. The Call to Reconciliation God's will for the divorced person is to remain unmarried or be reunited to his or her former partner (I Corinthians 7:11). In the case of a believer divorced by an unbeliever, the believer is to pray for the salvation of the unbeliever and the restoration of the marriage (I Corinthians 7:15-16). The believer in this case is not free to remarry. For this reason divorced persons should remain single and to pray for the restoration of their broken marriage.

5. The Possibility of Remarriage If a legitimately divorced person's former partner remarries, reconciliation has become impossible (Deuteronomy 24:1-4). If one of the parties in an illegitimate divorce is remarried to a third party, adultery has been committed and reconciliation becomes impossible. In this case the divorce which began as illegitimate becomes legitimate, for the two requirements for a lawful divorce are fulfilled, namely, sexual immorality and a civil dissolution of the marriage. Persons thus divorced are free to remarry (See Murray, pp. 98-101). For this reason divorced persons whose former spouses have remarried may exercise their liberty to remarry.

It may be objected at this point that the dropping of the distinction between the "innocent" and "guilty" party will allow people to "do evil that good may come", i.e. to commit sin in order to legitimize divorce and remarriage.

The committee responds that the distinction between the guilty and innocent party is not found in Scripture. Since all divorce is contrary to God's will, both parties are guilty to some extent. Both parties are called to repentance and reconciliation. And if divorced, both parties are called to a single life until they are reunited.

If the divorce is on the grounds of sexual immorality, it is a lawful divorce in God's sight. Though both parties are free to remarry, both parties are called to repentance over the sin of divorce and to reconciliation. Remarriage should only be considered when reconciliation becomes impossible.

If an illegitimately divorced person commits the sin of sexual immorality in order to legitimize his or her divorce and remarriage they have tempted God in the most presumptuous way and can only expect His wrath. Such a person is self-condemned. God's Word does not guard against every foolish act of hardened persons, but does provide clear guidance for the truly penitent sinner.

In practice, the above principles resolve many difficult situations and provide clear guidance for the truly penitent. Let us consider three examples.

Bill, an unbeliever, divorces his believing wife Jane, for incompatibility. God calls Jane to remain unmarried (since the divorce is illegitimate) and to pray for Bill's salvation and the restoration of their marriage. If Bill becomes a Christian, the foundation is laid for the rebuilding of their marriage. If Bill continues in unbelief and remarries another woman, the divorce is now

legitimate and reconciliation is impossible. Jane is now free to remarry.

John, a believer, divorces his believing wife, Mary, for incompatibility. The Lord calls upon both of them to remain unmarried (since their divorce is illegitimate), and to be reconciled. If, by God's grace, they are reconciled, they should be remarried to each other. But in the case that one party remarries a third party, the remaining party must view the divorce as now legitimate, for it falls under the censure of Jesus, and reconciliation has become impossible. The remaining party is then free to remarry.

Tom, a believer, is divorced by his believing wife, Susan. She has admitted to the sin of sexual immorality. Though legitimately divorced, the church counsels Tom to remain single and pray for Susan's repentance. If she is reconciled to Tom, the marriage can be restored. If Susan remarries, reconciliation is impossible and Tom is free to remarry.

Examples such as these demonstrate how the Lord can give guidance to His church and to people who want to obey the principles of His Word. By applying these truths: 1) the sanctity of marriage, 2) the possibility of forgiveness, 3) sexual immorality as the only ground for legitimate divorce, 4) the call to reconciliation, and 5) the possibility of remarriage after reconciliation has become impossible, the church and the believer are equipped to deal with the many practical questions which face them.

V. CHURCH DISCIPLINE AND DIVORCE

A. Counseling

The role of the church in divorce and remarriage is critical, especially as it provides counsel. Based upon the above principles, the committee recommends the following guidelines for church leaders in dealing with divorce and remarriage.

1. Since marriage from the beginning was intended to be permanent, the church should never counsel in favor of divorce and should always counsel in favor of continuance in marriage.

2. Since the blood of Christ can wash away all sin and since the Holy Spirit can overcome all sinful dispositions, the church should always counsel couples to confess their sins one to another, to grant mutual forgiveness (even for the sin of sexual immorality), and to seek God's strength to continue in marriage.

3. Since God can do all things by His wisdom and power, the church should always counsel divorced persons to remain single, pray for reconciliation, and hope for the restoration of their marriages.

4. Since remarriage on the part of a divorced person renders reconciliation impossible, the church may counsel the remaining partner of this fact and of his or her liberty to remarry.

5. Since it is better for the kingdom's sake even for legitimately divorced persons not to marry, the church should caution divorced persons concerning remarriage.

It is the opinion of this committee that the church should not declare innocence or guilt concerning the parties in a divorce, but rather seek to confront and counsel each party on the degree of guilt they share for the sin of divorce.

It is further believed that the church should not declare the divorce as legitimate or illegitimate until such time as the question of remarriage is raised. The church's duty is to call divorced persons to reconciliation (I Corinthians 7:11). If one party remarries against the counsel of the church, the remaining party is now unable to be reconciled and is free to remarry, in the Lord. At this point the church should declare itself on the legitimacy of the divorce and the liberty for the remaining partner to marry.

B. Remarriage of Divorced Persons

In agreement with the Faith and Order (p. 45), we recommend that Bible Fellowship pastors take no part in the marriage ceremony of illegitimately divorced persons. It should be noted, however, that no Bible Fellowship pastor is required to participate in the wedding of a legitimately divorced person. It may well be for conscience sake, or because he is not satisfied that the divorced person's past has been dealt with, that the pastor may refuse to marry them. Certainly he has a responsibility to prepare the divorced person for remarriage through prayer and instruction which is received with confession of sin and reformation of life. Furthermore, the pastor may refuse to marry a divorced person if reconciliation is still possible. If the divorced person's former partner is still unmarried, the door is open for God to heal the relationship, and remarriage should not be entered into.

If a divorced person approaches a pastor concerning marriage, the following questions should be raised:

"Is your former partner remarried, thus making reconciliation impossible?" If the partner has not been remarried, then the pastor should counsel the person to pray for reconciliation with the former partner.

"Is the divorce legitimate?" If the former partner is remarried, the divorce is now legitimate, regardless of the circumstances at the time of the divorce.

"Is the sin of divorce repented of?" Until the divorced person recognizes his share in the guilt and repents of it, he or she cannot move into another marriage.

"Has there been reformation of life?" The pastor should counsel with the person extensively on the areas of life which led to the collapse of the first marriage. He has every right to refuse to participate in the wedding until he is satisfied that godly habits have replaced sinful ones. Only after he has received satisfactory answers to each of these questions should the pastor proceed with the wedding ceremony.

It is strongly believed that pastors should act on behalf of, and with the informed support of the local board of elders in these situations. This applies the principle of corporate leadership to an area which desperately needs sound wisdom and deliberate action. (See Appendix B, "Guidelines for Helping Divorced Persons").

C. Discipline

Preventative discipline should have the priority in dealing with divorce. Sound preaching and teaching about marriage is the first and foremost safeguard against divorce. Extensive and comprehensive premarital counselling should take place. The church should also provide resources for those facing marriage problems, including counselling opportunities both within and without the church fellowship.

Corrective discipline must be applied to those contemplating divorce. Following the procedure outlined in Matthew 18:15-18, the church should warn those contemplating divorce of the personal harm and heartache they will bring upon themselves, as well as their guilt before the Lord.

Corrective discipline must also be applied to those who have completed a divorce. In this case the church should call the divorced person to repentance & reconciliation with the Lord, with the church, and with the former partner.

Corrective discipline must finally be applied to those who are divorced and remarried. As stated earlier, every effort should be made to restore the marriage as long as neither partner remarries (I Corinthians 7:10-11). If a person remarries while the possibility of reconciliation remains, he or she should be disciplined. Such a person should be considered as under church discipline until there is genuine evidence of confession and repentance of sin.

As always, church discipline is to be applied in these cases for the honor of Christ, the purity of the church, and the well-being of the offender. The church must always be open to welcome and receive those who have truly repented of sins and been restored by the saving grace of God.

VI. THE STATUS OF DIVORCED PERSONS IN THE CHURCH

One of the key issues in our churches today is the status of divorced persons in our midst. How shall they be treated? To be lenient is interpreted by some as lowering the standard of God's holiness. To be strict is interpreted by others as negating the standard of God's mercy. The specific questions of the petitioning church are related to this issue, namely the questions of marriage as a creation ordinance and the new creation in Christ Jesus.

A. Marriage as a Creation Ordinance

Page 49 of the 1965 Yearbook states that since marriage was ordained prior to the Fall, it is therefore a creation ordinance. As such it pertains to all men at all times and in all places, and is not restricted to the covenant community. The implication drawn from this is that marriage is to be permanent for all men, and divorce is therefore sinful for all men. For this reason divorce prior to conversion is not to be seen as any less wrong than divorce after conversion, for in both cases the divorce represents a failure to meet God's ideal for marriage. "What God has joined together, let no man separate" (Matthew 19:6).

Although a valid and helpful concept, the fact that the divorced person has broken a creation ordinance does not imply that his or her sin is any more heinous than other sins committed. Nor does it imply that full forgiveness is based on anything other than the blood of Christ. Nor does it imply that a person's character is necessarily marred for the rest of life. Rather it establishes the fact that divorce is always culpable, regardless of the spiritual condition of the person at the time of the divorce. This culpability is based not on his knowledge or acceptance of God's Word, but on his responsibility as a creature to the Creator.

The committee therefore states its opposition to any who view the divorced Christian as inferior to other repentant sinners on the basis of the concept of creation ordinance. Furthermore, the committee emphatically denies that this or any other concept provides Scriptural reason to treat divorced Christians as "second class" believers. If they have repented of sin and trusted in Christ, they are justified and completely accepted by the Lord Jesus Christ. The church cannot reject or condemn those whom God has received and forgiven.

B. The New Creation and Divorce

The petitioning church has raised the question of the "new creation" which takes place in the life of a person at conversion and its relationship to divorce. Does not, it is argued, the new creation remove the old--including

divorce? Is it not possible, at least in some cases, that the process of Christian maturity and sanctification can completely remove not only the sinful dispositions which led to divorce but also the reproach attached to it?

The committee wrestled with this question at length and has reached the following conclusion: The "new creation" (II Corinthians 5:17) brought about by the new birth does indeed redirect a person's life so that the sinful behavior leading to divorce may be substantially removed. The presence and the power of the Holy Spirit in the life of the believer grants new aspirations and abilities to please God in all things. However, this "new creation" does not necessarily remove all of the effects of the former life of sin. The person murdered is still dead, the stolen money is still spent, the baby born out of wedlock is still present. The regenerated drunkard with cirrhosis, the regenerated smoker with lung cancer, the regenerated homosexual with AIDS will still have these diseases.

The committee believes that the sin of divorce, though treated lightly by our society, is a grave sin, and one which also has lasting effects. Being a deliberate action, it is not committed without a prior pattern of failure in family living. Once committed, it represents not a single case of being overtaken in sin, but the culmination of a host of sins. Furthermore, a stigma is attached to divorce because of its ready visibility. Finally, there are continuing ramifications in every divorce, ranging from the settlement of physical property, to relationships with mutual friends and former in-laws, to children now deprived of a stable home.

The divorced person who becomes a "new creation in Christ Jesus" has the joyful knowledge that he is justified before the Father, washed in the blood of the Lamb, and indwelt by the Holy Spirit. He can be confident that the process of sanctification has begun and will continue until the day of Jesus Christ. Yet a great work lies before him in putting away the sinful habits which led to divorce and putting on holy habits of obedience. Some ongoing effects of his divorce may be out of his control, and the measurable fact that he is divorced can never be undone.

C. Conclusion

In answer to the question, "How should divorced persons be treated in the church?" the committee responds, "Just like everyone else." Divorced persons, like everyone else, are accepted by God on the basis of Christ's death through repentance and faith. Divorced persons, like everyone else, must work out their salvation with fear and trembling through the process of sanctification. Divorced persons, like everyone else, must live with the ongoing effects and stigmas of past sin. And divorced persons, like everyone else, should exercise their spiritual gifts in those areas of service which the church sees as appropriate to their ability and spiritual maturity.

VII. DIVORCED PERSONS AND LEADERSHIP

The Bible Fellowship Church bars those who are divorced and those married to divorced persons from serving in the office of Elder (ruling and teaching). The committee reaffirms this position based on its study of the qualifications for church leadership. Briefly stated, it is not the sin of divorce that disqualifies a man from serving as an elder, but the effect of the divorce on his reputation. A divorced man or a man married to a divorced woman does not meet the Scriptural qualifications of "above reproach" (I Timothy 3:2, Titus 1:7) and "a good reputation with those outside the church" (I Timothy 3:7). There is a distinct and unique dignity attached to the office of elder in

the New Testament. This dignity is not conferred by the changing values of society, but by the changeless verities of Scripture. It is not as the office is viewed by man, but as it is seen by God, that this dignity exists. The qualifications for an Old Testament priest were the same in every generation, though the level of spirituality ebbed and flowed in Israel. This standard was upheld because the priest stood before the holy God, and because God's holiness was to be reflected in those who ministered before Him. Therefore, only those of the line of Aaron, only those who were physically whole (Leviticus 21:16-24), only those who avoided touching the dead (Leviticus 21:1), only those who avoided fornication and adultery (Leviticus 21:7) were qualified to serve as priests. In preparation for service, they washed their hands and feet (Exodus 30:17-21), and while serving avoided wine and beer (Leviticus 10:9) and imitation of pagan practices (Leviticus 21:5). In all these ways, God set the priests apart as "holy", consecrated to Him and His purpose.

The standard for New Testament leaders is likewise established by God, for elders both serve the Lord and represent Him to the world of men. The qualifications, or qualities, prerequisite to the office emphasize this repeatedly: "An overseer, then, must be above reproach...he must have a good reputation with those outside the church" (I Timothy 3:2,7), "if any man be above reproach...the overseer must be above reproach as God's steward" (Titus 1:6,7). It is not too much to say that this quality is listed first as the general category, and that all the other terms listed describe it. Furthermore, a warning is set forth that a failure in reputation can cause a fall into reproach and is a snare of the devil. (I Timothy 3:7).

This central qualification of being "above reproach" is not entirely local or subject to the changing values of contemporary culture. On the contrary, we have every reason to believe that Paul directed his assistants to "appoint elders in every city" (Titus 1:5) according to the stated criteria. Because similar lists of qualifications appear in both I Timothy and Titus, we have evidence that these requirements were standard in all the churches. Even in Crete, where their own poets admitted the "Cretans are always liars, evil beasts, lazy gluttons" (Titus 1:12), the standard of being "above reproach" was maintained for elders. Lax societal conditions did not effect the standard of the Lord for those who serve Him.

The committee's statement that divorce prevents a man from being "above reproach" has several reasons behind it. The first, and most important, is that divorce (for whatever reason) does have a stigma attached to it. A divorced person has a public and permanent mark of serious failure in God's sight upon him. This disqualifies him from serving as an elder. It is not that God will not forgive the sin of divorce, nor that His grace is insufficient to sanctify the divorced person. Rather it is that the divorced person disqualifies himself from serving in that one office which most nearly represents the Lord to the people.

Having set forth the objective and unchanging reason, the committee would add that other Scriptural qualifications applied to divorced men frequently disqualify them on a subjective basis. One of the main qualifications is "manages his own household well" (I Timothy 3:4), and a related pair, "keeping his children under control with all dignity" (I Timothy 3:4) and "having children who believe" (Titus 1:6). A divorced man has demonstrated gross mismanagement of his household in the past, and, if children are present, he may find it impossible to fulfill his ongoing responsibilities to parent those children in the Lord.

The "husband of one wife" qualification (I Timothy 3:2, Titus 1:6), is literally rendered "a one-woman man". It embodies faithfulness to all the elements that a marriage contains, namely: affection, duty, and sexual fidelity.

These three elements have implications for polygamy to be sure, but cannot be exhaustively understood as only applying to polygamy (see like phrase in I Timothy 5:9 "the wife of one man"). It is possible that a divorced man may also prove not to be a one-woman man because of a lack of affection, duty and/or sexual fidelity. This phrase has relevance to the single man as well, although it does not necessitate a man to be married. Every candidate for the office of elder must be measured against this standard, whether he is single, married, a polygamist, or divorced.

Though any of these qualifications may be met over the course of time through the Christian growth of a divorced man, in some cases (especially where children are present) they cannot be, and in every case they relate to the central qualification concerning the dignity of the office of the elder.

By recommending that divorced men not serve as elders, the committee is not seeking to restrict their involvement in every other aspect of fellowship and service in the church. On the contrary, if elders are engaged in authoritative teaching and ruling, then divorced men may and should serve in any other capacity in the church as the local situation dictates and personal maturity and stability enables. An unbiblical discrimination against divorced persons in our churches with respect to fellowship and service must be guarded against. If such discrimination exists, repentance is required by the church.

On the question of whether or not a divorced man or a man married to a divorced woman may serve as a deacon, the committee noted a tension in the Biblical data. On the one hand, the qualifications for the office of deacon (I Timothy 3:8-13, cf. Acts 6:3) are almost identical as those for the office of elder. This includes not only the high standards for family living (v. 12), but also the requirement of being "above reproach" (v. 10, cf. Titus 1:6,7). This might suggest that such men should not serve as deacons.

On the other hand, a critical difference is found in the one qualification unique to elders, namely, "able to teach" (I Timothy 3:2). Since a man teaches by both his exemplary life and his sound words, and since the two offices have separate purposes (i.e. elders rule; deacons serve), it is believed by others that the office of elder has a unique dignity that distinguishes it from the office of deacon. They contend that this qualification ("able to teach") sufficiently reflects on a person's ability to authoritatively teach and rule as to warrant a separate standard on this issue. (See Appendix C "Divorce and the Qualifications for Deacons")

III. CONCLUSION

In bringing this paper to a close, several observations need to be made. The first relates to the complexity of the issue. The committee has attempted in every case to be convincing, yet concise. In those areas where controversy is possible, fuller presentations are made. It was our judgment that Scripture exegesis is most critical, thus those sections comprise over half of the paper.

Second, consistency in all parts was the constant goal of the committee. It may appear at first glance that contradictions occur in the paper, but we believe a more careful examination will remove them. The five principles in section IV are an attempt to bring together the committee's findings.

Third, it will be observed that this paper is for the most part "conservative", i.e. in the strict sense that it conserves the historic position of the Bible Fellowship Church. This is unintentional in that the method of the committee was to study Scripture first without respect to conservative or liberal bias. We asked, "What does Scripture say?", not "Should we change the Faith and Order?"

Finally, the committee labored throughout to find the compassionate approach to those affected by divorce. A meeting did not pass without members sharing specific heart-wrenching cases from their own ministries. The committee's findings flow from a practical, not an academic context. Yet we worked with the conviction that true compassion would only be shown when it was expressed in Biblical attitudes and actions.

It is the sincere prayer of this committee that the Lord would equip us as a church to minister faithfully and compassionately to those affected by divorce in our society. By upholding His Word, we will see that His commands are not burdensome, but rather are the path to peace. By showing His love, we will become a refuge where those broken by divorce can find welcome and the resources necessary to rebuild their lives upon the Lord. May the Lord grant to His church to fully affirm and accept those He has graciously forgiven and restored in His Son Jesus Christ.

