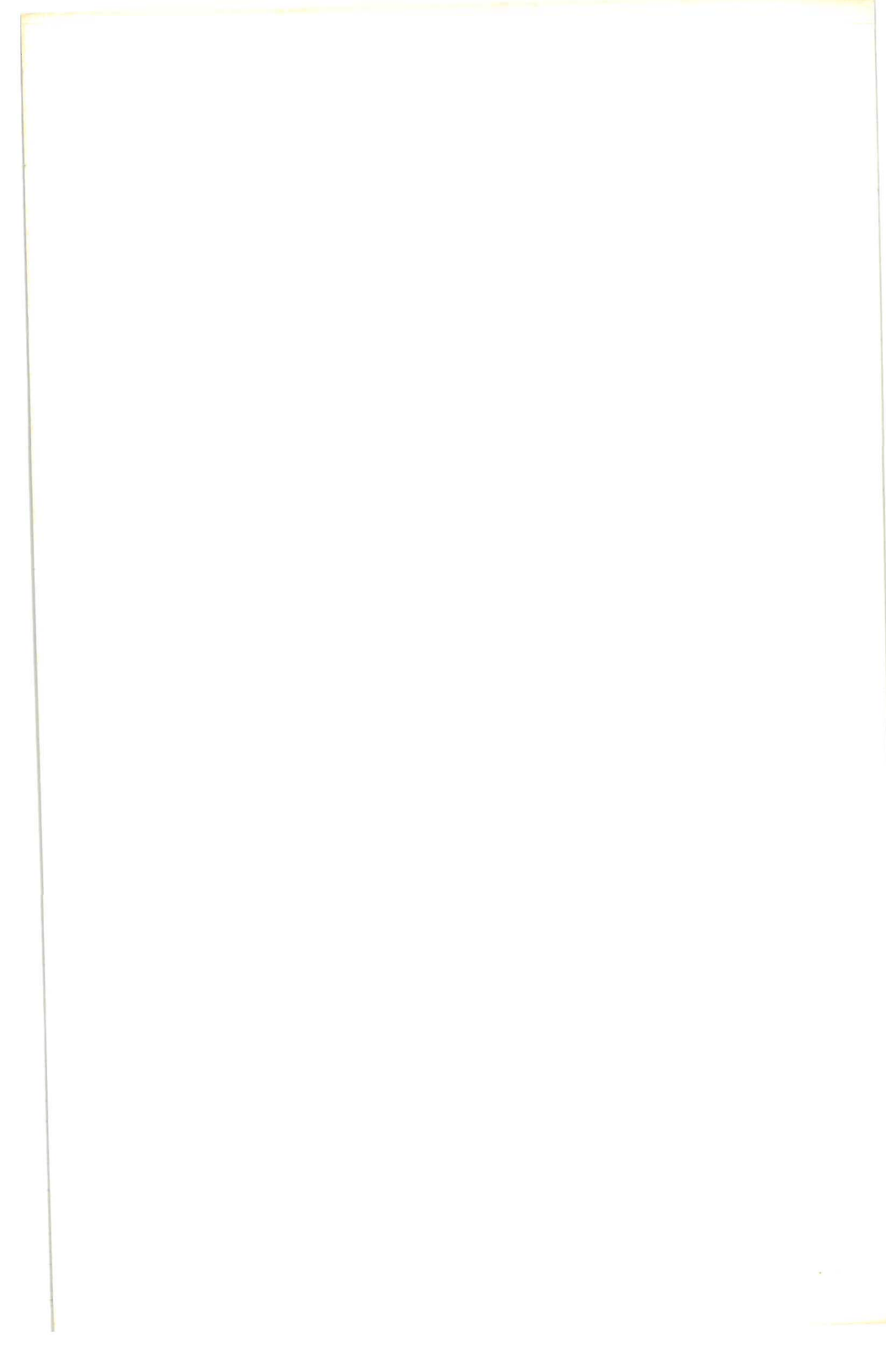


Bible Fellowship Church



Year Book

1988



ONE HUNDRED FIFTH

ANNUAL CONFERENCE

of the

BIBLE FELLOWSHIP CHURCH

1988

Convened at Pinebrook Bible Conference

Stroudsburg, Pennsylvania

October 25-26, 1988

Published by Order of Annual Conference

Bryan G. Upton, Editor

Price \$ 5.50

Officers of the 105th Annual Conference:

Chairman, Jansen E. Hartman

Vice-Chairman, James A. Beil

Secretary, Bryan G. Upton

Assistant Secretaries, Robert W. Smock, Daniel P. Allen

Publisher

Daniel P. Allen

Computer Operators:

Charles Albert, David Allen, David A. Thomann

IN MEMORY



Rev. David W. Chappell

IN MEMORY

David W. Chappell was called home on July 26, 1988 at the age of 47. The swiftness of his homegoing is a vivid reminder that we are all but a moment from eternity and is a challenge to be ready.

Pastor Chappell was born April 18, 1941 in Philadelphia, Pennsylvania. He became a follower of the Lord Jesus at age 21 in Baguio, on the island of Luzon, in the Philippine Islands, while attending a missions conference. He was serving there on active duty for the United States Army. He began immediately to serve the Lord working with several other men from Clark Air Force base in the surrounding barrios.

David was gifted with art abilities which he used for the glory of God. He served for several years as art director for Child Evangelism Fellowship and with BCM International.

In 1978, David returned to Philadelphia College of the Bible Evening School for One year, and sensing the Lord's leading, he enrolled as a full-time student graduating in 1983 in Bible and Pastoral studies. While attending school, David was an active member of Faith Bible Fellowship Church, Spring City, PA. Upon his graduation, he accepted an assistant pastorate at Community Bible Fellowship Church, Howell, New Jersey. In June, 1984, he accepted a call from the Church Extension Department of the Bible Fellowship Church to serve as pastor of the Walnutport Mission. In addition to his pastoral responsibilities, David was serving as the Business Manager of Fellowship News at the time of his death.

Pastor Chappell is survived by his wife, Barbara, and three children, Cheryl, David and Rebekah and two grandchildren.

At his funeral, held at Cedar Crest Bible Fellowship Church, the Pastors' Quartet sang his favorite hymn, Be Thou My Vision, an indication of the desires of his heart. Pastor Chappell was recognized by colleagues and friends as a man of godly character and faithfulness. His quiet perseverance was appreciated by all who knew Him. His presence will be missed by all.

One of the members of the church where Pastor Chappell served, Janice Ahner, has penned the following tribute:

*This gentle giant of a man
With shoulder broad and tall
Stood before us years ago
To heed his Savior's call.*

*This gentle giant of a man
With heart of purest gold
Gave help to all, no matter when
Too heavy was the load.*

*This gentle giant of a man
With burdens great to bear
Prayed fervently for every soul
That they might not despair.*

*This gentle giant of a man
With life on earth that's done
Stands before his Lord to hear
"Thou good and faithful one."*

"Let a man regard us in this manner, as servants of Christ, and Stewards of the mysteries of God. In this case moreover, it is required of stewards that one be found trustworthy." (1 Corinthians 4:1-2)

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Officers of the 105th Annual Conference

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

Directory of Boards and Committees

Board of Christian Education

- (1989) David T. Allen, George Bryson, Calvin T. Reed, Jonathan D. Reynolds
(1990) Delbert Baker II, Timothy Cole, Albert J. Dommell, Richard T. Paashaus
(1991) Philip E. Morrison, David N. Schoen, Daniel F. DeLozier, Mark W. Tress
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
(1989) Bruce A. Ellingson, Clyde W. Snyder
(1990) LeRoy S. Heller, Dana Weller, Alfred G. Roberts, William R. Singletary
(1991) Robert W. Smock, Richard E. Taylor, Richard G. Matthews, Robert H. Zentz

Board of Directors of the Bible Fellowship Church

- (1989) Jansen E. Hartman, Horace A. Kauffman, L. James Roberts, Jr.
(1990) Bert N. Brosius, Jay H. Fasnacht, Harvey J. Fritz, Jr.
(1991) James A. Beil, Carl C. Cassel, Robert W. Gehret
Jansen E. Hartman, President of Corporation
Carl C. Cassel, Vice President of Corporation
Harvey J. Fritz, Jr., Secretary of Corporation
Horace A. Kauffman, Financial Secretary
James A. Beil, Hospitalization Secretary
Robert W. Gehret, Treasurer

Board of Directors of the Bible Fellowship Church Home

- James A. Beil, President of Bible Fellowship Church Home
(1989) LeRoy S. Heller, Robert W. Smock, Robert H. Zentz
(1990) Bert N. Brosius, Charles G. Hersh, Keith E. Plows
(1991) James G. Koch, John F. Moran, John W. Trauch
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

- (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
- (1991) Kenneth F. Barber, George R. Bryson, John H. Herb, Jay H. Fasnacht, Rodney Muthard, Russell M. Ruch, Carol Ann Gerhart

Board of Missions

Roy A. Hertzog, Executive Secretary

- (1989) Daniel P. Allen, LeRoy O. Herb
- (1990) R. C. Reichenbach, Gerald L. Schlonecker, Thomas P. Shorb
- (1991) Ralph M. Soper, Robert Breitegam, James Sunday,
R. C. Reichenbach, Chairman
David E. Thomann, Financial Secretary

Board of Publication and Printing

Thomas S. MacMillan, Fellowship News Editor
Paul T. Rutman, Fellowship News Business Manager

- (1989) John H. Herb, Gary A. Sterner
- (1990) Daniel P. Allen
- (1991) James R. Batchler, Jr., Paul E. Reinhard, Jr.

Board of Victory Valley Camp

Phil Atkins, Director

- (1989) John H. Herb, John C. Vandegriff, Dana E. Weller
- (1990) Calvin T. Reed, John Stengele, David L. Weller
- (1991) Clyde D. Bomgardner, Jr., Bryan B. Bray, Bright N. Heist,
Calvin T. Reed, Chairman
Bryan B. Bray, Secretary
John H. Herb, Treasurer

Pinebrook Bible Conference Board

Edwin Ahlum, Director

- (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.
- (1991) Philip E. Morrison, John H. Riggall, Robert Breitegam, Kermit K. Gehman, John M. Stengele

Committee on Credentials

- (1989) James A. Beil, Harvey J. Fritz, Jr. Frank L. Herb, Jr., Keith E. Plows, John H. Riggall

John H. Riggall, Chairman
Harvey J. Fritz, Jr., Secretary

Committee on Ministerial Candidates

- (1989) Alva C. Cassel, Richard E. Taylor
(1990) Carl C. Cassel, Daniel G. Ziegler
(1991) Randall A. Grossman

Carl C. Cassel, Chairman
Richard E. Taylor, Secretary

Committee on Nominations

- (1989) Thomas P. Shorb, David A. Thomann, Harold L. Synder, Jr.
(1990) Robert Breitegam, Harvey J. Fritz, Jr.
(1991) Alva C. Cassel, Clyde W. Snyder

Harvey J. Fritz, Jr., Chairman
Thomas P. Shorb, Secretary

Historical Committee

- (1989) Bright N. Heist
(1990) Daniel G. Ziegler, Ralph D. Cole
(1991) Willard E. Cassel, Harold P. Shelly

Ministerial Convention Committee

- (1989) David N. Schoen, Ralph M. Soper, Steven L. Trommler
(1990) Kenneth D. Keeler, Dennis M. Cahill

Ralph M. Soper, Chairman
Kenneth D. Keeler, Vice Chairman
Dennis M. Cahill, Secretary
David N. Schoen, Treasurer

Ministerial Relations Committee

- (1989) Harvey J. Fritz, Jr., Jansen E. Hartman,
L. James Roberts
(1990) Ronald C. Mahurin, Lee E. Boyles
(1991) Alva C. Cassel, Harold L. Snyder, Jr.

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, David A. Thomann

Committee on Agenda and Program

Bryan G. Upton, James A. Beil, Thomas P. Shorb

Committee on Arrangements for 106th Annual Conference

David A. Thoman, Thomas P. Shorb, Philip E. Morrison, Daniel P. Allen, Randall A. Grossman, James A. Beil, ex officio

Committee to Examine Minutes of Particular Churches

Kenneth L. Good, Ronald C. Erb, Ralph M. Soper, Dennis M. Cahill

Committee to Examine the Minutes of 105th Annual Conference

Carl T. Martin, William H. Bartron, W. Neil Harding, Jr.

Officers of 106th Annual Conference

James A. Beil, Chairman
Carl C. Cassel, Vice Chairman
Bryan G. Upton, Secretary

Registrar

Philip E. Morrison

Fellowship News Editor

Thomas S. MacMillan

Fellowship News Business Manager

Paul T. Rutman

Beneficiary Society

Harvey J. Fritz, Jr., President
R. C. Reichenbach, Secretary
John H. Riggall, Treasurer

Stewardship Council

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

- (1989) James G. Koch
- (1990) Richard E. LeFever
- (1991) Robert W. Gehret

Conference Judiciary

- (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
- (1993) Keith E. Plows, Thomas P. Shorb

Committee on Agency Calls

James A. Beil, L. James Roberts, Jr., Ronald C. Mahurin, LeRoy S. Heller, Daniel G. Ziegler

James A. Beil, Chairman
LeRoy S. Heller,

Committee to Formulate a Biblical Response to the Epidemic of Aids

Philip E. Morrison, Richard D. Harris, Ronald Reed, Lisa McKernan, Carl Fischer, David J. Smock, Charles J. McConnell

Table of Ordained Ministers

<u>Pastor</u>	<u>Year of License</u>	<u>Year of Ordination</u>	<u>First Year at Charge</u>
Ministers Working Under the Direction of the Bible Fellowship 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	
Cahill, Dennis M.	1986	1984	1986
Cassel, Alva C.	1958	1962	1986
Cassel, Carl C.	1956	1959	1970
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
Gundrum, David E.	1986	1988	1985
Hagy, Ronald C.	1986	1988	1985
Harris, Richard D.	1976	1978	1988
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	
Hertzog, Roy A.	1959	1968	1985
Johnson, Robert F.	1958	1961	1985

<u>Pastor</u>	<u>Year of License</u>	<u>Year of Ordination</u>	<u>First Year at Charge</u>
Jones, David H.	1978	1983	1987
Keeler, Kenneth D.	1982	1985	1982
Koch, James G.	1950	1953	1977
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
Schlonecker, William G.	1985	1988	1984
Schoen, David N.	1982	1987	1987
Seifert, A. L.	1950	1953	
Shorb, Thomas P.	1977	1979	1986
Smock, Robert W.	1950	1953	1981
Soper, Ralph M.	1985	1987	1985
Spackman, Carl K.	1969	1971	
Stortz, Dean A.	1983	1986	1988
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
Weller, Dana E.	1972	1974	1981
Wickstead, James A.	1976	1981	1976
Widger, Byron	1985	1988	1985
Ziegler, Daniel G.	1960	1963	1970
Ordained Ministers working under the Direction of the Board of Missions			
Aukamp, William C.	1985	1988	1986
Buck, Leonard 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

<u>Pastor</u>	<u>Year of License</u>	<u>Year of Ordination</u>	<u>First Year at Charge</u>
Moyer, Edward		1970	
Mull, William W.	1968	1950	1978
Prontnicki, Louis	1983	1985	1985
Riddell, David	1985	1987	1987
Yerrington, Philip E.	1978	1981	
Zimmerman, Paul E.	1966	1988	

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	
Cassel, Willard E.	1943	1946	
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	
Stengele, Laird F.		1952	
Thomann, David E.	1943	1946	
Yarrington, Harold D.	1942	1952	

Ordained Ministers Working in other Christian Ministries

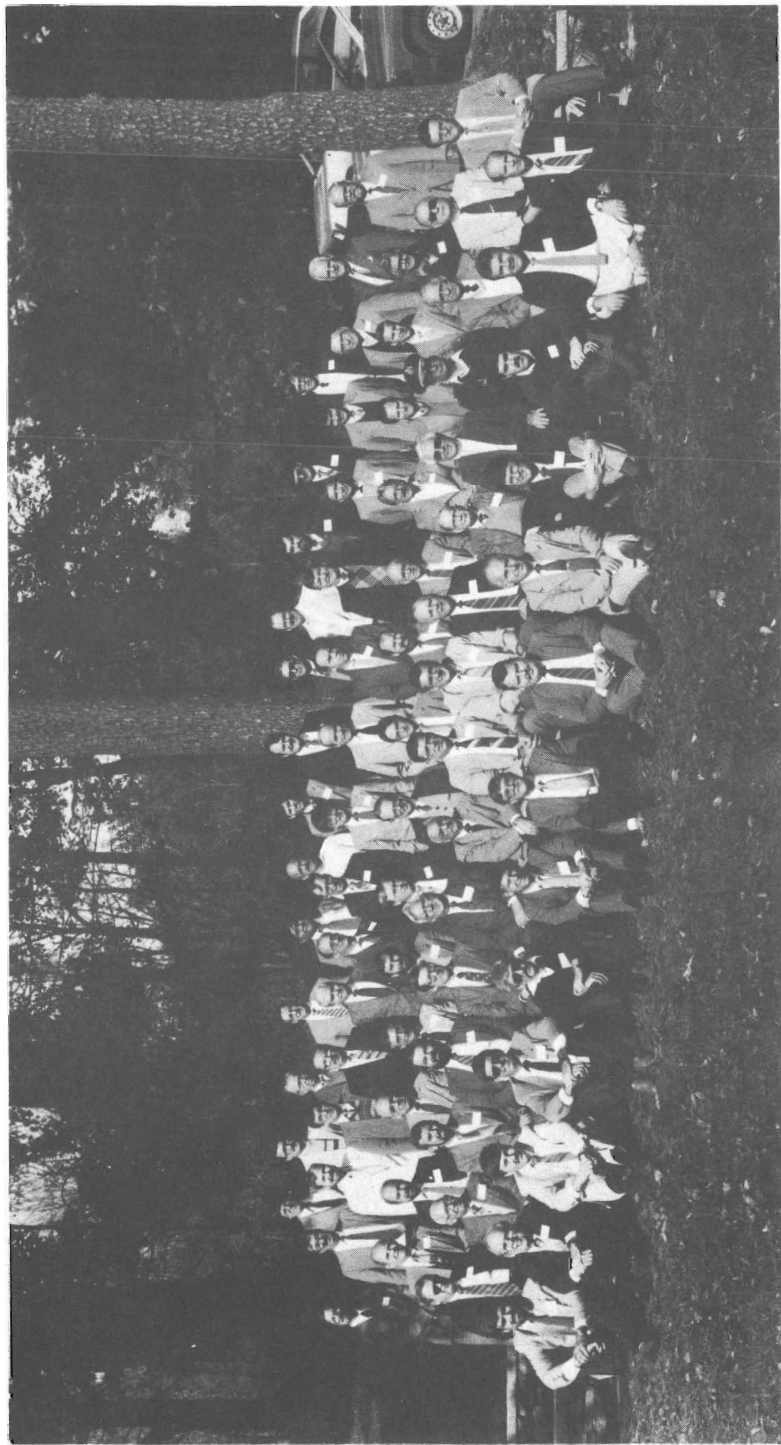
Bigley, T. James	1962	1966	
Frable, Arthur H. Jr.	1969	1971	
Gordon, Robert N.	1960	1960	
Manney, David L.		1976	1987
Schaeffer, Donald D.	1955	1958	
Shelly, Austin G.	1956	1961	
Watkins, David J.	1962	1965	

Ordained Ministers on Leave of Absence

Carver, David A.	1983	1986	
Dotts, Raymond R.	1960	1965	
Phillips, D. Thomas	1971	1976	
Weaber, Harold C.	1963	1967	

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Pastors of the 105th Annual Conference

Annual Conference Proceedings - 1988

First Meeting

Tuesday Morning, October 25, 1988, 10:00 AM

The first meeting of the 105th 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 25, 1988.

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, Jay H. Fasnacht, John W. Trauch, Ronald L. Sprankle
Allentown, Salem	Charles J. McConnell, Jeffrey C. Stickler
Bangor	Thomas S. MacMillan, Henry U. Sandt, Jr.
Bethlehem	Harvey J. Fritz Jr., Warren L. Zimmerman, Carl Ackerman
Blandon	George R. Bryson, Raymond R. Bertolet
Camden, DE	James G. Koch, Horace E. Short
Catasauqua	(Probationer), Calvin A. Boyle
Coopersburg	Thomas P. Shorb, Clyde W. Snyder
Denville, NJ	Richard D. Harris, ()
Edison, NJ (Mission)	Dennis M. Cahill
Emmaus	Dana E. Weller, David N. Schoen, 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	(), Douglas D. Bowne
Harleysville	(), Kenneth D. Keeler, Harold Crider
Harrisburg	Albert J. Dommel, Stephen C. Coleman
Hatfield	(), Lee E. Boyles
Holmes, NY (Mission) *	Robert S. Commerford
Howell, NJ	John C. Vandegriff Jr., David Keevil

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.
Nazareth	Keith E. Plows, Leonard Kessler
Newark, DE	(Probationer), Arthur J. Frisbie
Newark, NJ (Mission)	Delbert Baker, II
New Fairfield, CT	(), Carl Anderson
Ocean County, NJ (Mission)	Dean A. Stortz
Oley	Kenneth F. Barber, Clayton E. Weber
Paradise	Ralph M. Soper, L. Donald Miller
Philadelphia, Emmanuel	(Probationer), Russell L. Davis
Philadelphia, Wissinoming	G. Wayne Clapier, Lee Henderson
Pocono Mountain **	Ronald C. Erb, Salvatore Roseti
Poughquag, NY	James A. Wickstead, Thomas Ward
Quakertown	Bert N. Brosius, L. James Roberts, Jr.
Reading	Jansen E. Hartman, Robert Breitegam, Walter Raybuck, Charles Lavigna
Royersford	Robert W. Smock, Dennis Souder
Scranton	James R. Batchler Jr., Scott Mitchell
Shamokin	Hugh C. Coulbourn Jr., T. Lamarn Manney
Sinking Spring	(Probationer), Donald McKinney
Somers Point, NJ (Mission)	Roger L. Reitz
Spring City	Carl T. Martin, Roland Schlenker
Staten Island, NY	Bryan G. Upton, Ralph D. Cole
Stroudsburg	Philip E. Morrison, Robert D. Carroll
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
York	Kenneth L. Good, Philip G. Norris
Zionsville	W. David Armstrong, David L. Weller

* formerly referred to as Pawling or Whaley Lake

** formerly referred to as Mt. Pocono

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

Terris L. Byrd, John L. Herb, A. L. Seifert

Ordained Missionaries

Leonard E. Buck, Brian H. Butler, Robert L. Draper, Richard J. Gehman, Walter H. Frank, Barclay J. Harley, Ronald W. Hoyle, Herbert K. Lea, Edward Moyer, William W. Mull, Louis Pronnicki, David Riddell, Philip E. Yerrington, Paul G. Zimmerman

Ordained Ministers in Retirement

Paul E. Baer, Willard E. Cassel, John Dunn, W. W. Hartman, C. E. Kirkwood, Donald T. Kirkwood, C. Leslie Miller, R. C. Reichenbach, John H. Riggall, Laird F. Stengele, David E. Thomann, Harold D. Yarrington

Probationers Serving as First Pastors of Churches

Thomas G. Barshinger, W. Neil Harding, Jr., John M. Reed, William G. Schlonecker, Robert A. Sloan, Byron Widger,

Seating of the following Alternate Delegates was approved: Timothy Cole, Philadelphia, Emmanuel; David R. Way, Poughquag, NY; W. A. Davis, Ephrata, PA.

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

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

Brian H. Butler, William W. Mull, Russell Davis, Robert L. Draper, David W. Riddell, David A. Carver, C. E. Kirkwood, Carl C. Cassel, Philip E. Yerrington, J. Barclay Harley, Ronald W. Hoyle, C. Leslie Miller, David H. Jones, Donald P. Straub, Harold L. Snyder, Jr., Robert W. Gehret, Charles J. McConnell, Bruce A. Ellingson, Bernard N. Coble, George E. Herb, Jeffrey C. Stickler, Leonard E. Buck, W. W. Hartman, Randall A. Grossman, Terris L. Byrd, Carl T. Martin, T. James Bigley, Jr.

RESOLVED, that these requests be granted.

Report of the Committee on Agenda and Program

The report was adopted.

Robert Breitegam, delegate from Reading, read I Thess. 1 and led the Conference in prayer.

Jansen E. Hartman gave the keynote devotional address entitled, "The Christian and the Lost".

The Secretary appointed Robert W. Smock and Daniel P. Allen as Assistant Secretaries, and David T. Allen, Charles Albert and David A. Thomann as computer operators for the Secretary.

The Chairman appointed the following Committees:

Committee on Communications:

Dana E. Weller, Albert J. Dommel, Charles J. McConnell.

Tellers:

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

Committee on Resolutions:

David A. Thomann, Calvin T. Reed, John C. Vandegriff, Jr., Jonathan D. Reynolds, George K. Monroe, Bert N. Brosius, Philip G. Norris.

Committee on Auditing:

Robert W. Gehret, Jay H. Fasnacht, Horace A. Kauffman, Lee E. Boyles.

Committee To Monitor the Minutes:

Bruce A. Ellingson, G. Wayne Clapier, James R. Batchler, Jr.

Reporter:

Thomas S. MacMillan.

Parliamentarian:

John H. Herb

Timekeeper:

Ronald C. Erb

Administrative Assistant:

Thomas P. Shorb

RESOLVED, that we approve the Committees appointed by the Chairman.

Report of the Committee on Arrangements for the 105th Annual Conference (see page 35)

The was accepted

Report of the Ministerial Relations Committee (see page 37).

The report was accepted.

Report of the Committee on Credentials (see page 39).

The report was accepted.

RESOLVED, that the Chairman appoint a committee to prepare a tribute to David W. Chappell to appear in the 1988 Yearbook.

The Chairman appointed Randall A. Grossman and Richard E. Taylor to prepare this tribute.

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. (SECOND READING)

WHEREAS, Larry Carpenter does not hold membership in a Bible Fellowship Church and did not return the Faith and Order questionnaire, therefore

RESOLVED, that Larry Carpenter's name be removed from our roll of ministers.

The following motion lost:

WHEREAS, William Graybill does not hold membership in a Bible Fellowship Church, therefore

RESOLVED, that he be warned that his name will be removed from our roll of ministers by May 1, 1989 unless he becomes a member of the Bible Fellowship Church.

(54 No, 50 yes)

WHEREAS, William Graybill does not hold membership in a Bible Fellowship Church, therefore,

RESOLVED, that his name be removed from our roll of ministers.

WHEREAS, the Ministerial Candidate Committee has recommended William C. Aukamp, David E. Gundrum, Ronald C. Hagy, William G. Schlonecker and Byron Widger for 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 be it,

RESOLVED, that William C. Aukamp, David E. Gundrum, Ronald C. Hagy, William G. Schlonecker and Byron Widger be ordained to the Gospel Ministry of the Bible Fellowship Church and further,

RESOLVED, that the service of Ordination shall be held on Tuesday, November 1, 1988, at 7:30 PM at the Bethel Bible Fellowship Church of Emmaus.

RESOLVED, that we extend the time.

The five brethren recommended for ordination were asked to come forward and be introduced to the Conference members.

Adjourned at 12:06 PM with Leonard Kessler leading in prayer.

The Registrar reported the following absent from the first meeting:

UNEXCUSED, Edward Moyer, Richard J. Gehman, Walter H. Frank, Louis Prontnicki, Paul E. Baer, Harold A. Yarrington, Paul G. Zimmerman.

Second Meeting Tuesday Afternoon, 1:30 PM

Robert F. Johnson opened in prayer.

Report of the Ministerial Candidate Committee, (see page 42)
The report was accepted.

Those present who are under the care of the Ministerial Candidate Committee were introduced to the members of Conference.