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

IX. APPENDICES

APPENDIX A

Porneia

porneia - The noun form appears 26 times in the New Testament

porneuo - The verb form appears 7 times in the New Testament

1. The two words are translated "fornication" each of the 33 times that they appear in the King James Version.
2. The two words are translated as follows in the New International Version:

a. marital unfaithfulness	2 times
b. sexual immorality	23 times
c. illegitimate	1 time
d. immorality	2 times
e. sexual sins	1 time
f. adulteries	8 times (all these in Revelation)
3. The word in general refers to "every kind of unlawful sexual intercourse" (Bauer, Arndt, & Gingrich).
4. The word has three specific references:
 - a. The physical prostitution of one's body to lust
 - b. The physical act of unlawful sexual intercourse
 - c. The spiritual activity of infidelity to God by worshipping idols.
5. The word appears in Matthew 5:32, 19:9. In these verses it refers to any deviation of physical sexual fidelity within the bond of marriage. This sexual immorality cannot be equated with the sin of adultery (moixaomai) which Jesus condemns as sin in Matthew 5:28. Jesus there refers to "lust in the heart." The sin which Jesus condemns is the sexual fantasy of adultery rather than the physical act of adultery.
6. The context of the 33 times that the words porneia and porneuo appear in the New Testament demand an interpretation of "physical sexual immorality", except for the 8 times that they appear in the book of Revelation. There the reference is to the spiritual activity of infidelity, i.e. idolatry.

APPENDIX B

Guidelines for Helping Divorced Persons

The pastor who deals with a person who has been divorced must always remember that he, too, is a sinner and must approach the situation in an attitude of love and gentleness. This is very clear in Galatians 6:1, "you who are spiritual, restore...in a spirit of gentleness...looking to yourself, lest you too be tempted."

If we approach a divorced person with this attitude we will be able to minister to those who have undergone this tragedy in their life. In gentleness follow these suggestions:

1. Divorce is often a shattering personal experience. No matter how much the other party is to blame, each person still must deal with a sense of personal failure, loss of self-esteem and often guilt. Assure them of their worth in God's eyes, and that they are loved and special. Assure them of His power to help them overcome their failure. Help them to deal with their guilt on the basis of God's forgiveness (I John 1:9).

2. Help them to deal with some of the difficult questions that they may be asking themselves: What is wrong with me? Could I have done more to avoid the divorce? Were the faults that I found unbearable in the other somehow reflections of faults within me? If the other was involved in adultery, might I have driven him or her to that action because of my coldness or indifference to them? Was I too busy with things outside the home? Was I too involved with the children?

Each one of these questions will need careful and objective thought. A concerned individual outside of the situation can help them through the process.

3. The divorced person has many relationships that will need healing. Children, in-laws, friends, etc. are affected by the divorce. Often there is much alienation that needs to be dealt with.

Dealing with these matters can not be accomplished in a few short visits. It takes commitment on the part of the pastor to stay with the situation and work to find answers and heal relationships over a period of time.

The divorced person may not receive the pastor warmly at first. Be patient, loving, be a good listener and simply be available.

4. Seek to enlist the aid and interest of others in the divorced person's life. Encourage other church officers to visit as well.

5. As soon as possible, bring the divorced person back into the life of the church. They need to be part of a warm and caring fellowship. They need the Word of God. At first, their attendance may not be regular. This is understandable, for they are looking to see if the church is ready to accept them or not. In one sense, this is a test to see if the congregation has the ability to love one who has failed. As soon as possible encourage them to become involved in ministry. This will help them to overcome feelings of personal worthlessness.

6. The pastor, or more preferably, the deacons, should inquire into the financial situation of the home. This is true especially if the divorced person is a mother with young children. This would also include checking to see if legal advice is needed and if child support and alimony payments are being made. Also see what community assistance is available.

7. Be patient. It takes a long time for the pain of divorce to heal. Be persistent. Don't think that because surface issues seem to be resolved that all problems are cared for. Be a presence in their lives. Be available for them to talk to you whenever they have a need.

APPENDIX C

Divorce and the Qualifications for Deacons

Let us approach this subject by asking the following question: Is there any Scriptural reason for having different standards for deacons and elders with regard to divorce? To answer this, we must compare the qualifications for both offices, and see if there are any substantial differences in the spiritual, moral, and marriage/family spheres.

A listing of the qualifications for both elders and deacons is found in I Timothy chapter 3. This is summarized in chart form (from the NASB version).

<u>ELDER</u>	<u>DEACON</u>
1. above reproach (v.2)	beyond reproach (v. 10)
2. husband of one wife (v.2)	husband of onewife (v. 12)
3. temperate (v.2)	
4. prudent (v.2)	
5. respectable (v.2)	menof dignity(v.8)
6. hospitable (v.2)	
7. able to teach (v. 2)	holding to the mystery of the faith,etc. (v.9)
	not addicted to much wine (v.8)
8. not addicted to wine (v. 3)	
9. not pugnacious (v. 3)	
10. gentle (v. 3)	
11. uncontentious (v. 3)	
12. free from the love of money (v. 3)	not fond of sordid gain (v.8)
13. manages his household well (v. 4)	good manager of his household (v. 12)
	good manager of his children (v.12)
14. children under control (v. 4)	must first be tested (v.10)
15. not a new convert (v. 6)	
16. good reputation, etc. (v. 7)	

In examining the chart, we find that some qualifications for elder and deacon are identical, some mean the same, although a different word is used, some are not mentioned in a corresponding way and one qualification is different.

Let us summarize the similarities:

1. Both elders and deacons are to be above reproach.
2. Both elders and deacons are to be worthy of respect (or dignity)
3. Both elders and deacons are to be the husband of one wife.
4. Both elders and deacons are to be good managers of their children and households.
5. Both elders and deacons are to be not addicted to wine.
6. Both elders and deacons are to be free from the covetousness of money.
7. Both elders and deacons are to be seasoned Christians (tested, not novices).
8. Both elders and deacons are to be doctrinally pure (teaching and holding to the faith).

Thus, in the spiritual, moral, and marriage/family spheres, the men are to be held to the same high standards. This is the reason for Paul's use of the word "hosautos" ("likewise, similarly, in the same manner") when he introduces

deacons after the qualifications for elder are given (v. 8). Paul is saying that the church must be equally careful in picking her deacons--they must be men with the same high spiritual and moral qualifications.

Let us now address the "blank" areas of the chart. Does the fact that there are no comparable qualifications given for deacons in some areas mean that the deacons can be held to a "lower" standard than that of elders? To answer this question, we must see if there are any other passages that deal with the subject.

Indeed, there is--Acts chapter 6, where the deaconate is first established. In this passage, the material needs of the church were great, and the apostles were concerned that the teaching, preaching and prayer ministries were being neglected as they busied themselves with benevolence. We find that the apostles decided to delegate this responsibility to others who had the following qualifications (v. 3):

1. That they have a good reputation
2. " " " be full of the Spirit
3. " " " " " wisdom

With these 3 additional qualifications, we can fill in some of the "blank" spaces under "deacon" in our chart. Also, consider the fact that when one is filled with the Spirit, he will bring forth the "fruit of the Spirit" (listed in Galatians 5:22) which are: love, joy, peace, patience, kindness, goodness, faithfulness, and self-control. Thus, a deacon will exhibit the fruit of the Spirit which enables us to fill in the rest of our chart:

- item 3, "temperate" is comparable to "self-control"
- item 4, " prudent" is comparable to "wisdom"
- item 6, "hospitable" based on "love, kindness and goodness"
- items 9, 10 & 11 "not pugnacious, etc." comes from being "gentle" and "patient"
- item 16 "good reputation" is found in Acts 6:3

Thus, the only real difference we find in the two offices is that elders are required to be "able to teach" which is a difference in function and ability rather than the character of the individual.

What are we to make of the qualification, "able to teach"? Does it suggest that the office of elder has a separate and unique dignity attached to it?

A definition of the word "dignity" could pertain to formal or restrained deportment, or the quality of being worthy of respect. To dignify someone is to invest them with honor, and to elevate them in office. A dignitary is one who holds high rank or office. On the office of Minister, the Faith And Order includes the sentence, "The office of the ministry is the first in the church in both dignity and usefulness." (Faith And Order, p. 59)

The office of Minister is further described: "Because he has oversight of the flock of Christ, he is termed bishop. Because he feeds them with spiritual food, he is termed pastor (shepherd). Because he serves Christ in the church, he is termed minister. Because it is his duty to be an example to the flock in godliness and to govern well in the church of Christ, he is termed elder. Because he is sent to declare the will of God to sinners and to beseech them to be reconciled to God through Jesus Christ, he is termed evangelist." (Faith And Order, p. 59)

In relation to the Elder it is stated that "Men who bear this office share equally with the ministers the authority in and responsibility for the life of

the church; but in contrast to ministers, whose primary authority are in the Word and doctrine and secondary in ruling, the primary authority and responsibility of elders are ruling and governing, and secondarily in the Word and doctrine." (Faith And Order, p. 61)

In contrast with Deacons it is stated "The office of deacon is presented in the Scriptures as an office not of ruling, but of service. A deacon should be a man of deep spiritual life, exemplary conduct, and sound judgment (I Timothy 3; Acts 6:1-8). His office is one of sympathetic service to the church and to the distressed, friendless, or sick, after the example of our Lord Jesus Christ." (Faith And Order, p. 61)

These distinctions, in title and function, are highlighted in two New Testament passages, I Timothy 5:17 and Acts 6:3,4.

I Timothy 5:17 "Let the elders who rule will be considered worthy of double honor, especially those who work hard at preaching and teaching."

Acts 6:3,4 "But select from among you, brethren, seven men of good reputation, full of the spirit and of wisdom, whom we may put in charge of this task. But we will devote ourselves to prayer, and to the ministry of the Word."

The elevated state of the office of elder is revealed in the following passages:

Acts 6:2-4 It was not reasonable to leave the ministry of the Word for the serving of tables.

Acts 15:4 There were no deacons participating at the great Jerusalem church conference.

Acts 20:28 The call to oversee and responsibility to feed the flock is of the Holy Spirit.

I Timothy 5:17-18 They are worthy of special respect and financial support.

Titus 1:7 The overseer is described as "the steward of God." Note I Corinthians 4:1, "stewards of the mysteries of God".

James 3:1 There is a special warning that teachers are subject to a stricter judgment.

We can conclude then that the qualification "able to teach" entails a dignity to the office of elder which is separate and distinct from the office of deacon.

X. RECOMMENDED READING

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Minority Report of the Committee to Study Divorce

I. INTRODUCTION

For the most part, I am pleased and in agreement with the work of my brethren on this committee. However, the area where we disagree is in our understanding of what offices a divorced person may hold in the church. While it is proper to uphold the dignity of the office of elder, it is unfortunate if this is achieved at the expense of the doctrine of grace. By excluding divorced men from the office of elder for the sole reason that they have committed the sin of divorce, the committee, in effect, is maintaining that God's grace is not sufficient to overcome the scars of that sin. They are saying, in effect, that a divorced man, no matter how qualified in meeting the other Biblical requirements for the office, can never grow enough spiritually, emotionally and socially to the point where he can be said to be "above reproach" in the eyes of the church or in the eyes of the community. In my opinion, this robs God of His power, and compromises the doctrines of grace. It clouds the truth of the "new creation", emasculates the concept of forgiveness, and is contrary to some of the general teaching of Scripture.

I think we will see this more clearly if we examine the "new creation" and forgiveness in detail:

II. THE CONTEXT

In order to comprehend II Cor. 5:17, it is necessary to understand the context beginning with verse 11--especially verses 14, 15, & 16. Verse 17 is not a new thought, but rather the inspiring crescendo of what has already been said in the previous verses.

Paul, in this passage, gives his explanation for the apostle's intense commitment to evangelism. What and whence is the driving force? He states that it is Christ's love for a lost mankind (He "died for all") that compels (v.14) them to "try to persuade men" (v. 11). Christ loved the world so much (John 3:16) that He "died for all". If Christ gave His life for the salvation of the world, then the apostles can do nothing less than to expend their own lives for that Gospel!

The next phrase is almost as spectacular--"and therefore all died". Since He was our substitute, we sinners are considered "dead" to sin and the demands of the law (See Romans 6--especially v. 2 & v. 11. also, Romans 7:4-6). In regard to our special interest, we should note that the divorcee is dead to sin--specifically, the sin of divorce. Christ paid the demands of the law for breaking the covenant of marriage on behalf of the divorcee--he is free from any guilt regarding it.

The next verse, 14, states the purpose for the atonement--that those for whom Christ died (who are "dead") should live for Him. The divorcee has been forgiven the sin of divorce so that he might live to please Christ.

Verse 16 deals with how we should view others in light of what Christ has done for them. We should not consider these regenerate people from a worldly point of view, but from the vantage point of the changes in them produced by the atoning work of Christ. The regenerated divorcee is not to be regarded as an evil person who violated the marriage covenant, and who caused severe distress to his spouse, children and relatives by the breakup of family and home. That guilty person is "dead!". The divorcee before us is a beautiful servant of the Lord Jesus Christ--a son or daughter of God Himself!

Paul illustrates this by pointing out that he and Timothy (co-authors of 2 Cor.) used to regard Christ from a worldly point of view. From Paul's life, we know that he had the classic Pharisee's view of Christ—that He was a deceiver, a blasphemer, and that His disciples should be persecuted to rid the land of this "false cult"—he even consented to the death of Stephen.

However, at conversion, the veil that blinded him was lifted (2 Cor. 3:14), and he saw Christ as his Lord and Savior. He could see Jesus as He truly is without the evil trappings his world (Pharisee colleagues, and his own depraved mind) had put on Christ.

Just as Paul's view of Jesus changed upon conversion, so should our view of former sinners change. We are to look at the converted divorcee through regenerate eyes. Knowing the forgiveness of the Lord, we are not to see him as the world sees him (a composite of the things he has said and one which resulted in a broken marriage) because that converted divorcee is "dead"! Before us is a saint who is living to please God. In fact, to be completely obedient to the truth in this verse, we should drop the term "divorcee" because, by definition, that noun was derived from the word "divorce" which refers to the past sin before Christ entered the person's life.

If we look down on a person who has been divorced, stigmatize him, view him as slightly less equal, or bar certain offices in the church to him because of the (did we forget forgiven?) sin of a past divorce, then we are violating the instruction of this verse. Instead, we are regarding him from a worldly point of view; we are not recognizing that he is "dead" to the sin of divorce, and is clothed in the beautiful righteousness of Christ.

We could bar the office of elder to him if he didn't have the gift of teaching, because this is a scriptural requirement of the office. We could also bar this person if she were female for the same reason. **BUT WE CANNOT BAR ANYONE FROM THE OFFICE OF ELDER** for a past sin (such as divorce) which this person committed before he came to Christ!

Having looked at the context, let us look at the actual text of the verse in question—v. 17.

"Therefore (hoste), for this reason, as a consequence of now being able to see other people from God's perspective, we can conclude that:

1. "if anyone" (tis) indefinite pronoun. A universal statement. Regardless of who they were, or of what character before their regeneration. (eg; whether Jew or Gentile, moral or immoral, atheist or religious, irritable or pleasant, whether they had a successful marriage or divorced).

2. "is in Christ" (en Christo), united to Him by faith. Jesus makes use of this terminology in John 15:2 to express the active, dependent relationship between Himself and the believer: "every branch In Me", and also v. 4 "Abide in Me and I in you". The branch is united with the vine and receives support and nourishment from it. Just as a branch partakes of the strength and life juices of the parent vine, so the believer shares in Christ's fullness, strength support and life.

3. "new creation" (kaina ktisis) also found in Galatians 6:15.

4. "new" (kaivos), never existing before, appearing for the first time.

5. "creation" (ktisis) anything brought into existence by a person or force. It is used in Rom. 1:20 and Rev. 3:14 speaking of the "ex nihilo" creation in the book of Genesis.

A similar expression is found in Eph. 4:24—"Put on the new self, created to be like God in true righteousness and holiness."

The change produced in the heart of one who is in Christ is so profound that it is equivalent to an act of creation. It is as if the person is made over again and become new. The use of Divine power is just as essential in converting a sinner as it was to create the world out of nothing. The results

are just as dramatic! There is no other change in human experience that is so radical and thorough as that which occurs upon conversion!

6. "the old has gone" (ta archaia paralthen)

7. "old" (archaios) old or former things belonging to the past.

The old things refer to those things which characterized the person's life before his life-changing experience with Jesus Christ--former prejudices, opinions, habits, the supreme love of self, sin, and the worldly outlook have passed away.

8. "has gone" (parerchomai) gone, come to an end, disappeared. The aorist tense is used here indicating the decisive change that took place at regeneration.

This same verb is used of the catastrophic passing away of heaven and earth at the final conflagration (Matt. 5:18, Luke 21:32,33 & 2 Peter 3:10).

9. "behold" (idou) the demonstrative particle--look! something that can be noticed. Observe, consider, take note!

This is not something merely positional or spiritual, but something that can be observed with the human eye!

10."the new has come" (kaina gegonen) The verb. (ginomai) means come to be, originate, be born or begotten, arise, be made or be created. It is in the perfect tense indicating the abiding change introduced by regeneration.

11."the new things" (kaina) again, things never existing before.

The new things that never characterized a person's life before now come on the scene. These new things commence at the new birth, and continue to appear during sanctification. They are consummated in heaven.

This person begins to have new views of God and Christ, of the world, of truth, and of duty. All of this includes a new view of marriage and divorce.

These new things immediately begin to produce a new life of obedience to Christ, which is something that can be seen and measured objectively by those that are close to the regenerate person. Lying gives way to the truth, anger gives way to patience, stealing hands start working, foul language turns to praise to the Lord, malice turns to kindness as Ephesians 4:25ff becomes reality.

III. DISCUSSION

I submit that the "new creation" refers to the whole man--not just his spirit, although the new creation does start there. Just as the creation of the world did not take place instantaneously, but over 6 days, so the "new creation" takes place over time, beginning at some point before conversion as the Holy Spirit does His work of conviction, as the Father draws the elect to His Son. The "new creation" is totally consummated only at the appearing of Christ Himself upon the death of the saint or at the Second Coming (I John 3:2).

When someone is joined to Christ by saving faith, the creative powers of Christ and the Holy Spirit turn a sinner into a saint. This is reflected by Paul's address at the beginning of most of his epistles--he calls them saints--"holy ones", not sinners! Their very identity has changed; they are no longer rebels, but rather friends of God.

Their bodies are no longer used for self and sin exclusively, but for the Lord--hands that stole now work. Tongues that gossiped now praise the Lord. Feet that pursued sinful pleasure now flee youthful lusts. Ask the pagan about his former friend after he "got religion".....is he the same person? "NO!" He is truly a new creation.

A certain measure of health is often restored and life spans lengthened

as the concept of the body being the temple of the Holy Spirit becomes real in the person's life. The new creation stops polluting his body with alcohol, drugs, and tobacco, allowing his body to heal. His subjection to the law of Christ prompts him to withdraw from illegal or dangerous activities such as a life of crime, speeding on the highway, etc. all of which tend to reduce the chance of premature death.

Furthermore, his response to aggravation and provocation also promotes health. For example, "a soft answer turns away wrath" and exercising patience could save a person from a damaging fight or the high blood pressure that a non-biblical response could give.