RESOLVED, that the men under care of the Ministerial Candidate Committee be accepted as listed below:

Probationers (year of licensing in parenthesis)

William C. Aukamp	Rapid City, SD (1985)
Thomas G. Barshinger	Catasauqua, PA (1986)
Douglas D. Bowne	Spring City, PA
R. Jerome Brush	Wallingford, PA
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 M. Johnston	Wyomissing, PA (1987)
Barnabas Marshall	Staten Island, NY (1988)
Christopher J. Morrison	New Britain, CT
James E. Neher	Graterford, PA (1987)
Richard T. Paashaas	Coopersburg, PA
John M. Reed	Fairfield, CT
Brent E. Robinson	Sinking Spring, PA
William G. Schlonecker	Newark, DE (1985)
Robert A. Sloan, Jr.	Birdsboro, PA
Larry M. Smith	Lisle, NY
David H.C. Sng	Hatfield, PA (1987)
Dennis W. Spinney	Dudley, MA (1984)
Byron Widger	Wappinger Falls, NY (1985)

Candidates

James Allay	North Wildwood, NJ
Gary F. Bentley	Telford, PA
Clifford B. Boone	Allentown, PA
Carl J. Fischer	Nazareth, PA
Harold B. Fravel, III	Ephrata, PA
Harold G. Fried	Union City, PA
Ronald A. Honeywell	North East, MD
Gary L. McElroy	Shoemakersville, PA

Philip J. Mitchell	Allentown, PA
Duane E. Moyer	Guadeloupe, F.W.I.
Scott A. Neiswender	Bloomsburg, PA
John A. Poulette, Jr.	Kempton, PA
Charles M. Snyder	Chambersburg, PA
Jeffrey C. Stickler	Allentown, PA
Warren N. Stuber	Plymouth, MA
J. Richard Vroman	Lansdale, PA
David R. Way	Pleasant Valley, NY
Howard N. Wells	Hatfield, PA

Applicants

David T. Allen	Akron, PA
William N. Crowell	Limerick, PA
Peter A. Fessler	Lebanon, PA
Thomas J. Gardner	Greenville, SC
Richard P. Jones, Sr.	Emmaus, PA
Darryl K. MacPherson	Quakertown, PA
Warren F. Shelly	Lehigh, PA
Thomas F. Templeton	Somers Point, NJ
Thomas P. Voorhees	W. Trenton, NJ

Report of the Board of Directors of the Bible Fellowship Church (see page 44)

The report was accepted.

Report of the Board of Church Extension (see page 53)

The report was accepted.

Clayton E. Weber was publicly thanked by the Conference for his 30 years of service on the Board of Church Extension.

Report of the Director of Church Extension (see page 61)

The report was accepted.

The Director of Church Extension gave a brief oral report. He introduced Christopher Morrison who will be church-planting in Spencer, Mass. He also thanked the other men serving under the Church Extension Department.

He also announced that Valley Bible Fellowship Church in Poughquag, NY is "giving birth" to a daughter church in Pleasant Valley, NY, pastored by Poughquag delegate, David Way.

Report of the Board of Missions (see page 73)

The Report was accepted.

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

The following missionary was introduced: Herb Lea who is planning to teach pastors in Chad.

Report of the Board of Directors of the Pinebrook Junior College (see page 81)

The report was accepted.

Thomas P. Shorb led the Conference in prayer on behalf of the President and Academic Dean of Pinebrook Junior College who are in St. Louis this week presenting the case for the College to be reinstated as a candidate for accreditation by the American Association of Bible Colleges.

Report of the Board of the Bible Fellowship Church Home (see page 91).

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 page 99).

The report was accepted.

The Director of Pinebrook Bible Conference gave a brief oral report.

Report of the Board of Victory Valley Camp (see page 103)

The report was accepted.

The Director of Victory Valley gave a brief oral report.

Report of the Board of Christian Education (see page 107)

The report was accepted.

Report of the Board of Publication and Printing (see page 109)

The report was accepted.

The Editor of Fellowship News gave a brief oral report.

Report of the Historical Committee (see page 111)

The report was accepted.

RESOLVED, that group photographs of the members of the 105th Annual Conference be taken Wed. Oct. 26th at 10:15 AM.

RESOLVED, that group photographs of the participants of Annual Conference be taken every four years.

Report of the Stewardship Council (See page 113)

The report was accepted.

Report of the Conference Judiciary (See page 115)
The report was accepted.

Report of the Ministerial Convention Committee (see page 116)
The report was accepted.

Keith E. Plows led the Conference in prayer for the recovery from illness of W. W. Hartman.

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

RESOLVED, that we encourage each church to increase its pastor's salary at least 5% above the previous year's salary, and further

RESOLVED, that the minimum salary adequate for a pastor serving a Bible Fellowship Church including benefits is \$ 17,850 for the 1988-89 year.

(Pastors were excused from voting on the above resolution).

WHEREAS, the Ministerial Relations Committee believes there is no adequate legislation provided in the Faith and Order to formally approve a call to a church extension mission or to any of our denominational agencies, therefore,

RESOLVED, that the Chairman appoint a committee to formulate adequate legislation to formally approve a call to a church extension mission or to any of our denominational agencies.

WHEREAS, precedence has been established whereby the Board of Church Extension has submitted calls to Ministerial Relations Committee and obtained its approval before the calls are presented to the men; therefore be it,

RESOLVED, that their procedure be continued until the proposed legislation is acted upon by the Annual Conference.

RESOLVED, that the annuities paid from the Ministers' Retirement Fund beginning October 1, 1988, shall be \$ 144.00 per year of service up to 40 years of service for which an annuitant is eligible.

RESOLVED, that the rate of mileage reimbursement remain at \$.18 per mile.

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

Adjourned at 5:00 PM in prayer by George Priestly.

Third Meeting

Tuesday, October 25, 7:00 PM

George Bryson led the Conference in prayer.

Seating of the following alternate delegate was approved: Paul T. Rutman of Pocono Mountain.

The following were elected:

Board of Church Extension:

Richard G. Matthews (3 years)

Robert H. Zentz (3 years)

Board of Christian Education

Daniel F. DeLozier (3 years)

Mark W. Tress (3 years)

Board of Publication and Printing

Paul E. Reinhard, Jr. (3 years)

Fellowship News Editor

Thomas S. MacMillan (1 year)

Fellowship News Business Manager

Paul T. Rutman (1 year)

James A. Beil, President of the Bible Fellowship Church Home, presented the work and needs of aspects of the ministries at Fellowship Manor in Whitehall, PA, and at the Bible Fellowship Church Home in Nazareth, PA.

David J. Smock, Assistant Administrator of Fellowship Manor, presented aspects of skilled nursing care.

Craig Porterfield, Administrator of the Bible Fellowship Church Home at Nazareth, presented aspects of personal care.

James A. Beil presented the goal of independent living units to be developed on the Whitehall property.

Phil Atkins, Director of Victory Valley Camp, presented aspects of the ministry there, publicly recognizing the 44 Bible Fellowship Churches who sent campers to Victory Valley this year.

Harold E. Snyder, Director of Stewardship Services, presented the ministry of the Stewardship Council.

RESOLVED that we adjourn.

Adjourned at 9:10 PM, led in prayer by Donald McKinney.

Excused: Bert N. Brosius; A. L. Seifert; Donald P. Straub; David Keevil; Carl Ackerman.

Fourth Meeting Wednesday, October 26, 9:00 AM

David A. Thomann led the Conference in singing "How Firm a Foundation". Leonard Kessler, Delegate from Nazareth read Colossians 3:22 - 4:6 and led in prayer. Keith E. Plows spoke on "The Christian in His Vocation."

RESOLVED, that the following delegates and alternate delegates be seated: Nicholas Kusiak, Bethlehem; Robert W. Gehret, Ephrata; John Anderson, Poughquag, NY.

Report of the Committee to Examine the Minutes of Particular Churches (see page 118)

The report was accepted.

Report of the Committee to Examine Minutes of the 104th Annual Conference (see page 120)

The report was accepted.

RESOLVED, that the Ministers' Retirement Fund percentage of contribution be established at 3%. (FIRST READING)

The following were elected:

Ministerial Relations Committee:

Harold L. Snyder Jr. (3 years)

Board of Directors of the Bible Fellowship Church:

James A. Beil (3 years)

Carl C. Cassel (3 years)

Board of Church Extension

Robert W. Smock (3 years)

Richard E. Taylor (3 years)

Dana E. Weller (2 years)

Board of Directors of Pinebrook Junior College:

Kenneth F. Barber (3 years)

George R. Bryson (3 years)

John H. Herb (3 years)

Jay H. Fasnacht (3 years)

Rodney A. Muthard (3 years)

Russell M. Ruch (3 years)

Board of Christian Education:

Philip E. Morrison (3 years)

Board of Directors of Bible Fellowship Church Home:

John F. Moran (3 years)

John W. Trauch (3 years)

Board of Victory Valley Camp:

Clyde D. Bomgardner, Jr. (3 years)

Bryan B. Bray (3 years)

Bright N. Heist (3 years)

Board of Missions:

Ralph M. Soper (3 years)

Robert Breitegam (3 years)

James E. Sunday (3 years)

Board of Pinebrook Bible Conference:

Philip E. Morrison (3 years)

John H. Riggall (3 years)

Robert Breitegam (3 years)

Kermit K. Gehman (3 years)

John M. Stengele (3 years)

Board of Publication and Printing:

James R. Batchler, Jr. (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:

Randall A. Grossman (3 years)

Historical Committee:

Willard E. Cassel (3 years)

Harold P. Shelly (3 years)

Committee on Nominations:

Alva C. Cassel (3 years)

Clyde W. Snyder (3 years)

Chairman of Annual Conference:

James A. Beil (1 year)

Vice Chairman of Annual Conference:

Carl C. Cassel (1 year)

Secretary of Annual Conference:

Bryan G. Upton (1 year)

Stewardship Council:

Robert W. Gehret (3 years)

Conference Judiciary:

Keith E. Plows (5 years)

Thomas P. Shorb (5 years)

RESOLVED, that the Conference Administrative Budget for 1988-89 be approved for use beginning October 1, 1988

Administrative Budgets

	Oct. 1, 1988 to Sept. 30, 1989	Oct. 1, 1989 to Sept. 30, 1990
A. Benefits for Each Pastor		
1. Beneficiary Fund	0	1000
2. Ministers' Assistance Fund	750	750
3. Ministerial Convention	750	1600
4. Ministers' Retirement Fund	38000	40000
	<hr/>	<hr/>
Total	\$ 39,500	\$ 43350
B. Benefits for Each Church		
1a. Conference Entertainment	3500	4000
1b. Conference Expense	600	600
2. Moving Fund	5000	5000
3. Fund to Assist Churches	100	500
	<hr/>	<hr/>
Total	\$ 9200	\$ 10100
C. Annual Conference Program		
1. Publication & Printing	4000	4400
2. Expenses of Boards and Committees		
a. Chaplaincy Expenses	800	800
b. Stewardship Council	2500	2500
c. All other Expenses	5000	5000

3. Expenses, Board of Directors		
a. Computer Use	1000	1000
b. Other Expenses	300	200
4. Ministerial Candidate Committee	1000	1000
5. Historical Committee	1000	1000
6. Contingencies	102	250
	<hr/>	<hr/>
Total	\$ 15,452	\$ 16,150
Total Budget	\$ 64,152	\$ 69,600

WHEREAS, the Board of Church Extension on September 16, 1988, elected Daniel G. Ziegler to a three-year term as Director of Church Extension effective October 25, 1988; therefore be it

RESOLVED, that the election of Daniel G. Ziegler to a three-year term as Director of Church Extension effective October 25, 1988, be ratified.

RESOLVED, that the 1989 - 90 budget for the Board of Church Extension be adopted.

**Church Extension Department
1989-90 Budget**

Maintenance Budget

INCOME

Churches - undesignated	\$ 92,506.00
General Contributions from other sources	7,000.00
Designated	219,394.00
Interest	1,200.00
	<hr/>
	\$ 320,100.00

EXPENSES

Appropriations

Edison, NJ	\$ 18,000.00
Project Beachhead	58,000.00
Newark, NJ	25,500.00
E. Union Co., NJ	4,800.00
New Fairfield, CT	1,200.00
Holmes, NY	12,000.00
Philadelphia, PA Southeast Asian	35,000.00
New England Team	25,000.00
Ocean County, NJ	30,000.00
New Missions (Existing)	34,000.00
	<hr/>
	\$ 243,500.00

Administration

Director's Salary and Benefits	\$ 24,000.00
Director's Health Insurance	2,500.00
Director's Continuing Education	1,500.00
Department Travel	9,000.00
Parsonage - Office Building	12,000.00
Office Operations	20,000.00
Board Expenses	2,000.00
Promotion	1,000.00
Surveys	200.00
Administrative Budget	500.00
Workers Compensation	2,200.00
Stewardship Council	300.00
Fellowship News	200.00

\$ 75,400.00

Reserves

Contingency	1,200.00
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1,200.00

TOTAL

\$ 320,100.00

DEVELOPMENT BUDGET

INCOME

Designated Offerings	56,000.00
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EXPENSES

Starting New Missions	45,000.00
WIDER HORIZONS	3,000.00
PISCES	3,000.00
Development Fund	5,000.00

\$ 56,000.00

RESOLVED, that the following be added to the material entitled "Board of Church Extension", page 157ff, Faith and 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. (SECOND READING)

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

(SECOND READING)

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. (Yes, 103; No, 18)

WHEREAS, the Board of Missions is very concerned about the lack of retirement provisions of certain sending mission boards; and

WHEREAS, this Board has approved the development of a Missionary Retirement Fund; and

WHEREAS, this Board is deeply appreciative of undesignated funds provided by a number of churches for various ministries conducted by the Board (i.e., temporary subsidies for missionary support, Executive Secretary support, missionary specials, summer missionary financial aid, Urbana, Pastors' Missions Seminar, World Missions Week, administrative expenses, etc.); therefore be it

RESOLVED, that, in order to establish this Missionary Retirement Fund and to continue the other Board ministries, each church should consider giving an additional 5% in undesignated funds to the Board of Missions for this ministry as well as the on-going ministries of the Board.

WHEREAS, the three year term of Roy A. Hertzog as Executive Secretary of the Board of Missions is completed, and

WHEREAS, the Board of Missions has re-elected him to his second term at the March 8, 1988 Board meeting, therefore be it

RESOLVED, that we ratify the election of Roy A. Hertzog as Executive Secretary of the Board of Missions.

RESOLVED, that a contribution of \$ 250.00 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 \$100 per member be given to the Board of Publication and Printing from each church to help underwrite the cost of printing the Fellowship News. Payments are to be made to the Business Manager by December 31, 1988.

RESOLVED, that the cost of the 1988 Yearbook be \$5.50 per copy.

RESOLVED, that we extend the time.

RESOLVED, that we adopt the proposed 1988-1989 budget for the Board of Publication and Printing.

**Board of Publication & Printing
Budget 1988 - 1989**

INCOME

Subsidy from Administration Budget	\$ 4,000
Contributions from Boards & Committees (\$ 250.00 each)	1,750
Contributions from Churches	6,500
Yearbook Sales	4,500
Sale of Printed Material	1,500
	<hr/>
Total Income	\$ 18,250

EXPENDITURES

Fellowship News	
Printing (4 issues)	\$ 7,000
Composition (Typesetting - 4 issues)	1,000
Mailing (4 issues)	1,800
Mailing Labels & Computer Time	250
Postage Due (Address Corrections Requested)	300
Editorial Expenses (Sec/Supp/Ph/Mi)	600
Business Manager's Expenses (Sec/Supp/Ph/Mi)	600
Honoraria	800
Printing Church Supplies	500
Printing Yearbooks	4,500
Printing Miscellaneous Material	300
Board and Secretarial Expenses	500
Miscellaneous (USPS Permits)	100
	<hr/>
Total Expenditures	\$ 18,250

RESOLVED, that we adjourn. Adjourned at 12:08 PM, led in prayer by John C. Vandegriff, Jr.

Fifth Meeting Wednesday, October 26, 1:30 PM

David H. Jones led in prayer.

The following were elected:

Ministerial Relations Committee:

Alva C. Cassel (3 years)

Board of Directors of the Bible Fellowship Church:

Robert W. Gehret (3 years)

Stewardship Council:

Richard E. Lefever (2 years)

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

(SECOND READING) (Yes, 128; No, 0)

The Secretary of Annual Conference reported that at least two-thirds of the Bible Fellowship Churches' Boards of Elders voted unanimously in favor of the above resolution.

Carl T. Martin read the following petition to the 105th Annual Conference from the Faith Bible Fellowship Church of Spring City.

Whereas the Faith and Order of the Bible Fellowship Church provides for the means whereby Amendments to the Faith and Order may be acted upon by the Elder Boards of particular churches following approval at first reading, (Article XII pages 182, 183 - 1986 edition),

Therefore be it petitioned from the Faith Bible Fellowship Church of Spring City, to the 105th Annual Conference of the Bible Fellowship Church that since a proposed change has been made in the membership requirement (Article X, pp. 47, 48; 1986 ed.) and approved at first reading, the provision cited above for Amendments to the Articles of Faith be invoked for this proposed Amendment to the Principles of Order requiring that:

After the approval of a first reading of the proposed change, the pastor and delegate of each particular church shall be responsible to inform their Board of Elders of the proposed change. The Board of Elders of each church shall vote on the proposed change, and an affirmative vote by a majority of the total number of elders shall be required for approval. Before the Annual Conference can consider a second reading of the proposed amendment of change in this Standard of Worship and Life, approval of the proposed change must be reported within 24 months to the Secretary of Annual Conference by the Board of Elders of at least two-thirds of the churches.

WHEREAS, Article XIII (page 18 of the Faith and Order) of the By Laws of Annual Conference provide for Amendments to the Principles of Order, therefore

RESOLVED, that the existing procedures as described under Article XIII be our response to the Spring City Petition.

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.

RESOLVED, that the 106th Annual Conference be held October 24 - 26, 1989 at Pinebrook Bible Conference.

Report of the Committee on Statistics (see page 121)
The report was accepted.

Report of the Committee to Monitor Minutes (oral report).

The minutes of the meetings of Tuesday, October 25, 1988 were circulated and approved as corrected by the secretaries.

Report of the Committee on Auditing (see page 123).

The report was accepted.

Report of the Committee on Communications (see page 124).

The report was accepted.

The Stewardship Council recommends to the 105th Annual Conference the following as an implementation procedure for Article III, numbers 9 and 10 of its duties:

WHEREAS, a more positive role is desired for the Stewardship Council, and

WHEREAS, the power to approve and disapprove the programs of the agencies is viewed as an encumbrance to accomplishing the work of the Council and agencies, therefore be it

RESOLVED, that the following be adopted as a revision of Article III, duty 9, at first reading.

"9. to co-ordinate and review with sensitivity the stewardship programs, including major capital campaigns and deferred giving of various Bible Fellowship Agencies, so as to guard against duplication, competition, over-exposure and undue aggressiveness."

and be it further

RESOLVED, that duty 10 be deleted, and further

RESOLVED, that present duty 11 become duty 10 and present duty 12 become duty 11.

(FIRST READING)

RESOLVED, that duty 9 under Article III be implemented in the following manner:

"The Director of Stewardship Services will contact periodically each agency of the Bible Fellowship Church to discuss with them their fund raising plans. The Director of Stewardship Services will then report his findings and progress to the Stewardship Council to

evaluate, and, in turn, offer any helpful assistance if necessary.

The Chairman made the following appointments:

Committee on Agency Calls

James A. Beil
L. James Roberts
Ronald C. Mahurin
LeRoy S. Heller
Daniel G. Ziegler

Program and Agenda of the 106th Annual Conference

Bryan G. Upton
Thomas P. Shorb
James A. Beil

Committee on Arrangements for the 106th Annual Conference

David A. Thomann
Daniel P. Allen
Randall A. Grossman
Philip A. Morrison
Thomas P. Shorb
James A. Beil, ex officio

Committee to Examine Minutes of Particular Churches

Kenneth L. Good
Ralph M. Soper
Ronald C. Erb
Dennis M. Cahill

Committee to Examine Minutes of the 105th Annual Conference

Carl T. Martin
William H. Bartron
W. Neil J. Harding, Jr.

Committee on Statistics for the 106th Annual Conference

LeRoy S. Heller
Calvin T. Reed
Daniel G. Ziegler
Hugh C. Coulbourn
Warren G. Zimmerman
David A. Thomann

Registrar of the 106th Annual Conference

Philip E. Morrison

The following were elected:

Board of Christian Education

David N. Schoen (3 years)

Board of Directors of Bible Fellowship Church Home

James G. Koch (3 years)

RESOLVED, that the Chairman appoint a Committee to formulate a Biblical response to the epidemic of aids, to report to the 106th Annual Conference.

The Chairman appointed the following to the Committee to Formulate a Biblical Response to the Epidemic of Aids:

Philip E. Morrison
 Richard D. Harris
 Ronald Reed
 Lisa McKernan
 Carl Fischer
 David J. Smock
 Charles J. McConnell

The following motion was defeated:

WHEREAS, the Faith and Order states on p. 182 that proposed legislation in the order which has passed at first reading by a 2/3 majority and failed to pass with a 2/3 majority at Second Reading, but passed with a simple majority at Second Reading may be resubmitted at Second Reading the following year, and

WHEREAS, the resolution concerning Article X-A of the "Standard of Worship and Life" found on page 34 of the 1987 Yearbook meets the criteria stated above, therefore be it

RESOLVED that Article X-A of the "Standards of Worship and Life" be amended to read as follows:

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
(77, Yes; 45, No)

The following was elected:

Board of Directors of Pinebrook Junior College:

Carol Ann Gearhart (3 years)

RESOLVED, that we suspend the rules and adjourned to meet at 6:30 PM. Adjourned at 5:02 PM, with Jonathan D. Reynolds leading in prayer.

Sixth Meeting Wednesday, October 26, 6:30 PM

John H. Herb lead in prayer.

Ronald C. Mahurin introduced a video in which Cliff Boone, John LaRusso and Glenn Miller represented the Cedar Crest BFC in Tanzania as they conducted a survey of unreached people groups there.

Bryan G. Upton shared the Staten Island church's involvement with Barnabas Marshall in enabling him to obtain seminary training in preparation for his return to his native Nigeria.

On behalf of the Board of Christian Education, Philip E. Morrison presented plaques to Cornerstone Bible Fellowship Church of Bangor for the highest percentage increase in Sunday School attendance, and to Faith Bible Fellowship Church of Lancaster for the highest numerical increase in Sunday School attendance.

The Committee to Monitor Minutes presented minutes of the third and fourth meetings for acceptance. These minutes were accepted.

Report of the Committee of Resolutions

WHEREAS, this year marks twenty years of excellent service of Daniel G. Zeigler as Director of Church Extension, be it therefore

RESOLVED, that we extend to Daniel G. Zeigler our thanks for the vision and diligence that he has exemplified and praise the Lord for the fruit that has been borne in this important work.

WHEREAS, the Church Extension Department has seen the great need of the people of New England, and

WHEREAS, Christopher Morrison and Dennis Spinney have accepted the call of God to push our borders further out to Northeastern Connecticut and Massachusetts, be it therefore

RESOLVED, that we commit ourselves to prayerful support of these men as they seek to reach out to the people of this needy area.

WHEREAS, five churches under the jurisdiction of the Church Extension Department were self-supporting this year, and

WHEREAS, Camden, DE and Kutztown, PA have been self-supporting for three years and are no longer under the jurisdiction of the Church Extension Department, be it therefore

RESOLVED, that we praise the Lord for His obvious blessing on these works.

WHEREAS, many ministers and laymen have spent tremendous effort and have shown great wisdom in the operation of our various boards and committees, be it therefore

RESOLVED, that we praise our God for His provision of such fine laborers.

WHEREAS, Edwin W. Ahlum and his dedicated staff have demonstrated an attitude and spirit of faithful service to the Lord, and

WHEREAS, Pinebrook Bible Conference has made significant improvements to the physical facilities, be it therefore

RESOLVED, that we express our appreciation and encouragement to the Director and staff of Pinebrook Bible Conference for their excellent service and for their stewardship in further developing the Conference property, and further

RESOLVED, that we express our thanks to the Director and his staff for their hospitality in hosting the 105th Annual Conference.

WHEREAS, the faculty and staff of Pinebrook Junior College have served the Lord faithfully investing in the lives of the students, be it therefore

RESOLVED, that we continue to support the college and its President, Carl C. Cassel, through our prayers and gifts and by encouraging students to consider the programs available at Pinebrook Junior College, and

WHEREAS, the college is seeking accreditation with the American Association of Bible Colleges, be it therefore

RESOLVED, that we petition the Lord to grant the accreditation which it is seeking.

WHEREAS, Clifford Boone, David Butler, Jerry Brush, Carl Fisher, Darryl MacPherson, Barnabas Marshall and James Neher have served diligently in serving the 105th Annual Conference of the Bible Fellowship Church as Pages, be it therefore

RESOLVED, that we express our gratitude to these men for their excellent work.

WHEREAS, Bryan G. Upton has served diligently as Secretary to the 105th Annual Conference of the Bible Fellowship Church, and

WHEREAS, Daniel P. Allen and Robert W. Smock have faithfully labored as Assistant Secretaries, and

WHEREAS, Charles J. Albert, Jr., David T. Allen, and David A. Thomann have served as Computer operators, be it therefore

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 105th Annual Conference of the Bible Fellowship Church, be it therefore

RESOLVED, that the body of Annual Conference express its gratitude to Brother Hartman with a standing ovation, and be it further

RESOLVED, that the Chairman of the 106th Annual Conference offer a prayer of thanksgiving for our Brother Hartman and also ask our Lord for opportunities to further His Kingdom throughout the world.

WHEREAS, the Lord continues to provide for the Bible Fellowship Church abundant numbers of ministers of the Word, and

WHEREAS, He has established four new pastorates, but has yet to call four men to vacant pulpits, be it therefore

RESOLVED, that we praise Him for the willing shepherds that He has provided for His flock, seek His will in finding pastors for the vacant churches, and intercede in behalf of ministers without congregations.

WHEREAS, William C. Aukamp, David E. Gundrum, Ronald C. Hagy, William G. Schlonecker, and Byron Widger have been presented to the 105th Annual Conference and approved by it for ordination, be it therefore

RESOLVED, that we thank Him for calling these brothers and lift them up in prayer for His abiding help.

WHEREAS, this Annual Conference is made up of lay delegates as well as ordained ministers, and

WHEREAS, these men have made sacrifices of time and schedule in their task of overseeing their congregations, in preparing for the Annual Conference, and in attending its meetings, and

WHEREAS, they have sought to carry out their responsibilities under the guidance of the Holy Spirit, be it therefore

RESOLVED, that we thank the Lord for placing His work in their hearts, for giving them the vision to do His will, and for building up their leadership abilities, and be it further

RESOLVED, that we beseech Him to raise up many more to oversee His congregations, now and in the future.

WHEREAS, many members of the Annual Conference have left wives and children at home for the duration of this year's meetings, be it therefore

RESOLVED, that the 105th Annual Conference extend its gratitude to these families for their sacrifice in sending husbands and fathers off for two days to do the Lord's work.

WHEREAS, James A. Beil has served admirably in the exercise of all his duties as President of the Bible Fellowship Church Home in the past year, and

WHEREAS, there is still a tremendous work to be done, be it therefore

RESOLVED, that we give praise to God for this man and pray for the Lord's blessing and direction upon him.

WHEREAS, the Lord has most graciously supplied the Fellowship Home with an able director, Craig Porterfield, and

WHEREAS, the Lord likewise has met the need of an Assistant Administrator of Fellowship Manor in the person of David J. Smock, and

WHEREAS, these men have a great undertaking before them, be it therefore

RESOLVED, that we give thanks to the Lord for these men and seek His continuing sufficiency for them in the guidance of the work and their respective staffs.

WHEREAS, the members of Annual Conference were treated with the most splendid dinner and evening at Fellowship Manor, be it therefore

RESOLVED, that the President of the Bible Fellowship Home convey our appreciation to the staff of Fellowship Manor for a most profitable evening.

WHEREAS, the Lord has brought to fruition long standing plans for Fellowship Manor and

WHEREAS, this building is a most beautiful and suitable edifice for the ministry of care to the aged, be it therefore

RESOLVED, that we express our praise to the Lord by standing and singing the Doxology.

WHEREAS, Victory Valley Camp has enjoyed a year of prosperity and growth and

WHEREAS, Victory Valley Camp has continued to provide the Bible Fellowship Church with a Christ honoring and Christ centered camping program, and

WHEREAS, the director of Victory Valley Camp, Phil Atkins, has served untiringly in the exercise of his duties, be it therefore

RESOLVED, that we express our thanks to the Lord for His enabling grace and commend Phil Atkins for a job well done.

WHEREAS, the Lord has provided the Bible Fellowship Church with an effective ministering missionary family, and

WHEREAS, the Board of Missions of the Bible Fellowship Church continues to effectively direct the affairs of its missions, and

WHEREAS, Roy A. Hertzog has ably served as Executive Secretary of the Board of Missions of the Bible Fellowship Church, and

WHEREAS, David E. Thomann has ably served as Financial Secretary of the Board of Missions of the Bible Fellowship Church, be it therefore

RESOLVED, that we continue to devote ourselves to this great ministry and those who faithfully serve with our prayers and commitment to the Church's greatest challenge.

James A. Beil led the Conference in a prayer of thanks for the Chairman of Annual Conference, Jansen E. Hartman.

The Conference sang the Doxology in praise to God for the completion of Fellowship Manor.

Bert N. Brosius read Romans 13:1-7.

L. James Roberts, Jr. spoke on "The Christian and the State" including some description of his trip to see Christians in the country of Romania.

RESOLVED, that we adjourn.

The 105th Annual Conference adjourned at 8:45 PM, Wednesday, October 26th, 1988, being led in prayer by John Dunn.

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Church Extension Department: (left to right, top to bottom)
 James A. Wickstead, Delbert Baker II, William G. Schlonecker, David H. C. Sng
 Robert S. Commerford, John M. Reed, Dennis M. Cahill, Ronald C. Erb, Byron Widger
 Dean A. Stortz, Daniel G. Ziegler (Director), Roger L. Reitz

Report of the Committee on Arrangements

The concluding remark of the Apostle Paul to the Church at Corinth in regards to their worship services was simply: "But everything should be done in a fitting and orderly way". There is no question that this principle reaches beyond the order of worship and should permeate our lifestyles.

The Committee on Arrangements of Annual Conference for the past two years has been attempting to fulfill this verse by maintaining order and expediting the proceedings of the three days of Annual Conference. Hopefully the changes of the past and the new ones this year will continue to fulfill this aspiration.

The following is a list of procedures and points of information which should make things run smoothly during the 105th Annual Conference.

1. Pages

Again this year the Page System will be employed. Mr. Cliff Boone, the 'Head Page' has a team of six or seven individuals who will do their best to assist you. If you need a report or minutes, would like something distributed to the members of the bar, or need their assistance, signal them by raising your name plaque.

2. Lapel Tags & Name Plaques

Both the Lapel Tags and Name Plaques are essential for the operation of Annual Conference. The Lapel Tags will be needed for entrance to meals. The Name Plaques not only are used to call Pages, but also used by the Registrars in keeping attendance.

3. Priority Seating

The Chairman of Annual Conference has the right to establish Priority Seating. If there is a special reason for a Member of Annual Conference to sit at a specific location talk first with the Registrar. He will convey this to the Chairman.

4. Reserving Tables

Dining Room tables may be reserved by a representative of any Agency, Board or Committee. This request must be submitted, in writing, to Registrar no later than the coffee break before the meal. Display Tables are at a premium. Contact the Pinebrook Bible Conference prior to Annual Conference to reserve one. Because of the lack of tables, only Agencies, Boards or Committees may use tables in Fellowship Hall.

5. Meal Tickets

All members of Annual Conference, Missionaries and those under the care of either the Committee on Ministerial Candidates or Board of Missions are guests of Annual Conference and are entitled to all meals. Others, including wives and children (except approved kitchen-dining room workers), may purchase meal tickets at the Registrar's Table. The cost of the meals are \$2 - Breakfast, \$3 - Lunch, \$4 - Supper.

6. Addressing Annual Conference

Members of the Bar wishing to address the Conference as mandated in the Faith & Order [By-Laws for Annual Conference, Article VI- Business Rules of Annual Conference, #3 -6]. In summary this states that to speak on an issue one is to rise and respectfully address the Chair. A maximum of ten minutes is given for speaking on any issue. One is not to speak the second time until all others who desire have spoken, then only after asking permission. Please wait until the microphone is brought to you before speaking.

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

RESOLVED, that the 106th Annual Conference be held October 24 - 26, 1989 at Pinebrook Bible Conference.

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

Ministerial Relations Committee

When the IO4th Annual Conference adjourned, all Bible Fellowship Churches were supplied with a pastor.

In the year ending September 30, 1988, resignations from pastorates were as follows:

Church	Pastor	Effective Date
Sinking Spring, PA	Terris L. Byrd	January 31, 1988
Denville, NJ	Stephan R. VanEck	June 5, 1988
Maple Glen, PA	David Riddell (Assistant)	June 10, 1988
Harleysville, PA	Paul G. Zimmerman	July 1, 1988
Hatfield, PA	John H. Herb	July 18, 1988
Walnutport, PA	David W. Chappell (Deceased)	July 26, 1988
New Fairfield, CT	Dean A. Stortz	August 31, 1988
Graterford, PA	Richard D. Harris	September 4, 1988

The following pastorates were established under our rules:

Church	Pastor	Effective Date
Sinking Spring, PA	Brent Robinson (Assistant)	January 31, 1988
Bangor, PA	Thomas S. MacMillan	March 11, 1988
Denville, NJ	Richard D. Harris	Sept. 5, 1988
New Fairfield, CT	John M. Reed	Sept. 10, 1988
Sinking Spring, PA	Robert A. Sloan, Jr.	Sept. 15, 1988

The following men were called by the Church Extension Department:

Church	Pastor	Effective Date
New England Area	Christopher Morrison	July 1, 1988
New England Area	Dennis W. Spinney	July 1, 1988
Ocean County, NJ	Dean A. Stortz	September 1, 1988

The following churches are to be supplied:

Harleysville, PA
 Hatfield, PA
 Walnutport (Church Extension)
 Graterford, PA

We recommend that the following be adopted as resolutions by this 105th 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; 1 Cor. 9:7-15; Gal. 6:6; Phil. 4:10-19; 1 Tim. 5:17-18), therefore be it

RESOLVED, that we encourage each church to increase its pastor's salary at least 5% above the previous year's salary, and further

RESOLVED, that it is the consensus of this Committee that the minimum salary adequate for a pastor serving a Bible Fellowship Church including benefits is \$ 17,850 for the 1988-89 year.

WHEREAS, this Committee believes there is no adequate legislation provided in the Faith and Order to formally approve a call to a church extension mission or to any of our denominational agencies, we therefore respectfully request Annual Conference give direction to this concern.

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, Jr.: Harold L. Snyder, Jr.

Report of the Committee on Credentials

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.

Robert F. Johnson was found "not guilty" by Judge James N. Diefenderfer at a non-jury trial on May 12, 1988. The Credentials Committee accepts this verdict as the answer to charges brought against Pastor Johnson. We thank God for His sustaining grace for the Johnson family during this time of great testing and pray for God's blessing upon Pastor Johnson as he continues to minister the Word of God.

LeRoy C. Wilcox has requested that his name be removed from our roll of ministers since he has not been actively involved in pastoral ministry for some years and does not hold membership in a Bible Fellowship Church. We have granted his request.

Stephen R. Van Eck has asked that his name be removed from our roll of ministers since he will be ministering with another denomination. We have granted his request.

During the past year Pastor David W. Chappell went home to be with the Lord. His death was very sudden and unexpected. We thank God for his years of ministry among us and express our deepest sympathy to his dear wife and family.

RESOLVED, that the Chairman appoint a committee to prepare a tribute to David W. Chappell to appear in the 1988 yearbook.

WHEREAS, Larry Carpenter, William Graybill and Henry Schell do not hold membership in a Bible Fellowship Church, therefore,

RESOLVED, that their names be removed from our rolls of ministers.

RESOLVED, that the recommendation for a change in the Faith and Order approved at FIRST READING last year (1987 Year Book, page 19) be approved for Second Reading.

The Committee met with five men for ordination examination.

WHEREAS, the Ministerial Candidate Committee has recommended William C. Aukamp, David E. Gundrum, Ronald C. Hagy, William G. Schlonecker and Byron Widger for 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 be it,

RESOLVED, that William C. Aukamp, David E. Gundrum, Ronald C. Hagy, William G. Schlonecker and Byron Widger be ordained to the Gospel Ministry of the Bible Fellowship Church and further,

RESOLVED, that the service of Ordination shall be held on Tuesday, November 1, 1988, at 7:30 PM at the Bethel Bible Fellowship Church of Emmaus.

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

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

*Aukamp, William C.	Lea, Herbert K.
Buck, Leonard E.	Moyer, Edward
Butler, Brian H.	Mull, William W.
Draper, Robert L.	Prontnicki, Louis
Gehman, Richard J.	Riddell, David
Frank, Walter H.	Yerrington, Philip E.
Harley, J. Barclay	Zimmerman, Paul G.
Hoyle, Ronald W.	

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.

Cassel, Willard E.

Dunn, John

Hartman, Wilbur W.

Kirkwood, C.E.

Kirkwood, Donald T.

Miller, C. Leslie

Reichenbach, R.C.

Riggall, John H.

Stengele, Laird F.

Thomann, David E.

Yarrington, Harold D.

V. Ordained Ministers Working in Other Christian Ministries

Bigley, T. James

Frable, Arthur H. Jr

Gordon, Robert N.

Manney, David L.

Schaeffer, Donald B.

Shell, Henry A.

Shelly, Austin G.

Watkins, David J.

VI. Ordained Ministers on Leave of Absence

Carver, David A.

Dotts, Raymond R.

Phillips, D. Thomas

Weaber, Harold C.

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

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

Report of the Ministerial Candidate Committee

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 consultaion and counsel with men under our care.

The Committee interviewed 17 men and 22 examinations were administered and graded.

The 14th Annual Orientation Program for men under the care of the Committee was held at Pinebrook Junior College on June 7-9, 1988. Fourteen men participated in the program. The 15th Annual Orientation Program is scheduled for June 5-7, 1989. This is a change from prior years in that it is a Monday, Tuesday, and Wednesday. The Homiletics Seminar will be held on Monday morning.

William C. Aukamp, David E. Gundrum, Ronald C. Hagy, William G. Schlonecker and Byron Widger were recommended to the Credentials Committee for Ordination Examination.

Walter Johnston and Barnabas Marshall have been licensed as probationers during the year.

R. Jerome Brush, Richard T. Paashaus, Brent Robinson, Robert Sloan, Jr. and Larry M. Smith 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)

William C. Aukamp	Rapid City, SD (1985)
Thomas A. Barshinger	Catasauqua, PA (1986)
Douglas D. Bowne	Spring City, PA
R. Jerome Brush	Wallingford, PA
Arthur J. Frisbie	Newark, DE (1976)
David E. Gundrum	Reading, PA (1986)
Ronald C. Hagy	Reading, PA (1986)
W. Neil Harding, Jr.	Philadelphia, PA (1983)
Walter M. Johnston	Wyomissing, PA (1987)
Barnabas Marshall	Staten Island, NY (1988)
Christopher J. Morrison	New Britain, CT
James E. Neher	Graterford, PA (1987)
Richard T. Paashaus	Coopersburg, PA
John M. Reed	New Fairfield, CT
Brent E. Robinson	Sinking Spring, PA
William G. Schlonecker	Newark, DE (1985)
Robert A. Sloan, Jr.	Birdsboro, PA
Larry M. Smith	Lisle, NY
David H.C. Sng	Hatfield, PA (1987)
Dennis W. Spinney	Dudley, MA (1984)
Byron Widger	Wappinger Falls, NY (1985)

Candidates

James Allay	North Wildwood, NJ
Gary F. Bentley	Telford, PA
Clifford B. Boone	Allentown, PA
Carl J. Fischer	Nazareth, PA
Harold B. Fravel, III	Ephrata, PA
Harold G. Fried	Union City, PA
Ronald A. Honeywell	North East, MD
Gary L. McElroy	Shoemakersville, PA
Philip J. Mitchell	Allentown, PA
Duane E. Moyer	Guadeloupe, F.W.I.
Scott A. Neiswender	Bloomsburg, PA
John A. Poulette, Jr.	Kempton, PA
Charles M. Snyder	Chambersburg, PA
Jeffrey C. Stickler	Allentown, PA
Warren N. Stuber	Plymouth, MA
J. Richard Vroman	Lansdale, PA
David R. Way	Pleasant Valley, NY
Howard N. Wells	Hatfield, PA

Applicants

David T. Allen	Akron, PA
William N. Crowell	Limerick, PA
Peter A. Fessler	Lebanon, PA
Thomas J. Gardner	Greenville, SC
Richard P. Jones, Sr.	Emmaus, PA
Darryl K. MacPherson	Quakertown, PA
Warren F. Shelly	Lehigh, PA
Thomas F. 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 Board of Directors of the Bible Fellowship Church

The Board of Directors of the Bible Fellowship Church met at four regular meetings throughout the year. It attended to the corporate business of the Bible Fellowship Church providing oversight of the fiscal and legal affairs. The members of the Board functioned harmoniously to accomplish the work entrusted to them.

Counsel and/or financial arrangements were duly taken care of for various churches and ministries as follows:

Newark, NJ	- consultation relative to property acquisition
Finesville, NJ	- executed sale of former parsonage and acquisition of new parsonage
New Fairfield, Ct.	- consultation
Mt. Pocono	- consultation and financial negotiations
Kutztown	- consultation and financial negotiations
Walnutport	- consultation
Sinking Spring	- consultation and financial negotiations
Ocean County Mission	- executed purchase of parsonage
Philadelphia Emmanuel	- consultation and financial negotiations
Holmes, NY	- consultation and financial negotiations
Wappinger Falls, NY	- consultation re: land acquisition
1st Baptist, Belvidere, NJ	- financial negotiations

The Ministers' Retirement Fund was reviewed and considered properly managed. Committee will continue to review its soundness.

Consideration was given to the Ebenezer Bible Fellowship Church petition to Annual Conference, 1985, regarding study on disability of a pastor. Robert W. Gehret was authorized to prepare a Disability and Insurance proposal to be distributed at Annual Conference for consideration.

The Board of Directors assisted the Board of Directors of the Home to complete necessary financial arrangements for the successful completion of Fellowship Manor, Whitehall, Pennsylvania. Fellowship Manor is now open and is functioning as the skilled nursing ministry of the Bible Fellowship Church.

The funds held by the Board of Directors of the Bible Fellowship Church 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 Annual Conference adopt the following:

1. That the annuities paid from the Ministers' Retirement Fund beginning October 1, 1988, shall be \$ 144.00 per year of service up to 40 years of service for which an annuitant is eligible.
2. That the Administrative Budget for 1988-89 be approved for use beginning October 1, 1988.
3. That the Administrative Budget for the 1989-90 year be approved for circulation to the churches in solicitation of their pledges by April 15, 1988.
4. That the rate of mileage reimbursement remain at .18 per mile.
5. That the Ministers' Retirement Fund percentage of contribution be established at 3%.

Board of Directors, Bible Fellowship Church: Jansen E. Hartman, President; Carl C. Cassel, Vice-President; Harvey J. Fritz, Jr., Secretary; Horace A. Kauffman, Financial Secretary; Robert W. Gehret, Treasurer; James A. Beil, Hospitalization Secretary; Bert N. Brosius, Jay H. Fasnacht, L. James Roberts, Jr.

Board of Directors of the Bible Fellowship Church

Balance Sheet - August 31

ASSETS	1988	1987
General Funds	\$ 1,445,891.85	\$ 1,433,752.52
Fund to Promote Church Extension	1,044,312.45	1,052,173.10
Ministers' Retirement Fund	401,147.30	373,300.82
	<hr/>	<hr/>
Total Assets	\$ 2,891,351.60	\$ 2,859,226.44
 LIABILITIES		
General Funds	498,864.37	532,645.37
Fund to Promote Church Extension	386,532.84	445,066.95
Ministers' Retirement Fund	0.00	0.00
	<hr/>	<hr/>
Total Liabilities	\$ 885,397.21	\$ 977,712.32
 FUNDS HELD IN TRUST		
Fund to Promote Church Extension	299,324.21	262,729.53
 NETWORTH		
General Funds	947,027.48	901,107.15
Fund to Promote Church Extension	358,455.40	344,376.62
Ministers' Retirement Fund	401,147.30	373,300.82
Total Net Worth	\$ 1,706,630.18	\$ 1,618,784.59
 Total Liabilities, Trust Funds and Net	\$ 2,891,351.60	\$ 2,859,226.44

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, 1988

***** This Year ***** ***** Last Year *****

ASSETS			
Current Assets			
Cash - General Fund	\$ 22,136.62		\$ 19,684.14
Cash - Moving Fund	7,917.90		5,937.80
Cash - Ministers' Ass't Fund	5,131.69		4,131.69
Cash - Fund to Ass't Church	13,385.91		12,285.91
Cash - MCC Intern. Fund	387.95		2,292.95
Accounts Receivable			
Admin. Budget (Note 1)	4,145.00		3,677.00
Health Ins. (Note 1)	17,164.75		4,568.00
Note - Pinebrook Conf.	104,399.37		109,952.37
	<hr/>		<hr/>
Total Current Assets		\$ 174,669.19	\$ 162,529.86

Fixed Assets

Equipment, Computer	\$ 17,570.07	\$ 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	\$ 1,271,222.66	\$ 1,271,222.66
Total Assets	\$ 1,445,891.85	\$ 1,433,752.52

LIABILITIES

Prepayments		
Admin. Budget (Note 1)	\$ 110.00	\$ 862.00
Health Insurance (Note 1)	1,412.00	730.00
Mortgage - Pinebrook Jr. Col.	392,943.00	421,101.00
Mortgage - Pinebrook Conf.	104,399.37	109,952.37
Total Liabilities	\$ 498,864.37	\$ 532,645.37
Net Worth	\$ 947,027.48	\$ 901,107.15
Total Liabilities & Net Worth	\$ 1,445,891.85	\$ 1,433,752.52

Note 1. General Fund Accounts receivable and prepayments for the 1987-1988 Conference year.

Accounts Receivable

Health Insurance		Total	\$ 17,164.75
Allentown, C. Crest	\$ 1,081.00		
Allentown, Salem	169.00	Administrative Budget	
Coopersburg	1,352.00	Allentown, C. Crest	\$ 420
Edison, NJ	338.00	Denville, NJ	150
Finesville, NJ	169.00	Englishtown, NJ	100
Graterford	676.00	Harleysville	125
Hatfield	338.00	Howell, NJ	450
Howell	166.00	Hatfield	800
Mt. Carmel	531.75	Mt. Carmel	410
Nazareth	322.00	Nazareth	450
New Fairfield, CT	169.00	New Fairfield, NJ	75
Phila., Emmanuel	507.00	Scranton	15
Quakertown	455.00	Shamokin	175
Reading	491.00	Sinking Spring	950
Royersford	153.00	Somers Point, NJ	25
Scranton	169.00		
Somers Point, NJ	584.00		
Walnutport	1,083.00	Total	\$ 4,145.00
Wappinger Falls, NY	169.00		
B.F.C. Home	583.00		
Pinebrook Bible Conf.	1,475.00		
Pinebrook Jr. College	3,039.00		
Victory Valley	476.00		
C. Frace	84.00		
Fellowship Manor	2,585.00		

Prepayments

Health Insurance

Catasauqua	\$ 676
Emmaus	60
Harleysville	169
Kutztown	169
Mt. Pocono	169
Newark, DE	169

Total \$ 1,412.00

Administrative Budget

Fleetwood	110
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Total 110.00

Board of Directors
General Fund Statement of Income
August 31, 1988

***** This Year ***** ***** Last Year *****

INCOME

Administrative Budget	\$ 61,092.75	\$ 57,630.15
Workmen's Comp. Insurance	22,139.00	25,424.62
Pay on P.J.C. Mortgage	28,158.00	25,910.76
Health Insurance	207,593.17	166,677.00
Donations, Cash	537.75	0.00
Contributions, Special	0.00	265.14
Funds to assist churches	700.00	135.00
Interest	0.00	1,877.01

Total Income \$ 320,220.67 \$ 277,919.68

EXPENSES

Moving Fund	\$ 1,019.90	\$ 1,741.53
MCC Internship Fund	2,905.00	230.00
An. Conference Entertainment	3,500.00	3,740.00
An. Conference Expense	1,015.03	0.00
Beneficiary Fund	1,000.00	900.00
Historical Committee	1,000.00	1,000.00
Ministers' Retirement Fund	35,450.00	32,850.00
Publication & Printing	1,000.00	6,000.00
Ministerial Convention Exp.	750.00	750.00
Expenses of Committees		
Annual Conf. program	\$ 220.76	\$ 791.04
Com to Exam Church Min.	152.55	127.40
Credentials Committee	366.23	86.50
Committee on Divorce	137.39	963.25
Ministerial Cand. Com.	1204.03	1023.47
Ministerial Rel. Com.	1275.95	931.30

Nominating Committee	172.75	65.82
Statistical Committee	284.49	340.21
Com. on Data Processing	0.00	47.13
Com. on Homosexuality	0.00	19.69
Com. on Test of Membership	67.51	168.40
Com. on Tongues	<u>0.00</u>	<u>356.47</u>
Total Committee Expenses	3,881.66	4,920.68
Chaplaincy Expense	1,022.00	675.00
Stewardship Council	427.68	63.93
Board of Directors' Exp. - Computer	863.00	1,412.90
Board of Directors' Expenses	826.20	257.61
Paid to Pinebrook Bible Conference	0.00	1,552.42
Workmen's Comp. Insurance	31,051.00	24,027.00
Health Insurance	187,559.87	166,497.20
Uncollected Budget Pledges	<u>2,000.00</u>	<u>0.00</u>
Total Expenses	\$ 275,271.34	\$ 246,413.27
Gain or (Loss)	\$ 44,949.33	\$ 31,301.41

Board of Directors
Ministers' Retirement Fund Balance Sheet
August 31, 1988

	This Year	Last Year
ASSETS		
Cash	\$ 15,598.76	\$ 32,752.28
Farmers Bank - Trust Fund	364,048.54	339,048.54
Stocks	21,500.00	21,500.00
	<hr/>	<hr/>
Total Assets	\$ 401,147.30	\$ 393,300.82
LIABILITIES		
Net Worth	401,147.30	373,300.82
	<hr/>	<hr/>
Total Liabilities & Net Worth	\$ 401,147.30	\$ 373,300.82

Board of Directors
Ministers' Retirement Fund Statement of Income
August 31, 1988

	This Year	Last Year
INCOME		
Administrative Budget	\$ 35,450.00	\$ 32,850.00
Members' Contribution	24,597.90	25,945.53
Special Contributions	0.00	420.00
Interest	28,825.72	33,536.84
Dividends	900.00	900.00
	<hr/>	<hr/>
Total Income	\$ 89,773.62	\$ 93,642.37

EXPENSES

Retirement Payments	59,525.54	53,988.00
Refunds to Members	2,401.60	4,353.82
	<hr/>	<hr/>
Total Expenses	\$ 61,927.14	\$ 58,341.82
Gain or (loss)	\$ 27,846.48	\$ 35,300.55

Board of Directors
Fund to Promote Church Extension Balance Sheet
August 31, 1988

	This Year	Last Year
ASSETS		
Current Assets		
Cash	\$ 46,970.17	\$ 53,499.79
Note - Edison, NJ 9/14/86	26,543.08	26,543.08
Note - Howell, NJ	9,595.59	11,549.04
Note - Kutztown	19,669.82	20,000.00
Note - Lakewood, NJ 8/1/88	11,175.00	0.00
Note - Mt. Pocono	6,615.12	10,000.00
Note - Newark, DE 3/15/87	25,000.00	25,000.00
Note - New Fairfield, CT	12,993.78	12,993.78
Note - Poughquag, NY	8,712.34	9,002.57
Note - Victory Valley	37,705.22	41,568.52
Note - Phila. Emmanuel	20,000.00	0.00
Note - Holmes, NY 3/21/84	30,000.00	30,000.00
Mortgage - First Baptist	67,571.29	70,255.28
	<hr/>	<hr/>
Total Current Assets	\$ 322,551.41	\$ 310,412.06
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.	0.00	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, NJ - Goldsmith	24,692.53	24,692.53
R. Est - Newark, NJ - Randolp	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 - Holmes, NY	78,311.00	78,311.00
	<hr/>	<hr/>
Total Fixed Assets	\$ 721,761.04	\$ 741,761.04
Total Assets	\$ 1,044,312.45	\$ 1,052,173.10
LIABILITIES		
Notes Payable		
I. Cressman Gehman	\$ 7,500.00	\$ 7,500.00
Pawling Baptist Church	10,000.00	10,000.00

Mortgages		
Camden, NJ	18,901.36	25,060.09
Edison, NJ	91,083.23	92,000.00
Finesville, NJ	0.00	4,085.92
Howell, NJ	94,851.00	125,000.00
Kutztown	40,068.39	45,000.00
Newark, NJ - Goldsmith	7,090.00	9,029.43
Newark, NJ - Randolph	19,339.37	20,557.94
New Fairfield, CT	25,637.51	30,404.90
Plainfield, NJ	10,640.43	10,640.43
Poughquag, NY	19,995.54	22,788.24
Holmes, NY	41,426.01	43,000.00
	<hr/>	<hr/>
Total Liabilities	\$ 386,532.84	\$ 445,066.95
Trust Funds		
Camden, NJ	\$ 21,668.40	\$ 15,509.67
Edison, NJ	32,459.85	31,543.08
Finesville, NJ	0.00	15,914.08
Howell, NJ	51,295.00	21,146.00
Kutztown	48,889.11	43,957.50
Newark, NJ - Randolph	19,292.11	18,073.54
New Fairfield, CT	24,669.49	19,902.10
Poughquag, NY	23,962.46	21,169.76
Sinking Spring	40,202.80	40,202.80
Holmes, NY	36,884.99	35,311.00
	<hr/>	<hr/>
Total Funds Held in Trust	\$ 299,324.21	\$ 262,729.53
Net Worth	\$ 358,455.40	\$ 344,376.62
	<hr/>	<hr/>
Total Liabilities, Net Worth and Trust Funds	\$ 1,044,312.45	\$ 1,052,173.10

Board of Directors
Fund to Promote Church Extension Income Statement
August 31, 1988

	This Year	Last Year
INCOME		
Paid for Newark, NJ - Goldsmith	\$ 1,939.43	\$ 0.00
Interest	13,678.35	15,926.58
	<hr/>	<hr/>
Total Income	\$ 15,617.78	\$ 15,926.58
EXPENSES		
Property Investigations	\$ 1,539.00	\$ 0.00
Grants to Missions	0.00	5,000
	<hr/>	<hr/>
Total Expenses	\$ 1,539.00	\$ 5,000.00
Gain or (Loss)	\$ 14,078.78	\$ 10,926.58

Proposed Administrative Budgets

	Oct. 1, 1988 to Sept. 30, 1989	Oct. 1, 1989 to Sept. 30, 1990
A. Benefits for Each Pastor		
1. Beneficiary Fund	1	1000
2. Ministers' Assistance Fund	750	750
3. Ministerial Convention	1500	1600
4. Ministers' Retirement Fund	38000	40000
	<hr/>	<hr/>
Total	\$ 40251	\$ 43350
B. Benefits for Each Church		
1a. Conference Entertainment	3500	4000
1b. Conference Expense	600	600
2. Moving Fund	5000	5000
3. Fund to Assist Churches	100	500
	<hr/>	<hr/>
Total	\$ 9200	\$ 10100
C. Annual Conference Program		
1. Publication & Printing	4000	4400
2. Expenses of Boards and Committees		
a. Chaplaincy Expenses	800	800
b. Stewardship Council	1000	1000
c. All other Expenses	5000	5000
3. Expenses, Board of Directors		
a. Computer Use	1000	1000
b. Other Expenses	350	200
4. Ministerial Candidate Committee	1000	1000
5. Historical Committee	1000	1000
6. Contingencies	101	250
	<hr/>	<hr/>
Total	\$ 14251	\$ 14650
Total Budget	\$ 63,702	\$ 68,100

Pledges to the Administrative Budget

Church	1987-88	1988-89	Church	1987-88	1988-89
Allentown, C.Crest	5040	5340	Newark, NJ	200	300
Allentown, Salem	300	300	New Fairfield, CT	100	100
Bethlehem	2000	2200	Oley	1700	1915
Bangor	0	50	Paradise	1500	1572
Blandon	650	675	Holmes, NY	50	50
Camden, DE	50	50	Phila, Emm.	0	50
Catasauqua	300	325	Phila, Wiss.	500	565
Coopersburg	2400	2700	Poughquag, NY	120	200
Denville, NJ	200	0	Quakertown	1900	2000
Edison, NJ	0	0	Reading	4000	4200
Emmaus	2500	2825	Royersford	1800	1800
Englishtown, NJ	400	565	Scranton	300	150
Ephrata	2000	2200	Shamokin	700	800
Finesville, NJ	25	100	Sinking Spring	1000	50
Fleetwood	1320	1400	Somers Point, NJ	50	25
Graterford	2300	2430	Spring City	1300	1350
Harleysville	1500	1680	Staten Island,	75	100
Harrisburg	2000	2100	Stroudsburg	1000	1050
Hatfield	1600	1600	Sunbury	1650	1650
Howell, NJ	800	900	Terre Hill	500	565
Irvington, NJ			Wallingford	1500	1500
Kutztown	300	350	Walnutport	25	25
Lancaster	3300	3750	Wappinger Falls	150	165
Lebanon	1300	1400	York	1000	1130
Lehighton	400	500	Zionsville	225	300
Maple Glen	1000	1100	BFC Home	850	850
Pocono MT.	200	250	Church Ext.	500	500
Mt. Carmel	760	800	Bd. Missions	600	500
Nazareth	2100	2400	P. B. Conf.	1200	1500
Newark, DE	100	150	P. Jr. Col.	500	600
			Totals	\$ 59,640	\$ 63,702

Report of the Board of Church Extension

*"The church... enjoyed peace, being built up;
and, going on in the fear of the Lord and the
comfort of the Holy Spirit, it continued to increase."
Acts 9:31*

Often the church of Acts found itself experiencing great persecution during which it grew. Growth came also in times of peace. Knowing nothing of the persecution the apostolic church faced, we are thankful the church can also grow in times of peace.