Their minds are not the same. Paul says "We have the mind of Christ" (I Cor. 2:16). Paul also says (Romans 12:2) "be transformed by the renewing of the mind". Evil thoughts that used to be entertainment in the "theater of the mind" are now dismissed. Thinking patterns that were typical of the world are now molded by scripture. Opportunities are no longer approached with the question "what's in it for me?" but rather, "will this glorify the Lord?" Problem solving is guided by God's Word--difficulty with a brother is handled according to Matt. 18. The mind is now a new creation.

The emotions are not the same. One who fell into deep depression is now joyful! One who couldn't control his anger and bitterness is now ready to forgive others and love his enemies. The emotions are a new creation!

What else than a profound change to the whole person could explain the change of names in people in the Bible after their encounter with God? Abram to Abraham, Sarai to Sarah, Jacob to Israel, Simon to Peter, Saul to Paul, Joseph the Cypriote to Barnabas? These were people whose identity was changed enough to warrant a new name--they were (and are) new creatures! We, also, receive a new name (Rev. 2:17) to reflect the new creature in us!

IV. OTHER SUPPORTING CONCEPTS

A. Children of God: John 1:12 & 13 says that to those who received Christ and believed in His Name, He gave the right to become children of God--children born of God, not of natural descent, not of human decision, not of a husband's will.

What were they before? Sinful rebellious children of man. What are they now? A new creation, children of God, and "partakers of the divine nature" (2 Peter 1:4).

If the nature of something is changed, then we aren't talking about something merely positional, we are also talking about something actual and experiential. The word translated "nature" here is phusis, which refers to the essence of a thing, the qualities that make something what it is.

Let us illustrate this with the life of Paul. Before he was a new creature in Christ, his energies were directed in persecuting the church--he was a "wolf". However, after coming to Christ, he became not only a believer or "sheep", but an undershepherd of the flock.

Thus we are speaking of two different animals--a wolf before Christ and a sheep after Christ. The divorcee, likewise has a new nature, and rather than "bailing out" of a difficult marriage because it is the easy way out, will now put God and His will first in the matter.

Although there are similarities between the old creation and the new creation in the physical, intellectual, and emotional realms, there are also vast differences.

It is much like comparing men and apes--there are many similarities--physically in body structure and function. Both are family-oriented, both use tools, both have emotions, yet there are some vast differences due to the

difference in nature. This puts apes in a different category, not just positionally, but experientially.

B. Indwelt by the Holy Spirit: I Cor. 6:19 states that the Holy Spirit dwells within the believer. Someone who is literally indwelt by God Himself must be experientially different. After becoming a "new creation", the believer is changed by this Person who dwells within, and begins to take on His characteristics. He begins to have a love for righteousness and a hatred for sin (John 16:8). From a life of ignorance about God he is illuminated and instructed by the Holy Spirit (John 14:26).

The consequences of being indwelt by no one less than God the Holy Spirit are revolutionary and all pervasive in the life of the believer. Radical differences are observed by family and friends--He is a new creation! These differences start in the spirit of a man, but they inevitably permeate the mind, emotions and body.

An illustration from the world of common things would be the effect of adding minute amounts of carbon to iron, producing steel--an entirely different material. Although there are similarities between the two substances, the presence of carbon imparts enough influence to the iron to change its nature. It is no longer a brittle, weak substance suitable for only castings, but is now a very strong and workable material having totally different applications in industry.

In a similar sense, the presence of the Holy Spirit imparts enough influence to the believer to change his nature! We have a different person now a new creation. The marriage covenant breaker now is committed to the sanctity of marriage.

V. THE MITIGATING EFFECT OF IGNORANCE IN THE OLD CREATION

"If I had not come and spoken to them, they would not be guilty of sin. Now, however, they have no excuse for their sin." (John 15:22)

Ignorance lessens guilt and culpability for sin, because of the spiritual blindness that the old creation is afflicted with. Paul speaks to the Corinthians about this Satan-induced blindness that prevents the unbeliever from comprehending the Truth (2 Cor. 4:4). However, this blindness is removed (verse 6) when God illuminates the heart with His light at the commencement of the new creation. It should be stressed that although guilt is lessened, it is not cancelled, because ignorance may be the result of a guilty course of action.

Acts 3:17 Peter states that the Jews acted in ignorance when they killed Christ --they didn't know that He was the "Holy and Righteous One", and the "Author of Life".. They are not excused, in fact Peter calls upon them to repent of this sin of murder. But what Peter is recognizing by referring to their ignorance is that their sin was not a deliberate, premeditated, "eyes-open" attack on God's Son. They had "bought" the false portrayal of Jesus as a deceiver and blasphemer, and that is whom they thought they were killing on the cross. Jesus also acknowledges this same ignorance from the cross in Luke 23:34 "Father, forgive them, for they do not know what they are doing".

Although ignorance is not a ground for justifying sins, it is a basis for appealing to God for forgiveness. Pardon can be more readily expected when ignorance is a factor than when the sin and its effects are fully known. This is reflected in law (both biblical and society's) where a lesser punishment is given to manslaughter, than for murder, even though the end result is the same..a man has been killed.

Applying it to the subject at hand--an unbeliever who commits the sin of divorce may not know the scriptures that teach marriage is dear to God, or if they are aware of them, may not be convinced of their authority. All he may be aware of is society's increasing use of divorce as a solution to a difficult marriage. His ignorance of God's standards lessens his guilt before God. His situation is much different from that of the born-again believer who is acquainted with the scriptures and their teaching on marriage, who has the Holy Spirit indwelling him and convicting him of the sin of divorce, and who has all the resources of God to resist sin and overcome the problem in the marriage. That the ignorant unbeliever would solve the problem by divorce is understandable; that the enlightened believer, with all the divine resources at his disposal should do likewise is much harder to comprehend, let alone excuse!

Acts 17:30 Paul tells the Athenians that prior to the resurrection, God excused their ignorance in making stone or metal images of God. But now, (verse 31) He commands them to repent, since he has given proof (additional light) of His true nature through the resurrection of Jesus. Added "light" results in greater expectations from God.

Applying this to our subject, the additional light supplied by the new creation brings higher expectations and demands from God in the area of marriage than He had for people when they were in ignorance. To put it another way, those committing the sin of divorce after conversion are more guilty in God's eyes than those who divorce prior to conversion. Does our Faith and Order reflect this difference? How can the church treat both cases the same? How can the church have the same restrictions to service as an elder when some have sinned with "eyes-open" and others have sinned in ignorance?

1 Peter 1:14 Peter refers to the sinful life-style of the unsaved as an era of ignorance. This shows that all sin in general prior to conversion should be viewed differently (with more understanding) than sin after conversion.

1 Timothy 1:12,13 Paul states that prior to conversion he was a blasphemer, persecutor, and violent. He further says that all those things were done in ignorance and unbelief. Thus he found mercy from the Lord. His ignorance evoked a merciful response from God, and even more resulted in his appointment as an apostle (verse 12). Thus, because his sins were done in ignorance and unbelief, he was not barred from the highest office in the church. Can we bar those who caused much less pain and suffering than the persecutor, Saul did from holding the lesser office of elder?

Hebrews 10:26,27 This passage speaks of the severe consequences of deliberate sin. It shows us that God is much more intolerant of sin committed after the enlightenment of the new creation than that committed in ignorance prior to conversion.

How can the church hold the same stigma toward those who have divorced prior to conversion (while in ignorance and unbelief, knowing only society's values) as it does to those errant brothers and sisters who knowingly violate God's written command, and harden themselves to the gentle rebukes of the Holy Spirit?

But, there is another, even more pressing factor to consider, and that is.....

VI. BIBLICAL FORGIVENESS IS INSEPARABLY LINKED TO FORGETTING

Hebrews 8:12 quotes Jeremiah 31:34 where God states that "I will remember their sins no more." Isaiah 43:25 also links forgetting with forgiving sins. What does "forget" mean? Webster states the following: "to lose facts

or knowledge from the mind, fail to recall, be unable to remember". He notes that this forgetting may be either intentional or unintentional. At the very least, we can say that these forgiven sins are never brought up again. God will never confront a forgiven person with them, or even mention these sins through all eternity except, perhaps, for instructional purposes. If God has this understanding of forgiven sin, then so must the church! How can we say that we forgive and forget the sin of divorce if we attach a stigma to the divorced person, barring him from serving as an elder? Every time there is a nominating committee meeting, or a congregational meeting considering potential elders, the brother who committed the sin of divorce has his sin remembered each time his name is brought up! Is this Biblical? Indeed, it is not!

VII. BIBLICAL FORGIVENESS IS INSEPARABLY LINKED TO REMOVAL OF SIN

Psalm 103:12 states that our sins are removed from us—as far as the east is from the west. How far is the east from the west? They are infinitely far from one another. If the forgiven sin of divorce is removed infinitely far from the divorcee, then why does the church attach a stigma to him that is like a shadow dogging him for life? Barring a divorced person from office of elder is bringing back the sin that God has removed!

VIII. BIBLICAL FORGIVENESS IS INSEPARABLY LINKED TO THE COVERING OF SIN

Romans 4:7 a quote from Psalm 32 states "Blessed are they whose transgressions are forgiven, whose sins are covered". Forgiven sins are covered—hidden from view. Attaching a stigma to the sin of divorce is uncovering the forgiven sin, and exposing it. It is like opening a grave.

In a similar expression, (Micah 7:18), God "hurls all our iniquities into the depths of the sea". If God has scuttled the boat of sin, why does the church want to dredge it back up, and reverse what God has done? Blocking an avenue of service to one who has been forgiven the sin of divorce for the sole reason of that divorce is undoing the very work of God, who hurled that sin into the sea so that it would be hidden.

IX. BIBLICAL FORGIVENESS IS INSEPARABLY LINKED TO SPOTLESSNESS

Isaiah 1:18 "...though your sins are like scarlet, they shall be white as snow". How can the sin of divorce be washed white as snow if there is a spot, or stigma placed on that beautiful white blanket of purity? Preventing a person from serving as elder because of the sin of divorce dirties the laundry of God. The church is taking a person whom God has cleansed, and drawn attention to that past sin, spotting the pure white snow with the foul stain of scarlet. The church may strongly claim that the divorcee is pure, that sins have indeed been washed away, but a "stigma", by definition, is a distinguishing mark. In our church, this mark has been placed on the divorcee for the sole reason of the past sin of divorce, and it is placed on the person FOR LIFE! Is this not spotting the pure soul that has been cleansed?

X. LET US NOW MOVE TO A MORE PRAGMATIC AREA

Preaching: From the practical realm, when we exhort people to come to Christ, what do we offer them?—a new position in Christ? Although meaningful to the believer, this would sound dull to the unbeliever. We offer

them new life in Christ--this arouses interest!

Jesus claimed (John 10:10) that "I am come that they may have life, and have it to the full". The Apostle John stated (I John 5:12) "He who has the Son has life; he who does not have the Son of God does not have life."

What this means in terms of our discussion is that we are offering people an opportunity to have a new start. A chance to leave the sinful past and its misery behind. How can we be true to our Gospel invitation if we tell otherwise qualified men who have committed the sin of divorce in their unregenerate days that this past sin has closed the door to service as an elder?

XI. THE NEW CREATION & CONSEQUENCES OF PAST SIN

There are consequences of past sin that may endure to some extent, in the life of the new creation. However, these are some of the obstacles that can be overcome with the grace and help of the Lord.

Didn't the Apostle Paul overcome the suspicion and fear of the Christians who focused on his former identity of persecutor of the church--the consequence of his past sin? (Acts 9:26,27)

Didn't Peter overcome his reputation for cowardice by being able to confess Christ before the same High Priest that he had earlier denied Him before? (Acts 4:6)

In a similar way, can't the one who committed the sin of divorce overcome the consequences of that divorce?--the hurt feelings, alienated spouse, angry and confused children? By the grace of God he can! It is true that he may not be able to salvage that marriage due to his (or her) former spouses remarriage, but the damage can be repaired and relationships can be healed. Yes, there may be scars, but not open festering wounds! Is not our Savior the Great Physician? Will He not do His healing work? The task may seem overwhelming, but this is where faith comes into play--"This is the victory that has overcome the world, even our faith." I John 5:4!

We live in a world full of sin and the consequences of that sin--but it can be overcome! Paul says in Philippians 4:13..."I can do all things though Christ, who strengthens me!"

XII. CONCLUSION

The change that takes place in the life of one who has experienced the new birth is so dramatic and pervasive that no sin committed in the person's past can be allowed to arbitrarily bar anyone from any ministry. It may take some time for someone to get their life completely in order, and the consequences of their sin resolved as much as is possible in this life. It also takes time to establish a new track record so that those inside and outside of the church may have confidence in them in the particular ministry they are involved in. But may the church never be guilty of digging up the grave of the "old man" whom scripture tells us is dead!

The stigma against the forgiven divorced person does exist within our churches. Should we helplessly acquiesce to unbiblical opinion within the church and continue to permit this stigma to rest on the forgiven divorcee? NO! It is the duty of the elders to wage war against unbiblical thinking by proclaiming the truth. The apostle Paul was fighting against false concepts in the Corinthian church when he said (2 Corinthians 10:4-6), "the weapons we fight with are not the weapons of the world. On the contrary, they have divine power to demolish strongholds. We demolish every pretention that sets itself up against the knowledge of God, and we take captive every thought to make it obedient to Christ".

The church MUST continue to proclaim the sanctity of marriage to its members and the watching world, but it must not jeopardize the doctrines surrounding the "New Creation" and forgiveness. The Biblical, and time-tested methods are through preaching, teaching, example and discipline--not by barring the forgiven divorcee from the office of elder for life!

Likewise, the church must uphold the dignity of the office of elder, and honor the Scriptural requirements for that position. It is possible that a divorced man may resist God's work in his life, and thus he may not be a good manager of his household, or he may have other unresolved problems and conflicts in his life due to the divorce. In such cases, he would be ineligible for the office; but let us bar him for those reasons, and not because of the sin of divorce that has been forgiven! Although the church needs to be cautious in considering divorced men for the office, it needs to recognize that there are divorced men who have allowed the grace of God to work in their lives, and have been able to deal with the consequences of that divorce in such a way that they are above reproach, both in the eyes of those who know them in the community, and in the eyes of the church.

Therefore, on the basis of the foregoing arguments, I recommend that Annual Conference remove the universal bar to divorced men holding the office of Elder.

James A. Wickstead

Report of the Board of Directors of Pinebrook Junior College

to the 104th Annual Conference of the Bible Fellowship Church
October, 1986

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

The Board of Directors also conducted a Board workshop designed to assist the Board members become more effective in serving the College.

The Board organized for the year as follows: Raymond R. Dotts, Chairman; John H. Herb, Secretary; and Jay Fasnacht, Treasurer.

The Board membership is divided into five standing committees: Faculty & Instruction, Student Life, Development, Finance and Admissions and Marketing. Each committee seeks to assist by providing general oversight and evaluation in their respective area so that the college functions as effectively as possible.

The Board has been working for the past two years on a revision of its by laws. This revision is necessitated by the growth and expanding needs of the college and the desire of the Board to upgrade the bylaws and to bring them into parity with those of similar institutions. The goal of the Board is to complete this revision within this academic year.

During the year, David A. Thomann resigned from the Board due to other responsibilities and Kenneth F. Barber was elected to fill the unexpired term.

Elaine Phillips was appointed as the Academic Dean after having served as Acting Academic Dean.

The accomplishments of this past year give abundant evidence of God's gracious provisions and continued blessing on the college.

The renovations on Linden Hall, the house on the adjoining property purchased last year, were completed. Linden Hall served as a men's residence

and significantly improved the ability of the college to meet the housing needs of the enlarged student body.

The college has recently purchased another adjoining property on the other side of campus. This property located at 428 South Main St., Coopersburg was purchased for \$155,000. It includes a house on approximately 1.6 acres of land. This property acquisition will be a great asset in the immediate and long term development of the college facilities.

This purchase was made possible partially through a \$15,000 grant from the Harry C. Trexler Trust. The college received an additional \$5,000 grant from the Trust Fund for library purchases. This is the first time that the college has received a grant from the Trexler Trust. Some changes were made in the College Charter to assure to Trexler Trust the return of capital gifts which it may make to the college in the event that the college would relocate outside Lehigh County or should the college close.

The college has hired the firm of Spillman-Farmer Architects to develop a Campus Master Plan. The four phases of the Campus Master Plan are designed to enable the college to make maximum use of the present facilities and to provide a plan of projections for future development of the college facilities.

The Institutional Plan (1986-1991) has been completed and has been approved by the Board.

The Fellows Program continues to expand and now has 157 members. The income from this program has been a significant factor in the improvement of the financial condition of the college. In the past year, a Board of Fellows has been established and a set of bylaws has been adopted. The Fellows have chosen their own officers.

Contributions to the Annual Fund achieved an all time high of \$180,200. The fiscal year ending June 30, 1987 shows a gain of \$45,987 in current unrestricted funds for the year. This gain enabled the college to end the year with a current unrestricted funds balance of \$33,277. This is the first closing with a positive fund balance since 1978.

The Board has developed and approved a College Compensation Plan which will help us to achieve the goal of providing compensation to our employees with equity within the college community.

Dr. Robert Kirkwood, the Executive Director of the Commission on Higher Education of the Middle States Association has expressed approval for Pinebrook Junior College to reapply for candidate status for Middle States accreditation. The college will make application to the Middle States Association by mid-November and anticipate a response by June of 1988.

Forty-seven students were graduated in May of 1987. Of these, eight received the Associate in Applied Science degree and thirty-nine the Associate in Arts degree. This was the largest graduating class in the history of the college.

The enrollment for the 1987 Fall semester includes 98 new students, 44 returning students and a number of part-time students. This produces a F.T.E. of 142.33 full-time students.

It is the continuing desire of the college to serve a greater number of Bible Fellowship young people. We urge you to pray with us that this desire will become a reality.

We thank the Bible Fellowship Churches for the \$48,573 given in financial support to the college this year.

The Board submits the following items for Annual Conference approval:

Whereas, Pinebrook Junior College is a co-educational institution with a large percentage of female students, and

Whereas, Pinebrook Junior College also has a significant number of women

on the faculty and staff, and

Whereas, the Board of Directors of the College believes that the inclusion of women as members of the Board of Directors would strengthen and broaden the perspective of the Board, and

Whereas, Pinebrook Junior College is not a church and does not function as a church and therefore such a change of policy would not be contradictory to the teachings of Scripture, therefore be it

Resolved, that the Principles of Order, page 162, 1986 Edition, Board of Directors of Pinebrook Junior College, Election be amended to read:

It shall be composed of the President, five ministers and eleven laymen and/or laywomen. They shall be elected for a term of three years in classes as follows:

Class I: Three ministers and four laymen/laywomen

Class II: One minister and four laymen/laywomen

Class III: One minister and three laymen/laywomen

and further,

Resolved, that to implement the above legislation after approval at Second Reading, a 17th Board member be elected for a term of three years at the 1988 Annual Conference in addition to the regular election, and further,

Resolved, that Pinebrook Junior College suggest to the Nominating Committee at least three qualified women for nominees.

REQUEST FOR RENEWED COMMITMENT

In 1968 the 85th Annual Conference committed our churches to support Pinebrook Junior College (then called Berean Bible School) at a level of \$25,000 per year. This commitment was helpful in securing the approval to grant degrees from the Pennsylvania Department of Education (then called the Department of Public Instruction). Because the College is now pursuing regional accreditation, renewal of this commitment will be helpful.