Whether experiencing persecution or peace, the church needs to be built up and to continue in the fear of the Lord and the comfort of the Holy Spirit if it is to grow. Building up congregations and encouraging them to walk in the fear of the Lord and the comfort of the Holy Spirit are concepts the Board of Church Extension keeps before itself as it oversees the missions and churches in the department. In so doing the Board trusts God will use this ministry to increase the Bible Fellowship Church.

During the past year the Board met five times. Numerous committee meetings were also held.

A first step in building is to lay the foundation. The Board is pleased that in the providence of God foundation laying has recently begun in three new locations. Christopher Morrison and Dennis Spinney accepted calls to become organizing pastors for a New England team. These calls were effective July 1, 1988. The name Church Extension became literal as they began ministry in Connecticut and Massachusetts thus expanding the borders of our denomination into a new state.

Closer to our central areas, Dean Stortz accepted a call to serve as organizing pastor of a new mission in Ocean County, NJ. This was effective September 1, 1988.

As missions go on in the fear of the Lord they continue to increase. One evidence of this is arriving at the place of forming the first membership roll. Holmes, NY, under the leadership of Robert S. Commerford, came to this position this past year. The Assessment Committee, having met with and heard the testimonies of the ten committed families, rejoiced in learning how several had been saved and believers built up. The selection of elders and the recognition of this congregation as a church by Annual Conference is anticipated.

One evidence of a church being in the final stage of development in the Department is being financially self-supporting. The 1988-89 budget indicates that five churches (Camden, DE; Kutztown, PA; Pocono Mt., PA; Poughquag, NY; and Wappinger Falls, NY) require no appropriation. Having been in this category for three consecutive years, Camden DE and Kutztown PA "graduate" from the Church Extension Department being no longer under the jurisdiction of the Board of Church Extension as of this Annual Conference. Congratulations Camden and Kutztown!

The work of the Wider Horizon program continues. Robert W. Smock serves as coordinator on a voluntary basis. As time permits he continues to provide consultation services for Bible Fellowship pastors on behalf of the program.

Attaining Wider Horizon goal's requires establishing new missions. The Board is thankful steps were taken to establish three in the past year. Many more are needed.

Budgetary restraints did not permit the Board to offer full salary to the three men called to establish new missions. Their calls, therefore, made provision for them to supplement their income through additional employment. This arrangement has been termed "bivocational pastor". They are, as it were, "tent makers".

It is the opinion of the Board of Church Extension that if additional missions are to be established with the current level of financial resources available similar arrangements will be required. It appears that more bivocational pastors will be involved in Church Extension in the future.

For many years the financial reports and budgets of the Board have included pre-paid offerings from the churches as part of income; that is money received during one year was to be expended during the following year. Effective in the 1989-90 fiscal year this practice will be eliminated and all funds received in a given year will be used to meet current expenditures.

To implement this system, pre-paid income from churches in the 1988-89 fiscal year will be allocated as follows:

1. \$20,000 will be used to establish a continuing operating fund that must have a \$20,000 balance at the end of each fiscal year; interest from this fund shall be used for operating expenses.
2. The remaining balance shall be used to establish an emergency reserve fund to be used for interest bearing emergency loans or as collateral for emergency loans; interest from this fund shall be retained in the fund.

In the providence of God Pastor David W. Chappell was suddenly called home to be with the Lord on July 26. He has served faithfully as pastor of the Walnutport, PA mission since 1984. We pray God's blessing, guidance and provision for his wife, Barbara, and their family. Being thankful for his ministry at Walnutport we pray God's strength and provision for this congregation. The Personnel Committee of the Board is endeavoring to call a pastor for this mission.

Having served for thirty years on the Board of Church Extension, Clayton E. Weber declined nomination for re-election. The Board is thankful to the Lord for this brother and his God-given desire to see the Bible Fellowship Church be extended through the founding of new congregations. May God bless him.

Daniel G. Ziegler has now served for twenty years as Director of Church Extension. The Board is thankful for his zeal, vision, and faithful diligence.

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

<u>Church</u>	<u>Pastor</u>	<u>Church</u>	<u>Pastor</u>
Camden, DE	James G. Koch	New Fairfield, CT	John M. Reed
Eastern Union Co., NJ		Ocean County, NJ	Dean A. Stortz
Edison, NJ	Dennis M. Cahill	Philadelphia, PA	David H. C. Sng
Kutztown, PA	Randall A. Grossman	Pocono Mt., PA	Ronald C. Erb
Mays Landing, NJ		Poughquag, NY	James A. Wickstead
Newark, DE	William G. Schlonecker	Somers Point, NJ	Roger L. Reitz
Newark, NJ	Delbert Baker, II	Walnutport, PA	
New England	Christopher J. Morrison	Wappinger Falls, NY	Byron Widger
New England	Dennis W. Spinney	Holmes, NY	Robert S. Commerford

We express thankfulness to the Lord for the faithful ministry of these men. We are grateful for the prayer support and financial contributions of the Bible Fellowship Church throughout the year. Financial support for the Department from the churches increased by almost 15% in 1987-88.

The Board of Church Extension recommends that the following resolutions be adopted by the 105th Annual Conference.

WHEREAS, the Board of Church Extension on September 16, 1988, elected Daniel G. Ziegler to a three-year term as Director of Church Extension effective October 25, 1988 ; therefore be it

RESOLVED, that the election of Daniel G. Ziegler to a three-year term as Director of Church Extension effective October 25, 1988, be ratified.

RESOLVED, that the 1989-90 budget for the Board of Church Extension be adopted.

Board of Church Extension: LeRoy S. Heller, Chairman; Bruce A. Ellingson, Secretary; Clayton E. Weber, Treasurer; Daniel G. Ziegler, Director; Alfred G. Roberts, William R. Singletary, Robert W. Smock, Clyde W. Snyder, Richard E. Taylor, Dana E. Weller, Robert Zentz.

Board of Church Extension
Financial Report
1987-88

RECEIPTS:

Balance, August 31, 1987

\$ 91,148.62

From Churches:

Prepaid, 1988-89	\$ 84,118.97
General Fund - Current	2,725.00
Baker - Newark, NJ	2,500.00
Commerford - Holmes	5,990.00
Chappell - Walnutport	1,075.00
Special Programs - Walnutport	3,125.00
Reitz - Somers Point, NJ	1,075.00
Somers Point - Telephone Outreach	50.00
Project Beachhead	112.50
Director's Support	3,097.00
Cahill - Edison, NJ	15,854.00
Edison - Telephone Outreach	3,150.00
Schlonecker - Newark, DE	2,400.00
Sng - Philadelphia	20,747.20
Sng - Program	5,000.00
Spinney - New England	40.00

\$ 151,059.67

Other

Baker - Newark, NJ	\$ 15,735.00
Wickstead - Poughquag, NY	300.00
Cahill - Edison, NJ	1,385.00
Edison - Telephone Outreach	155.00
Erb - Irvington, NJ	80.00
Commerford - Holmes, NY	220.00
Spinney Support	2,565.00
Chappell - Walnutport	450.00
Project Beachhead	170.00
Stortz - New Fairfield, CT	730.00
Reitz - Somers Point, NJ	2,427.00
Somers Point - Telephone Outreach	470.00
WIDER HORIZONS	2329.00
Widger - Wappinger Falls, NY	800.00
Koeb - Camden, DE	15.00
Sng - Philadelphia	3,947.00
General Fund	5,138.80
PISCES (Watson)	150.00
Director's Support	85.00

\$ 37,151.80

Interest

5,905.07

Reimbursements & Refunds

Reimbursement - Spinney Health Insurance	\$300.00
Director's Travel	280.80
Sale of '86 Toyota	4270.00
Insurance Claim - Toyota	1875.45

Insurance Refunds	987.40	
From Newark Mission for Irvington Van	1000.00	
E. Union County Balance	52.96	
Irvington Balance and Insurance	235.51	
From Moving Fund - Erb Move	15.90	
Rebate - Power tools	10.00	
Uncashed check write-off	119.00	
From Newark Mission for Liability insurance	318.40	
Tax Refund	37.04	
		<hr/>
		9,502.46
		<hr/>
TOTAL		\$294,767.62
EXPENDITURES:		
<u>Appropriations</u>		
Spinney - New England	\$ 1,300.00	
Baker - Newark, NJ	21,675.00	
New Fairfield, CT	1,800.00	
Commerford - Holmes, NY	18,500.00	
Walnutport, PA	6,780.00	
Special program for Walnutport	2,400.00	
Somers Point, NJ	25,000.00	
Somers Point - Telephone Outreach	520.00	
Cahill - Edison, NJ	17,239.00	
Sng - Philadelphia, PA	22,775.66	
Erb - Irvington, NJ	530.82	
Schlonecker - Newark, DE	2,400.00	
PISCES	150.00	
Pleasant Valley, NY	731.50	
		<hr/>
		121,801.98
<u>Administration</u>		
Director's Salary & Benefits	\$ 21,300.00	
Director's Health Insurance	2,046.20	
Operating Acct.	38,175.45	
Clerical Salary	7,314.21	
Parsonage - Office Bldg. (Mortgage)	1,878.96	
		<hr/>
		70,714.82
<u>Reimbursements and Miscellaneous</u>		
Workers Compensation	1,799.00	
WIDER HORIZONS	1,176.76	
Spinney Health Insurance	1,192.20	
Bank Charges	42.42	
Taxes - Employer's Social Security	390.47	
Fellowship News Assessment	200.00	
Administrative Budget	500.00	
Pass thru (Koch, Wappinger Falls, Wickstead)	1,115.00	
		<hr/>
		\$ 6,415.85
TOTAL		\$198,932. 65
BALANCE- August 31, 1988		\$95,834.97*

* Deposited as follows:

Checking - Meridian	1,982.33
Money Market savings - Starpointe	18,294.61
Passbook - Starpointe	1,998.40
CD - Meridian	10,000.00
CD - 1st Atlantic	19,641.29
CD - Starpointe	37,847.84
Loan for auto purchase	6,070.50

ADDENDA:

1. Summary of the Operating Account Position of the Board

Balance	95,834.97
Prepaid, 1988-89	84,118.97
	<hr/>
Surplus	\$11,716.00

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

	BALANCE 8/31/87	RECEIPTS	EXPENSES	BALANCE 8/31/88
Book Fund	70.67			70.67
Luzerne County Project	127.30			127.30
Spinney - New England	4,273.03	2,605.00	1,300.00	5,578.03
Somers Point Land Fund	25.00			25.00
Boyertown Area Mission	600.00			600.00
Widger - Wappinger Falls	200.00	800.00	800.00	200.00
Walnutport - Special	450.00	3,125.00	2,400.00	1,175.00
Edison - Telephone Outreach		3,305.00		3,305.00
Sng - Program		5,000.00		5,000.00
Sng		24,694.20	22,775.66	1,918.54

3. The Board has borrowed from Prepaid, 1988-89 monies \$6,070.00 toward purchase of an automobile. This will be repaid from the Travel line of the 1988-89 budget.

4. 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, 8/31/87	\$ 8,211.67
Interest	329.60

Balance, 8/31/88	\$ 8,541.27*
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*Passbook Starpointe Savings Bank	122.25
Loan to Pocono Mt., PA Mission	2,000.00
CD's Starpointe Savings Bank	6,419.02

In addition, interest is receivable from Pocono Mt. mission in the amount of \$480.00.

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

Board of Church Extension **Revised 1988-89 Budget**

Maintenance Budget

INCOME

Surplus, August 31, 1988	\$ 10,771.00
Churches Prepaid for 1988-89	84,119.00
General Contributions	10,500.00
Designated	160,663.00
Interest	2,560.00

\$ 268,613.00

EXPENSES

Appropriations

Newark, DE	\$ 1,200.00*
Somers Point, NJ	29,000.00
Mays Landing, NJ (1/4 yr.)	3,550.00
Mays Landing, NJ (1/4 yr.)	3,500.00*
Newark, NJ	24,250.00
E. Union County, NJ	1,200.00
E. Union County, NJ	1,200.00*
Walnutport, PA	2,000.00
Edison, NJ	28,164.00
Edison Program Expenses	3,000.00*
New Fairfield, CT	1,800.00
Holmes, NY	15,750.00
Philadelphia, PA Southeast Asian	28,850.00
Philadelphia Program Expenses	2,650.00
New England Team	22,490.00*
Ocean County, NJ	15,524.00
Ocean County, NJ	11,465.00*

\$ 195,593.00

*Disbursement contingent on designated receipts.

Administration

Director's Salary and Benefits	\$ 23,000.00
Director's Health Insurance	2,400.00
Director's Continuing Education	1,500.00
Department Travel	10,500.00

Parsonage - Office Building

Mortgage	\$ 1,879.00
Fuel	1,300.00
Electric	1,421.00
Utilities	800.00
Maintenance	4,000.00
Insurance (Liability & Fire)	1,600.00

11,000.00

Office Operations		
Secretary	8,200.00	
Social Security	620.00	
Printing and Supplies	3,500.00	
Equipment	1,000.00	
Mailing	3,500.00	
Telephone	1,400.00	
	<hr/>	
		18,220.00
Board Expenses		1,500.00
Promotion		1,000.00
Surveys		200.00
Fellowship News		200.00
Administrative Budget		500.00
Workers Compensation		2,000.00
Stewardship Council		
Start Up Grant	300.00	
Membership Fee	300.00	
	<hr/>	
		600.00
Contingency		400.00
		<hr/>
		\$ 73,020.00
		<hr/>
TOTAL		\$268,613.00
<u>Development Budget</u>		
INCOME- Designated Offerings		\$ 53,300.00
EXPENSES		
Starting New Missions	\$ 42,300.00	
WIDER HORIZONS	3,000.00	
PISCES	3,000.00	
Development Fund	5,000.00	
		<hr/>
		\$ 53,300.00

Church Extension Department 1989-90 Proposed Budget

Maintenance Budget

INCOME

Churches - undesignated	\$ 92,506.00	
General Contributions from other sources	7,000.00	
Designated	219,394.00	
Interest	1,200.00	
	<hr/>	
		\$ 320,100.00

EXPENSES

Appropriations

Edison, NJ	\$ 18,000.00
Project Beachhead	58,000.00
Newark, NJ	25,500.00
E. Union Co., NJ	4,800.00
New Fairfield, CT	1,200.00
Holmes, NY	12,000.00
Philadelphia, Southeast Asian	35,000.00
New England Team	25,000.00
Ocean County, NJ	30,000.00
New Missions (Existing)	34,000.00

\$ 243,500.00

Administration

Director's Salary and Benefits	\$ 24,000.00
Director's Health Insurance	2,500.00
Director's Continuing Education	1,500.00
Department Travel	9,000.00
Parsonage - Office Building	12,000.00
Office Operations	20,000.00
Board Expenses	2,000.00
Promotion	1,000.00
Surveys	200.00
Administrative Budget	500.00
Workers Compensation	2,200.00
Stewardship Council	300.00
Fellowship News	200.00

\$ 75,400.00

Reserves

Contingency	1,200.00
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1,200.00

TOTAL

\$ 320,100.00

DEVELOPMENT BUDGET

INCOME

Designated Offerings	56,000.00
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EXPENSES

Starting New Missions	45,000.00
WIDER HORIZONS	3,000.00
PISCES	3,000.00
Development Fund	5,000.00

\$ 56,000.00

Report of the Church Extension Director

Twenty Years of Church Planting

*"Lord, you have assigned me my portion and my cup;
You have made me secure.
The boundary lines have fallen for me in pleasant places;
Surely I have a delightful inheritance. "*
Psalm 16:5,6

This is my twentieth report to Annual Conference as Church Extension Director. Two decades in this ministry and office!

King David of Israel became introspective in a poem one day. In it he acknowledged the sovereignty of the Lord God, who had caused David's "boundary lines" to put him in "pleasant places" and to lead to a "delightful inheritance". He reflects on the presence and the goodness of his Lord (Psalm 16:1,2,7,8,11), which calls forth praise from the Psalmist, and on the saints of God, in whom he finds delight (v.3).

The same kinds of thoughts and emotions fill my mind and heart as I reflect on these good years of service to my Lord and my Church. I trust the reader will find in this report some measure of the same praise and delight that King David expressed.

The Year in Review

Churches

1987-88 has been a positive and productive year for the Church Extension Department. It started a year ago with reception of Cornerstone Church of Bangor, PA into Annual Conference membership and graduation of Calvary Church, Finesville, NJ from the Department; it ends with two more churches, Camden, DE and Kutztown, PA graduating after having fully supported themselves for three years.

Two other churches have completely supported themselves for the past year, Pocono Mt., PA and Poughquag, NY, and are heading for graduation at the 197th Annual Conference, October, 1990.

The progress and growth of three other congregations has been demonstrated in property matters. The church in Newark, Delaware dedicated its lovely new building on December 6, 1987. Using this base, the congregation continues its vital life and outreach in its strategic location.

In New York State, the church at Wappinger Falls is in process of seeking to purchase land at a central location on a main feeder road on which to construct a meetinghouse. The congregation in Newark, NJ with the help of the Board of Church Extension and the Board of Directors, is seeking to purchase a large existing building in a prime location to provide for a greater constituency and a growing program.

Gateway Church in New Fairfield, CT welcomed a new pastor on September 11. Dean A. Stortz accepted a call from the Board of Church Extension to form a new mission in Ocean County, NJ. John M. Reed replaced Brother Stortz in that New Jersey State pulpit.

Missions

The mission at Holmes, Pawling, NY has gathered together its first ten committed families and received approval to begin formation of its charter membership roll. One of the gauges of the progress of this vibrant young body of believers is that it is increasing its share of the support for its pastor by \$4,000.00 in the 1988-89 year. That congregation has chosen to call itself New Life Bible Fellowship Church.

On the Jersey Shore, the mission at Somers Point is known as Lighthouse Bible Fellowship Church. The highlight of the year at Somers Point was a colossal telephone and mass mailing outreach that saturated the area in early spring. Many of the churches sent volunteers to help in the dialing of over 20,000 numbers. Many more offered prayer support and financial backing for this large undertaking -- a pilot project in a new outreach

methodology. At a Celebration Sunday on March 20th a large crowd gathered for worship. In the wake of the campaign worship attendance doubled, and results are still coming in. The mission is approaching organization of its membership roll as it now has 8 or 9 committed families on board.

Summer outreach at Somers Point was spurred on by Carol Watson and Jennifer Wilson, who served under our PISCES program as summer missionaries.

In North Jersey, the Edison Mission is undergoing a reorganization under the leadership of Dennis Cahill. A three phase outreach for Edison will include door-to-door survey work, systematic contacting of new families who move into the area and a phone campaign similar to the one at Somers Point, heading for an April Celebration Sunday. Permission has been granted to use one of the Edison public school buildings as a meeting place -- a distinct answer to prayer.

The congregation at Walnport, PA received a severe blow with the sudden death of Pastor David W. Chappell on July 26. Brother Chappell had served at Walnport with diligence since 1984. The congregation has been standing together strongly. The Board of Church Extension has begun its search for a successor pastor for the Walnport mission.

David Sng has found open and receptive hearts among Southeast Asian refugees in Philadelphia as he labors to share the Gospel and plant a church among them. His major methodology of outreach has been teaching English and tutoring young people. An informal Lord's Day worship service was begun in early summer in a home. Attendance has averaged 15 - 16, with keen response on the part of David's students and some of their family members.

New Missions

A new mission in Pleasant Valley, Dutchess County, New York has begun as a daughter congregation of Valley Church in Poughquag, overseen by the Poughquag elders. David Way, one of the elders, has been serving bivocationally as interim organizing pastor. He has been accepted as a candidate under care of the Ministerial Candidate Committee. Worship began at Pleasant Valley in April and is presently running in the thirties and forties in attendance.

We have formed a new church planting team during the year in New England. Dennis Spinney and Christopher Morrison have accepted calls to serve bivocationally in planting two new congregations in the area where Connecticut, Massachusetts and Rhode Island abut each other. The first target area is Spencer, Massachusetts, which takes the Bible Fellowship Church into its sixth state. Brothers Morrison and Spinney will labor together in Spencer for at least one year before starting in the second location which has yet to be selected. In order to free them for twenty hours per week of ministry, both men are in need of new designated support.

Dean Stortz is our newest church planter. On September 15, the Stortz family moved into a newly purchased parsonage at 800 First Avenue, Manchester, Ocean County, New Jersey. The target area contains a large number of senior adults -- nearly one-fourth of the residents of Ocean County are 65 and over and more than 55% of the people in Manchester are in that rapidly growing segment of the population. In Ocean County there are at least 30-40 residential developments of various types restricted to seniors. Brother Stortz will target these older people in his ministry of church planting evangelism. In it, he will enjoy the fellowship of nearby Community Church in Howell, with Pastor John Vandegriff serving as his teammate for prayer, strategy and encouragement. Toward Brother Stortz' support, the Board of Church Extension has budgeted over \$15,000 for housing in that high cost area. He will serve bivocationally. We hope to provide a half-time salary package, which must be received in designated giving in order to be available for disbursement.

1987-88 is only the fourth time in the 130 year history of the Bible Fellowship Church that four new missions have been opened in one year. The others were 1910, 1894, and 1890. That number has never been exceeded. Of the 10 different years in which 3 or more new congregations have been started, 4 have occurred from 1970 through 1988.

During the year, the churches increased their support for extending the Church by \$20,407.20, or 15.6% over last year. We thank the Lord for this increased provision to move the work ahead.

One of the highlights of the year was the Second Annual Day of Prayer and Fasting, sponsored by our Mid-Hudson Team and held at the Kirk-in-the-Woods in Mt. Pocono on April 7. Earnest united prayer was offered up to God for the churches, ministries, outreach and world mission program of the denomination.

During 1987-88, "The Lord has done great things for us, and we are filled with joy" (Psalm 126:3).

A Personal Purview

Permit me some brief reflection on these two decades of directing the Church Extension Department -- especially the years in Plainfield. We have lived in the Queen City for over 16 years. I have lived in the home on Kenyon Avenue longer than at any other house in my life. We have done most of our child raising at that address.

We have observed life in this small city through these years and learned much. We are among the longest residents on our block. We have seen whole families grow up as ours has. While we have been in Plainfield, seven people have died in the seven houses closest to ours -- a reminder that life is brief.

And we have seen God at work in our neighbors' lives. We have been permitted in many ways to bear witness to the Savior. Persons in at least six or seven households within a block of our address and a like number elsewhere in our Community that we know of have come to know Christ, some at least in part through our witness and some, as far as we know, with no impact from us. And we believe we see the Lord at work in others' hearts and lives.

For nearly five years, I have been an aerobic walker. At least three times per week I walk three miles in under 42 minutes. This gets me out into the neighborhood and makes me feel good and invigorated. And I am reminded that if this physical exercise is good for me, spiritual exercise in godliness has far greater value (1 Timothy 4:8).

The Plainfields, with nearly 100,000 population, are short on Gospel preaching churches. We pray that they may become the site of one or more Bible Fellowship Churches in the future.

For most of our Plainfield years we have been part of our Newark congregation. It is the only church our two younger children have known. Our brothers and sisters in Newark have stood with us in some of life's saddest and happiest moments and they have become very dear to us.

The summer of 1988 has contributed two special experiences to my life. It was my privilege to fill a brief interim as preacher for our Denville church and it proved to be a rich and delightful enjoyment to serve with God's dear people in Denville.

Our family of four traveled by auto across the U.S.A. and back, passing through 21 states on the way. For two weeks in the midst of the trip I was able to take a valuable course in Church Growth and my wife studied at a nearby college in her field of early childhood development. I am most grateful to the Board of Church Extension for granting me study leave and helping me financially in my graduate program and for allowing an extra week of vacation for that delightful and instructive trip.

"For the Lord is good and his love endures forever; his faithfulness continues through all generations" (Psalm 100:5).

An Historical Overview

Twenty years is a good chunk of one's life, a credible segment of history. This anniversary provides a good opportunity to reflect on what the Lord has done. In the midst of the routine of our days and the busyness of our years, we may fail to note what our God has done and, as a result fail to appreciate His gracious working and to give Him the thanks and praise which He should rightly receive.

I wish to reflect on Bible Fellowship Church history as a series of twenty year segments. Ten years are called a decade; I am not aware of a name for twenty years -- perhaps a "duodecade"? Let's call each twenty year segment a score. The 130 years of Bible Fellowship Church history may be divided into six score -- the first, when statistics were sketchy and imprecise, is thirty years (1858-88) and the rest consist of two decades each.