WHAT THE CHURCHES PROMISED TO DO IN THE PAST

In 1968 the 85th Annual Conference approved the following (p. 24d of 1968 Yearbook):

Whereas, the Department of Public Instruction of the Commonwealth of Pennsylvania requires that an institution of higher education possess an endowment fund of \$500,000 or the equivalent in order to be recognized as a degree granting institution and as a College, and,

Whereas, it is advisable for our Berean Bible School to seek and to maintain such recognition, and,

Whereas, our level of giving to the School in recent years has consistently reached the equivalent of the earnings of such a fund invested at 5% per annum, therefore,

Resolved, that the Annual Conference guarantee the annual support of Berean Bible School in the minimum amount of \$25,000 to be received from Bible Fellowship Churches and from individuals who indicate that their gifts are to be credited to the Bible Fellowship Church.

WHAT THE CHURCHES DID IN THE PAST

During the years since 1968 contributions have never fallen below \$25,000; and they have almost doubled. These contributions have been helpful in our progress.

Because of the length of time since that action was taken, two changes have taken place: first, many pastors, delegates and churches are not aware of the commitment or its importance; second, contributions from the churches have exceeded \$25,000 regularly.

The actual giving by Bible Fellowship Churches in the years since Annual Conference, 1981 demonstrates by how much the earlier goal has been exceeded:

1981: \$40,050	1984: \$41,531
1982: \$43,415	1985: \$47,138
1983: \$43,736	1986: \$47,517
	1987: \$38,573

WHAT WE ARE ASKING THE CHURCHES TO DO NOW

The financial position of the College has stabilized and is being strengthened to the level that we are again pursuing accreditation. The Middle States Association is concerned about the endowment of colleges. A commitment from our churches to sustain the level of contribution would be helpful in demonstrating the equivalent of an increase in endowment.

Therefore, we recommend that the 104th Annual Conference approve the following:

Whereas, we have given in 1968 assurance of a certain level of contributions to Pinebrook Junior College in lieu of income from unencumbered endowment; and

Whereas, our contributions to the College have increased in the intervening years; and

Whereas, evidence of increased support from our churches is valuable in the accreditation process; therefore be it

Resolved, that the Annual Conference reaffirm its guaranty to support Pinebrook Junior College with offerings from our churches totaling at least \$45,000 annually, the equivalent of earnings at 5% per annum on \$900,000 unencumbered endowment.

Board of Directors: Raymond R. Dotts, Chairman; John H. Herb, Secretary; Jay H. Fasnacht, Treasurer; Carl C. Cassel, President; Kenneth Barber, W. Wayne Batten, Alva C. Cassel, Rodney A. Muthard, Robert C. Newman, Ronald W. Reed, L. James Roberts, Jr., C. Robert Roth, Russell M. Ruch, Thomas P. Shorb, Dana E. Weller, Robert H. Zentz

Pinebrook Junior College

Report on Examination of Financial Statements
for the year ended June 30, 1987

BALANCE SHEET

June 30, 1987

With Comparative Figures at June 30, 1986

ASSETS JUNE 30, 1987

JUNE 30, 1986

CURRENT FUNDS:

Unrestricted

Cash	65,485	98,057
Accounts Receivable Less Allowance of \$28,301 and \$43,124		
	63,611	70,513
Inventory	5,511	5,687
Prepaid Expenses	5,626	5,272
Due from Other Funds	45,253	25,605
Total Unrestricted	<u>185,486</u>	<u>205,134</u>

Restricted

Cash	9,927	25,039
Accounts Receivable	4,253	3,319
Total Restricted	<u>14,180</u>	<u>28,628</u>

TOTAL CURRENT FUNDS

196,666 233,762

LOAN FUNDS:

Cash	905	3,442
Loans Receivable	21,451	18,920
Due from Other Funds	6,613	3,757
	<u> </u>	<u> </u>

TOTAL LOAN FUNDS

28,969 26,119

ENDOWMENT FUNDS:

Cash and Investments (note 2)		
	23,372	22,842
Accrued Int. Receivable	0	99
Due from Other Funds	3,874	1,788
	<u> </u>	<u> </u>

TOTAL ENDOWMENT FUNDS

27,246 24,729

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

LIABILITIES AND FUND BALANCES

June 30, 1987

June 30, 1986

CURRENT FUNDS:

Unrestricted

Accounts Payable	14,375	52,153
Notes Pay.(note 4)	30,000	40,000
Accrued Expenses	30,984	41,305
Students' Deposits	24,947	30,081
Deferred Revenues	41,415	34,120
Due to Other Funds	10,488	20,185
Fund Bal.(Deficit)	33,277	(12,710)
	<u> </u>	<u> </u>

Total Unrestricted

185,486 205,134

Restricted		
Accounts Payable	0	35
Due to Other Funds	585	25,102
Fund Balance	13,595	3,491
	<hr/>	<hr/>
Total Restricted	14,180	28,628
TOTAL CURRENT FUNDS	199,666	233,762
LOAN FUNDS:		
Fund Balance		
Capital		
Fed. Gov.	34,357	31,953
Pinebrook Jr Col.	4,110	4,110.
Accumulated Deficit	(9,498)	(9,944).
	<hr/>	<hr/>
Total Fund Balance	28,969	26,119
TOTAL LOAN FUNDS	28,969	26,119
ENDOWMENT FUNDS:		
Accounts Payable	198	0
Fund Balance	27,048	24,729
	<hr/>	<hr/>
TOTAL ENDOWMENT FUNDS	27,246	24,729
ASSETS	JUNE 30, 1987	JUNE 30, 1986
PLANT FUNDS:		
Unexpended		
Construction in Progress	\$ 0	4,431
Due from Other Funds	3,056	722
	<hr/>	<hr/>
Total Unexpended	3,056	15,153
Retirement of Indebtedness		
Cash	0	0
Prepaid Interest	0	502
	<hr/>	<hr/>
Total Retirement of Indebtedness	0	502
Investment in Plant (note 3)		
Land	101,657	101,657
Buildings	843,150	787,001
Equipment	159,627	131,362
Library Books	91,110	88,928
Furniture	127,608	124,500
	<hr/>	<hr/>
Total Investment in Plant	1,323,153	1,233,448
TOTAL PLANT FUNDS	1,326,209	1,249,103
	<hr/>	<hr/>

AGENCY FUNDS:

Cash	9,782	0
Due from Other Plants	0	13,917
TOTAL AGENCY FUNDS	\$ 9,782	\$ 13,917

LIABILITIES AND FUND BALANCES

PLANT FUNDS:

Unexpended		
Accrued Interest	\$ 2,431	\$ 0
Fund Balance	625	15,153
Total Unexpended	3,056	15,153
Retirement of Indebtedness		
Due to Other Funds	0	502
Fund Balance	0	0
Total Retirement of Indebt.	\$ 0	\$ 502
Investment in Plant		
Long Term Debt (note 4)	\$ 429,570	\$ 468,501
Due to Other Funds	47,723	0
Fund Balance	845,860	764,947
Total Investment in Plant	1,323,153	1,233,448
TOTAL PLANT FUNDS	1,326,209	1,249,103
AGENCY FUNDS:		
Deposits held in Custody for others	9,782	13,917
TOTAL AGENCY FUNDS	9,782	13,917

STATEMENT OF CHANGES IN FUND BALANCES
YEAR ENDED JUNE 30, 1987

CURRENT FUNDS

	Unrestricted	Restricted	Funds	Loan
REVENUES & OTHER ADDITIONS				
Educational & General	\$ 866,353	0	0	0
Auxiliary Enterprise Revenue	380,669	0	0	0
Restricted Revenue				
Private Gifts	0	26,227	0	0
Government Grants	0	126,835	2,404	
Investment Income	0	111	0	
Interest on Loans Receivable	0	0	446	
Expended for Plant Facilities	0	0	0	
Retirement of Indebtedness	0	0	0	
TOTAL REVENUES & OTHER ADDITIONS	1,247,022	153,173.	2,850	

EXPENDITURES & OTHER REDUCTIONS:

Educational & General Expenditures	886,766	3,069	0
Auxiliary Enterprises Expenditures	219,291	0	0
			Loan
	Unrestricted	Restricted	Funds
Expended for Plant Facilities	0	0	0
Retirement of Indebtedness	0	0	0
Disposal of Plant Facilities	0	0	0
Interest on Indebtedness	0	0	0
TOTAL EXPENDITURES	<u> </u>	<u> </u>	<u> </u>
& OTHER REDUCTIONS	1,106,057	143,069	0
TRANSFER AMONG FUNDS - ADDITIONS/(DEDUCTIONS):			
Principal & Interest-Plant Funds\$	(81,916)	0	0
Renewals & Replacements	(13,062)	0	0
TOTAL TRANSFERS	<u>(94,978)</u>	<u>0</u>	<u>0</u>
Net Increase (Decrease) for the Year	45,987	10,104	2,850
Fund Balance at Beginning of Year (Deficit)	(12,710)	3,491	26,119
FUND BALANCE, JUNE 30, 1987 \$	<u>33,277</u>	<u>\$13,595</u>	<u>\$ 28,969</u>

PLANT FUNDS

<u>Endowment</u> <u>Funds</u>	<u>Unexpended</u>	<u>Retirement of</u> <u>Indebtedness</u>	<u>Invested</u> <u>In Plant</u>
\$ 0	\$ 0	\$ 0	\$ 0
0	0	0	0
400	21,413	0	0
0	0	0	0
1,919	0	0	0
0	0	0	49,003
0	0	0	38,931
0	0	0	0
<u>2,319</u>	<u>21,413</u>	<u>0</u>	<u>87,934</u>
\$ 0	\$ 0	\$ 0	\$ 0
0	0	0	0
0	49,003	0	0
0	0	38,931	0
0	0	0	7,021
0	0	42,985	0
<u>0</u>	<u>49,003</u>	<u>81,916</u>	<u>7,021</u>
\$ 0	\$ 0	\$ 81,916	\$ 0
0	13,062	0	0
<u> </u>	<u> </u>	<u> </u>	<u> </u>

<u>0</u>	<u>13,062</u>	<u>81,916</u>	<u>0</u>
2,319	(14,528)	0	80,913
<u>24,729</u>	<u>15,153</u>	<u>0</u>	<u>764,947</u>
\$ 27,048	\$ 625	\$ 0	\$845,860

Pinebrook Junior College

STATEMENT OF CURRENT FUNDS REVENUES, EXPENDITURES,
AND OTHER CHANGES
YEAR ENDED JUNE 30, 1987
With Comparative Totals for 1986

	Unrestricted	Restricted	Total	Year Total	Prior
Revenues:					
Educational & General					
Student Tuition & Fees	616,187	0	616,187	564,629	
Governmental Grants & Contracts	37,738	126,835	164,573	161,542	
Private Gifts & Grants	180,203	16,234	196,437	210,355	
Other Sources	32,225	0	32,225	27,642	
Total Educational & General	866,353	143,069	1,009,422	964,168	
Auxiliary Enterprises	380,669	0	380,669	359,066	
Total Revenue	1,247,022	143,069	1,390,091	1,323,234	
Expenditures & Mandatory Transfers:					
Educational & General					
Instructional	178,194	30,634	208,828	189,247	
Academic Support	46,428	0	46,428	45,883	
Student Service	205,457	0	205,457	149,107	
Institutional Support	266,433	7,828	274,261	244,242	
Scholarships & Student Aid	49,855	90,061	139,916	142,774	
Operation & Maintenance of Plant	140,399	14,546	154,945	123,539	
Educational & General Expenditures	886,766	143,069	1,029,835	894,792	
Transfers for:					
Principal & Int. Plant	81,916	0	81,916	62,111	
Renewals & Replacements	13,062	0	13,062	31,617	
Total Educational & General	981,944	143,069	1,124,813	988,520	

Auxiliary Enterprises Expenditures	219,291	0	219,291	205,169
Total Expenditures & Mandatory Transfers	1,201,035	143,069	1,344,104	1,193,689
Other Additions: Excess of Restricted Receipts Over/(Under) Transfers to Revenues	0	10,104	10,104	(5,765)
Net Increase (Decrease) in Fund Balance	45,987 \$	10,104 \$	56,091	123,780

PINEBROOK JUNIOR COLLEGE
NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

(a) **Accrual Basis** - The financial statements of Pinebrook Junior 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 fund revenues, expenditures and other changes is a statement of financial activities of current fund 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 a 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, 1987:

	Cost	Market
Endowment Fund		
Various Hill Financial Certificates of Deposit	6,136	6,136
29 shs Bell Atlantic	1,878	1,972
1429 Units Prudential Bache High Yield Fund	15,358	15,076
	<hr/>	<hr/>
	23,372	23,184
	<hr/>	<hr/>

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. Legal title to all real properties are in the name of Bible Fellowship Church.

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.

\$ 30,000

(b) Plant Fund

Meridian Bank; Secured by First Mortgage
on all Land and Buildings; Interest Rate
9%; Payable \$3,149 Per Month Through
August, 1996.

234,371

Meridian Bank; 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.

23,572

IBM Corporation; Secured by System 36 Computer
Interest Rate 13-3/4%; Payable \$991 Per Month
Through December, 1987.

6,627

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%.	30,000
	<u>429,570</u>
TOTAL DEBT	<u><u>459,570</u></u>

	Proposed <u>Budget</u> 1987-1988 <u>(140 FTE's)</u>	Proposed <u>Budget</u> 1987-1988 <u>(165 FTE'S)</u>	Present <u>Budget</u> 1986-1987 <u>(160 FTE'S)</u>
Revenue:			
Tuition and Fees	\$ 626,945.	\$ 709,500.	\$ 662,350.
Federal Grants	850.	850.	850.
Pa. Institutional Assistance Grant	35,000.	30,000.	28,000.
Private Gifts and Grants	195,275.	195,275	182,500.
Additional Contributions			
Wiegner/Godlewski Plan	20,000.		
Auxiliary Enterprises	370,728.	417,323.	408,995.
All Other Sources	<u>17,500.</u>	<u>12,050.</u>	<u>12,050.</u>
TOTAL REVENUE	1,266,298.	1,363,998.	1,294,745.
Expenses:			
<u>Instruction and Academic Support</u>			
Payroll and Associated Costs	214,928.	214,928.	216,926.
Operational Expenses	4,758.	10,180.	11,064.
Surgical - Technical Program	4,500.	4,500.	1,500.
Summer Program	300.	300.	247.
Pinebrook Educational Program	500.	500.	
Act 101	1,725.	1,725.	990.
Library	5,700.	5,700.	4,950.
Dean's Office and Computer Support	<u>8,460.</u>	<u>8,460.</u>	<u>6,736.</u>
	240,871.	246,293.	242,413.
<u>Student Services:</u>			
<u>Admissions and Financial Aid Offices</u>			
Payroll and Associated Costs	93,780.	93,780.	83,762.
Operational Expenses - Admissions	48,061.	58,349.	55,570.
Operational Expenses - Financial Aid	<u>1,155.</u>	<u>1,155.</u>	<u>1,100.</u>
	142,996.	153,284.	140,432.
<u>Student Services Office:</u>			
Payroll and Associated Costs	70,633.	70,633.	76,599.
Operational Expenses	<u>17,548.</u>	<u>21,215.</u>	<u>18,108.</u>
	88,181.	91,848.	94,707.
<u>Institutional Support</u>			
<u>Administration:</u>			
Payroll and Associated Costs	101,403.	101,403.	103,966.

Operational Expenses and Computer Support

<u>18,640.</u>	<u>22,800.</u>	<u>27,830.</u>
120,043.	124,203.	131,796.

Development Office:Payroll and Associated Costs
Operational Expenses

51,426.	51,426.	47,377.
<u>13,815.</u>	<u>16,700.</u>	<u>16,960.</u>
65,241.	68,126.	64,337.

Proposed <u>Budget</u> 1987-1988 (140 FTE's)	Proposed <u>Budget</u> 1987-1988 (165 FTE'S)	Present <u>Budget</u> 1986-1987 (160 FTE'S)
-------------------------------------------------------	-------------------------------------------------------	------------------------------------------------------

Graphics Department:Payroll and Associated Expenses
Operational Expenses

25,884.	25,884.	23,483.
<u>1,270.</u>	<u>1,270.</u>	
27,154.	27,154.	23,483.

General Expenses:

37,820.	45,720.	48,389.
---------	---------	---------

Operation and Maintenance of PlantPayroll and Associated Costs
Operational Expenses

65,468.	65,468.	63,387.
<u>64,286.</u>	<u>69,940.</u>	<u>61,135.</u>
129,754.	135,408.	124,522.

Auxiliary Enterprises:Food Service by College
M. W. Wood - Contract
Residence Halls
Bookstore

14,700.	14,700.	0.
142,880.	161,500.	156,740.
34,080.	41,200.	45,200.
<u>31,000.</u>	<u>31,000.</u>	<u>21,162.</u>
222,660.	248,400	223,102

Mandatory Transfers

Scholarships	88,552.	83,368.	65,100.
Voluntary Transfers	33,594.	43,194.	41,050.
For Exigencies	15,000.	15,000.	25,000.
Five Year Plan	11,000.	11,000.	10,000.
Godlewski Property	19,132.	44,700.	0.
Total Expenditures	0.	0.	34,850.
	1,241,998.	1,337,698.	1,269,181.

Gain in Fund Balance

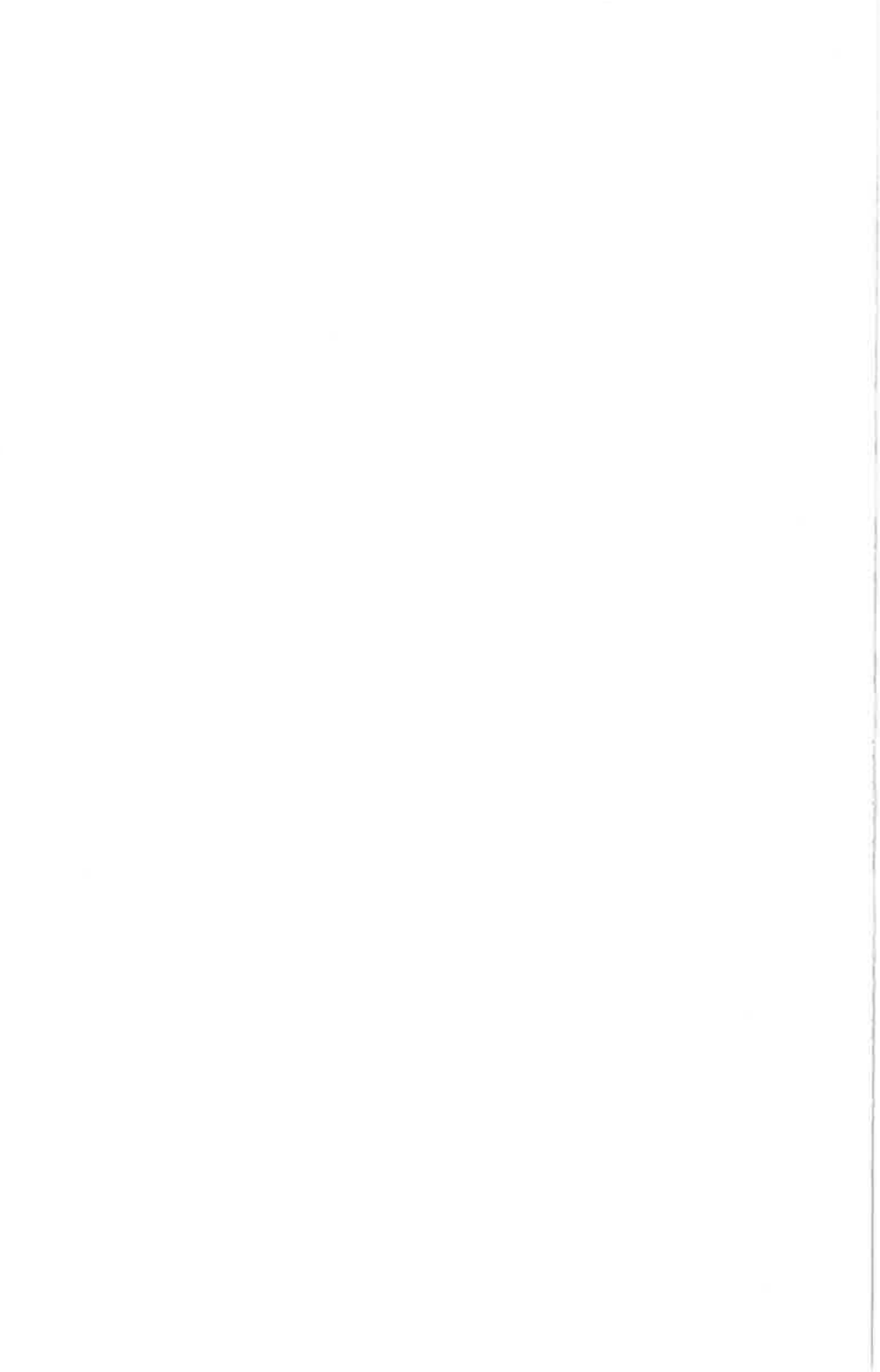
<u>24,300.</u>	<u>27,300.</u>	<u>25,564.</u>
1,266,298.	1,364,998.	1,294,745.