Twenty Years of Growth

The score just closing has been rich with the Lord's blessings on the Bible Fellowship Church. These may be seen in the remarkable growth and upgrading of the various ministries of the denomination. During the score, Pinebrook Bible Conference and Pinebrook Junior College have acquired and developed their fine campuses and growing program. Victory Valley has grown. The vision of a high quality new home for the aging has become a reality in Fellowship Manor. A fine and useful archives has gotten up and going, a Historical Society has been formed, a long needed Stewardship Council has gotten underway and our missions program and number of personnel have mushroomed.

Most or all of these steps of progress could not have happened had not our Church been growing. In fact, in the score our total membership moved from 4460 to 6216, an increase of 1756, or 39.4%. A major factor in this growth has been the effectiveness and increase that God has given through the Church Extension Department.

During the twenty years, the denomination has seen the start of 28 new congregations, more than any other score in our history, more than the total new starts in the preceding 58 years. 11 of the 28 have been completely formed as churches and received into Annual Conference membership, along with Finesville, which started during the previous score, for a total of 12 new Annual Conference member churches -- more than any comparable period since 1907. Six of the 28 have died, two are presently dormant (Mays Landing and Eastern Union County, both in New Jersey), 20 continue to the present.

While only 19% of our total membership is in the 19 organized congregations that have started in the last 40 years, these vital young bodies have accounted for 67% of the denomination's growth over the last 20 years. Young churches usually grow more rapidly than older ones.

A table of statistics for the six score should lead us to gratitude and praise for what God has done among us in the recent decades:

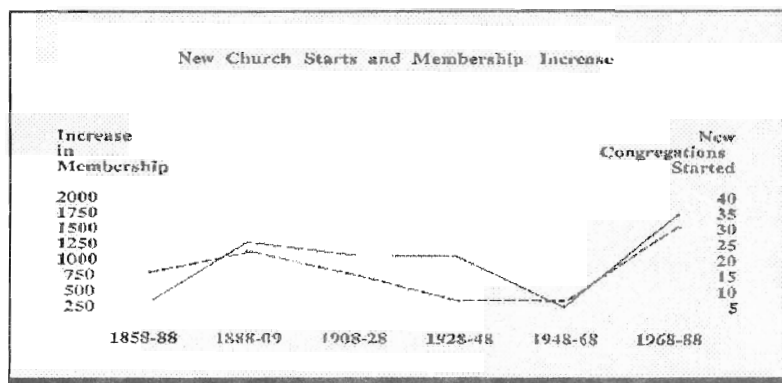
Score	Membership Growth	%	Total Membership	New Mission Starts	Churches # Organized	Remaining to Present
1858-1887-8	406		406	18	13	11
1887-1907-8	1348	332%	1754	25	15	12
1907-1927-8	1211	69%	2965	16	7	7
1927-1947-8	1221	41.2%	4186	9	5	3
1947-1967-8	274	6.5%	4460	9	6	5
1967-1987-8	1756	39.4%	6216	28	12	12
Totals				105	58	50

Interpretation:

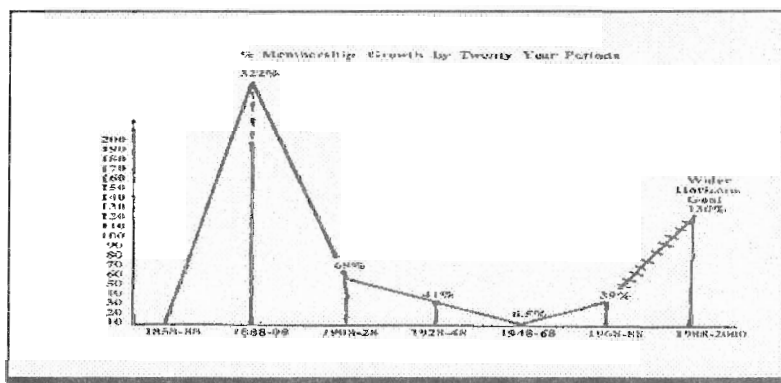
Some interpretation of these statistics may be instructive:

1. The vigor and effectiveness of our young movement in its first half-century was truly remarkable. Few in number, with limited resources, our forefathers started 43 congregations, 28 of which became fully organized as Conference member churches. And 82% of those, or 23 churches, still continue today.
2. We may be deliberate and somewhat slow in bringing mission congregations to full organization as churches, but when we do, they endure. Of the 58 churches constituted in our 130 years, 50 of them, 86%, continue to the present. 7 have died and the eighth was lost through a merger.
3. Throughout its history, although the denomination has started 105 congregations, only 58 of them have been brought to full formation as churches. Adjusted for the presently continuing missions that have not yet become churches, those 58 churches represent 62%, which means that 36, or 38% of them, failed. You have to take risks; there is no guarantee of 100% success in church planting. Of the 28 starts in the past score, 11 have come to full formation as churches, that is 39%. We hope all of the remaining 11 arrive at full maturity. But it will take only 6 more of the 11 to achieve our historic average.

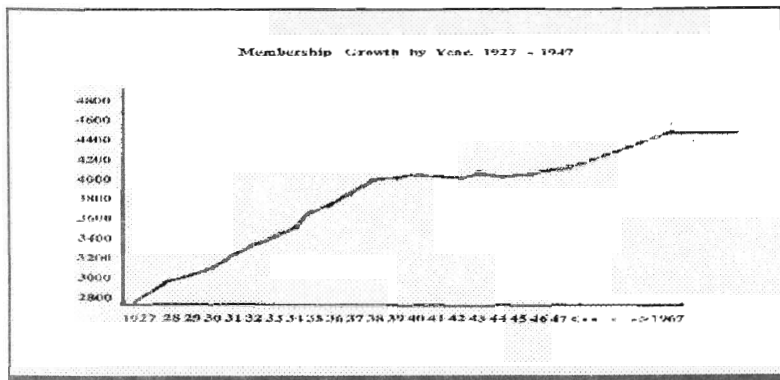
4. A graph will show more clearly than the table the relationship between new church starts and overall growth. Our church planting fell off drastically in the fourth and fifth score of our history, starting only 9 in each. Membership growth in the wake of that decrease in forming new congregations slowed and nearly ground to a halt.



A graph of percentage increase shows how early growth was stimulated by the new and young congregations through the first 70-80 years. When new church planting decreased, membership decline soon followed.



Graph of the fourth score shows how as the established churches aged and few new ones were started, the growth impetus "ran out of gas". First half growth, 1927-37 was 1075; second half, 270. Then the fifth score produced only 6.5% growth, 324 net membership increase -- over 20 years!



5. In the sixth score, just concluded, growth momentum has been regained as we began again seriously to plant churches. Net membership growth climbed from 274 to 1756, more than six fold.
6. We may expect that the years ahead will be growth years for the denomination because of the impact of these recently formed congregations that will stimulate and gather that growth.
7. If we want to sustain growth and accelerate toward achievement of our WIDER HORIZONS growth goals (to 14,293 total members by the end of the year 2000) we must continue and step up the formation of new churches.

In comparing the just concluded score with the one immediately before it (1947 through 67-8), we observe that of the 6 new starts that achieved full organization as churches during the earlier score, 3 were started as daughter churches (50%). In 1967 through 87-8, 3 of 11 (27%) began as daughter churches. Our experience shows us that daughter churches develop and mature much more rapidly than "cold starts". The churches ought to take seriously the WIDERHORIZONS goal of at least one daughter church per year. Grace Church of Nazareth, PA has birthed Cornerstone Church of Bangor; Valley Church of Poughquag, NY is in process of giving birth to a church in Pleasant Valley. Who will be next?

Gains Despite Handicaps

The church planting gains of the past twenty years have been achieved in the face of some handicaps.

1. Unavailability of Veteran Pastors

While we have tried incessantly to recruit as church planters experienced pastors with demonstrated success in church growth, few have responded positively. Had more done so we might have been able to plant more churches and bring same more rapidly to maturity.

2. Foreign Mission Drain

- * Two of our effective church planters, Robert L. Draper and Herbert K. Lea, who between them planted 3 churches in an aggregate of 18 years of service (average 6 years per church) were called away from us to go forth as foreign missionaries. In that we rejoice, but we believe that had they remained in the Department they would by now have planted more new Bible Fellowship Churches.

3. A Legalistic Membership Rule

Our church planters are forced to labor while shackled by a culturally formed membership bar that lacks biblical basis, is embodied in an ambiguous rule, robs the Church and her church planters of credibility, contradicts her own assertion that the Scriptures are "our only rule of faith and life" and that is the conviction of but a small minority of our people. We cannot accurately assess the harmful effects of this rule. We do know that it has destroyed young congregations, hampered the development of others, turned away young believers from commitment to our churches and otherwise bled us of young blood and vitality. The impact of this is hardest on the new churches. It is just a matter of time until this restrictive rule will be changed. By God's grace and the Holy Spirit's direction may it be sooner rather than later.

4. Financial Constraints

In 1967 the churches gave \$44,196 out of total offerings of \$968,387 to extend the Church. That was 4.56% of total offerings, down somewhat from the standard during the previous 60 years of 5-6%.

In 1967 the Church Extension Department consisted of 6 missions and in addition 4 churches, which were not yet able to support themselves, were assisted with financial appropriations. This was a total of 10 congregations.

The federal government maintains what is called the consumer price index. Its application allows us to measure today's dollars by those of a previous year. Conveniently, the c.p.i. for 1967 was 100. In November, 1987, the index stood at 345.8. Using the index, one may conclude that if the churches would wish to provide funding at today's dollar values for maintaining the same 10 congregations as we had in 1967, they would have given \$152,830 in this last year, which is almost precisely what they gave. But rather than 10 congregations we have maintained 13 through the year, a 30% larger roster, and added 3 more, not including the two dormant missions that are not now manned. And if the \$152,830 were corrected to reflect the 39.4% membership growth since 1967, the total would be \$213,045 -- \$61,540 more than the churches gave in 1987-88.

Had the churches given of their total offerings of \$ 5,459,908 in 1987 the same 4.56% that they gave to extend the church in 1967, we would have received \$248,972 from the churches for church planting, nearly \$100,000 more than we actually had to work with.

We have gratefully received and shall carefully use the \$151,509 entrusted to us by the churches. We dedicate it to the Lord and mean to manage it for all it's worth to produce church growth. But it is sometimes hard to understand why the churches would give \$151,509 to extend our own Church, but \$341,788, more than twice as much, last year for local missions, most of which is used to finance Christian enterprises that are outside of the Bible Fellowship Church.

How Do We Do It?

The answer to how the past 20 years have been so much more effective for church planting and the growth of the denomination is solely in the sovereign grace of our God, Who has been pleased to bless the proclamation of His Gospel and to build His Church. All praise and glory belong to Him alone.

Some factors and means which the Lord has used to accomplish this work may include:

1. Age and Training of Church Planters

Though we have had to use mostly inexperienced men as organizing pastors, these men have come to us with more maturity and better formal training than their counterparts of earlier years had.

2. Tenure of Church Planting Service

Our men are loyal and tenacious in their work. They are not looking for "promotion" elsewhere. The pastors in the Department have served an average of nearly 7 years with us. Lyle E. Schaller, one of the most knowledgeable experts in North American church growth, believes that a man's most effective years of ministry with a congregation begin with his sixth year.

3. Church Growth Eyes

After years of stagnation of membership growth, the ministers chose as the theme for their 77th Annual Ministerial Convention in 1968 "Evangelism and Church Growth". Papers were read followed by discussion of a great many phases of the Church's growth and non-growth. The convention concluded with a period of prayer for the spiritual and numerical growth of the Bible Fellowship Church.

The Lord began to answer those prayers. Springtime of 1972 found the ministers again convening around the theme of Church Growth. Professor C. Peter Wagner was with us to lead us through the first Church Growth Seminar on the North American continent (there have been thousands since). The brethren grappled with church growth principles and concepts, worked at growth graphing and projections and came away with what Dr. Donald A. McGavran, originator of the modern Church Growth Movement, calls "church growth eyes" -- a consciousness of whether or not the church is growing, why or why not, how churches grow and that churches ought to grow.

Many of the men have continued to read, study, and attend courses and seminars in Church Growth. It seems those two Ministerial Conventions helped to create a turn around from stagnation to growth. In the 13 years prior to 1968, nine had produced membership decreases; following 1968 we enjoyed 16 consecutive years of membership increase.

4. Changes in Principles and Methods

Much of the early years of my service in this office were occupied with redefining, restructuring and sharpening our concepts, organization and methodologies. Again in the past two years, the Board and its committees have worked to rethink our ways of doing so that we can be more efficient and effective in managing a larger and growing ministry.

5. Care in Site Selection

We work hard in making surveys and doing our demographic work in preparation for selecting target areas for new missions. This work is paying off.

The Mid-Hudson region, by way of example, has proved to be fertile soil for Bible Fellowship Church planting. During the score, we have been able to establish four congregations. Three of them are completely formed churches, two of which have fully supported themselves in the past year. The fourth is about to become an organized mission. These accomplishments encourage us to anticipate good success at Pleasant Valley and may auger well for our work in New England, which is culturally and historically close to New York State east of the Hudson River.

6. Goal Setting and Drive

We have defined our task as church planting, evangelism and we hold ourselves to that. We measure our work by that "bottom line"; are we planting churches? And we are willing

to have others use that criterion in assessing our work.

Our "Design for Enlargement" (1975-85) goals were very demanding. We did not achieve them, but came within 80% of them. The WIDER HORIZONS goals are even more demanding, and we shall do our best, in dependence on the Lord, to achieve them.

The power of goal setting and drive is demonstrated in our history by the work of W. G. Gehman. He became president of the Gospel Herald Society in 1905 and was the driving force of our Church's evangelism and church planting thrust till his sudden death in 1941. During those 36 years, 27 missions were started, which eventuated in 13 fully formed churches, 9 of which continue today. For 8 years immediately after his death, not one new congregation was started, and in twenty years, only 5 new missions were begun. It seems someone must be calling, agitating, plotting, pleading, pushing and pulling (even if it seems obnoxious), ever seeking to be a catalyst, to keep church planting in view and on track.

Our church planting evangelists are visionaries, goal setters, purposive workers, evaluators and achievers. Together we push ourselves and each other to keep driving and doing. Nothing less will do. It takes all we've got plus more, which the Lord will provide.

7. Bivocational Pastors

Perhaps this is the most significant human factor in accomplishing what we have. Of the 11 congregations that began and became fully organized in the 1968-88 era, 7 were started and/or maintained by bivocational pastors, who made up by labor outside of the pastorate what was lacking in the Church's support for them.

Of course, the bivocational pastor has been part of the Bible Fellowship Church from its beginning. All of its pastors in the first years were farmer-preachers. And these "tent makers" opened up 43 new congregations in their first 50 years, 28 of which became fully formed. 23 of them still continue today.

Our great pioneer evangelist and first foreign missionary, Eusebius Hershey, in 1888, at age 65, wrote about a preaching tour in Ontario during harvest season. "I worked in the afternoon and in the evening I preached to quite a number of attentive hearers, who could sit and rest while I had to stand and do the work of preaching after I had left the harvest field." Then, addressing his colleagues in the Ministry, he wrote, "... it is a good plan to encourage the people to come and hear us preach if we spend some time with them in the field working with our hands. I have found it a good plan these 42 years I am traveling."

In our middle years, many men served bivocationally by pastoring more than one church. In 1946, for example, seven men were pastors of circuits serving 15 congregations, 39% of the total number of churches.

In that same era, our church planters in the Gospel Herald Society were bivocational pastors, who earned most of their livelihood by selling literature.

In 1983 the Annual Conference adopted as one of its WIDER HORIZONS goals, "in order to enable the Church Extension Department to step up its formation of new churches, to double the churches' offerings for church extension as soon as possible" (1983 Yearbook, p.21). 1982-83 offerings from the churches were \$99,438. Double that figure in 1982-83 would have been \$198,876. Adjusted by the consumer price index to 1987 dollars, the amount should have grown to \$230,467. To date the churches have not been able to reach that goal. In fact this year they came short of it by \$78,958. Until that goal has been achieved, we are likely to continue to be heavily dependent on bivocationalists if we take our goal of planting 49 more churches by the end of 2000 seriously.

Clearly, the biblical norm is that since "the worker deserves his wages" (Luke 10 :7), so "the Lord has commanded that those who preach the gospel should receive their living from the gospel" (1 Corinthians 9 :14). Indeed, the Scriptures indicate that the minister of the Gospel has a right to such support (1 Corinthians 9 :5-13).

But in our day, as in New Testament times, there are some like the prototype church planters, Paul and Barnabas, who conclude, "we put up with anything rather than hinder the gospel of Christ" (v. 12), and give up their right in order to proclaim the Gospel and build the Church. Bless God for such men! They are blessed indeed, and our Church is blessed to have them.

These "tent makers", walking in the footsteps of those great apostles, are worthy of double honor. The Church should appreciate and cherish them. We must understand that because of their "second job" they have less time and energy to give to the church planting

task. So if it takes longer for them to accomplish their goal than men who are fully supported we must understand and not find fault with them. Rather, we should pray fervently for them, do all we can to encourage them and consider whether we ought to accept some responsibility to give dollars so that they may receive more support in the ministry and have more time freed for their "priority job", to proclaim the Gospel.

It is thrilling to realize what we can accomplish, with the Lord's help and by His grace, in church planting evangelism as we work diligently and unitedly for maximum results, so that as the grace of God through us "is reaching more and more people (it) may cause thanksgiving to overflow to the glory of God" (II Corinthians 4 :15).

A Hopeful Preview

During the past few years the Bible Fellowship Church has hit a plateau after a strong period of steady growth. 1987 membership was up 66 from 1983 but down 19 from the 1985 high of 6235. Since our church planting program has continued to produce, we may, by faith, confidently anticipate that growth will resume and accelerate. At the same time, the stagnation of many of the older churches should be of concern to us. The churches must address the WIDER HORIZONS goals with integrity and energy. We must call ourselves and each other to renewed commitments and action in evangelism of the lost.

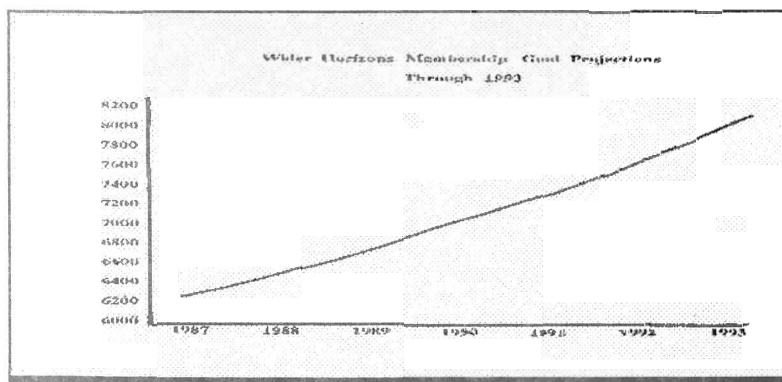
The lesson of our history matches what successful corporations know -- to grow you have to add new units. Retailers who cease to open new stores have begun to die, for existing properties alone cannot hold market share, let alone increase it. And some of their outlets will fail. You've got to start new units.

For a denomination, that means plant new churches. For a local church, that means form new classes, new Bible study groups, new choirs, special interest and age-based fellowship groups, caring groups, alternate worship services (at 8 AM or on Friday or Saturday evening, for example), extension Sunday Schools, etc.

New units, new groups can assimilate large numbers of people at start-up and in the first year or two. Then their ability to incorporate new people diminishes so that they can only take on replacements for people who leave and a few more each year. Psychologically and in terms of group dynamics, they cannot grow rapidly.

Let's not forget or give up on our WIDER HORIZONS goals. Let's storm Heaven in prayer for that total of 106 congregations and 14,293 members by the end of the year 2000.

A graphic projection of the WIDER HORIZONS goals for membership in the next five years demonstrates the challenge before us and focuses our prayers and labors. We



shall be praying, and we need to plan our work, for increase of about 30% by 1993. The graph shows an upward curve. The goals anticipate a gradual acceleration of growth.

By years, from 1988 through 1993, the percentage growth goals are:

1988	3%
1989	3.5%
1990	4%
1991	4.5%
1992	5%
1993	5.5%

Remember these goals were set by consensus, preliminarily by vote of Annual Conference, with finalization through direct input from most of the churches. They are ours! We must own them. We must allow them to focus, our prayers, fire our zeal, fix our vision, frame our planning, and fan our labors, so that whether or not we fully reach the goals, we may confidently and truthfully say to our Lord, "We have done our best!" By this time next year the Church Extension Department should have at least 4 more new congregations underway; there should be two more daughter churches going than we have now, and our membership should total 6,742. Can we do it? Not in our own strength or by our own designs. But by grace through faith and with determination and hard work it can be done. Is it worth it? Certainly it is!

I can see a vibrant fellowship of wonderful congregations -- many in new areas. There are black churches, Hispanic churches, Asian churches, Islander churches, Portuguese churches, Indian churches, deaf churches and others there -- all belonging to Christ and to each other, enthusiastically committed to the Faith and Order of the Bible Fellowship Church, bringing a host of new ones to Jesus, supporting a growing outreach to the whole world, praising, glorifying and delighting our wonderful Lord. Can you see that great movement? Will you let God use you to help bring it to pass?

"May the favor of the Lord our God rest upon us; establish the work of our hands for us -- yes, establish the work of our hands" (Psalm 90 :17). Amen!

Director's Financial Report

1987-88

Receipts:

Balance, August 31, 1987	\$ 194.76
From Board	38,175.45
Other Receipts	638.34

Total	\$39,008.55
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Expenditures:

Travel (Includes new car purchase)	\$ 16,712.86
Office:	
Equipment	742.65
Printing and Supplies	3,121.69
Mailing	2,529.46
Telephone	1,232.49

7,626.29

Parsonage-Office Building:

Gas - Fuel	1,169.64
Electric	1,590.78
Other Utilities	696.31
Maintenance	3,144.30
Insurance	862.02

7,463.05

Bank Charges	70.00
Board Expenses	942.89
Liability Insurance	1,830.00
WIDER HORIZONS	229.26
Continuing Education	1,500.00
Promotion	678.11
Pleasant Valley NY	268.50
Newark Mission - Special Benevolence	200.00
Real Estate Deposit - Ocean County, NJ	1,000.00
Mortgage Application Fee - Ocean County, NJ	350.00
Environmental Health Inspection - Ocean County, NJ	85.00

\$ 38,955.96

Balance, August 31, 1988	\$ 52.59
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The depository for this account is Meridian Bank, Emmaus office.
The books and this report have been audited by Barnabas Marshall.

Daniel G. Ziegler
Director

Report of the Bible Fellowship Church Board of Missions

The greatest challenge to the Church of Jesus Christ can be found in the seven last words of our Lord--"...to the remotest part of the earth." The task of world evangelization humanly seems to be impossible. Many churches believe that they themselves are struggling just to remain in existence. As a result, priorities and emphasis is put on the local ministry to the exclusion of outreach or to severely cutting back in outreach. Andrew Murray in his book entitled, Key To The Missionary Problem, tells us "personal consecration and the evangelization of the world ought to go together. Missionary advance depends upon the spiritual life of believers."

*"...the nations shall know that I am the Lord, declares the Lord God,
When I shall be sanctified in you before their eyes."
Ezekiel 36:23b*

He goes on to say, "In the long run the spiritual tone of the missionaries and the mission congregation abroad cannot be higher than that of the home church out of which it was born." Each fellowship of believers bears a unique responsibility first of all for their own personal relationship, commitment, and devotion to Jesus Christ that in turn will conform them into His image, bearing the fruit of His Spirit, and doing His work. The logical result of spiritual maturity is obedience to the Lord's last command to the remotest part of the earth--to "every tribe and tongue and people and nation."

"With men it is impossible"

"With God all things are possible"

"All things are possible to him that believes"

God is building His Church, qualitatively, numerically, and geographically; but He uses you and me, His Body, to accomplish the task. To what extent is God's life our life, God's work our work, and God's purpose our purpose?

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 seven times this year and the following update indicates some of the highlights of the year.

A letter of resignation from the Board of Missions, dated March 15, 1988, was received by the Board from Paul G. Zimmerman to take effect at the close of the Board meeting on May 17, 1988. The Board desired to fill the vacancy on the Board and invited Pastor Ralph M. Soper to fill the unexpired term of Paul Zimmerman until Annual Conference.

Missionary Appointees

1. Esther Boone has been accepted by this Board on August 11, 1988 to serve with the Helping Hand Pregnancy Center. She will be managing a home for unwed mothers in Barryville, New York. The home is presently under construction. She is available for meetings and seeking support for her ministry that she anticipates could begin before the end of 1988.
2. David & Rebecca Riddell have about 92% of their support and are tentatively planning on departure to their field of service in France on October 19, 1988.
3. Cathy Hardy and Mark Wimble were united in marriage on June 25, 1988. Mark is presently at Columbia Bible College preparing for missionary service and Cathy is the Director of Daybreak Crisis Pregnancy Center in Columbia, South Carolina. Cathy is an appointee of Overseas Missionary Fellowship.

Missionary Appointees Who Left For Their Field of Service

1. Basil & Angie Chatterpaul left for their field of service in Suriname under International Missions. They are members of our Oley church.
2. Walter & Sue Johnston are missionaries under OMF and have left for their first term of service in the Philippines. Walter is a member of our Reading Church.
3. Daniel & Jacqueline Scott are members of our Coopersburg church and are presently serving in their first term in Bolivia under World Outreach Fellowship during which time they also completed all of their applications. Dan & Jackie came home for just a brief visit this summer during which time they met with the Board of Missions on August 11, 1988. The Board accepted them as Career Missionaries.
4. Paul & Julie Zimmerman left for their field of ministry in Kenya under AIM on August 3, 1988. Paul served as a member on the Board of Missions for more than 16 years (February 1972 until May 17, 1988). For two years he served as Executive Secretary in a part time capacity. Paul also served as a Pastor in our Fellowship of Churches from 1967 until 1988.

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. Joel Bigley - Pioneer work, construction, church-related work
5. Glenn Blausner - Shipping and transporting in support ministry
6. Dick & Peggy Blausner - Shipping Manager, support ministry
7. Len & Nina Buck - Audio visuals for TEAM & for missionaries
8. Brian & Maureen Butler - Director of International Orientation
9. Bill & Holly Campbell - Medical work, pioneer evangelism
10. Basil & Angie Chatterpaul - Evangelism, Bible classes, church work
11. Moses & Wendy Chow - Campus evangelism, literature, conferences
12. Linda Clayton - X-ray technology, Bible studies, church work
13. Bill & Linda Dougherty - Tent-making ministry
14. Bob & Lois Draper - Teaching/training pastors and church workers
15. Herb & Betty Dyke - Church work, radio ministry, follow-up
16. Bill & Lois Early - Radio production, radio evangelism
17. Mike & Jocelyn Easton - Bible clubs, teen ministry, leadership training
18. Terri Faust - Ministering to handicapped, speech therapy, training nationals
19. Dick & Flo Gehman - Theological Advisory Group, church work
20. Tina Getter - Medical
21. Fred & Marian Gibbon - Fred-teaching, Dir. of Missions, maintenance; Marian-Supervisor of O.R./Maternity, teaching
22. Barclay & Judy Harley - Church planting, teaching, camps, houseboat and river evangelism
23. Bob & Shiril Harriman - Bookstore, counselling, Bible classes
24. Connie Hartman - Evangelism, discipling, Bible studies
25. Aaron & Marlene Hoffman - N. American Director, Dallas Center Director
26. Patricia Howard - Campus ministries of evangelism, discipleship
27. Ron & Doris Hoyle - Church planting, camp, teaching Bible Institute
28. Walter & Susan Johnston - Evangelism, church work
29. Herb & Susan Lea - Theological education
30. Bill & Eunice Moore - Literature, bookstore, discipleship
31. Duane & Joetta Moyer - Church/youth work, Extension Seminary
32. Ed & Ruth Moyer - Teaching Bible School, training, church advisor
33. Bill & Addy Mull - Teaching, leadership training, church ministries
34. Earl & Pirkko Poysti - Russian Radio production
35. Lou & Lynn Pronnicki - Pastor of International church, Muslim evangelism

36. Lillian Ramirez - Health, medical, one-on-one evangelism
37. Tom & Joyce Sacher - Candidate Secretary
38. Dave & Roxy Schlonecker - Teaching school, administration, local church work
39. Dan & Jackie Scott - Survey & research work for unreached people
40. Ted & Grete Shelling - International Student evangelism/discipleship, training others to do same
41. Chuck & Nancy Snyder - Evangelism, discipleship, training in deaf ministry, deaf church work
42. David & Georgina Solt - Literature, radio, TV and film, camp, seminary and Bible school
43. Elford & Gracie Stephens - Evangelism, Christian education
44. Dave & Nancy Wehr - Assistant Area Representative
45. Glenn & Betty White - Medical, secretarial
46. Barry & Candace Wingo - Evangelism, translation, church planting
47. Phil & Nancy Yerrington - Evangelism, Church planting
48. Paul & Julie Zimmerman - Paul - Theological teaching, leadership training; Julie - librarian, registrar

Short-Terms Completed

Chris & Beth Bullock served in Papua New Guinea as a telephone technician with Wycliffe Bible Translators. They served for almost two years. Chris is hoping to go to seminary and further seek the direction of the Lord for ministry. Tina Getter is a nurse and worked with TEAMat their medical clinic in Nepal for a two year term. She is presently employed at our Fellowship Manor in Whitehall.