MANDATORY TRANSFERS:

Meridian Bank	1st commercial loan	37,789.20
Meridian Bank	2nd commercial loan	15,076.20
Meridian Bank	3rd commercial loan	16,000.00
IBM Installments	Computer	5,943.60
Bible Fellowship Note		11,943.25
Didden Greenhouses	Interest	<u>1,800.00</u>
		88,552.25

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PASTOR'S ACTIVITIES

<u>Church</u>	<u>Pastor</u>	Ordained Ministers	Probationers	Elders	Deacons	Pastoral Visits	Other Pastoral Visits	Baptized	Children Dedicated	Weddings	Funerals
Allentown, C.C.	Mahurin	3		10	10	336	1,202	18	7	5	8
Allentown, Salem	McConnell	1		4	2	300		5	4		
Bethlehem	Fritz	3		10	10	507		5	4	1	4
Blandon	Bryson	1		6	4	560		6	3		
Camden, DE	Koch	2		4	3	347			3		
Catasauqua	Barshinger		1	2		131					2
Coopersburg	Shorb	4		7	6	461	150	3	2	1	9
Denville, NJ	Van Eck	1		2	4	195		3		2	1
Emmaus	Weller	1	1	15	15	671	94	4	7	1	8
Englishtown, NJ	Burnett	2		3		150			2	1	
Ephrata	Allen	1		4	9	511	152		3	5	1
Finesville, NJ	Jones	1		1	3	135		7		1	
Fleetwood	F. Herb	1		5		360					1
Graterford	Harris	2	1	11		400					
Harleysville	Zimmerman	4		6	7	376	326	10	3	1	2
Harrisburg	Dommel	1		7		516					
Hatfield	J. Herb	2	1	9	7	405	385	7	2	2	2
Howell, NJ	Vandergriff	1		3	7	486		2	7	7	2
Kutztown	Grossman	1		2	2	158		13	2	1	2
Lancaster	DATHomann	3		9		58	406	9		4	6
Lebanon	Reed	2		5	3	541		6	1	2	6
Lehighton	Bartron	1		7	8	25			1		
Maple Glen	Spackman	1	1	6	7	185	250	6	6		2
Mt. Carmel	A.Cassel	1		7		150		6	2	1	
Mt. Pocono	Erb	2		4	4	38					
Nazareth	Plows	2		9	4	539	51	5	2	2	2
Newark, DE	Schlonecker	2		5		210		4	3		1
New Fairfield, CT	Stortz	2		2	2	233			1	1	1
Oley	Barber	1		9	6	200	100	9	3	4	1
Paradise	Soper		1	3	5	198		9	2		1
Phil. Emmanuel	Harding		1	3		100				1	3
Phil. Wissinoming	Clapier	1		4	6	497		3		3	1

PASTOR'S ACTIVITIES

<u>Church</u>	<u>Pastor</u>	<i>Ordained Ministers</i>	<i>Probationers</i>	<i>Elders</i>	<i>Deacons</i>	<i>Pastoral Visits</i>	<i>Other Pastoral Visits</i>	<i>Baptized</i>	<i>Children Dedicated</i>	<i>Weddings</i>	<i>Funerals</i>
Poughquag, NY	Wickstead	1		2	1	132			2	1	1
Quakertown	Brosius	3		7	7	308	464	6	9		4
Reading	Hartman	1	2	14	5	558	1,322	11	8	3	16
Royersford	Smock	3		9		400			6	2	3
Scranton	Batchler	2		4	2	187				1	1
Shamokin	Coulbourn	2		9		507	222		2		8
Sinking Spring	Byrd	1	1	3	5	227	254	6		1	3
Spring City	Martin	1		2	5	753		4	3	5	7
Staten Island, NY	Upton	3		2	2	72					
Stroudsburg	Morrison	4		5	4	444		4		2	5
Sunbury	Heller	2		12	11	873	346	8	7	7	9
Terre Hill	Trommler	1		6		244	30	4	3	1	2
Wallingford	Taylor	2		4	3	463		5	1	3	5
Wappinger Falls	Widger	1	1	2		220		1	2	1	2
York	Good	2		9	3	153		5	2		2
Zionsville	Armstrong		1	7		274		9		1	4
Totals		77	14	281	182	15,794	5,784	203	115	74	138

CHURCH EXTENSION MISSIONS

Bangor	MacMillan	1		2		216			4		
Edison, NJ	Cahill		1		1	194		7			
Irvington, NJ		1				150					
Mays Landing, NJ	Weaber										
Newark, NJ	Baker	1				405		3			3
Pawling, NY	Commerford	1				274		4	1	1	2
Selinsgrove	Carver										
Somers Point, NJ	Reitz	1				824					
Walnutport	Chappell		1			368					
Union County, NJ	Spinney										
Totals		5	2	2	1	2,431		14	5	1	5
Grand Totals		82	16	283	183	18,225	5,784	217	120	75	143

MEMBERSHIP

<u>Church</u>	<u>Pastor</u>	<i>Received into Membership</i>	<i>Transferred from BFC Churches</i>	<i>Transferred from other Churches</i>	<i>Total Income</i>	<i>Died</i>	<i>Withdrawn</i>	<i>Dropped</i>	<i>Transferred to BFC Churches</i>	<i>Transferred to other Churches</i>	<i>Total Decrease</i>	<i>Net Increase</i>	<i>Net Decrease</i>	<i>Total Membership</i>
Allentown, C.C.	Mahurin	27	2	0	29	2	0	0	2	0	4	25	0	404
Allentown, S	McConnell	8	2	0	10	0	0	3	2	0	5	5	0	57
Bethlehem	Fritz	11	0	0	11	1	0	24	6	1	32	0	21	314
Blandon	Bryson	6	2	0	8	0	0	0	0	0	0	8	0	104
Camden, DE	Koch	0	2	0	2	0	0	1	0	3	4	0	2	51
Catasauqua	Barshinger	0	0	0	0	0	0	1	0	0	1	0	1	50
Coopersburg	Shorb	3	0	0	3	2	4	1	1	0	8	0	5	190
Denville, NJ	Van Eck	1	0	0	1	0	1	0	3	0	4	0	3	47
Emmaus	Weller	9	2	0	11	4	0	13	2	0	19	0	8	308
Englishtown, NJ	Burnett	0	0	0	0	0	0	0	0	0	0	0	0	26
Ephrata	Allen	26	0	0	26	1	8	0	0	0	9	17	0	190
Finesville, NJ	Jones	3	2	0	5	0	0	0	2	0	2	3	0	30
Fleetwood	F. Herb	1	1	0	2	3	0	0	5	0	8	0	6	112
Graterford	Harris	0	0	0	0	0	0	0	0	0	0	0	0	127
Harleysville	Zimmerman	3	1	4	8	2	1	1	0	1	5	3	0	142
Harrisburg	Dommel	13	1	0	14	1	0	1	2	0	4	10	0	191
Hatfield	J. Herb	5	6	0	11	0	0	27	9	0	36	0	25	138
Howell, NJ	Vandergriff	7	1	0	8	0	0	12	0	0	12	0	4	58
Kutztown	Grossman	2	0	0	2	0	0	1	0	0	1	1	0	31
Lancaster	Thomann	6	3	0	9	1	0	2	0	0	3	6	0	182
Lebanon	Reed	9	0	0	9	1	0	0	2	0	3	6	0	106
Lehighton	Bartron	1	2	0	3	0	0	2	0	0	2	1	0	99
Maple Glen	Spackman	15	0	0	15	1	0	5	2	5	13	2	0	123
Mt. Carmel	A. Cassel	0	2	0	2	0	0	6	0	0	6	0	4	161
Mt. Pocono	Erb	5	2	0	7	0	0	0	0	0	0	7	0	29
Nazareth	Plows	6	2	4	12	2	0	0	16	3	21	0	9	168
Newark, DE	Schlonecker	6	0	0	6	0	0	0	0	0	0	6	0	38
New Fairfield, CT	Stortz	1	0	0	1	0	0	0	0	2	2	0	1	20
Oley	Barber	10	5	1	16	0	0	3	0	0	3	13	0	119
Paradise	Soper	5	0	0	5	0	0	4	0	0	4	1	0	123
Phil. Emmanuel	Harding	0	0	0	0	0	0	0	0	2	2	0	2	36
Phil Wissinoming	Clapier	3	1	3	7	2	0	0	0	3	5	2	0	103

MEMBERSHIP

Church	Pastor	Received into Membership	Transferred from BFC Churches	Transferred from other Churches	Total Income	Died	Withdrawn	Dropped	Transferred to BFC Churches	Transferred to other Churches	Total Decrease	Net Increase	Net Decrease	Total Membership
Poughquag, NY	Wickstead	2	0	0	2	0	0	0	2	0	2	0	0	24
Quakertown	Brosius	13	0	0	13	1	0	6	0	7	6	0	215	
Reading	Hartman	14	0	0	14	15	0	2	0	17	0	3	401	
Royersford	Smock	8	0	0	8	1	0	2	5	8	0	0	137	
Scranton	Batchler	0	0	2	2	1	0	0	2	1	4	0	34	
Shamokin	Coulbourn	2	0	0	2	3	0	4	0	5	12	0	145	
Sinking Spring	Byrd	0	1	0	1	2	0	16	1	3	22	0	108	
Spring City	Martin	8	0	4	12	3	0	10	1	3	17	0	144	
Staten Island NY	Upton	2	0	0	2	0	0	0	0	0	2	0	23	
Stroudsburg	Morrison	7	7	4	18	3	6	1	4	8	22	0	163	
Sunbury	Heller	7	0	0	7	2	0	0	0	4	6	1	344	
Terre Hill	Trommler	1	0	0	1	2	0	0	0	0	2	0	75	
Wallingford	Taylor	1	0	0	1	3	1	6	1	0	11	0	188	
Wappinger Falls	Widger	0	0	0	0	0	0	0	0	0	0	0	18	
York	Good	1	5	0	6	1	0	16	0	2	19	0	146	
Zionsville	Armstrong	6	0	0	6	1	0	0	0	0	1	5	48	
Totals		264	52	22	338	61	21	170	70	46	368	130	160	6090

CHURCH EXTENSION MISSIONS

Bangor	MacMillan	2	17	6	25	0	0	0	0	0	25	0	25	
Edison, NJ	Cahill	2	2	2	6	0	0	0	2	2	4	2	26	
Irington, NJ														
Mays Landing, NJ	Weaber													
Newark, NJ	Baker	7	0	0	7	0	0	0	0	0	7	0	43	
Pawling, NY	Commerford													
Selinsgrove	Carver													
Somers Point, NJ	Reitz													
Walnutport	Chappell	3	0	0	3	0	0	2	1	2	5	3	32	
Union County, NJ	Spinney													
Total		14	19	8	41	0	0	2	3	4	9	37	5	126
Grand Total		278	71	30	379	61	21	172	73	50	377	167	165	6216

Church	ENROLLMENT			ATTENDANCE			CHURCH PROPERTY				
	Sunday Bible School	Cradle Roll Members	Home Department Members	Sunday Bible School	Morning Worship Service	Evening Worship Service	Church Buildings	Parsonages	Present Valuation of Church Property	Total Income	Total Offerings
Allentown, C.C.	474	0	0	383	420	185	0	0	1,500,000	423,164	409,936
Allentown, Salem	83	0	0	77	80	25	1	1	110,000	59,713	55,346
Bethlehem	220	0	0	180	238	108	1	1	1,340,000	279,248	241,532
Blandon	141	5	3	111	123	51	1	1	94,000	95,900	88,882
Camden, DE	28	0	0	28	39	19	1	0	110,000	39,839	38,851
Catasauqua	66	0	0	41	0	0	2	1	165,000	41,037	38,271
Coopersburg	196	0	0	148	231	89	2	1	550,000	173,352	172,341
Denville, NJ	0	0	0	56	0	0	1	1	400,000	46,425	43,199
Emmaus	350	20	3	271	309	156	1	4	1,000,000	276,766	246,200
Englishtown, NJ	26	0	0	12	41	11	1	0	195,500	56,185	54,926
Ephrata	220	0	0	168	0	0	1	0	250,000	162,006	162,006
Finesville, NJ	55	0	0	38	49	26	1	1	200,000	29,997	28,541
Fleetwood	177	5	0	124	95	66	1	1	425,000	79,341	74,463
Graterford	0	0	0	135	185	90	1	2	799,000	115,271	107,796
Harleysville	247	8	0	194	227	107	1	1	800,000	157,664	149,088
Harrisburg	216	0	0	137	145	90	1	1	600,000	139,967	139,967
Hatfield	164	0	4	133	174	96	1	2	400,000	161,325	161,325
Howell, NJ	68	8	0	58	85	40	1	1	500,000	63,099	63,099
Kutztown	89	0	0	49	82	37	1	1	156,000	56,685	52,922
Lancaster	288	6	0	155	197	89	1	1	950,000	172,520	170,610
Lebanon	184	0	0	132	146	103	1	1	547,000	98,303	96,319
Lehighton	99	0	0	84	104	57	1	1	275,000	34,815	34,815
Maple Glen	210	0	0	135	174	113	1	1	693,000	149,587	135,698
Mt. Carmel	125	0	0	108	90	65	1	1	475,000	78,397	74,775
Mt. Pocono	66	1	0	0	57	0	0	0	0	40,912	40,912
Nazareth	209	16	0	152	183	97	1	2	600,000	154,366	145,284
Newark, DE	0	0	0	0	84	48	0	0	0	52,491	42,118
New Fairfield, CT	33	0	0	26	33	13	0	1	155,000	30,407	26,342
Oley	222	0	0	188	225	113	1	0	450,000	184,065	180,738
Paradise	166	0	0	118	148	85	1	1	350,000	110,253	105,933
Phil. Emmanuel	35	2	0	17	27	10	1	1	140,000	16,642	16,517
Phil. Wissinoming	89	0	6	69	86	35	1	1	200,000	49,929	49,929

Church	ENROLLMENT			ATTENDANCE			CHURCH PROPERTY				
	Sunday Bible School	Cradle Roll Members	Home Department Members	Sunday Bible School	Morning Worship Service	Evening Worship Service	Church Buildings Parsonages	Present Valuation of Church Property	Total Income	Total Offerings	
Poughquag, NY	65	0	0	45	50	0	0	1	135,000	39,444	31,490
Quakertown	251	8	0	212	250	97	1	1	800,000	186,287	173,056
Reading	425	20	0	333	410	125	1	3	1,515,000	343,049	311,769
Royersford	206	0	0	125	0	0	1	1	1,300,000	167,502	163,751
Scranton	51	0	0	42	0	0	1	1	352,500	26,865	24,035
Shamokin	192	0	0	153	185	106	1	1	500,000	100,783	100,352
Sinking Spring	0	0	0	109	205	86	1	1	650,000	138,758	138,758
Spring City	238	0	0	162	181	92	1	1	700,000	120,858	120,092
Staten Island, NY	0	0	0	0	43	14	1	1	100,000	30,670	21,342
Stroudsburg	242	8	0	143	192	90	1	1	600,000	104,589	103,733
Sunbury	373	0	11	273	416	223	1	1	1,000,000	226,643	225,848
Terre Hill	121	8	9	93	102	59	1	1	890,000	75,221	65,812
Wallingford	258	0	0	170	233	89	1	2	1,480,000	216,265	216,256
Wappinger Falls	25	0	0	18	30	15	0	0	0	48,180	47,774
York	182	0	0	118	154	75	1	1	610,000	108,680	108,385
Zionsville	78	1	0	49	61	35	1	1	100,000	81,073	79,477
Totals	7,253	116	36	5,572	6,589	3,130	44	49	25,162,000	5,644,538	5,380,611
CHURCH EXTENSION MISSIONS											
Bangor	87	0	0	69	63	27	0	0	0	0	0
Edison, NJ	0	0	0	0	33	17	0	0	0	16,611	14,838
Irvington, NJ	0	0	0	0	15	0	0	0	0	7,216	2,162
Newark, NJ	70	0	0	42	62	21	1	1	0	22,503	22,503
Pawling, NY	34	2	0	27	33	0	0	1	0	22,188	19,019
Somers Point, NJ	0	0	0	0	12	0	0	0	0	5,450	5,450
Walnutport	0	0	2	0	0	0	1	1	180,000	21,386	15,255
Totals	191	2	2	138	218	65	2	3	180,000	95,354	79,197
Pinebrook Jr. College									1,323,153		
Pinebrook Bible Conference									2,950,496		
Home for the Aging									472,385		
Parsonage, Missions & Church Extension									307,938		
Victory Valley Camp									297,270		
Grand Totals	7,444	118	38	5,710	6,807	3,195	46	52	30,693,242	5,739,892	5,459,808