Missionaries Retiring During The Year

Laird & Mary Ann Stengele retired on March 1, 1988 after 36 years of service in India under the C&MA. Walter & Ethel Frank retired on July 1, 1988 but still serving as General Director Emeritus of Greater Europe Mission. Walter served in many capacities within the BFC as Pastor and as missionary. The Board expresses its deepest appreciation for the many years of active and faithful service of these missionary families. Even though they are retired, we are certain that they will continue to be active in the Lord's work as He gives them health and strength.

Comings & Goings of Missionaries

During the year various missionaries came and went for various reasons such as weddings, funerals, and short furloughs.

Nina Buck, Holly Campbell, Addy Mull, Lois Early, and Jan Babcock lost loved ones and traveled home for funerals.

Barclay & Judy Harley came for a more joyous occasion--wedding of their daughter, Susan.

Mel & Jan Babcock, Lou & Lynn Pronnicki, and Dick & Flo Gehman all came and went on very short furloughs.

Fred & Marian Gibbon came home on a study leave (also to attend the wedding of their son, Jonathan). Both will be furthering their education and sharpening their skills during their furlough.

Herb & Betty Dyke returned to the U.S. to retire after serving many years in India. They will have a year of furlough and deputation before retiring.

Bill & Linda Dougherty, Connie Hartman, and Ron & Doris Hoyle have returned to their field of service after a time of furlough and a time of study for Bill Dougherty and Connie Hartman.

Missionaries on Leave of Absence

There is presently one couple who is on leave of absence: Tim & Wanda Kauffman. Bill & Linda Dougherty left the U.S. to take up a tent-making ministry for two to three years; and Keith & Carol Anderson have been placed on our inactive list.

Change of Ministry

David & Nancy Wehr were on furlough until August 1, 1988 when they assumed new ministry responsibilities with AIM as Assistant Area Representative for Pennsylvania.

Chuck & Nancy Snyder have been working with American Ministries to the Deaf in an administrative capacity. In June they left the ministry with AMD in order to have a more intense ministry working with the deaf people. Working with the Deaf Church of York will probably be one of their ministries but they need our prayers during these days of transition.

URBANA Financial Aid

Thirtythree applicants from fifteen Bible Fellowship Churches received scholarships.

Summer Missionary Financial Aid

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

Missions Emphasis Events of the Board of Missions

The Board of Missions conducted its Twelfth Missions Seminar for Pastors, Missionaries, and Key Lay Missions Leaders on March 15, 1988 at our Bethlehem Church. The theme was: What in the World is God Doing? -- Are WE Doing? Dr. Ralph D. Winter, of the U.S. Center for World Mission, was the speaker.

World Missions Week at Pinebrook Bible Conference was held from August 6 - 13, 1988. The theme was: TIME -- Total Involvement in Missionary Endeavor. Each week day morning a special workshop was provided to develop the theme among all age groups. The evening speaker was Dr. E. Eugene Williams, General Director of American Missionary Fellowship.

Proposal For a Missionary Retirement Fund

At our September 20, 1988 meeting the following resolution was passed:

RESOLVED, that we approve the concept of a Missionary Retirement Fund with the following as partial guidelines for consideration:

1. Retirement age - 65 years of age. No annuities will be paid until attainment of age 65. No annuities will be paid if retirement is prior to age 65 unless he/she had at least 25 years of service. Annuities for missionaries to be based on same level as the Ministers' Retirement Fund annuities.
2. We recommend that each mission board and each missionary be dealt with separately due to the varied policies of various mission boards. Missionaries covered by retirement plans of their mission board will not be covered unless the annuity is less than the current annuity approved by Annual Conference for the Ministers' Retirement Fund.
3. We recommend that any church which continues to support a missionary's need after retirement do it directly with the missionary in consultation with the Board of Missions.

Recommendations of the Board of Missions to the Annual Conference

1. WHEREAS, the Board of Missions is very concerned about the lack of retirement provisions of certain sending mission boards; and
WHEREAS, this Board has approved the development of a Missionary Retirement Fund; and
WHEREAS, this Board is deeply appreciative of undesignated funds provided by a number of churches for various ministries conducted by the Board (i.e., temporary subsidies for missionary support, Executive Secretary support, missionary specials,

summer missionary financial aid, Urbana, Pastors' Missions Seminar, World Missions Week, administrative expenses, etc.); therefore be it

RESOLVED, that, in order to establish this Missionary Retirement Fund and to continue the other Board ministries, each church should consider giving an additional 5% in undesignated funds to the Board of Missions for this ministry as well as the ongoing ministries of the Board.

2. WHEREAS, the three year term of Roy A. Hertzog as Executive Secretary of the Board of Missions is completed; and

WHEREAS, the Board of Missions has re-elected him to his second term at the March 8, 1988 Board meeting; therefore be it

RESOLVED, that we ratify the election of Roy A. Hertzog as Executive Secretary of the Board of Missions.

Board of Missions: R. C. Reichenbach, Chairman; Roy A. Hertzog, Executive Secretary; David E. Thomann, Financial Secretary; Daniel P. Allen; Robert Breitegam; Leroy O. Herb; Gerald Schlonecker; Thomas P. Shorb; James Sunday; Paul G. Zimmerman (until May 17, 1988); and Ralph M. Soper (appointed by the Board of Missions to fill the vacancy on the Board created by the resignation of Paul Zimmerman).

Board of Missions Statement of Cash Receipts and Disbursements September 1, 1987 to August 31, 1988

Assets September 1, 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

Investments

Dean Witter Reynolds - CD's	328,000.00
Dean Witter Reynolds - US Gov't Sec.	86,808.90
Dean Witter Reynolds - Sears Money Mkt	15,904.78
Dean Witter Reynolds - Cash Balance	.45

Total Fund Balances September 1, 1987

\$ 734,869.16

Receipts

Designated Missionary Support	\$ 346,176.30
Undesignated Funds for Missions	255,984.96
Executive Secretary Designated	10,449.58
Designated Special Projects	<u>22,900.80</u>

Total Church Support

\$ 635,511.64

Other Receipts

Housing and Rents	\$ 4,043.14
Prayer Calendar Income	2,791.32
Interest Income - General	40,615.33
Interest Income - Housing	14,108.92
Interest Income - Pension	1,412.61
Miscellaneous Income	<u>1,332.10</u>

Total Other Receipts

64,303.42

Total Receipts

699,815.06

Total

\$ 1,434,684.22

Less

Interest Rebate	\$ 58.22	
Losses on US Gov't Securities	5,713.75	5,771.97

Total Funds Available

\$ 1,428,912.25

Statement of Receipts and Disbursements Board of Missions

September 1, 1987 to August 31, 1988

Disbursements

Mission Boards and Missionaries:

Africa Inland Mission	\$ 115,160.50
Ambassadors for Christ, Inc.	6,701.00
American Min. to the Deaf	12,252.00
Charles Snyder	4,104.00
American Miss. Fellowship	11,263.00
Arab World Ministries	16,114.00
Artic Mission	19,825.00
Bible Centered Ministries	5,050.00
Christian and Missionary Alliance	20,081.00
Christian Literature Crusade	17,379.00
First Federal - Butler	650.00
Greater Europe Mission	20,553.00
Gospel Missionary Union	15,171.00
Barclay Harley	27,448.00
Connie Hartman	7,371.00
Intervarsity Christian Fell.	12,128.00
International Missions	5,180.00
International Students	15,772.00
Interserve (BMMF)	12,280.00
Latin American Mission	19,965.00
New Tribes Mission	4,680.00
Overseas Missionary Fell.	21,492.00
Russian Christian Radio	3,849.00
Pocket Testament League	13,964.00
SIM International	6,704.00
The Evangelical Alliance Miss.	61,190.00
Tina Getter	1,350.00
Trans World Radio	26,777.00
UFM International	5,075.00
Windward Ministries	3,444.00
Word of Life	16,025.00
World Radio Missionary Fell.	1,950.00
Worldteam	34,773.00
Wycliffe Bible Translators	43,567.70
Chris Bullock	2,415.00
Executive Secretary	17,000.00

Total Mission Boards and Missionaries

\$ 628,703.20

Designated Projects Sent

8,901.73

Total Missionary Support

\$ 637,604.93

Statement of Receipts and Disbursements Board of Missions

September 1, 1987 to August 31, 1988

Missionary Assistance:		
Hospitalization	\$ 4,847.00	
Missionary Specials	1,718.00	
Pension	800.00	
Rents	5,300.00	
Utilities	2,932.65	
Prayer Calendar	2,122.72	
Outgoing Expenses Given	11,391.00	
Missionary Homes Specials	<u>305.00</u>	
Total Missionary Assistance		29,416.37
Board Expenses:		
Exec. Sec. Benefits & Office Oper.	\$17,436.00	
Financial Secretary	2,800.00	
Telephone	1,537.48	
Postage	1,290.98	
Travel	3,292.59	
Seminars	1,070.00	
Supplies and Equipment	4,337.50	
Publicity and Printing	1,595.00	
Legal/Accounting/Computer	14,549.00	
Hospitality	<u>86.02</u>	
Total Board Expenses		47,994.57
Paid to Other Boards		
Year Book	\$ 486.00	
Administration Budget	<u>1,100.00</u>	
Total Paid to Other Boards		1,586.00
Other Ministries:		
A.C.M.C.	\$ 1,050.00	
Summer Ministries	2,850.00	
World Mission Week	<u>2,336.50</u>	
Total Other Ministries		6,236.50
Missionary Trust Funds		(519.00)
Loans to Missionaries		3,000.00
Miscellaneous Expense		<u>4,809.35</u>
Total Disbursements		730,128.72
Fund Balances August 31, 1988		
Petty Cash	\$ 500.00	
Cash In Bank		
Checking - Meridian	66,191.11	
Checking - Executive Secretary	1,000.00	
Investments		
Prudential Bache - Pension	22,000.00	
Prudential Bache - Housing	163,000.00	
Dean Witter Reynolds - CD's	353,000.00	
Dean Witter Reynolds - US Gov't Sec.	89,915.55	
Dean Witter Reynolds - Sears Money Mkt	3,176.27	
Dean Witter Reynolds - Cash Balance	.60	
Total Fund Balances August 31, 1988		<u>\$ 698,783.53</u>

Notes to the Financial Statement of Board of Missions
for the year ending August 31, 1988

Note #1 - The missionaries support includes thirteen (13) payments rather than twelve (12) payments. In April, 1988 the Board changed the policy of paying from the beginning of the month to the middle of the month. Therefore, in April, 1988 there are two (2) payments for all missionaries, except AIM missionaries which had previously been paid the end of the month.

Note #2 - The following Housing Fund and Pension Fund Balances are included in the beginning and ending fund balances listed. The interest income from these funds is included in the interest receipt recorded on statement.

Housing Fund	
Balance September 1, 1987	\$ 160,892.97
Interest Income	14,108.92
	<hr/> \$ 175,001.89
Less Expenses	8,537.65
	<hr/> \$ 166,464.24
 Pension Fund	
Balance September 1, 1987	\$ 20,400.00
Interest Income	1,412.61
	<hr/> \$ 21,812.61

Note #3 - Per cent return on investments in Dean Witter Reynolds, Inc. - CD's.

Centrust	\$ 35,000.00	8.10
Centrust	25,000.00	8.20
Greenwood Trust Co.	25,000.00	8.65
Columbia S & L	100,000.00	7.15
Homestead S & L	30,000.00	8.00
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
Sears Saving Bank	25,000.00	8.00
	<hr/>	
	\$ 353,000.00	

Financial Statements audited by Ellis Lee Hostetter, CPA, Lebanon, Pennsylvania.

Report of the Board of Directors of Pinebrook Junior College

Pinebrook means developing the commitment of students to our Lord and to learning. A recent informal study showed that 127 were graduated from 1981-1985. These graduates are now involved in the following ways:

Still enrolled in schools	3
Employed in church or Christian organization (or spouse)	28
Employed in other types of organizations	56
Nature of employment unknown	40
Significant "lay leadership" in churches	28

We thank God for the privilege of participating in their preparation.

Graduates and Students

Thirty-four were graduated in May, 1988. E. Margaret Clarkson, the hymn writer, spoke and conducted a church music seminar on the following Tuesday.

As classes began in September, 1988, there were 142.6 full-time equivalent students; 137 are full-time students and 12 part-time. Ninety-two are new, and 57 returning.

Personnel

Three new administrators began to serve the College in summer, 1988. Gilbert P. Kitchen became Dean of Students as of June 1; he has taught history and economics for three years at Pinebrook and has served as an administrator at Phil Mont Academy and at another school in Maine. Kirk W. House assumed the responsibility of being Academic Dean on July 1; he was Headmaster of Lehigh Christian Academy before coming to Pinebrook. T. Robert Wilcox became Director of Development on August 1; he served Philadelphia College of Bible and Northeastern Bible College in development work for nine years.

Renee Younger has begun to teach English and Public Speaking; Claudia Bloom is now Librarian; Margaret Bossard is now a full-time teacher in Business and Computer Science after three years of part-time teaching at Pinebrook.

These new people are similar in ability and commitment to the faithful faculty and staff which have been serving the College. The faculty is a group of people well trained in their fields of teaching. Both faculty and staff are deeply committed to our Lord and His truth.

Accreditation

The Middle States Association denied the College's request to become a candidate for accreditation. The visiting team acknowledged progress has been made, but decided not enough had been realized, particularly in the area of financial stability, to warrant candidacy. While this decision was disappointing, the Lord has opened another door.

In the last year the American Association of Bible Colleges (AABC) changed its Bible requirements for two-year colleges. This change allows Pinebrook to apply to become a candidate for accreditation. On October 25, the Accrediting Commission of AABC will consider reinstating Pinebrook Junior College as a candidate for accreditation on the basis of Berean Bible School having been a candidate for accreditation until 1971. Acceptance to candidacy by AABC will open new doors of opportunity for Pinebrook. The visit of Dr. Gilbert Peterson, President of Lancaster Bible College, representing AABC and work with other representatives of the Association in preparing the application has produced new emphasis in the way the College presents itself. Although the concern to see students sense a call to ministry is present as demonstrated by the alumni study mentioned earlier, little evidence of this emphasis is in the publicity. The College seeks a new clarity in its way of presenting itself, greater precision in showing how the curriculum can be used in church-related service and more emphasis given to vocational clarification and the call to ministry.

Finance

Contributions increased again this year to \$183,888. These contributions helped, but they were below the expectations of the College. Lower enrollment and unexpected expenses produced an operating deficit. Action has been taken to avoid repetition and to eliminate the deficit in the next two years.

Despite the commitment of the Bible Fellowship Churches to contribute at least \$45,000 annually, and the actual contribution of \$48,893, in the year closed June 30, 1988, the Middle States visitors called for increased contributions from the Bible Fellowship Churches. Without significant increases in contributions from churches, Middle States Association questions the seriousness of the desire of the denomination to have a college. Pinebrook continues to seek more students from our churches. It is a joy to have young people from four pastors' families in this year's freshman class.

Trexler Trust, Allentown, Pennsylvania, has made another grant of \$15,000 to Pinebrook for library resources and the fine arts program. Efforts are underway to secure help from additional foundations in this year.

Board Activity

The Board met four times for business and once in a workshop during the year. Quakertown National Bank was approved as the primary depository for College funds, but Meridian Bank is also a depository. The Board urges approval at second reading of changes in the Faith and Order allowing women to be elected to the Board and increasing the size of the Board. See pages 39-40 of the 1987 Yearbook for this material.

Board of Directors of Pinebrook Junior College: Raymond R. Dotts, Chairman; John H. Herb, Secretary; Jay H. Fasnacht, Treasurer; Carl C. Cassel, President; Kenneth F. 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 and Robert H. Zentz

Pinebrook Junior College Campbell, Rappold & Yurasists Certified Public Accountants

The Board of Directors
Pinebrook Junior College
600 S. Main Street
Coopersburg, PA 18036

We have examined the balance sheet of Pinebrook Junior College as of June 30, 1988 and the related statements of changes in fund balances and of current funds revenues, expenditures, and other changes for the year then ended. Our examination was made in accordance with generally accepted auditing standards and, accordingly, included such tests of the accounting records and such other auditing procedures as we considered necessary in the circumstances. We previously examined and reported upon the financial statements of the College for the year ended June 30, 1987, figures of which are included for comparative purposes only.

In our opinion, the financial statements referred to above present fairly the financial position of Pinebrook Junior College as of June 30, 1988, and the changes in fund balances and current funds revenues, expenditures, and other changes for the year then ended, in conformity with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

Certified Public Accountants August 17, 1988

Pinebrook Junior College
 Balance Sheet June 30, 1988
 with Comparative Figures at June 30, 1987

ASSETS	June 30, 1988	June 30, 1987
<u>Current Funds:</u>		
Unrestricted:		
Cash	\$ 7,357	\$ 65,485
Accounts Receivable Less Allowance of \$17,523 and \$28,301	37,140	63,611
Inventory	3,791	5,511
Prepaid Expenses	11,720	5,626
Due from Other Funds	63,809	45,253
	<hr/>	<hr/>
Total Unrestricted	\$ 123,817	\$ 185,486
Restricted:		
Cash	\$ 35,648	\$ 9,927
Accounts Receivable	5,681	4,253
Due from Other Funds	7,050	--
	<hr/>	<hr/>
Total Restricted	\$ 48,379	\$ 14,180
Total Current Funds	<hr/> \$ 172,196 <hr/>	<hr/> \$ 199,666 <hr/>
Loan Funds:		
Cash	\$ 1,154	\$ 905
Loans Receivable Less Allowance of \$12,447 and \$8,451	32,626	21,451
Due from Other Funds	6,614	6,613
	<hr/>	<hr/>
Total Loan Funds	\$ 40,394	\$ 28,969
	<hr/>	<hr/>
<u>Endowment Funds:</u>		
Cash and Investments (Note 2)	\$ 23,980	\$ 23,372
Accrued Interest Receivable	--	--
Due from Other Funds	4,686	3,874
	<hr/>	<hr/>
Total Endowment Funds	\$ 28,666	\$ 27,246
	<hr/>	<hr/>
Liabilities and Fund Balances	June 30, 1988	June 30, 1987
<u>Current Funds:</u>		
Unrestricted:		
Accounts Payable	\$ 45,537	\$ 14,375
Notes Payable (Note 4)	70,000	30,000
Accrued Expenses	18,479	30,984
Students' Deposits	14,897	24,947
Deferred Revenues	30,208	41,415

Due to Other Funds	18,350	10,488
Fund Balance (Deficit)	(73,654)	33,277
Total Unrestricted	\$ 123,817	\$ 185,486
Restricted:		
Accounts Payable	\$ --	\$ --
Due to Other Funds	--	585
Fund Balance	48,379	13,595
Total Restricted	\$ 48,379	\$ 14,180
Total Current Funds	\$ 172,196	\$ 199,666
<u>Loan Funds:</u>		
Fund Balance		
Capital,		
Federal Government	\$ 29,219	\$ 20,599
College Funds	11,175	8,370
Total Fund Balance	\$ 40,394	\$ 28,969
Total Loan Funds	\$ 40,394	\$ 28,969
<u>Endowment Funds:</u>		
Accounts Payable	\$ 198	\$ 198
Fund Balance	28,468	27,048
Total Endowment Funds	\$ 28,666	\$ 27,246
ASSETS	June 30, 1988	June 30, 1987
<u>Plant Funds:</u>		
Unexpended:		
Construction in Progress	\$ --	\$ --
Due from Other Funds	--	625
Total Unexpended	\$ --	\$ 625
Retirement of Indebtedness:		
Cash	\$ --	\$ --
Due from Other Funds	3,548	2,431
Total Retirement of Indebtedness	\$ 3,548	\$ 2,431
Investment in Plant: (Note 3)		
Land	\$ 116,657	\$ 101,657
Buildings	1,009,172	843,150

Equipment	164,269	159,627
Library Books	100,393	91,110
Furniture	128,345	127,608
Total Investment in Plant	<u>\$ 1,518,836</u>	<u>\$1,323,153</u>
Total Plant Funds	<u>\$ 1,522,384</u>	<u>\$1,326,209</u>
<u>Agency Funds:</u>		
Cash	\$ 5,132	\$ 9,782
Due from Other Funds	--	--
Total Agency Funds	<u>\$ 5,132</u>	<u>\$ 9,782</u>

Liabilities and Fund Balances June 30, 1988 June 30, 1987

Plant Funds:

Unexpended		
Due to Other Funds	\$ --	\$ --
Fund Balance	--	625
Total Unexpended	<u>\$ --</u>	<u>\$ 625</u>
Retirement of Indebtedness:		
Accrued Interest	\$ 3,548	\$ 2,431
Fund Balance	--	--
Total Retirement of Indebtedness	<u>\$ 3,548</u>	<u>\$ 2,431</u>
Investment in Plant:		
Long Term Debt (Note 4)	\$ 520,272	\$ 429,570
Due to Other Funds	67,357	47,723
Fund Balance	931,207	845,860
Total Investment in Plant	<u>\$1,518,836</u>	<u>\$1,323,153</u>
Total Plant Funds	<u>\$1,522,384</u>	<u>\$1,326,209</u>
<u>Agency Funds:</u>		
Deposits Held in Custody for Others	\$ 5,132	\$ 9,782
Total Agency Funds	<u>\$ 5,132</u>	<u>\$ 9,782</u>

Pinebrook Junior College
Statement of Current Funds Revenues, Expenditures,
and Other Changes

Year Ended June 30, 1988
 With Comparative Totals for 1987

<u>Revenues:</u>	Unrestricted	Year ended June 30, 1988 Restricted	Total	Prior Year Total
Educational & General:				
Student Tuition & Fees	\$ 609,741	\$ --	\$ 609,741	\$ 616,187
Governmental Grants & Contracts	--	154,425	154,425	164,573
Private Gifts & Grants	183,888	27,607	211,495	196,437
Other Sources	18,002	--	18,002	32,225
Total Educational & General	\$1811,631	\$182,032	\$ 993,663	\$1,009,422
Auxiliary Enterprises	368,934	--	368,934	380,669
Total Revenues	\$1,180,565	\$ 182,032	\$ 1,362,597	\$1,390,091
<hr/>				
<u>Expenditures & Mandatory Transfers:</u>				
Educational & General:				
Instructional	\$ 174,804	\$ 62,821	\$ 237,625	\$ 208,828
Academic Support	57,229	--	57,229	46,428
Student Service	235,374	2,363	237,737	205,457
Institutional Support	289,565	225	289,790	274,261
Scholarships & Student Aids	57,007	78,651	135,658	139,916
Operation & Main. of Plant	142,666	22,752	165,418	154,945
Educational & General Expenditures	\$ 956,645	\$166,812	\$1,123,457	\$1,029,835
Transfers for:				
Principal & Int.-Plant	98,998	--	98,998	81,916
Renewals & Replacements	1,476	12,720	24,196	13,062
Student Loan	--	2,500	2,500	--
Total Educational & General Expenditures	\$1,067,119	\$182,032	\$1,249,151	\$1,124,813
Auxiliary Enterprises: Expenditures	220,377	--	220,377	219,291
Total Expend. & Mandatory Transfers	\$1,287,496	\$182,032	\$1,469,528	\$1,344,104
<hr/>				
<u>Other Additions:</u>				
Excess of Restricted Receipts Over/(Under)				
Transfers to Revenues	--	34,784	34,784	10,104
Net Increase (Decrease) In Fund Balance	\$(106,931)	\$34,784	\$(72,147)	\$ 56,091
<hr/>				

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 funds revenues, expenditures and other changes is a statement of financial activities of current funds related to the current reporting period. It does not purport to present the results of operations or the net income or loss for the period as would a statement of income or a statement of revenues and expenses.

To the extent that current funds are used to finance plant assets, the amounts so provided are accounted for as (1) expenditures, in the case of normal replacement of movable equipment and library books; (2) mandatory transfers, in the case of required provisions for debt amortization and interest and equipment renewal and replacement; and (3) transfers of 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, 1988:

	Cost	Market
Endowment Fund,		
Various Hill Financial Certificates		
of Deposit	\$ 6,744	\$ 6,744
29 shs Bell Atlantic	1,878	2,084
1429 Units Prudential Bache High		
Yield Fund	15,358	14,290
	\$ 23,980	\$ 23,118

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 acquired prior to 1987, are in the name of Bible Fellowship Church. The property at 428 S. Main Street (acquired August 1987) is titled in the name of the College.

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.	\$ 20,000
George Didden Greenhouses, Inc. Profit Sharing Trust; Unsecured; Interest Rate 6%	25,000
Linford Rotenberger; Unsecured; No Interest; Payable on Demand	25,000
Total Current Fund Debt	<u>\$ 70,000</u>
(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.	\$216,989
Meridian Bank; Secured by Second Mortgage on all Land and Buildings; Interest Rate Prime Plus 1-1/2%; Currently 10-1/2%; Payable \$1,256 Per Month Through November 1990.	10,283
Meridian Bank; Secured by First Mortgage on Property Located at 428 South Main Street; Interest Rate Prime Plus 1-1/2%; Currently 10-1/2%; Principal Payable \$778 Per Month Through September 2002.	133,000
Edward & Henrietta Godlewski; Secured by First Mortgage on Property Located at 816 Linden Street; Interest Rate 11% -Payable \$3,575 Per Quarter Beginning May 1, 1988; Principal of \$130,000 Due and Payable on February 1, 1991.	130,000
George Didden Greenhouses, Inc. Profit Sharing Trust; Unsecured; Interest Rate 6%.	30,000
Total Plant Fund Debt	<u>\$520,272</u>
Total Debt	\$590,272

Pinebrook Junior College

1988-1989 Budget

140 FTE's Fall - 128 FTE's Spring

Revenue:

Tuition and Fees	\$ 644,620
Federal Grants	850
PA Institutional Grants	35,000
Private Gifts and Grants	258,944
Auxiliary Enterprises	369,280
All Other Sources	<u>13,750</u>

Total Revenues 1,322,444

Expenses:

Instruction and Academic Support		
Payroll and Associated Costs	208,113	
Operational Expenses	<u>24,015</u>	232,128
Students Services: Admissions and Financial Aid		
Payroll and Associated Costs	103,530	
Operational Expenses (Admissions)	64,145	
Operational Expenses (Financial Aid)	<u>875</u>	168,550
Student Services		
Payroll and Associated Costs	80,897	
Operational Expenses	<u>17,750</u>	98,647
Institutional Support: Administration		
Payroll and Associated Costs	95,396	
Operational Expenses	<u>17,550</u>	112,946
Computer Support		3,900
General Expenses		45,845
Development Office		
Payroll and Associated Costs	55,057	
Operational Expenses	<u>14,370</u>	69,427
Graphics		
Payroll and Associated Costs	26,844	
Operational Expenses	<u>1,470</u>	28,314
Operation and Maintenance of Physical Plant		
Payroll and Associated Costs	70,095	
Operational Expenses	<u>84,700</u>	154,795
Auxiliary Enterprises		
Food Service by College	8,700	229,800
M.W. Wood Contract	152,000	99,107
Residence Halls	37,100	35,000
Bookstore	<u>32,000</u>	17,535
Mandatory Transfers		1,295,994
Scholarships		26,450
Voluntary Transfers		
<u>Total Expenditures</u>		1,332,444
Gain in Fund Balance		

Report of the Board of Directors of the Bible Fellowship Home

The Board of Directors of the Bible Fellowship Church Home held four regular business meetings, two special 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. Fellowship Manor, an approximate \$6,500,000 project was completed and opened as a Skilled Nursing Home facility in August, 1988 and David Smock was employed as the Administrator. James Beil, President of the Bible Fellowship Church Home and all its facilities expressed his enthusiasm by emphasizing the words of encouragement found in Hebrews 6: 9-11 "But, beloved, we are convinced of better things concerning you, and things that accompany salvation, though we are speaking in this way. For God is not unjust so as to forget your work and the love which you have shown toward his name, in having ministered and in still ministering to the Saints and we desire that each one of you show the same diligence so as to realize the full assurance of hope until the end."