**DISBURSEMENTS
- LOCAL**

Church	<i>Minister's Salary</i>	<i>Minister's Supplemental Benefits</i>	<i>Parsonage Allowance</i>	<i>Hospital Insurance</i>	<i>Administrative Assistant's Salary</i>	<i>Assistant's Supplemental Benefits</i>	<i>Christian Education</i>	<i>Debt Service</i>
Allentown,C.C.	20,590	410	18,000	9,738	34,158	492	15,440	10,530
Allentown,Salem	15,000	6,885	0	1,799	0	0	1,383	0
Bethlehem	21,788	3,675	0	1,500	0	0	12,510	11,028
Blandon	14,680	5,100	0	1,656	0	0	5,426	273
Camden,DE	15,840	4,271	5,640	1,554	0	0	816	3,011
Catasauqua	10,920	3,960	0	816	0	0	1,456	0
Coopersburg	17,500	6,744	0	3,324	10,730	12,515	5,616	19,206
Denville,NJ	17,160	0	0	1,716	0	0	4,300	0
Emmaus	19,370	3,290	0	2,913	11,220	1,500	15,632	18,605
Englishtown,NJ	13,250	3,630	0	1,656	0	0	691	5,408
Ephrata	22,200	7,650	0	2,848	9,259	0	6,109	24,227
Finesville,NJ	9,920	294	0	1,686	0	0	315	1,478
Fleetwood	16,000	4,881	0	1,506	0	0	2,770	0
Graterford	17,500	4,967	0	1,668	1,901	0	6,751	3,420
Harleysville	18,200	5,449	8,500	3,312	9,980	3,528	11,324	26,512
Harrisburg	19,364	2,400	0	1,656	0	0	16,908	10,320
Hatfield	18,000	5,237	0	1,750	4,258	0	6,072	14,954
Howell,NJ	25,226	0	0	1,528	0	0	570	16,196
Kutztown	15,713	1,298	0	1,513	0	0	821	11,446
Lancaster	5,693	0	0	1,350	2,652	2,988	9,351	68,112
Lebanon	15,720	4,373	0	1,674	0	0	5,869	14,000
Lehighton	1,077	308	0	566	0	0	1,276	16,461
Maple Glen	20,100	5,685	0	1,807	15,027	6,567	5,033	9,480
Mt. Carmel	21,000	3,255	0	1,545	0	0	1,920	22,836
Mt. Pocono	7,590	650	0	0	0	0	716	3,800
Nazareth	17,792	5,500	0	1,518	10,500	4,937	5,263	0
Newark,DE	11,241	4,486	8,400	1,713	0	0	2,746	0
New Fairfield,CT	14,385	4,310	0	2,133	0	0	257	3,897
Oley	19,600	4,690	10,000	3,142	9,000	10,224	10,044	38,091
Paradise	18,434	3,846	0	1,662	0	0	7,767	21,150
Phil.Emmanuel	4,680	3,559	0	1,519	0	0	69	0
Phil.Wissinoming	9,000	4,554	0	1,750	0	0	6,642	0

**DISBURSEMENTS
- LOCAL**

<u>Church</u>	<i>Minister's Salary</i>	<i>Minister's Supplemental Benefits</i>	<i>Parsonage Allowance</i>	<i>Hospital Insurance</i>	<i>Administrative Assistant's Salary</i>	<i>Assistant's Supplemental Benefits</i>	<i>Christian Education</i>	<i>Debt Service</i>
Poughquag, NY	14,000	4,071	0	1,662	0	0	2,469	4,371
Quakertown	20,000	5,000	0	3,177	22,000	0	22,493	55,847
Reading	16,505	6,900	0	5,200	26,600	3,860	15,425	65,310
Royersford	17,190	4,300	0	1,506	0	0	8,049	0
Scranton	12,586	2,452	0	1,668	0	0	745	0
Shamokin	16,170	4,426	0	1,680	1,100	0	2,403	23,203
Sinking Spring	13,875	7,032	7,850	1,716	9,100	7,475	7,393	23,987
Spring City	14,400	5,012	0	430	5,221	0	7,919	0
Staten Island, NY	10,490	900	0	1,800	0	0	144	3,128
Stroudsburg	16,000	1,861	0	1,662	0	0	3,488	33,215
Sunbury	18,046	5,804	0	1,714	0	0	6,926	41,426
Terre Hill	14,270	4,504	0	1,656	0	0	5,191	2,920
Wallingford	20,620	1,805	0	1,799	0	0	6,001	70,368
Wappinger Falls	15,300	2,301	7,782	1,656	0	0	360	0
York	12,715	10,223	0	1,650	0	0	3,759	28,672
Zionsville	10,920	5,431	0	1,805	0	0	2,543	0
<u>Totals</u>	737,620	187,379	66,172	95,299	182,706	54,086	267,171	726,888

CHURCH EXTENSION MISSIONS

Bangor	0	0	0	0	0	0	0	0
Edison, NJ	83	0	0	1,662	0	0	466	7,682
Irvington, NJ	0	0	2,281	0	0	0	301	0
Mays Landing, NJ	0	0	0	0	0	0	0	0
Newark, NJ	0	0	0	0	0	0	1,481	2,969
Pawling, NY	300	0	0	0	0	0	970	6,971
Selinsgrove	0	0	0	0	0	0	0	0
Somers Point, NJ	0	0	0	0	0	0	317	0
Walnutport	10,940	708	0	1,390	0	0	689	0
Union County, NJ	0	0	0	0	0	0	0	0
<u>Totals</u>	11,323	708	2,281	3,052	0	0	4,224	17,622

Grand Totals 748,943 188,087 68,453 98,351 182,706 54,086 271,395 744,510

**DISBURSEMENTS
- LOCAL (cont.)**

<u>Church</u>	<i>Local Benevolence</i>	<i>Local Missions</i>	<i>Church Sponsored Christian Schools</i>	<i>Women's Missionary Society</i>	<i>Annual Conference Delegate</i>	<i>General Disbursements</i>	<i>Total Disbursements</i>
Allentown, C.C.	2,388	13,893	0	5,229	540	270,337	528,645
Allentown, Salem	3,893	5,379	0	0	225	17,259	59,178
Bethlehem	201	22,575	0	1,350	500	163,340	280,940
Blandon	125	1,532	0	31	225	23,403	58,896
Camden, DE	1,603	522	0	0	0	6,928	40,735
Catasauqua	480	1,700	0	353	225	12,418	35,478
Coopersburg	278	10,754	0	306	200	47,864	158,390
Denville, NJ	0	1,950	0	1,776	195	15,594	48,394
Emmaus	200	27,470	0	3,098	500	101,224	257,871
Englishtown, NJ	2,297	2,700	0	0	150	45,738	81,220
Ephrata	923	16,048	0	165	250	42,318	154,522
Finesville, NJ	156	760	0	0	0	14,608	29,709
Fleetwood	571	6,954	0	0	200	46,362	98,499
Graterford	1,553	1,296	0	780	250	46,232	118,328
Harleysville	865	7,882	0	2,203	200	33,285	147,042
Harrisburg	406	2,225	0	4,995	250	38,518	128,992
Hatfield	4,690	5,110	0	295	350	58,171	146,277
Howell, NJ	450	560	0	0	0	10,539	58,116
Kutztown	1,050	4,771	0	0	0	19,149	57,821
Lancaster	1,253	7,835	0	846	375	56,200	179,505
Lebanon	1,866	5,535	0	687	275	33,505	100,504
Lehighton	667	0	0	1,549	100	25,652	50,976
Maple Glen	2,750	10,976	0	0	0	48,562	148,537
Mt. Carmel	47	1,654	0	0	500	17,347	73,624
Mt. Pocono	50	0	0	0	0	40,844	54,500
Nazareth	367	5,548	0	1,029	225	40,429	111,355
Newark, DE	1,059	834	0	0	0	20,796	53,045
New Fairfield, CT	265	0	0	0	0	5,814	31,161
Oley	1,592	11,704	0	0	0	37,865	179,092
Paradise	434	7,300	0	0	250	35,025	108,232
Phil. Emmanuel	450	0	0	0	150	4,337	14,764
Phil. Wissinoming	1,371	420	0	0	50	22,938	50,071

**DISBURSEMENTS
- LOCAL (cont.)**

<u>Church</u>	<u>Local Benevolence</u>	<u>Local Missions</u>	<u>Church Sponsored Christian Schools</u>	<u>Women's Missionary Society</u>	<u>Annual Conference Delegate</u>	<u>General Disbursements</u>	<u>Total Disbursements</u>
Poughquag, NY	685	455	0	0	63	10,508	40,436
Quakertown	1,075	5,000	0	1,100	250	43,909	211,351
Reading	2,458	8,411	0	1,400	175	103,261	319,505
Royersford	300	48,082	0	0	210	40,776	165,013
Scranton	45	181	0	120	75	8,720	28,511
Shamokin	550	7,520	0	400	200	23,757	93,759
Sinking Spring	616	17,633	0	0	200	37,777	148,046
Spring City	1,670	7,706	0	272	100	33,978	114,806
Staten Island, NY	240	0	0	0	0	15,656	32,973
Stroudsburg	268	1,682	0	0	150	23,079	101,430
Sunbury	108	41,951	0	562	300	51,116	195,971
Terre Hill	352	2,273	0	180	250	19,602	63,151
Wallingford	4,328	3,104	600	0	300	81,216	213,166
Wappinger Falls	430	3,810	0	0	0	4,588	46,048
York	985	1,911	0	0	200	26,630	109,633
Zionsville	0	2,329	0	175	250	18,965	45,618
<u>Totals</u>	48,410	337,935	600	28,901	8,908	1,946,139	5,573,836

CHURCH EXTENSION MISSIONS

Bangor	0	0	0	0	0	0	0
Edison, NJ	971	1,697	0	0	0	13,782	26,373
Irvington, NJ	161	582	0	0	0	3,542	6,967
Mays Landing, NJ	0	0	0	0	0	0	0
Newark, NJ	2,365	0	0	0	0	16,742	24,057
Pawling, NY	50	1,109	0	0	0	5,330	16,355
Selinsgrove	0	0	0	0	0	0	0
Somers Point, NJ	0	350	0	0	0	4,766	5,433
Walnutport	0	115	0	0	0	4,619	19,011
Union County, NJ	0	0	0	0	0	0	0
<u>Totals</u>	3,547	3,853	0	0	0	48,781	98,196

<u>Grand Totals</u>	51,957	341,788	600	28,901	8,908	1,994,920	5,672,032
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**DISBURSEMENTS
- CONFERENCE**

<u>Church</u>	<u>Conference Administrative Budget</u>	<u>Missions</u>	<u>Church Extension</u>	<u>Home for the Aging</u>	<u>Pinebrook Junior College</u>	<u>Board of Christian Education</u>	<u>Victory Valley</u>	<u>Pinebrook Bible Conference</u>	<u>Totals</u>
Allentown, C.C.	4,800	101,850	10,650	2,000	2,200	200	1,200	4,000	126,900
Allentown, Salem	300	4,000	2,200	100	500	50	125	80	7,355
Bethlehem	2,000	31,748	2,400	1,400	3,000	75	650	1,200	42,473
Blandon	625	3,970	675	150	475	50	450	50	6,445
Camden, DE	0	500	50	0	0	0	0	0	550
Catasauqua	250	2,000	425	100	100	75	100	100	3,150
Coopersburg	2,050	11,578	5,575	175	3,000	75	500	400	23,353
Denville, NJ	200	2,130	1,123	200	1,200	150	200	500	5,703
Emmaus	2,500	34,574	8,950	500	4,000	100	1,525	700	52,849
Englishtown, NJ	400	3,900	600	100	600	0	100	0	5,700
Ephrata	1,800	19,935	160	110	150	110	150	110	22,525
Finesville, NJ	25	412	20	15	0	0	20	0	492
Fleetwood	1,320	16,485	700	100	150	0	250	250	19,255
Graterford	2,300	18,214	7,971	250	2,500	125	500	150	32,010
Harleysville	1,290	8,726	4,111	300	575	200	300	300	15,802
Harrisburg	1,900	28,025	800	200	300	25	100	600	31,950
Hatfield	1,600	11,400	8,340	500	4,500	50	700	300	27,390
Howell, NJ	800	512	1,635	0	0	0	100	0	3,047
Kutztown	250	900	630	50	100	30	50	50	2,060
Lancaster	3,000	17,125	0	480	1,740	145	180	180	22,850
Lebanon	1,100	9,000	3,100	100	2,900	100	500	200	17,000
Lehighton	465	2,305	300	50	50	50	50	50	3,320
Maple Glen	1,000	15,150	3,300	100	2,750	50	200	0	22,550
Mt. Carmel	700	2,375	125	0	125	45	50	100	3,520
Mt. Pocono	100	450	200	0	100	0	0	0	850
Nazareth	1,800	9,700	4,322	500	1,200	50	175	500	18,247
Newark, DE	50	860	500	0	240	0	120	0	1,770
New Fairfield, CT	0	100	0	0	0	0	0	0	100
Oley	1,470	11,730	8,780	135	400	90	400	135	23,140
Paradise	1,504	9,135	600	275	275	25	275	275	12,364
Phil. Emmanuel	0	0	0	0	0	0	0	0	0
Phil. Wissinoming	475	1,227	969	100	350	0	0	225	3,346

**DISBURSEMENTS
- CONFERENCE**

<u>Church</u>	<i>Conference Administrative Budget</i>	<i>Missions</i>	<i>Church Extension</i>	<i>Home for the Aging</i>	<i>Pinebrook Junior College</i>	<i>Board of Christian Education</i>	<i>Victory Valley</i>	<i>Pinebrook Bible Conference</i>	<i>Totals</i>
Poughquag, NY	150	1,454	498	10	10	10	10	10	2,152
Quakertown	1,800	17,400	6,500	500	4,000	100	700	500	31,500
Reading	3,900	45,000	6,350	100	6,000	100	1,750	800	64,000
Royersford	1,800	26,110	15,165	400	400	25	500	200	44,600
Scranton	300	1,354	215	0	25	0	25	0	1,919
Shamokin	700	11,000	0	100	0	100	250	200	12,350
Sinking Spring	2,500	10,642	0	0	250	0	0	0	13,392
Spring City	1,250	27,413	6,980	100	1,480	0	540	335	38,098
Staten Island, NY	50	300	100	50	50	15	25	25	615
Stroudsburg	950	16,500	1,500	50	650	50	275	50	20,025
Sunbury	1,500	22,068	3,000	100	1,200	50	100	0	28,018
Terre Hill	400	10,878	300	75	75	75	75	75	11,953
Wallingford	1,200	18,700	1,875	150	800	50	100	150	23,025
Wappinger Falls	125	8,112	1,584	0	0	0	0	0	9,821
York	977	14,468	6,500	167	317	125	167	167	22,888
Zionsville	200	1,200	425	275	325	175	375	225	3,200
<u>Totals</u>	53,876	612,615	130,203	10,067	49,062	2,745	13,862	13,192	885,622

CHURCH EXTENSION MISSIONS

Bangor	0	0	0	0	0	0	0	0	0
Edison, NJ	30	0	0	0	0	0	0	0	30
Irvington, NJ	100	0	0	0	0	0	0	0	100
Mays Landing, NJ	0	0	0	0	0	0	0	0	0
Newark, NJ	300	100	100	0	0	0	0	0	500
Pawling, NY	40	1,540	25	10	10	0	0	0	1,625
Selinsgrove	0	0	0	0	0	0	0	0	0
Somers Point, NJ	0	0	0	0	0	0	0	0	0
Walnutport	50	300	200	0	0	0	0	0	550
Union County, NY	0	0	0	0	0	0	0	0	0
<u>Totals</u>	520	1,940	325	10	10	0	0	0	2,805

Grand Totals 54,396 614,555 130,528 10,077 49,072 2,745 13,862 13,192 888,427

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' 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 Conferences, 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,
PO Box 835
Trexlerstown, PA 18087

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 Schoen
C/O Bethel Bible Fellowship Church
418 Elm Street
Emmaus, PA 18049

Bible Fellowship Church Home - make check payable to BIBLE FELLOWSHIP CHURCH HOME 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
Church Extension Department P.O. Box 2628 Plainfield, NJ 07060	201-753-6978
Missions Department c/o Rev. Roy A. Hertzog 2721 Andrea Dr. Allentown, PA 18103	215-820-4161
Missionary Home #1 419 Elm Street Emmaus, PA 18049	215-965-2197
Missionary Home #2 421 Elm Street Emmaus, PA 18049	215-967-1980
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, Dir. R.D. Zionsville, PA 18092	215-966-5880

Lay Members of the Board of Directors

Fasnacht, Jay 3540 Briarwood Lane Allentown, PA 18103	215-437-6770
Gehman, Kermit K. 416 N. Third Street Emmaus, PA 18049	215-965-2971
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	717-626-8356

Women's Missionary Societies

GENERAL COMMITTEE

President - Mrs. Reba Deily, 514 N. St. Lucas Street, Allentown, PA 18104	215-432-0403
Vice-President - Mrs. Bertha Fritz, 3040 Hecktown Road, Bethlehem, PA 18017	215-866-2703
Secretary - Miss Kathlyne Stortz, 666 Chestnut Street, Emmaus, PA 18049	215-965-5121
Treasurer - Mrs. Pauline Thomann, P. O. Box 835, Trexlerstown, PA 18087	215-391-1290

Conference Wide Rally, Second Thursday of May**REGIONAL DESIGNATIONS**

(All Regional Meetings to be announced)

<u>Region #1:</u>	Ephrata, Harrisburg, Lancaster, Lebanon, Paradise, Terre Hill, York
<u>Region #2:</u>	Mt. Carmel, Shamokin, Sunbury
<u>Region #3:</u>	Blandon, Fleetwood, Graterford, Harleysville, Kutztown, Hatfield, Oley, Quakertown, Reading Royersford, Sinking Spring, Spring City
<u>Region #4:</u>	Allentown - Cedar Crest, Catasauqua, Emmaus, Lehighon, Nazareth, Walnutport, Zionsville
<u>Region #5:</u>	Allentown - Salem, Bethlehem, Coopersburg, Scranton, Stroudsburg, Finesville
<u>Region #6:</u>	Maple Glen, Philadelphia - Emmanuel, Philadelphia-Wissinoming, Wallingford
<u>Region #7:</u>	Denville, Freehold-Englishtown, Howell, Staten Island

DIRECTORY OF MISSIONARIES

- 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: Lokichogio Nairobi
Kenya/East Africa
- Bigley, Mr. Joel Box 21028 Lokichogia,
Nairobi Kenya/East Africa
- Blauser, Mr. Glenn, 913 S. Grand Ave. #50,
San Jacinto, CA 92383
- Blauser, Mr. & Mrs. Richard (Peggy), JAARS Shipping, 6734D Doolittle Ave.
Riverside, CA 92503
- Buck, Mr. & Mrs. Leonard (Nina) 556 Thunderbird Trail
Carol Stream, IL 60188
- Bullock, Mr. & Mrs. Christopher (Beth), c/o SIL Ukarumpa via Lae,
Papua, New Guinea
- Butler, Rev. & Mrs. Brian (Maureen) 3 Denewood Road: West Bourne;
Bournemouth BH4 8EB; United Kingdom
- Campbell, Dr. & Mrs. William (Holly) P.O. Box 1016 Al-Ain, Abu Dhabi
United Arabs Emirates
- Chatterpaul, Mr. & Mrs. Basil (Angie) Tuindord Groningen, Saramacca
Suriname/South America
- Chow, Rev. Moses, 3122 Collins Blvd.
Garland TX 75042
- Clayton, Miss Linda, c/o HCJB, Casilla 697,
Quito, Ecuador/South America
- 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 64, Kijabe, Kenya/East
Africa
- Getter, Miss Tina, c/o TEAM Hospital, Dandeldhura,
Mahakail 1301, Nepal
- Gibbon, Rev. & Mrs. Fred (Marian), P.O. Box 93,
Kijabe, Kenya/East Africa
- Harley, Rev. & Mrs. Barclay (Judy), Apartado 323,
Ciudad Bolivar VENEZUELA
- Harriman, Mr. & Mrs. Robert (Shirley), 17821 Oakley,
Lansing IL 60438
- Hartman, Miss Connie, c/o ELO, Postfach 110,
A-1052 Vienna, Austria/Europe

- 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/Europe
- Johnston, Mr. & Mrs. Walter (Sue), c/o O.M.F., Carcia Subdivision, Batangas
City, 4201, Philippines
- Kauffman, Mr. & Mrs. Timothy (Wanda) (on leave of absence), 229 N. 5th Elm
Street, Emmaus, PA 18049
- Lea, Rev. & Mrs. Herbert (Susan), 421 Elm St.,
Emmaus, PA 18049
- Manney, Rev. & Mrs. David (Rosemarie), R.D.#1, Box 46H, Houghton, NY 14744
(on leave of absence)
- Meitzler, Mr. & Mrs. Mark (Diana), 145 W. Washington St., Fleetwood, PA
19522
- 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), 165 Hopewell Lane,
Telford, PA 18962
- 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 America
- Riddel, David & Rebecca, 3 Lindenwold Terrace
Ambler, PA 19002
- Sacher, Rev. & Mrs. Thomas (Joyce), 1221 Woodward Drive, Downingtown, PA
19335
- Schlonecker, Mr. & Mrs. David (Roxy), Apartado 75, San Cristobal, Tachira,
Venezuela/South America 5001A
- Shelling, Mr. & Mrs. Ted (Grete), 6402 N. Woodlynne 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), RD#1, Box 1867, Palmertown, PA
18071
- Stephen, Mr. & Mrs. Elford (Gracie), Windward Ministries, 101 Monroe Dr
Harleysville, PA 19438
- Wehr, Dr. & Mrs. David, 13 Hillside Road, Dauphin, PA 17018
- White, Dr. & Mrs. Glenn (Betty), 1812 Florida St., Apt. #206, Huntington
Beach, CA 92648
- Witwer, Mr. & Mrs. Daniel (Melody), 816 North County St., Waukegan, IL
60085
- Yerrington, Rev. & Mrs. Philip (Nancy), Avenida Maestro Santo Ruano 15.2
Marchena (Sevilla) Spain
- Missionary Appointees
- Hardy, Miss Cathy, Li'l Wolf Mobile Village, Box 202, Orefield, PA 18069

DIRECTORY OF MISSION BOARDS

- Africa Inland Mission, P.O.Box 178, Pearl River, NY 10965
 Mr. & Mrs. James Bigley
 Mr. Joel 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
 Dr. & Mrs. David Wehr
 Mr. & Mrs. Paul Zimmerman (appointee)
- Ambassadors For Christ, Inc., P.O. Box AFC, Paradise, PA 17562-0276
 Rev. Moses Chow
- American Ministries to the Deaf, 7564 Brown's Mill Rd., 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
- Interserue (formerly Bible & Medical Missionary Fellowship International)
 P.O. Box 418, Upper Darby, PA 19082
 Rev. & Mrs. Louis Prontnicki
- 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 Missions, Inc., Box 375, Wayne, NJ 07470
 Mr. & Mrs. Basil Chatterpaul
- 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, P.O. Box 7895,
Schroeder Rd., Madison, WI 53707-7895
Miss Pat Howard
- Latin America Mission, P.O.Box 141368, Coral Gables, FL 33114
Dr. & Mrs. David Solt
Mrs. Lillian Ramirez
- Arab World Ministries (formerly 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
Miss Cathy Hardy (appointee)
Mr. & Mrs. Walter Johnson (appointee)
- Pocket Testament League, Inc. 117 Main Street, Lincoln Park, NJ 07035
Miss Connie Hartman
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
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, 306 Bala Ave.,
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
Mr. & Mrs. David Riddell (appointee)
- Wycliffe Bible Translators, Huntington Beach, CA 92647
Mr. & Mrs. Richard Blausler
Mr. & Mrs. Christopher Bullock (appointee)
Mr. & Mrs. Aaron Hoffman
Dr. & Mrs. Glenn White
Mr. R. Glenn Blausler, Jr. (appointee)

BIBLE FELLOWSHIP CHURCH MINISTERING BRETHREN PRAYER CHAIN

Ronald C. Mahurin, Coordinator

PROCEDURES

Please follow this procedure in activating the Prayer Chain.

1. Call me, Ronald C. Mahurin, at my office Monday through Friday, from 9 a.m. to 5 p.m., phone (215) 432-2200. If I am not in my office, please leave the message with the secretary.
2. At any other time, please call me at home (215) 799-0920. If I am not at home, please leave the message with a member of my family.
3. When you receive a call as a member of the Prayer Chain, please write down the request, word for word, as it is given to you. This should help in keeping the information accurate as it is passed along the Chain.
4. Pray about this request before calling the next person in your Chain.
5. If the next person in your Chain is not available, please call the following person and ask that person to call the preceding person back (as well as you calling the next person on the Chain).
6. The last person in each district must call the Captain of his district verifying he has received the message.

NOTE: We've included the name of the Pastor's wife this year. Also, the office number is the first one listed with the home being second.

LEHIGH VALLEY DISTRICT

Rev. Ronald C. Mahurin
Office: (215) 432-2200 Home: (215) 799-0920

BERKS COUNTY DISTRICT

Rev. Jansen E. Hartman
Office: (215) 375-2333 Home: (215) 372-3330

WESTERN DISTRICT

Rev. Albert J. Dommel
Office: (717) 652-5229 Home: (717) 652-4128

CENTRAL DISTRICT

Rev. John L. Herb
Office: (215) 855-2449 Home: (215) 855-6046

SOUTHERN DISTRICT

Rev. Carl K. Spackman
Office: (215) 646-1220 Home: (215) 643-7963

NORTHERN DISTRICT

Rev. LeRoy A. Heller
Office: (717) 286-8313 Home: (717) 286-6106

POCONO DISTRICT

Rev. Philip Morrison
Office: (717) 421-0617 Home: (717) 421-0533

NEW YORK DISTRICT

Rev. James Wickstead
Home: (914) 724-5363

NEW JERSEY DISTRICT

Rev. John Vandegriff
Office: (201) 363-8941 Home: (201) 363-1610

LEHIGH VALLEY DISTRICT

* Coordinator -

ALLENTOWN, CEDAR CREST

* Ronald & Darlene Marhurin

Office (215) 432-2200

Home (215) 799-0920

Robert & Sara Johnson

Office (215) 432-2200

Home (215) 966-4253

Roy & Diane Hertzog

(215) 435-6625

ALLENTOWN, SALEM

Charles & Ruth McConnell

Office (215) 797-7271

Home (215) 791-4577

BETHLEHEM

Harvey & Bertha Fritz, Jr.

Office (215) 868-5501

Home (215) 866-2703

CATASAUQUA

Thomas & Elisabeth Barshinger

(215) 264-1120

COOPERSBURG

Thomas & Yvonne Shorb

Office (215) 282-3161

Home (215) 282-3580

Richard & Arlene Paashauss

Office (215) 282-3161

Home (215) 282-4496

EMMAUS

Dana & Lanette Weller

Office (215) 965-2682

Home (215) 967-2555

David & Debbie Schoen

Office (215) 965-2682

Home (215) 967-2010

NAZARETH

Keith & Lois Plows

(215) 759-1712

Carl & Julie Fisher

(215) 759-1817

HOME FOR AGING

James & Gail Beil

Office (215) 759-5121

Home (215) 759-3053

BANGOR

Thomas & Connie MacMillian

(215) 863-4755

QUAKERTOWN

Bert & Joan Brosius

Office (215) 536-6096

Home (215) 536-4437

Donald & Johanna Kirkwood

(215) 536-6611

WALNUTPORT

David & Barbara Chappell

(215) 767-7447

ZIONSVILLE

David & Cherene Armstrong

(215) 965-6346

VICTORY VALLEY

Director Phil Atkins

(215) 966-5880

PINEBROOK JR. COLLEGE

Carl & Charlene Cassel

College (215) 282-4000

Home (215) 282-3525

Bruce & Carolyn Ellingson

Office (215) 282-4000

Home (215) 967-4917

BERKS COUNTY DISTRICT

* Captain

READING

* Jansen & Ruth Hartmann

Office (215) 375-2333

Home (215) 372-3330

BLANDON

George & Jane Bryson

Office (215) 926-4594

Home (215) 926-4593

KUTZTOWN

Randall & Nancy Grossman

Office (215) 683-9366

Home (215) 683-6459

FLEETWOOD

Frank & Margaret Herb

Office (215) 944-7080

Home (215) 944-7715

OLEY

Kenneth & Carolyn Barber

Office (215) 987-3192

Home (215) 987-3672

Richard & Nancy Meyer

Office (215) 987-3192

Home (215) 944-7605

SINKING SPRING

Terris & Doretha Byrd

Office (215) 678-5166

Home (215) 678-2564

WESTERN DISTRICT

* Captain

HARRISBURG

*Albert & Bonnie Dommel
Office (717) 652-5229
Home (717) 652-4128

YORK

Kenneth & Lorna Good
Office (717) 846-7449
Home (717) 848-4617

LANCASTER

David & Pat Thomann
Office (717) 393-7677
Home (717) 392-7851

PARADISE

Ralph & Sharon Soper
Office (717) 687-7577
Home (717) 687-9286

TERRE HILL

Steven & Gloria Trommler
Office (215) 445-4094
Home (215) 445-4401

EPHRATA

Daniel & Vonnie Allen
Office (717) 733-2526
Home (717) 733-7326
Harold & Janna Fravel
Office (717) 733-2526
Home (717) 397-9408

LEBANON

Calvin & Bonnie Reed
Office (717) 273-4802
Home (717) 273-7074
R.C. & Alberta Reichenbach
(717) 657-8807

CENTRAL DISTRICT

* Captain

HATFIELD

*John & Nancy Herb
Office (215) 855-2449
Home (215) 855-6046
David & Yvonne Watkins
Office (215) 368-5000
Home (215) 368-7540

HARLEYSVILLE

Paul & Julie Zimmerman
Office (215) 256-8981
Home (215) 256-8253
Paul E. Baer through
Zimmerman's

Kenneth & Linda Keeler
Office (215) 256-8981
Home (215) 256-6918

GRATORFORD

Richard & Jayne Harris
Office (215) 489-9389
Home (215) 489-2281
James & Judy Nehr
(215) 489-9389

SPRING CITY

Carl & Beth Martin
Office (215) 948-9448
Home (215) 948-3791

ROYERSFORD

Robert & Thelma Smock
Office (717) 948-9674
Home (717) 948-4545

SOUTHERN DISTRICT

* Captain

MAPLE GLEN

*Carl & Helen Spackman
Office (215) 646-1220
Home (215) 643-7963
David & Becky Riddell
(215) 646-1220

PHILADELPHIA, WISSINOMING

G. Wayne & Phyllis Clapier
Office (215) 743-3751
Home (215) 288-6369

PHILADELPHIA, EMMANUEL

W. Neil & Ivy Harding
Office (215) 727-8959
Home (215) 492-1723

WALLINGFORD

Richard & Joyce Taylor
Office (215) 876-8449
Home (215) 874-5660
C.E. & Dorrit Kirkwood
(215) 872-0808

NEWARK, DE

William & Pat Schlonecker
Office (302) 366-8539
Home (302) 368-1387
Arthur J. Frisbie
(302) 366-0973

CAMDEN, DE

James & Bea Koch
Office (302) 697-0434
Home (302) 674-0342

NORTHERN DISTRICT

* Captain

SUNBURY

*LeRoy & Patricia Heller
Office (717) 286-8313
Home (717) 286-6106
David & Robin Carver
Office (717) 286-8313
Home (717) 374-1663

MOUNT CARMEL

Alva & Laura Cassel
(717) 339-4693

SHAMOKIN

Hugh & Janice Coulbourn
Office (717) 648-1466
Home (717) 648-9732

POCONO DISTRICT

* Captain

STROUDSBURG

Philip & Janice Morrison
Office (717) 421-0617
Home (717) 421-0533

PINEBROOK BIBLE CONFERENCE

Director Ed Alhum
Office (717) 424-1212
Home (717) 424-1214
George & Gertrude Herb
(717) 424-5548

SCRANTON

James & Joan Batchler
(717) 342-2027
W. W. & Mae Hartman
(717) 342-4444

MOUNT POCONO

Ron & Carla Erb
Office (717) 839-6922
Home (717) 839-2602
A. L. & Ruth Seifert
(717) 676-3800

LEHIGHTON

William & Elizabeth Bartron
(717) 386-2578
John & Dorith Riggall
(717) 386-2882

NEW YORK DISTRICT

* Captain

POUGHQUAG, NY

* James & Barbara Wickstead
Office (914) 724-4087
Home (914) 724-5363

WHALEY LAKE, NY

Robert & Doreen Commerford
(914) 855-5860

WAPPINGER FALLS

Byron & Jennifer Widger
(914) 297-1924

NEW FAIRFIELD, CT

Dean & Donna Stortz
(203) 746-4080

NEW JERSEY DISTRICT**HOWELL**

* John & Ruthie Vandegriff
Office (201) 363-8941
Home (201) 363-1610

ENGLISHTOWN

Raymond & Carol Burnett
(201) 536-9025

DENVILLE

Stephen & Gabriela VanEck
Office (201) 625-1880
Home (201) 627-6706

FINESVILLE

David & Mary Ann Jones
Office (201) 995-7678
Home (201) 995-7308

NEWARK, NJ

Delbert & Priscilla Baker II
Office (201) 373-3677
Home (201) 926-5077

HILLSIDE

Dennis & Susan Spinney
(201) 687-1692

EDISON

Dennis & Patricia Cahill
(201) 819-9520

PLAINFIELD

Daniel & Jacqueline Ziegler
(201) 753-6978

STATEN ISLAND

Bryon & Lin Upton
(718) 442-2782

SOMERS POINT

Roger & Sandy Reitz
(609) 927-4971

DIRECTORY OF CHURCHES

CHURCH	LOCATION/ MAILING ADDRESS	S.S.	A.M.	P.M.	PRAY
Allentown/Cedar Crest	1151 S. Cedar Crest Blvd Allentown, PA 18103 (215) 432-2200	9:50	8:30 11:00	6:30	7:00
Allentown, Salem	641 S. Genesee St. 723 S. Filmore St. Allentown, PA 18103 (215) 797-7271	9:00	10:15	6:30	7:00
Bangor, Cornerstone	Beehive Community Center 106 George St. Pen Argyl, PA 18072 (215) 863-4755	10:40	9:30	7:00	7:00
Bethlehem, Ebenezer	3100 Hecktown Rd. Bethlehem, PA 18017 (215) 868-5501	10:45	9:30	6:30	7:15
Blandon, Trinity	Box 738 415 Chestnut St. Blandon, PA 19510 (215) 926-4594	10:10	9:00	7:00	7:30
Camden, DE,	201 E. Camden-Wyoming Ave 90 Janes Ave., RD#3, Box 77 Dover, DE 19934 (302) 697-0434	9:45	11:00	7:00	7:00
Catasauqua, Bethany	233 Walnut St. Catasauqua, PA 18032 (215) 264-1120	9:30	10:40	6:00	7:30
Coopersburg, Calvary	518 N. Main St. P.O. Box 166 Coopersburg, PA 18036 (215) 282-3161	9:00	10:15	6:00	7:00
Denville	263 Diamond Spring Rd. Denville, NJ 07834 (201) 625-1880	11:00	9:30	6:30	7:30
Edison	25 Broad St., Iselin 205 Penn Ave. Edison, NJ 08817 (215) 636-9524	6:00 pm	10:00	7:00	8:00
Englishtown, NJ, Grace	667 Tennent Rd. Englishtown, NJ 07726 (201) 536-9025	10:30	7:00	7:30	
Emmaus, Bethel	418 Elm St. Emmaus, PA 18049 (215) 965-2682	10:40	9:30	7:00	7:00
Ephrata	Church & Locust, Box 299 Ephrata, PA 17522 (717) 733-7326 Church 733-2526	9:15	10:30	6:00	7:00
Fleetwood, Faith	236 South Richmond St. Fleetwood, PA 19522 (215) 944-7080	10:30	9:15	7:00	7:00
Finesville, NJ/Calvary	Rt. 627, Finesville RD#1, Box 220A Phillipsburg, NJ 08865 (201) 995-7678	9:45	11:00	6:30	7:00
Graterford	693 Church Rd. Graterford, PA 19426 (215) 489-9389	9:30	10:45	6:30	(2)
Harleysville, Faith	140 Harleysville Pike Harleysville, PA 19438 (215) 256-8253	10:45	9:30	6:00	7:30

Harrisburg, Grace	1250 Colonial Rd. Harrisburg, PA 17112 (717) 652-5229	9:30	10:45	7:00	7:30
Hatfield, Bethany	75 W. Broad St. Hatfield, PA 19440 (215) 855-2449	9:30	10:15	6:00	7:00
Howell, NJ, Community	Lakewood & Allenwood Rd. RD#2 Box 538, Howell, NJ 07731 (201) 363-8941	9:15	10:45	7:00	7:30
Kutztown	Main St., College Hill RD#4, Box 24, Kutztown, PA 19530 (215) 683-9366	11:15	9:30	6:00	7:00
Lancaster, Faith	Prospect & Hager Sts. Lancaster, PA 17603 (717) 392-7851	9:00	10:15	7:00	7:00
Lebanon	1635 Mill Rd., Lebanon, PA 17042 (717) 273-4802	9:30	10:45	7:00	7:30
Lehighton	Frederick's Grove Rd. RD #1 Box 74 Lehighton, PA 18235 (717) 386-2578	9:30	10:45	6:30	7:00
Maple Glen	700 Welsh Rd. Box 102 Maple Glen, PA 19002 (215) 646-1220	9:15	10:30	6:00	(3)
Mount Carmel	Bethany Acres Mt. Carmel, PA 17851 (717) 339-4693	9:30	10:40	7:00	7:30
Mt. Pocono	Rt. 611, Box 300 Mt. Pocono, PA 18344 (717) 839-6922	10:30	9:15	6:30	7:00
Nazareth, Grace	Rose Inn & Beil Ave. Nazareth, PA 18064 (215) 759-7036	9:30	10:30	6:30	7:00
Newark,NJ	30 Randolph Place Newark, NJ 07108 (261) 373-3677	10:00	11:00	6:30	7:15
Newark,DE	808 Old Baltimore Pike 23 Anglin Drive Newark, DE 19713 (302)366-8539	9:45	11:00	6:30	7:00 10:00 7:00(summer)
New Fairfield, CT, Gateway	Consolidated School Gillotti & Barnum Road, Box 8005 New Fairfield, CT 06812 (203) 746-4080	9:30	10:45	5:00	7:30
Oley, New Life	Route 73, P.O. Box 114 Oley, PA 19547 (215) 987-3192	11:00	9:30	7:00	7:30
Paradise	3092 Lincoln Hwy.E. Paradise, PA 17562 (717) 687-7577	9:30	10:35	7:00	7:00
Philadelphia/ Wissinoming	4414 VanKirk St. Philadelphia, PA 19135 (215) 743-3751	9:45	11:00	6:00	7:45
Philadelphia/ Emmanuel	65th & Dickens Ave. 6902 Chelwynde Phila, PA 19142 (215)727-8959	5:00 PM	10:00	6:30	7:00
Poughquag,NY/ Valley View	N. Clove Rd. P.O. Box 213 Poughquag, NY 12570 (914) 724-4087	10:00	11:00		8:00