We can claim these promises in our work for Christ that there are "better things" in store for us. We can now claim these better things as they apply to the work of Fellowship Manor and the Bible Fellowship Home. Verse 12 further states that we are "not to be sluggish, but imitators of those who through faith and patience inherit the promises. Therefore, we vigorously pursue faith and patience in order to see the fulfillment of God's promises in this work he has given to us.

The Lord has provided us with a fine, lovely building which is extremely functional. The Lord has also provided us with a Christ-centered administrative staff which is striving to provide a program which will be pleasing to our Lord.

The Nazareth Bible Fellowship Home is also experiencing much change. On September 2, 1988 the Church Home officially opened those doors as a Personal Care Facility under the direction of Craig Porterfeld whose title is Director of Personal Care. The new name of the Nazareth Facility is Fellowship Home.

In obtaining the necessary approvals to develop Fellowship Manor, a commitment was established with the Whitehall Township Board of Supervisors requiring us to begin with Fellowship Community within two years following licensure of Fellowship Manor. The Board of Directors is presently exploring various marketing, financial and construction options to build at least a Personal Care Unit, an apartment complex and "plex type" units for independent living at the Whitehall site which will become Fellowship Community.

The dedication and open house for Fellowship Manor is scheduled for November 5th and November 6th, 1988. The dedication and open house for Fellowship Home is scheduled for October 29th, 1988.

The Board of Directors is extremely gratified with the present community response toward development of Fellowship Community. The established heritage of the Bible Fellowship Church and the Bible Fellowship Church Home has made an impact on the Lehigh Valley and surrounding areas. It is the desire of the Board of Directors that Fellowship Community will continue as a "Beacon" of Christ's love and compassion.

The Board of Directors wish to express their appreciation to James Beil, President; David Smock, Administrator; Craig Porterfeld, Director of Personal Care; Thomas Heimer, Administrator of the Bible Fellowship Church Home; James Roth, Marketing and Research Director; and all of the many dedicated persons who assisted the Board in accomplishing the reality of Fellowship Manor and Fellowship Home. We praise God for their steadfast determination and wisdom and request your faithful and earnest prayers as the staff begins to develop new programs, seeks new patients and residents and achieves financial stability.

Board of Directors of the Bible Fellowship Church Home: Bert N. Brosius, Chairman; Robert W. Smock, Vice-Chairman; Robert Zentz, Secretary; Charles Hersh, Treasurer; Bert E. Brosius, LeRoy Heller, John Moran, Keith Plows and Dana Weller,

Bible Fellowship Church Home, Inc.
Balance Sheet
June 30, 1988

Assets	Fund			
	General	Board	Plant	Combined
Cash	\$ 17,151	\$ 1,773	\$ 15,495	\$ 34,419
Accounts Receivable	15,550			15,550
Interest Receivable		1,458		1,458
Note Receivable		20,000		20,000
Inventory	4,160			4,160
Prepaid Expenses	11,767			11,767
Investments				
CD's & MM's	78,016	124,309		202,325
Bonds		18,918		18,918
Trust	50,363	50,313		100,676
Property, Plant & Equip.			465,943	465,943
Accumulated Depreciation			(251,560)	(251,560)
Deposit			588,990	588,990
Due From Other Funds			38,316	38,316
Total Assets	\$ 177,007	\$ 216,771	\$ 857,184	\$ 1,250,962
Liabilities And Fund Balance				
Accounts Payable	\$ 10,586	\$ -	\$ -	\$ 10,586
Payroll Withholdings	210			210
Accrued Expenses	22,493			22,493
Other Liabilities	18,000			18,000
Due To Patients	1,777			1,777
Due To Other Funds	38,316			38,316
Total Liabilities	91,382			91,382
Fund Balance	85,625	216,771	857,184,	159,580
Total Liabilities & Fund Balance	\$ 177,007	\$ 216,771	\$ 857,184	\$ 1,250,962

Bible Fellowship Church Home, Inc.
Statement of Support, Revenue, Expenses & Changes
in Fund Balance

For the Fiscal Year Ended June 30, 1988

	General	Fund Board	Plant	Combined
Support & Revenue				
Patients				
Room & Board	\$ 541,589	\$ -	\$ -	\$ 541,589
Personal Laundry	9,175			9,175
Other	6,965			6,965
Total	<u>557,729</u>	<u> </u>	<u> </u>	<u>557,729</u>
Contributions				
Churches		11,406		11,406
General		6,275	38,316	44,591
Total	<u>-</u>	<u>17,681</u>	<u>38,316</u>	<u>55,997</u>
Other Income				
Interest	6,911	21,110	139	28,160
Apartment Rent	2,635			2,635
Miscellaneous	1,110	5		1,115
Total	<u>10,656</u>	<u>21,115</u>	<u>139</u>	<u>31,910</u>
Total Support & Revenue	<u>568,385</u>	<u>38,796</u>	<u>38,455</u>	<u>645,636</u>
Expenses				
Room & Board	156,931			156,931
Health Care	244,391			244,391
General Administration	104,860			104,860
Personal Care Costs	5,695			5,695
Unrealized Invest. Loss		230		230
Board Travel & Expenses		5,005		5,005
Apartment & Lot				
7 South New Street	1,858			1,858
Pine Street Lot	143			143
Depreciation			22,071	22,071
Loss On Sale Of Assets			496	496
Project Costs			155,568	155,568
Other Expenses			24,401	24,401
Total Expenses	<u>513,878</u>	<u>5,235</u>	<u>202,536</u>	<u>721,649</u>
Excess (Deficit) Of Support & Revenue Over Expenses	54,507	33,561	(164,081)	(76,013)
Fund Balance - 7/01/87	138,346	541,015	556,232	1,235,593
Transfers	(107,228)	(357,805)	465,033	
Fund Balance - 6/30/88	\$ 85,625	\$ 216,771	\$ 857,184	\$1,159,580

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 9.75%.

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 - Property, Plant and Equipment

Property, plant and equipment are recorded in the plant fund 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	10-40Yrs	\$301,799	\$ 7,802	\$147,256
Furniture & Equip.	5-10Yrs	54,198	1,487	49,703
Transportation	5Yrs		2,000	
Equipment	5Yrs	80,50	49,507	35,637
Improvements	10-25Yrs	29,442	1,275	18,964
Totals		<u>\$465,943</u>	<u>\$ 22,071</u>	<u>\$251,560</u>

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

Note 8 - 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.

Note 9 - Deposits

The Bible Fellowship Church as of June 30, 1988 is in the process of constructing a 120 bed skilled nursing facility (to be known as Fellowship Manor) which, along with the 28 bed Nazareth facility, will be operated by the Bible Fellowship Church Home, Inc. in accordance with the terms of an operating agreement.

Deposits of \$588,990, as shown on the balance sheet dated June 30, 1988, represents a deposit in the amount of the initial operating payment in accordance with the operating agreement between Bible Fellowship Church and Bible Fellowship Church Home, Inc.

The operating agreement calls for an initial payment of \$588,990 and subsequent monthly payments from the Bible Fellowship Church Home, Inc. to the Bible Fellowship Church. Under the terms of the agreement, the Church Home will pay to the Church, from the revenues of operating the facilities, or other revenues and resources, an amount equal to the debt service on the mortgages and any other debt incurred to construct and operate the subject facilities.

Note 10 - Contingent Liability

Bible Fellowship Church Home, Inc., under a Contract of Suretyship, is a guarantor of the mortgage indebtedness incurred by the Bible Fellowship Church for the construction of Fellowship Manor. The mortgage indebtedness outstanding at June 30, 1988 was \$4,710,333. In addition, Bible Fellowship Church Home, Inc., under a Contract of Suretyship, is a guarantor of the Bible Fellowship Church's line of credit available in the amount of \$500,000 which is secured by the 28 bed Nazareth facility. The balance outstanding on the line of credit at June 30, 1988 was -0-.

Note 11 - Project Costs

Project costs of \$155,568, as shown on the statement of support, revenue, expenses and changes in fund balance, primarily represents costs of an unsuccessful attempt in negotiating a proposed bond issue for the financing of the Fellowship Manor project.

Note 12 - Subsequent Events

Fellowship Manor has been completed as of August 1, 1988, at which time the operating agreement between Bible Fellowship Church Home, Inc. and Bible Fellowship Church has commenced. The first residents have been placed as of August 15, 1988. Subsequent to the opening of Fellowship Manor, the 28 bed Nazareth facility has been converted to a personal care facility.

Bible Fellowship Church Home, Inc.
Schedule of Board Fund Investments
 June 30, 1988

Bonds and Debentures

Quantity	Company	Rate	Due	Cost	Market Value
23 M	United Tel.Co. of PA	7-5/8%	10/01/02	\$ 23,345	\$ 18,918
23 M	Totals			\$ 23,345	\$ 18,918

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

Institution/Account #	Issued	Due	Time	Rate	Amount
Board Fund					
First Lehigh (MM) 46-008-7	-	-	-	Varies	68,368
Merchants National Bank (MM) 82-1504-8	-	-	-	Varies	55,941
Total Board Fund					124,309
General Fund					
Second National - Nazareth (MM) 100-111-6	-	-	-	Varies	78,016
Total Certificates of Deposit & Money Markets					\$202,325

Bible Fellowship Church Home, Inc.
Schedule of Expenses

for the Fiscal Year Ended June 30, 1988

<u>Room & Board Expenses</u>	Actual	Budget	Actual Over/(Under) Budget	Prior Year Actual
Dietary				
Salaries & Wages	\$ 45,343	\$ 50,800	\$ (5,457)	\$ 48,897
Payroll Taxes & Benef.	14,815	17,542	(2,727)	14,485
Other Expenses	2,251	1,855	396	1,669
Total Dietary	<u>62,409</u>	<u>70,197</u>	<u>(7,788)</u>	<u>65,051</u>
Housekeeping				
Salaries & Wages	18,549	18,710	(161)	18,001
Payroll Taxes & Benef.	7,776	6,763	1,013	5,948
Housekeeping Supplies	1,381	1,160	221	1,100
Other Expenses	2,330	1,920	410	1,968
Total Housekeeping	<u>30,036</u>	<u>28,553</u>	<u>1,483</u>	<u>27,017</u>
Plant Operation & Maint.				
Salaries & Wages	2,848	8,965	(6,117)	6,187
Payroll Taxes & Benef.	953	1,855	(902)	476
Heat - Fuel Oil	6,118	6,335	(217)	5,572
Electricity	11,962	11,585	377	11,062
Utilities	6,025	6,100	(75)	6,092
Maintenance	5,806	8,270	(2,464)	6,897
Auto Expense	446	780	(334)	771
Other Expenses	1,755	3,555	(1,800)	2,826
Total Plant Operation & Maintenance	<u>35,913</u>	<u>47,445</u>	<u>(11,532)</u>	<u>39,883</u>
Other Room & Board				
Food	15,377	13,490	1,887	13,024
Laundry	3,196	12,090	1,106	11,708
Total Other Room & Board	<u>28,573</u>	<u>25,580</u>	<u>2,993</u>	<u>24,732</u>
Total Room & Board Expense	\$156,931	\$171,775	\$(14,844)	\$156,683
<u>Health Care Expenses</u>				
Salaries & Wages	\$184,004	\$148,560	\$ 35,444	\$145,959
Payroll Taxes & Benef.	47,325	50,875	(3,550)	41,978
Other Expense - Nurse	3,160	11,010	(7,850)	13,756
Medical Supplies	891	1,640	(749)	1,700
Over-the-Counter Drugs	2,320	2,680	(360)	2,288
Activities	554	690	(136)	636
Pay Telephone	512	540	(28)	517
Subscriptions	334	160	174	128
Disposables	3,260	2,765	495	2,485
Other Expenses	2,031	165	1,866	310
Total Health Care	<u>\$244,391</u>	<u>\$219,085</u>	<u>\$ 25,306</u>	<u>\$209,757</u>

<u>General Administration Expenses</u>		Actual Over/(Under) Budget	Prior Year Actual
	Budget		
Salaries & Wages	\$ 60,093	\$ 49,780	\$ 50,082
Payroll Taxes & Benef.	15,459	13,350	11,787
Office Supplies	3,081	3,055	3,109
Dues & Subscriptions	862	740	588
Professional Fees	9,930	11,800	9,365
Insurance	5,086	5,660	4,095
Contributions	5,189	265	210
Travel	285	500	-
Board & Committee	-	705	559
Telephone	2,761	2,515	2,397
Other Expenses	1,101	900	789
Total General Administration	<u>\$103,847</u>	<u>\$ 89,270</u>	<u>\$ 14,577</u>

Apartment & Lot Expenses

7 South New Street			
Fuel Oil	\$ 1,143	\$ 1,260	\$ (117)
Electricity	349	375	(26)
Water & Sewer	160	466	(306)
Other Expenses	204	325	(121)
Total 7 S. New St.	<u>\$ 1,856</u>	<u>\$ 2,426</u>	<u>\$ (570)</u>
Pine Street Lot			
Taxes	\$143	\$175	\$ (32)

Audited by W. N.Serfass & Co. CPA - Bethlehem

Report of Pinebrook Bible Conference

This first year as director has been both challenging and encouraging. I am humbled by the confidence our board has placed in my ability to direct this ministry, but also believe that God has placed me here, and am excited about the future.

Thank God for a dedicated staff which serves in a selfless and devoted manner. Our guests (both summer Bible conference, and retreat groups) continually express their appreciation for the attitude and spirit of these servants.

Pinebrook's computer-supported financial system is based upon an accrual method of accounting. This has provided us the ability to obtain a much more accurate picture of the cyclical nature of our revenue, and will aid in our preparation of a budget for the coming fiscal year. Our peak revenue period continues to be the mid-winter months with its large established retreats (made up predominantly of young people). On the other hand, the largest financial drain has been the summer season. This is due to the very attractive rating structure for Bible Fellowship people, and at the same time the expenditures for the high level of services. Offerings taken during the summer meetings fail to meet the additional costs of this ministry, and contributions from our church family virtually stop during the summer.

The Spring and Fall retreat seasons carry themselves, but suffer from the inability to saturate our facilities (as we do in the winter) due to the larger number of couples, families, and adults, resulting in less persons per room.

The fiscal year 1987-88 nonetheless has been financially successful. We entered the year with a significant deficit as a result of the transition from a cash accounting basis to the accrual method. We have realized a reduction of the deficit, and have reduced our liabilities by approximately \$7,000. At the same time some rather significant physical improvements were accomplished as follows;

- two new furnaces installed in Honeybrook
- reconfiguration of the Snack Shop area and it's equipment
- installation of a major new underground electrical circuit between the kitchen and Honeybrook to eliminate overload
- replaced a failed water line between Honeybrook and the administration building
- Upgraded Honeybrook with;
 - 1) repairs, paint, bathroom tile, carpeting; as needed
 - 2) new and brighter lighting
 - 3) air conditioning
 - 4) double bed in every room
- new dropped ceiling and improved lighting in the kitchen
- barricaded both ends of Pinebrook Road
- completely renovated cabin #1
- constructed a new wooden walkway to the campground
- completed cleaning, repairing, and repainting of the outdoor pool
- administration building was connected to our sewage treatment plant. This was probably the most major project ever tackled by our in-house maintenance staff, involving trenching through a significant amount of solid shale

These things, as well as others, have been accomplished by a lean staff which has operated as efficiently as possible.

We have formulated some aggressive plans for the future;

- 1) New summer staff and retreat housing to be provided by a new dormitory-style building, similar to the design of our Pine Lodge building. This facility will accommodate an estimated forty persons and be situated across from our Overbrook unit. The estimated cost of sixty to seventy thousand dollars will be funded by a matching gift donation. For every \$1,000 contributed, the donor will match \$2,000 up to a limit of \$50,000, thus yielding up to \$75,000 for this project.
- 2) A new housing complex for permanent staff will be proposed later this calendar year. Our objective is to have the first two units available for occupancy by summer '89. These initial two units are estimated to cost \$125,000.

- 3) Other areas needing attention are the outdoor tennis and volleyball courts, road surfaces, repairs or reconstruction to the dam, and some furnace replacement.

Finally, my heartfelt thanks to a board of directors whose love of God and of this ministry is reflected in their active concern and support.

Edwin W. Ahlum - Director

Pinebrook Bible Conference Board: John H. Riggall, Chairman; Ronald C. Mahurin, Secretary; Lee E. Boyles, Treasurer; Daniel P. Allen, Robert Breitegam, Bert N. Brosius, Allen M. Gehman, Kermit K. Gehman, Frank L. Herb, Dale Kemmerer, John F. Moran, William C. Rapp, Gerald Scholenecker

Pinebrook Bible Conference
Balance Sheet
June 30, 1988

ASSETS*

Current Assets:

Cash in Bank - Checking	\$ 8,276.41	
Petty Cash	3,051.00	
Money Market - NE Band	1,197.35	
Money Market - U Penn Bank	1,150.21	
Cash in Bank - Payroll	<u>791.26</u>	
Total Cash in Bank		\$ 14,466.23

Total Current Assets \$ 14,466.23

Long Term Assets

Land, Equipment, Vehicles	<u>2,943,470.00</u>	
Total Long Term Assets		2,943,470.00
Total Long Term Assets		<u>2,943,470.00</u>
Total Assets		\$ 2,957,936.23

LIABILITIES*

Current Liabilities:

Accounts Payable	\$ 59,555.51	
Accrued Taxes Payable	806.07	
Accrued Tips Payable	548.00	
Accrued Sales Tax Payable	368.08	
Accrued Insurance Payable	<u>768.22-</u>	
Total Current Liabilities		\$ 60,509.44

Long Term Liabilities:

Mortgage Payable	97,856.16	
Didden Loan Payable	12,139.74	
Dump Truck Loan	<u>8,806.76</u>	
Total Long Term Liabilities		118,802.66

Conference Equity

Prior Year's Equity	2,788,154.43	
Current Year's Income/(loss)	<u>9,530.30-</u>	
Total Conference Equity		2,778,624.13

Total Conference Equity 2,778,624.13

Total Liabilities and Conference Equity \$ 2,957,936.23

Pinebrook Bible Conference
Statement of Income
for the Year Ended June 30, 1988

	Year-to-Date	%
Income		
Gift Income	33,452.79	4.4
Offerings Received	15,900.89	2.1
Accommodations	535,015.33	70.1
Rentals	19,979.95	2.6
Banquets & Meals	8,211.32	1.1
Book Store Sales	43,680.57	5.7
Snack Shop Sales	22,429.08	2.9
Vending Sales	22,299.70	2.9
Other Sales	3,098.99	0.4
Guest Insurance	758.10-	0.1-
Equipment & Linen Rental	2,857.90	0.4
Interest Earned/Terms Taken	562.44	0.1
Deposits Received	50,527.00	6.6
Miscellaneous Income	5,789.96	0.8
	<hr/>	<hr/>
Total Income	763,047.82	100.0
Expenses		
Book Store	34,826.95	4.6
Snack Shop	21,051.46	2.8
Camp Store	123.39	0.0
Vending	17,990.03	2.4
Handcraft Purchases	887.16	0.1
Audio/Visual/Tape Supplies	5,534.68	0.7
Custodial Services	56,034.08	7.3
Kitchen & Foods	173,164.66	22.7
Banquets	761.69	0.1
Maintenance	142,454.51	18.7
Vehicle Ins/Registration	2,978.00	0.4
Taxes	5,214.58	0.7
Sewer Supplies & Materials	1,493.28	0.2
Swimming Pool	4,143.10	0.5
Electric	49,494.16	6.5
Gas & Oil	34,713.54	4.5
Depreciation on Plant Assets	7,025.76	0.9
Administrative Payroll	24,955.34	3.3
Staff Payroll	55,229.71	7.2
Payroll FICAExpense	17,982.91	2.4
Bad Debt Expense	661.79	0.1
Sanitation Expense	1,943.50	0.3
Honoraria	20,598.78	2.7
Office Supplies & Equipment	17,223.05	2.3
Computer Lease	10,419.66	1.4
Computer Software & Supplies	261.95	0.0
Computer Maintenance Expense	220.00	0.0
Printing & Advertising	5,533.00	0.7
Board & Committee Expenses	1,351.21	0.2
Conference/Admin Expenses	1,894.61	0.2

	Year-to-Date	%
Insurances	37,356.62	4.9
Dues & Subscriptions	650.62	0.1
Employee Benefits	1,613.00	0.2
Education & Seminar	662.00	0.1
Payroll Expense	2,299.95	0.3
Penalties	207.51	0.0
Interest Expense	10,445.02	1.4
Miscellaneous Expenses	3,059.86	0.4
	<hr/>	<hr/>
Total Expenses	772,461.12	101.2
Income / (Loss)	(9,413.30-)	1.2-

The report was audited by David E. Thomann

Report of the Board of Victory Valley Camp

The Board of Victory Valley Camp held four regularly scheduled business meetings during the year. In addition to the meetings of the full board many additional hours were spent by individuals of the board in service on committees and in the fulfillment of other camp related responsibilities. The board membership is divided into four standing committees: Building & Grounds, Development, Program & Staff, and Finance.

We as a board continue to rejoice in God's provision for His work at Victory Valley. The Lord's provision can be seen in the following: provision of a director, provision of an assistant director, provision of summer staff, provision of volunteer help, provision of ministry opportunities, provision for growth, provision of finances. We never cease to be amazed at His goodness to us. He is able to supply all our need "...according to His riches in glory by Christ Jesus."

Provision of a Director: Phil Atkins has once again served the camp well in providing general oversight and direction to its ministry. We commend him for his hard work and dedication. His expertise in many areas especially that of maintenance has contributed immeasurably to the overall well being of the camp. We appreciate his servant attitude in the exercise of leadership.

Provision of an Assistant Director: Donna Bauer has just completed her 10th year of service to the camp. Donna has many responsibilities including Program Director. Donna continues to bring fresh ideas to the camp's program as well as an indefatigable spirit to all her responsibilities. We are thankful for her willing persistence in the work. During the past year, the camp assisted in providing new housing for Donna and her husband.

Provision of a Summer Staff: This year's summer staff was outstanding. The staff totalled 48. A whopping 70% were returning staff from the previous year. 50% of the summer staff was composed of Bible Fellowship young people.

Provision of Volunteer Help: Much was accomplished during the year by the efforts of many volunteers who are friends of the camp. The most notable project was the replacing of the Dining Hall roof by volunteer labor at the savings of over \$2,500 to the camp.

Provision of Ministry Opportunities: Victory Valley conducts a year round program. Rental groups supply the bulk of the winter months camp usage as evidenced by more than 32 rentals this past year. Interspersed are programs completely operated by the Valley staff such as Jr. High Fall Weekend, Sr. High Ski Weekend, 2 weekends of Sno Valley for 7-12 year old's and Junior High Sno Valley.

The Summer Program which is conducted by Victory Valley ministered to 528 campers in regular camp and 99 campers in outpost. This is more than 80 additional campers over last year. We have rejoiced to hear of 9 professions of faith as well as many renewed commitments to the Lord.

Provision for Growth: There are many opportunities for improvement as Victory Valley continues to increase its ministry. The recently established Second Wind Project has an initial goal of \$30,000.00. We praise God for the first \$ 4,000.00 already given. We continue to look for individuals and churches that are willing to contribute to this vision.

Provision of Finances: While the Lord continues to provide for us financially, there is still much that is needed in terms of facilities to make the camp even better. By God's provision through faithful churches and individuals we believe these facilities will be realized. Despite the winter rentals, winter is still the most difficult part of the year for the camp financially. It is a time in which much of the physical repair to the camp is done, materials are ordered for the Summer Program and registrations have not yet been received for Summer Camp. Therefore, it is of great help to the camp to receive the donations from the churches earlier in the year as opposed to the present March 1st deadline. We appreciate the churches' gracious spirit in giving to Victory Valley. It is in that spirit that we encourage each church to send their contribution as early as is feasible.