Quakertown, Grace	1811 Old Bethlehem Pike 53 Kenwood Circle Quakertown, PA 18951 (215) 536-6096	9:00	10:10	7:00	7:15
Reading, Grace	1128 Hampden Blvd. Reading, PA 19604 (215) 375-2333	9:30	10:40	7:00	7:00
Royersford	429 N. Lewis Rd. Royersford, PA 19468 (215) 948-9764	9:00	10:15	7:00	7:00
Scranton, Calvary	1021 Taylor Ave. Scranton, PA 18510 (717) 342-2027	9:45	11:00	7:00	7:00
Shamokin, Calvary	35 S. Second St. Shamokin, PA 17872 (717) 648-1466	9:30	10:45	7:00	7:00
Somers Point, NJ	1st Ave. & Bethel Rd. 69 Village Dr. Somers Point, NJ 08244 (609) 927-4971	11:00	10:00		7:00
Sinking Spring, Calvary	Green Valley Rd. Sinking Spring, PA 19608 (215) 678-5166	9:00	10:00	7:00	7:15
Spring City, Faith	25 Pennhurst Rd Spring City, PA 19475 (215) 948-9448	9:30	10:45	6:00	7:15
Staten Island, NY	243 Taylor St. Staten Island, NY 10310 (718) 442-2782	10:45	10:45	6:30	7:45
Stroudsburg, Berean	Valley View Dr. RD#1 Box 1073, Stroudsburg, PA. 18360 (717) 421-0617	10:30	9:15	6:30	7:00
Sunbury, Emmanuel	1051 Catawissa Ave. Sunbury, PA 17801 (717) 286-8313	9:30	10:40	7:00	7:30
Terre Hill, Berean	407 W. Main St. PO Box 208 Terre Hill, PA 17581 (215) 445-4401	9:30	10:30	7:00	7:30
Wallingford, Grace	723 Providence Rd Wallingford, PA 19086 (215) 876-8449	9:30	10:45	6:00	7:15
Walnutport, Calvary	233 Main Street Walnutport, PA 18088 (215) 767-7447	9:15	10:15	7:00	7:00
Wappingers Falls	Mt. Hope Grange, Box 1394 Wappinger Falls, NY 12590 (914) 298-1697	9:30	10:30	6:00	7:30
Whaley Lake/ First Pawling	Rt. 292, PO Box 229 Holmes, NY 12531 (914) 855-5860	9:30	10:30		8:00
York, Faith	675 Woodland View Dr. York, PA 17407 (717) 846-7749	9:30	10:45	7:00	7:00
Zionsville	P.O. Box 266 Zionsville, PA 18092 (215) 965-6346	9:30	10:30	7:00	7:30

* Prayer Service Time is for Wednesday unless otherwise stated

- (1) Evening services as announced
- (2) Prayer service in homes
- (3) Substituted with Discipleship Groups
- (4) Held Tuesday evenings

DIRECTORY OF DELEGATES

Allentown, C.Crest		
Jay H. Fasnacht	215-437-6770	3640 Briarwood Lane, Allentown 18103
John W. Trauch	215-395-3514	4421 Elm Drive Allentown 18103
Allentown, Salem		
Jeffrey C. Stickler	215-439-8283	135 S. Madison St., Allentown 18102
Bangor		
Henry Sandt, Jr.	215-863-4892	633 Abel Colony Rd.,Wind Gap 18091
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		
Horace E. Short	302-697-6814	20N.Caesar RodneyA.,Wyoming,DE 19934
Catasauqua		
Calvin A. Boyle	215-837-6955	8415 Valley View Rd.Northampton18067
Coopersburg		
Clyde W. Snyder	215-536-0768	RD#5 Box 171A Quakertown 18951
Denville, NJ		
Ralph Hansen	201-627-9568	205 Franklin Rd., Denville,NJ 07834
Emmaus		
Richard Lefever	215-965-9334	134 Jefferson St., Emmaus, PA 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	33 W.Mohler Ch.Rd. Ephrata 17522
Finesville, NJ		
Donald P. Straub	201-996-6291	PO Box 166, Little York NJ 08834
Fleetwood		
Douglas Manwiller	215-944-9960	41 E Main St., 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	209 Knapp Rd., Lansdale 19446
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		
Warren F. Shelly	717-386-5869	RD#2,Box 297-G, Lehighton 18235

Maple Glen		
George Priestley	215-885-3769	1055 Arbuta Rd., Abington 19001
Mt. Carmel		
Harold L. Snyder, Jr	717-672-9874	RD#3, Box 198, Catawissa 17820
Mt. Pocono		
Sal Roseti	717-839-8264	91 Holly Forest Rd., Mt Pocono, 18344
Nazareth		
Leonard F. Kessler	215-759-2521	609 Bangor Rd., RD#1, Easton, PA 18042
Newark, DE		
Arthur Frisbie	302-366-0973	4 Meadow Lane, Newark, DE 19713
New Fairfield, CT		
Carl Anderson	203-744-5977	P.O. Box 2454, Danbury, CT 06813
Oley		
Clayton E. Weber	215-987-6082	RD#3, Box 26, Oley 19547
Paradise		
L. Donald Miller	717-687-6852	31 Hillcrest Ave. Strasburg, PA 17579
Philadelphia - Emmanuel		
Russell L. Davis	215-727-6832	5313 Grays Ave., Philadelphia 19142
Philadelphia - Wissinoming		
Wally Burroughs	215-927-3165	6631 Linekiln Pike, Phila, PA 19138
Poughquag		
John Andersen	914-724-3523	RD#2, Box 104-A, LaGrangeville, NY 12540
Quakertown		
L. James Roberts, Jr	215-536-8475	342 S. 9th St., Quakertown 18951
Reading		
Robert Breitegam	215-689-5257	RD# 7076, Reading 19609
Charles Lavigna	215-678-5193	RD#5, Box 167E, Sinking Spring, 19608
Royersford		
Dennis Souder	215-935-1274	44 Ridge Rd., Spring City, 19475
Scranton		
Scott Mitchell	717-842-8538	RD#1, Box 268a, Gouldsboro, 18424
Shamokin		
David C. Butler	717-648-2487	1030 W. Spruce St., Shamokin 17872
Sinking Spring		
James Kluzewitz		
Spring City		
Richard Blystone	215-948-9428	15 Freed Ave., Spring City, PA 19475
Staten Island, NY		
Ralph D. Cole	718-448-6071	113 Floyd St., Staten Island, 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
Robert Cox	717-286-4017	RD#2, Box 325, Sunbury 17801
Terre Hill		
Keith Anderson	717-397-3681	454 E. Ross St., Lancaster 17602
Wallingford		
William R. Singletary	215-872-8560	404 Christian La. Wallingford 19086
Wappingers Falls, NY		
Charles Webb	914-831-0947	14D S. Lockey Woods Rd. Beacon, NY
York		
Philip G. Norris	717-848-9112	740C Hardwick Place, York 17404
Zionsville		
David L. Weller	215-395-2476	1920 Hidden Valley Macungie 18062

DIRECTORY OF ACTIVE ORDAINED MINISTERS

<u>Pastor/Wife</u>	<u>Telephone</u>	<u>Address</u>
Allen, Daniel P. Vonnie	717 733-7326 Church 733-2526	PO Box 200, Hopeland Pa 17533
Armstrong, W. David Cherene	215 965-6346 Church 965-6346	PO Box 266 Zionsville, PA 18092
Baker, Delbert II Priscilla	201 926-5077 Church 373-3677	133 Goldsmith Ave. Newark NJ 07112
Barber, Kenneth F. Carolyn	215 987-3672 Church 987-3192	RD#1, Box 314A MastRd. Oley, PA 19547
Bartron, William H. Betsy	717 386-2578 Church 386-2578	RD#1, Box 74 Lehighton, PA 18235
Batchler, James R.Jr. Joan	717 342-2027 215 759-3053	1023 Taylor Ave Scranton PA 18510 462 Gail Dr.
Beil, James, A.(1) Gail	Home 759-5121	Nazareth PA 18064
Brosius, Bert N. Joan	215 536-4437 Church 536-6096	53 Kenwood Circle, Quakertown PA 18951
Bryson, George R. Jane	215 926-4593 Church 926-4596	Box 738, 87 W. Wesner Blandon, PA 19510
Burnett, Raymond G. Carol	201 536-9025	667 Tennent Rd., Englishtown, NJ 07726
Byrd, Terris L. Dorthea	215 678-2564 Church 678-5166	164 Butternut Ct Sinking Spring PA 19608
Cahill, Dennis M. Patricia	201 819-9520 Church 636-9524	205 Penn Ave. Edison, NJ 08817
Cassel, Alva C. Laura	717 339-4693 Church 339-4693	Bethany Acres Mt. Carmel, PA 17851
Cassel, Carl C.(2) Charlene	215 282-3525 Office 282-3161	Gun Club Rd. Box 332 Coopersburg, PA 18036
Chappell, David W. Barbara	215 767-1365 Church 767-7447	20 Cherry St., Walnutport, PA 18088
Clapier, G. Wayne Phyllis	215 288-6369 Church 743-3751	4426 VanKirk St., Phila. PA 19135
Commerford, Robert S. Doreen	914 855-5860	RD#1, Box 221, Holmes, NY 12531
Coulbourn, Hugh C.Jr. Janice	717 648-9732 Church 648-1466	35 S. Second St. Shamokin, PA 17872
Dommel, Albert J. Bonnie	717 652-4128 Church 652-5229	1250 Colonial Rd. Harrisburg PA 17112

Ellingson, Bruce A.(3)	215 967-4917	350A Beverly Hills Rd
Carolyn	Office 282-4000	Coopersburg, PA 18036
Erb, Ronald C.	717 839-2602	5522 Buckingham Cir.
Carla	Church 839-6922	Cir.Box H-3 PFE Tobyhanna, PA 18466
Fritz, Harvey J. Jr.	215 866-2703	3040 Hecktown Rd.
Bertha	Church 868-5501	Bethlehem PA 18017
Good, Kenneth L.	717 848-4617	675 Woodland View
Lorna	Church 846-7749	York PA 17402
Grossman, Randall A.	215 683-6459	231 E. Main St.
Nancy	Church 683-9366	Kutztown, PA 19530
Harris, Richard D.	215 489-2281	693 Church Rd.
Mary Jayne	Church 489-9389	Graterford,PA 19426
Hartman, Jansen E.	215 372-3330	1122 Hampden Blvd.,
Ruth	Church 375-2333	Reading PA 19604
Heller, LeRoy, S.	717 286-6106	650 Catawissa Ave.,
Patricia	Church 286-8313	Sunbury, PA 17801
Herb, Frank L. Jr.	215 944-7715	103 W. Pine St.
Margaret	Church 944-7080	Fleetwood, PA 19522
Herb, George E.(4)	717 424-5548	RD#4,Box 231
Gertrude		E. Stroudsburg,18301
Herb, John H.	215 855-6046	75 W. Broad St.,
Nancy	Church 855-2449	Hatfield,PA 19440
Hertzog, Roy A.(5)	215 820-4161	2721 Andrea Dr.,
Diane		Allentown PA 18103
Johnson, Robert F.	215 966-4253	6380 Mulberry Lane,
Sara	Church 432-2200	Macungie PA 18062
Jones, David H.	201 995-7308	RD#1, Box 346
Mary Ann	Church 995-7678	Mildford, NJ 08848
Keeler, Kenneth D.	215 256-6918	470 Moyer Rd.
Linda		Harleysville,PA 19438
Koch, James G.	302 674-0342	90 Janes Rd.,RD#3,
Bea	Chrucl 697-0434	Box 77 Dover DE 19901
MacMillan, Thomas S.	215 863-4755	106 George St.
Connie		Pen Argyl, PA 18072
Mahurin, Ronald C.	215 799-0920	1718 Van Buren Circle
Darlene	Church 432-2200	Whitehall, PA 18052
Martin, Carl T.	215 948-3791	25 Pennhurst Rd.
Beth	Church 948-9448	Spring City, PA 19475
McConnell, Charles J.	215 791-4577	723 S. Filmore St.,
Ruth	Church 797-7271	Allentown PA 18103

Morrison, Philip E.	215 421-0533	R.D.#1, Box 1074
Janice	Church 421-0617	Stroudsburg, PA 18360
Plows, Keith E.	215 759-1712	95 E. Beil Ave.,
Lois	Church 759-7036	Nazareth, PA 18064
Reed, Calvin T.	717 273-7074	1635 Mill Rd.,
Bonnie	Church 273-4802	Lebanon, PA 17042
Reitz, Roger L.	609 927-4971	69 Village Dr.
Sandy		Somers Point, NJ 08244
Riddell, David	215 628-2623	3 Lindenwold Terrace
Becky	Church 646-1220	Ambler, PA 19002
Schoen, Davie	215 967-2010	231 N. 5th Street
Debbie	Church 965-2682	Emmaus, PA 18049
Seifert, A. L.	717 676-3800	Box 195,
Ruth	Church 839-6922	Newfoundland, PA 18445
Shorb, Thomas P.	215 282-3580	969 Butternut Rd.
Yvonne	Church 282-3161	Coopersburg, PA 18036
Smock, Robert W.	215 948-4545	429 N. Lewis Rd.,
Thelma	Church 948-9764	Royersford, PA 19468
Soper, Ralph M.	717 687-9286	3092 Lincoln Highway
Sharon	Church 687-7577	Paradise, PA 17562
Spackman, Carl K.	215 643-7963	1814 Farmview Rd.,
Helen	Church 646-1220	Maple Glen PA 19002
Stortz, Dean A.	203 746-4080	P.O. Box 8005
Donna		New Fairfield, CT 06812
Taylor, Richard E.	215 874-5660	723 S. Providence Rd.
Joyce	Church 876-8449	Wallingford PA 19086
Thomann, David A.	717 393-7677	608 Prospect St.
Pat	Church 392-7851	Lancaster, PA 17603
Trommler, Steven L.	215 445-4094	404 W. Main St.
Gloria	Church 445-4401	Terre Hill, PA 17581
Upton, Bryan G.	718 442-2782	243 Taylor St.,
Lin		Staten Island NY 10310
Vandegriff, John C., Sr.	201 363-1610	Box 538, RD#2,
Ruthie	Church 363-8941	Howell, NJ 07731
Van Eck, Stephan R.	201 627-6706	25 Florence Ave.,
Gabriela	Church 625-1880	Denville, NJ 07834
Weaber, Harold C.	609 652-9254	Box 105
Joan		Absecon, NJ 08201
Weller, Dana E.	215 967-2555	313 N. Third St.,
Lanette	Church 965-2682	Emmaus, PA 18049

Wickstead, James A. Barbara	914 724-5363 Church 724-4087	RD#2 Box 254, Poughquag, NY12570
Ziegler, Daniel G.(6) Jacqueline	201 753-6978	1049 Kenyon Ave., Plainfield NJ 07060
Zimmerman, Paul G. Julie	215 256-8253	140 Harleysville Pike, Harleysville, PA 19438

- 1) President, 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, Church Extension

Ordained Minister Working In the Military Chaplaincy

Minsky, Barry J.	609 723-7411 Office 562-3398	P.O. Box 36 Ft. Dix, NJ 08640
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Ordained Ministers in Retirement

Baer, Paul E. Valeria		372 Ridgeview Estate, Harleysville PA 19438
Dunn, John Cordelia		Park of Palms, 738-B Hebron Ave. Keystone Heights, FL 32656
Hartman, Wilbur W. Mae	717 342-4444	1820 Ash St., Scranton, PA 18510
Kirkwood, C.E. Dorrit	215 872-0808	407B Beech Rd., Wallingford, PA 19086
Kirkwood, Donald T. Johanna	215 536-6611	132 S. 10th St. Quakertown, PA 18951
Miller, C. Leslie Nedra	805 659-2989	10773 Galvin St. Ventura, CA 93004
Reichenbach, R.C. Alberta	717 657-8807	6241 Warren Ave., Harrisburg, PA 17112
1) Riggall, John H. Dorith	717 386-2882	RD#2, Box 323 Lehighton, PA 18235
	813 794-5812	4761 Independence Dr., Bradenton, FL 34210

Thomann, David E.
Pauline

215 391-1290

Mailing:P.O. Box 835
Trexlerstown, PA 18087
Home: Valley View
Estates 1400-Rt 100, #2
Macungie, PA 18062

1) Public Relations Director, Pinebrook Bible Conference

Ordained Ministers Working In Other Christian Ministries

Bigley, T. James	813 746-1563	1200 Aurora Blvd.
Renee	Office 746-1857	Bradenton, FL 34202
Cassel, Willard E.	717 421-0602	RD#5, Box 5306,
Esther		Stroudsburg, PA 18360
Frale, Arthur H., Jr.	918 455-0635	12615 E. 128th St.
Elizabeth		Broken Arrow, OK 74011
Gordon, Robert N.	804 275-7024	4657 Downland Rd.
Francis		Richmond VA 23234
Manny, David L.		R.D.#1, Box 46H
Rosemarie		Houghton, NY 14744
Schaeffer, Donald B.	602 938-4909	5420 Country Gables
E. Ruth		Glendale, AZ 85306
Schell, Henry A.	201 735-8771	57 Lehigh St.
Virginia		Clinton, NJ 08809
Shelly, Austin G.	215 820-8682	2125 Liberty St.
Ruth	Office 434-8885	Allentown, PA 18104
Watkins, David J.	215 368-5000	207 N. Main St.
Yvonne	Office 368-7540	Hatfield, PA 19440
Yarrington, Harold D.	203 632-0790	Box 351,
Betty	Office 344-2546	Middletown, CT 06457

Ordained Ministers on Leave of Absence

Carver, David A.	717 374-1663	109 S. High St.,
Robin		Selinsgrove, PA 17870
Coble, Bernard N.	717 629-9135	R.D.#8, Box 8025A
Marilyn		Stroudsburg, PA 18360
Dotts, Raymond R.	302 697-1422	211 Weeks Dr.
Mary		Camden, DE 19934
Graybill, William L. III	717 738-1077	222 Stephen Lane
Susann		Ephrata, PA 17522

Phillips, Thomas D.		45 S. 3rd St.
Marje		Parkasig, PA 18944
Wilcox, LeRoy C.	215 252-6352	1319 Washington St.,
Patricia		Easton, PA 18042

Probationers Serving Churches

Barshinger, Thomas G.	215 264-1120	235 Walnut St.
Elisabeth	Church 264-1120	Catasauqua, PA 18032
Frisbie, Arthur, J.	302 366-0973	4 Meadow Lane,
		Newark, DE 19713
Harding, W.Neil Jr.	215 492-1723	6902 Chelwynde Ave.
Ivy	Church 727-8959	Philadelphia, PA 19142
Schlonecker, William G.	302 368-1387	23 Anglin Dr.
Pat	Church 366-8539	Newark, DE 19713
Widger, Byron	914 298-1697	27-H Alpine Dr.
Jenifer		Wappingers Falls NY
		12590

Others Working Within the Bible Fellowship Church Agencies

Pinebrook Bible Conference Director:		
Ahlum, Edwin	717 424-1214	RD#7, Box 248
Marjet	Office 424-1212	E. Stroudsburg, PA
		18301
Victory Valley Camp Director:		
Atkins, Phillip	215 966-4428	RD 1, Box 116
Karen	Camp 966-5880	Zionsville PA 18092
Director of Bible Fellowship Church Home:		
Heimer, Thomas	215 759-5121	

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