The dates for the Fall and Winter program 1988-89 is as follows:

Oct. 28-30 Jr. High Fall Weekend	Jan. 6-8 Sno Valley - ages 7-12
Dec. 26-28 Jr. High Ski Retreat	Feb. 10-12 Sno Valley - ages 7-12
Dec. 28-30 Sr. High Ski Weekend	Feb. 24-26 Sno Valley - ages 12-14
Dec. 31 Staff Reunion	

The dates for Summer Camp in 1989 are:

Conventional Camp		Outpost Village	
July 9 - 15	ages 8 - 12	Children	ages 8 - 10
July 17 - 22	ages 8 - 12	Children	ages 8 - 10
July 23 - 29	ages 8 - 12	Children	ages 10 - 12
July 30 - Aug. 5	ages 8 - 12	Campers	Jr. High
Aug. 6 - 12	Jr. High	Children	ages 10 - 12
Aug. 13 - 19	Sr. High		
Aug. 20 - 26	Adventure Trip		

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

Victory Valley Camp
Balance Sheets
 AS OF 8/31/88 AND 8/31/87

	1988	1987
ASSETS:		
Cash	\$ 10,430.30	\$ 17,333.06
Inventory	9,487.00	5,110.85
Swimming Pool	24,110.54	24,110.54
Equipment, furniture & fixtures	69,379.77	55,439.59
Real Estate	217,719.32	217,719.32
Note receivable	6,636.78	6,636.78
	<hr/>	<hr/>
Total Assets	\$ 337,763.71	\$ 326,350.14
LIABILITIES AND NET WORTH:		
Loan - Bible Fellowship Church	\$ 37,705.22	41,904.24
Loan - G. Didden Greenhouse	25,000.00	25,000.00
Net Worth	275,058.49	259,445.90
	<hr/>	<hr/>
Total Liabilities and Net Worth	\$ 337,763.71	\$ 326,350.14

The cash balance is deposited in Merchants Bank in Allentown, PA

The financial statements were audited by Mary P. Tucker

Victory Valley Camp **Income Statements**

for the years ended 8/31/99 and 8/31/87

INCOME	1988	1987
Contributions		
Churches	\$ 14,547.50	\$ 13, 822.00
General Gifts	13,426.25	10,658.00
Rental fees	48,958.50	36,703.00
Camper fees	83,874.32	69,504.35
Concessions		
Snak Shak	5,689.45	6,116.25
Dry Goods	379.00	572.50
Interest income	103.48	102.01
Miscellaneous refunds, net	2,962.07	(1,131.52)
	<hr/>	<hr/>
Total Income	\$ 169,940.57	\$ 136,346.59
EXPENDITURES:		
Program and Staff:		
Salaries	\$ 20,030.53	\$ 10,038.03
Payroll Taxes	1,279.71	826.71
Education material	1,279.71	826.71
Recreational material	8,460.27	3,634.33
Horsemanship program	5,178.13	3,438.02
Miscellaneous expense	1,934.30	4,427.00
Counseling courses	-	16.00
	<hr/>	<hr/>
Total Program and Staff	\$ 38,615.45	\$ 22,864.01
Administrative Expenses		
Salaries	\$ 27,820.70	\$ 26,847.82
Payroll Taxes	1,777.74	1,740.51
Office supplies and postage	2,775.83	1,854.81
Other taxes	925.94	-
	<hr/>	<hr/>
Total Administrative Expenses	\$ 33,300.21	\$ 30,443.14
General Expense:		
Publicity and pormotion	5,291.23	2,434.53
Telephone	2,095.01	1,903.28
Membership and Convention fees	3,195.00	634.90
Travel expense	1,326.56	1,099.52
Interest on loans	3,660.98	6,503.95
Contributions	58.00	200.00
	<hr/>	<hr/>
Total General expenses	\$ 15,566.78	\$ 12,776.18
Food Service:		
Salaries	\$ 2,087.16	\$ 1,811.34
Payroll taxes	133.37	142.85
Kitchen supplies	1,955.37	720.03

Food	14,370.37	14,716.78
Garbage removal	1,790.00	1,009.00
	<hr/>	<hr/>
Total Food Service	\$ 20,336.27	\$ 18,400.00
Concessions:		
Snak Shak	\$ 5,667.28	\$ 5,768.20
Dry Goods	4,192.36	3,136.36
	<hr/>	<hr/>
Total Concessions	\$ 9,859.64	\$ 8,904.56
Building and Grounds:		
Salaries	\$ 973.18	\$ 517.47
Payroll Taxes	62.13	42.88
Workmen's compensation	6,238.50	812.25
Hospitalization	2,551.00	3,175.90
Fire and liability insurance	1,107.25	2,751.44
Camp fuel and power	10,466.83	9,697.43
House fuel and power	2,497.99	1,946.57
Maintenance - building	6,119.49	3,750.20
Maintenance - equipment	3,175.23	2,585.56
Maintenance - pool	1,116.88	3,849.82
Maintenance - grounds	2,341.15	1,072.22
	<hr/>	<hr/>
Total Buildings and Ground	\$ 36,649.63	\$ 30,201.74
	<hr/>	<hr/>
Total Expenditures for the Year	\$ 154,327.98	\$ 123,589.65
	<hr/> <hr/>	<hr/> <hr/>
Gain for the yar transferred to net worth	\$ 15,612.59	\$ 12,756.96
	<hr/> <hr/>	<hr/> <hr/>

Report of the Board of Christian Education

The members of the Board of Christian Education met four times this church year. The primary ministry of this Board is carried out through four sub-committees. The following are reports from those sub-committees:

Audio-Visual Materials

During the past year this sub-committee gave oversight to the reviewing, purchasing, promoting, and distributing of three additional video series, bringing our current library to include eight video series. The videos have had extensive use this year and some are booked for use through March of 1989. Consideration is being made for new purchases and further promotion of the videos. The input of the local churches is greatly appreciated.

In addition, the filmstrip library has been updated and a revised catalog of these resources has been computerized by Pastor Richard Harris. Copies of this updated catalog are available for your church.

Christian Education Training (formerly Sunday Bible School)

The Christian Education Seminar for 1988 was held April 9 at Grace Bible Fellowship Church in Quakertown. The speaker was Dr. Robert Hicks. Bob spoke on the theme, "Need Oriented Teaching." There were 66 participants from 14 Bible Fellowship Churches. Comments from those in attendance indicated that the day was worthwhile. Efforts are being made to boost attendance for next year's event.

An "Idea and Inspiration Fair" is planned for March 18, 1989 at Ebenezer Bible Fellowship Church in Bethlehem. The Fair will feature fifty different learning centers and resource tables. It will be a full day of "hands on" training. The day will be led by Joyce Lamb, a Christian Education consultant who has led these seminars throughout the United States and who brings with her a wealth of knowledge and experience to challenge all of our teachers.

In the future we hope to offer the services of a Christian Education Resource Team to help local churches in training their teachers and increasing their Christian Education effectiveness. Members of the team will be available to hold training workshops ranging in length from one hour to a Friday through Saturday program, helping CE Committees with ideas and evaluation, generally being available to assist where we are needed.

The Board of Christian Education will also be co-sponsoring a Senior Citizen's Ministry with Bethel Church in Emmaus in 1989. A special speaker will be sharing creative ideas with Senior Citizen leaders. A luncheon will be served. Further information will be circulated as plans are finalized.

Pastors, Elders, Deacons Advance (P.E.D.)

The November 13-14, 1987 PED Advance held at Pinebrook Bible Conference was well received with 225 men in attendance. The theme was "Assimilating New People in the Local Church", with Dr. Jim Stevens, pastor of Christ Community Church of West Chester, PA, as guest speaker.

The 1988 PED Advance of November 18-19 will be held at Pinebrook again. Our speaker will be Dr. Joe Aldrich, President of Multnomah School of the Bible. He will be sharing on the theme of "Lifestyle Evangelism".

The Committee is working on plans for a financial seminar for 1989 with Mr. James Rickard of Ambassador's Ministries, Newhall, California. Rickard is a former associate of Dr. John MacArthur.

The speaker for the 1990 Advance is Dr. Gene Getz.

Youth

The Youth Sub-committee gave oversight to three important Bible Fellowship Church ministries this past year.

A Youth Leadership Retreat was held September 25-26 at Victory Valley Camp. There were 56 student and adult leaders in attendance. The focus of the sessions was "Developing Leadership In the Youth Group."

Over 250 young people and adults from 18 Bible Fellowship Churches attended a Thanksgiving Youth Rally November 27, 1987 at Grace Bible Fellowship Church in Quakertown, PA. It was a day full of activity, ranging from volleyball, films, teaching with Mike Cook and music with "The Gospel Team". The rally was well received by all.

Finally the Youth Committee gave excellent leadership to Sno-Glo 1988 at Pinebrook Bible Conference. There were 454 young people in attendance. Sandy Outlar spoke on the theme, "Who's the Boss?"

The work of the committee necessitates great input from a number of men not presently serving on the Board of Christian Education. Their participation is greatly appreciated.

Respectfully submitted,

The Bible Fellowship Church Board of Christian Education

Board of Christian Education: Philip Morrison, Chairman; Richard Paashauss, Secretary; David Schoen, Treasurer, David Allen, Delbert Baker, George Bryson, Terry Byrd, Timothy Cole, Robert Davies, Albert Dommel, Calvin Reed, Jonathan Reynolds

Financial Report of the Christian Education Committee

September 1, 1987 - August 31, 1988

Beginning Balance	\$ 2,339.50
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RECEIPTS

Sno-Glo	\$ 21,039.00
Church Pledges	2,673.00
CE Convention	230.00
Thanksgiving Rally	50.50
Video use	15.00

Total	\$ 24,007.50
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EXPENDITURES

Sno-Glo	\$ 20,141.64
PED	1,072.26
Committee Expenditures	852.97
Video	599.06
CE Convention	357.86
Board of Publication & Printing	200.00
Library Seminar	144.20
Thanksgiving Rally	50.00
Youth Leadership Seminar	38.00
SS Trophies	30.34
Calendars	23.41

Total	\$ 23,509.74
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Ending Balance	\$ 2,837.26
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Submitted by David N. Schoen, Audited by Dana E. Weller

Report of Board of Publication and Printing

The Board of Publication and Printing met several times during the course of the year in fulfillment of their responsibilities. It has been a trying year for them in that they lost both their Editor, Steve VanEck due to a move and Business Manager, Dave Chappell due to his home going. The Board praises the Lord that they were able to find replacements for both positions.

The Board recommends the adoption of the following:

RESOLVED, that a contribution of \$250.00 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 printing the Fellowship News. Payments to be made to the Business Manager by December 31, 1988.

RESOLVED, that the cost of the 1988 Yearbook be \$ 5.50 per copy.

Board of Publication and Printing: John H. Herb, Chairman; James R. Batchler, Jr., Secretary; Thomas S. MacMillan, Fellowship News Editor; Paul Rutman, Business Manager; Daniel P. Allen, Gary Sterner

Business Manager's Report

September 1, 1987 to September 15, 1988

Balance as of September 1, 1987 \$ 3299. 59

	Proposed Budget 1987-88	Receipts 1987-88
INCOME:		
Subsidy from Administration Budget	\$ 4000.00	\$ 1000.00
Contributions from Boards & Committees	1400.00	1600.00
Contributions from Churches	6200.00	7017.50
Year Book Sales	4000.00	4197.37
Sale of Printed Material	3000.00	
Articles of Faith		130.75
Position Papers		126.85
Faith & Order		728.25
Interest		184.82
Fellowship News Advertisement	1500.00	-0-
Adjustment		23.25
Check #1195 not cashed		87.00

Totals	\$ 20,100.00	\$ 15,095.79
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Grand Total		\$ 18,395.38
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EXPENDITURES

Fellowship News:

Printing (6 Issues)	\$ 8,000.00	\$ 7,494.20
Mailing (6 issues)	1,800.00	2,105.06
Mailing Labels & Computer Time	650.00	557.15
Postage Due (Address Corrections)	200.00	243.68
Editor's Expense (Supplies/Mileage)	600.00	316.40

Business Manager's Expense	500.00	254.61
Honoraria	750.00	800.00
Printing Church Supplies	500.00	500.00
Printing Yearbooks	4,500.00	4,118.25
Repairs & Equipment	100.00	-0-
Board & Secretarial Expense	300.00	556.16
Printing Misc. Material	2100.00	-0-
Misc. (USPS Permits)	100.00	58.27

Totals	\$ 20,100.00	\$ 17,003.78
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Balance in Checking Account, First Lehigh Bank	291.60
Balance in Savings Account, First Lehigh Bank	1,100.00
Additional interest in Savings Account	79.38

Total Balance as of September 15, 1988	\$ 1,470.98
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Faithfully Submitted, Paul Rutman - Books & Financial Records Audited by: Bernie Coble

Proposed Budget 1988 - 1989

INCOME

Subsidy from Administration Budget	\$ 4,000
Contributions from Boards & Committees (\$ 250.00 each)	1,750
Contributions from Churches	6,500
Yearbook Sales	4,500
Sale of Printed Material	1,500
Total Income	\$ 18,250

EXPENDITURES

Fellowship News	
Printing (4 issues)	\$ 7,000
Composition (Typesetting - 4 issues)	1,000
Mailing (4 issues)	1,800
Mailing Labels & Computer Time	250
Postage Due (Address Corrections Requested)	300
Editorial Expenses (Sec/Supp/Ph/Mi)	600
Business Manager's Expenses (Sec/Supp/Ph/Mi)	600
Honoraria	800
Printing Church Supplies	500
Printing Yearbooks	4,500
Printing Miscellaneous Material	300
Board and Secretarial Expenses	500
Miscellaneous (USPS Permits)	100
Total Expenditures	\$ 18,250

Report of the Historical Committee of the Bible Fellowship Church

The Historical Committee met twice during this conference year. The projects on which it is working are proceeding at a steady but slow pace. Much of the work of the Historical Committee requires a great deal of time. Because the work is done by those who have full time responsibilities in ministry, the work proceeds at a gradual pace.

Harold Shelly continues work on the history that will be a complete telling of the story of the Bible Fellowship Church. He has full time responsibilities at teaching and is limited in what he can do. We continue to work toward the completion of this project though at this time there is no foreseeable conclusion.

Richard Taylor has been working on the final editing of the unpublished minutes of our church from 1858 to 1896. This project has been in the work for about 8 years. It is expected that the manuscript will be sent to a printer in January or February of next year.

The Historical Committee purchased a new fire resistant cabinet to increase the capacity for storing records that are being received into the archives. This cabinet allows us to store more of the irreplaceable records which we possess.

The Historical Committee is encouraged by the interest shown by other historical groups. The Bible Fellowship Church was represented by Richard Taylor and Daniel Ziegler at a Mennonite Conference in November of 1987. As a result, the Lancaster Mennonite Historical Society has published Taylor's paper on William Gehman and anticipates publishing Ziegler's paper on Eusebius Hershey, our first missionary.

The Historical Committee continues to collect the documents that are so important to understanding the development of our church. Each church and each board or committee should place its past records and minutes in the archives for storage and future reference. If you wish to place materials in the archives, contact archivist Richard Taylor.

Historical Committee Treasurer's Report

Balance 8/1/87		\$ 1481.98
Receipts		
Administrative Budget	\$ 1000.00	
Other (books, interest, etc.)	105.50	
	<hr/>	
Total	\$ 1105.50	\$ 1105.50
Total		\$ 2587.48
Expenditures		
Typing (Minutes Manuscript)	\$ 125.00	
Travel Expense	39.00	
Fire Resistant Cabinet	699.88	
Archive Purchases	68.82	
Archive Maintenance	250.00	
Miscellaneous	92.00	
	<hr/>	
	\$ 1274.70	\$ 1274.70
Balance		<hr/> \$ 1312.78
Depository: Gateway State Bank, Staten Island, NY, 10310		
Checking	\$ 256.90	
Savings	1055.88	
Balance	<hr/> \$ 1312.78	

Historical Committee: Bright N. Heist (chairman), Richard E. Taylor (secretary), Ralph D. Cole (treasurer), Daniel G. Ziegler, Willard E. Cassel, Harold Shelly.

The following recommendations are presented to the 105th Annual Conference:

RESOLVED: That group pictures be taken of the participants of the 105th Annual Conference of the Bible Fellowship Church.

RESOLVED: That group pictures be taken of the participants of Annual Conference every four years hereafter.

Report of the Stewardship Council

"What do you have that you did not receive..." (I Cor. 4:7)? As persons made in God's image, all that we have "is coming down from the father of the heavenly lights, who does not change" (James 1:17 NIV). Primarily, during this past year the Stewardship Council of the Bible Fellowship Church has been involved in positioning itself to begin teaching this cardinal truth of life and its implications to members and friends of the Bible Fellowship Church.

The Stewardship Council conducted four regular meetings during this past year. In addition several key committee meetings were scheduled as necessary to continue progress toward our goal. The three members at large elected to council were active participants. Their service to the council was augmented during the year by representatives from the following agencies:

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

With our Lord's help the following achievements were accomplished during the year.

1. The title of Director of Stewardship Services was chosen for the person to be engaged by council.
2. A job description for the "Director of Stewardship Services" was formulated.
3. A letter, job description, council's report to the 104th Annual Conference and a poster were mailed to each Bible Fellowship pastor to announce the availability of this position.
4. A committee was appointed to process and interview applicants for the position and to recommend their choice to the full council for hiring.
5. A Director of Stewardship Services was engaged at the September 6th meeting. He is Harold E. Snyder. His duties will begin on November 1, 1988. The council has pledged its prayer support and will encourage it in the churches as well.
6. During the year Ralph Cole was elected treasurer of the council. He requested and received funds from the Board of Directors to pay expenses. His report is as follows:

Balance, beginning of year	0.00
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Receipts:

Administrative Budget	300.00	
B.F.C. Home	300.00	
Total:		600.00

Expenses:

Travel Expenses	150.00	
Check Book	21.87	
Tammy Jarrett, Graphics	20.00	
Total:		<u>191.87</u>

Balance, end of year	408.13
Bills outstanding to be paid	386.42

The council recommends to the 105th Annual Conference the following as an implementation procedure for Article III, numbers 9 and 10 of its duties.

WHEREAS: a more positive role is desired for our council and

WHEREAS: the power to approve and disapprove agency programs is viewed by them as an encumbrance of their work, therefore be it

RESOLVED: that the following be submitted to the 105th Annual Conference as Article III item 9 for adoption at first reading:

"9. to co-ordinate and review with sensitivity the stewardship programs, including major capital campaigns and deferred giving, of various Bible Fellowship Church agencies, so as to guard against duplication, competition, over-exposure, and undue aggressiveness,"

and be it further:

RESOLVED: that we recommend to the 105th Annual Conference that the duty listed above be a replacement for the present duties 9 and 10.

"9. To co-ordinate and review with sensitivity the stewardship programs of various Bible Fellowship Church agencies so as to guard against duplication, competition, over-exposure, and undue aggressiveness."

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

RESOLVED: that we recommend to the 105th Annual Conference that the present duty "11" become duty "10", and the present duty "12" become duty "11".

RESOLVED: that we recommend to the 105th Annual Conference that duty "9" under Article III be implemented in the following manner.

"The Director of Stewardship Services will contact periodically each agency of the Bible Fellowship Church to discuss with them their fund raising plans. The Director of Stewardship Services will then report his findings and progress to the Stewardship Council to evaluate, and, in turn, offer any helpful assistance if necessary.

We give praise and thanks to our Lord who has been our source of wisdom and strength, the enabler of the council to achieve this progress. We are most grateful as well for the prayers and other helps of God's people from all corners of the Bible Fellowship Church. We urgently request your continued support in our efforts to give stewardship education and counsel throughout the Bible Fellowship Church. May it result in a significant build up of our particular churches and agencies to the glory of our great God!

Stewardship Council: James G. Koch, Chairman; Robert W. Gehret; Harold E. Snyder, Secretary; Ed Ahlum, Pinebrook Bible Conference; Phil Atkins, Victory Valley Camp; James A. Beil, Bible Fellowship Church Home; Ralph D. Cole, Historical Committee; Roy E. Hertzog, Board of Missions; T. Robert Wilcox, Pinebrook Junior College; Dan G. Ziegler, Board of Church Extension

Report of the Conference Judicatory

The Conference Judicatory organized at the 104th Annual Conference by electing John H. Herb as the Secretary.

The Secretary of the Judicatory received no communications from churches, agencies or individuals of the Bible Fellowship Church during the year. Therefore, there was no need to convene the Conference Judicatory.

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

Report of the Ministerial Convention Committee

The Annual Ministerial Convention of the Bible Fellowship Church was held Tuesday, May 3 through Wednesday, May 4, 1988, at the Pinebrook Bible Conference, Stroudsburg, PA.

This year's convention was well-attended by the pastors of the Bible Fellowship Church and their wives. The Ministers' Wives' Fellowship coordinated their meetings with the convention.

The theme of the 1988 Ministerial Convention was "Ministering to Divorced People And Their Families". Dr. Wayne Mack of the Christian Counseling & Educational Foundation served as guest speaker. Dr. Mack covered typical divorce issues like conquering painful emotions, making necessary social adjustments and helping the children of divorced parents deal with destructive emotions. There was good interaction in the discussion times held with Dr. Mack following his teaching sessions.

The Ministerial Convention closed with the celebration of the Lord's Supper that included a scripture meditation given by brother Leroy Heller.

At the annual business meeting of the Ministerial Convention Committee the following men were elected to a two-year term of service: Kenneth Keeler and Dennis Cahill. Retiring as a member of the committee is David Armstrong.

Next year's Ministerial Convention will be held May 2-3, 1989 at Pinebrook Bible Conference. The speaker will be Rev. Thomas Koch of Christian Counseling Associates who will address the subject of "the pastor and his family".

Respectfully Submitted,

Steven L. Trommler
Secretary, 1988 Committee

1988 Committee

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

1989 Committee

Ralph M. Soper, Chairman
Kenneth D. Keeler, Vice Chairman
Dennis M. Cahill, Secretary
David N. Schoen, Treasurer
Steven L. Trommler

* Elected to serve the unexpired term of David A. Carver

Ministerial Convention Committee Financial Report

Beginning Balance	\$ 524.35
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Receipts:

Administrative Budget	\$ 750.00
Ministerial Convention	2,438.00

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Total	\$ 3,188.00

Expenses:

Pinebrook Bible Conference	\$ 2,462.00
Convention Speaker Honorarium	400.00
Convention Expenses	108.04
Committee Expenses	185.17
Checks / maintenance charge	14.44

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Total	\$ 3, 169.65

Ending Balance	\$ 542.70
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Report of the Committee to Examine of Minutes of Particular Churches

The Committee on the Examination of the Minutes of Particular Churches met on Tuesday, October 18, 1988, at Pinebrook Bible Conference Center.

MINUTES

The minutes of all congregations of the Bible Fellowship Church were 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 1986 Faith and Order, pages 88 - 90.

The committee communicates each September with every church reminding them of the standing rule that "The Pastor shall send a copy of the minutes of all congregational meetings, which shall include the Board of Elders' Report of the Membership 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
PO Box 1, Stroudsburg, PA 18360

to arrive by Monday of the week prior to Annual Conference week... The Committee on Examination of Minutes of Particular Churches will forward the material received to the Committee on Statistics" (1987 Yearbook page 194).

The minutes of the following churches were not on hand to be examined by the committee on its meeting date, the Tuesday prior to Annual Conference: Harrisburg; Howell; Lehighton; Newark, DE; New Fairfield, CT; Philadelphia- Emmanuel; Sinking Spring and Stroudsburg. These minutes have been examined at Annual Conference.

The Committee on the Examination of Minutes of Particular Churches respectfully requests the churches to assure that their minutes are delivered to the location of Annual Conference no later than the Monday prior to Annual Conference thus enabling the committee to complete its work and make its report to Annual Conference.

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.

PETITIONS

The committee found the following petition from the Spring City church to the 105th Annual Conference.

Whereas the Faith and Order of the Bible Fellowship Church provides for the means whereby Amendments to the Faith and Order may be acted upon the Elder Boards of particular churches following approval at first reading, (Article XII pages 182, 183 - 1986 edition),

Therefore be it petitioned from the Faith Bible Fellowship Church of Spring City, to the 105th Annual Conference of the Bible Fellowship Church that since a proposed change has been made in the membership requirement (Article X, pp. 47, 48; 1986 ed.) and approved at first reading, the provision cited above for Amendments to the Articles of Faith be invoked for this proposed Amendment to the Principles of Order requiring that:

After the approval of a first reading of the proposed change, the pastor and delegate of each particular church shall be responsible to inform their Board of Elders of the proposed change. The Board of Elders of each church shall vote on the proposed change, and an affirmative vote by a majority of the total number of elders shall be required for approval. Before the Annual Conference can consider a second reading of the proposed amendment of change in this Standard of Worship and Life, approval of the proposed change must be reported within 24 months to the Secretary of Annual Conference by the Board of Elders of at least two-thirds of the churches.

--Approved by the Board of Elders at their meeting July 26, 1988 and resolved that this petition be presented to the congregation for approval at the Congregational meeting August 17, 1988.

--Approved by the Congregation at the duly called Congregational Meeting August 17, 1988 by a ballot vote.

Secretary of the Board of Elders,

*John Derck, Secretary
of the Board of Elders
Faith Bible Fellowship Church
25 Pennhurst Road
Spring City, PA 19475*

Committee to Examine Minutes of Particular Churches: Kenneth L. Good, Chairman; Ralph M. Soper, Secretary; Charles J. McConnell; Ronald C. Erb.

Report of the
Committee to Examine Annual Conference Minutes

We hereby certify that we have examined the Annual Conference Minutes for the session of October 12 - 14, 1987, and found them correct except as follows:

p.3, Line 25 the name Horace F. Short is Horace E. Short in the minutes.

p. 4, line 20, minutes list John E. Anderson as Delegate for Poughquag, yearbook lists Thomas Ward.

p. 9, line 18, Joseph L. Dugan of Howell, NJ is listed as an Applicant under the care of the Ministerial Candidate Committee in the yearbook, but not listed in the minutes.

p. 19 - Add [FIRST READING] to line 21.

p. 21, line 19, minutes give the Stewardship Council budget as \$300, the yearbook has \$2,500. The totals are different by the same amount.

p. 28, line 21, the name of Robert C. Newman is misspelled.

p. 29, line 30, Minutes report that the term of Harold E. Snyder of the Stewardship Council is one year, the Yearbook says three years.

p. 29, line 32, Minutes report that Warren G. Zimmerman led in prayer, the Yearbook says Dana E. Weller.

p. 41, line 11, the commendation of the Fleetwood, PA, Sunday School growth was left out of the Yearbook.

p. 42, line 28, the total expenditures of the Board of Publication and Printing budget should read \$20,100.00

Committee to Examine Annual Conference Minutes: Thomas S. MacMillan, David N. Schoen

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Committee to Examine Annual Conference Minutes: Thomas S. MacMillan, David N. Schoen

Report of the Committee on Statistics

On Thursday, October 20 the Committee met to compile the following statistics for the year:

	1987	1988
<u>Officers</u>		
Ordained Ministers	82	86
Probationers	16	15
Elders	283	281
Deacons	183	186

Pastors' Activities

Pastoral Visits	18,225	18,442
Other Pastoral Staff Visits	5,784	6,607
Baptized	217	292
Children Dedicated	120	146
Weddings	75	78
Funerals	143	132

Membership

Received into Church Fellowship	278	347
Received by transfer from B.F. Churches	71	29
Received by Transfer from Other Churches	30	35

Total Increase	379	411
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Died	61	52
Withdrawn	21	48
Dropped	172	53
Transferred to B.F. Churches	73	36
Transferred to Other Churches	50	62

Total Decrease	377	251
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Net Increase	2	160
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Net Decrease	-	-
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Total Membership	6,216	6,376
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Enrollment:

Sunday Bible School	7,444	6,877
Cradle Roll	118	81
Home Department	38	60

Average Attendance:

Sunday Bible School	5,710	5,462
Morning Worship	6,807	7,147
Evening Service	3,195	3,312

Church Property:

Church Buildings	46	50
Parsonages	52	53
Present Valuation of Church Property	\$ 30,693,242	35,523,258

Receipts:

Total Income	\$ 5,739,892	\$ 6,160,904
Total Offerings	\$ 5,459,808	\$ 5,820,549

Disbursements: Denominational Benevolences:

Administrative Budget	\$ 54,396	\$53,740
Board of Missions	614,555	649,414
Church Extension	130,528	151,035
Home for Aging	10,077	24,317
Pinebrook Junior College	49,072	47,482
Board of Christian Education	2,745	2,673
Victory Valley Camp	13,862	15,190
Pinebrook Bible Conference Center	13,192	12,760

Local Disbursements:

Minister's Salary	\$748,943	\$800,913
Minister's Supplemental Benefits	188,087	188,347
Parsonage Allowance	68,453	95,651
Health Insurance Premium	98,351	112,264
Administrative Assistants' Salary	182,706	213,701
Administrative Assistants' Benefits	54,086	76,785
Christian Education	271,395	284,169
Debt Service	744,510	836,628
Local Benevolence	51,957	75,185
Other Missions	341,788	325,588
Church Sponsored Christian Academy	600	3,380
Womens' Missionary Society	28,901	23,376
Annual Conference Delegate (s)	8,908	8,650
General Disbursements	1,994,920	2,014,418
Total Disbursements	5,672,032	6,015,671

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

Report of the Committee on Auditing

We have examined the Financial Reports of the Boards and Committees reporting to Annual Conference. All reports were in compliance with the miscellaneous By-Laws of the Annual Conference, with the following exceptions:

Depositories for the cash accounts of the Board of Christian Education, The Stewardship Council and the Ministerial Convention Committee are not disclosed in the respective Financial Reports. We have been informed that the funds were deposited as follows:

Board/Committee	Depository
Board of Christian Education	Meridian Bank
Stewardship Committee	Gateway Bank
Ministerial Convention Committee	Meridian Bank

Financial Reports of the Historical Committee, the Stewardship Council and the Ministerial Convention Committee gave no indication of an audit.

Committee on Auditing: Robert W. Gehret, Jay H. Fasnacht, Horace A. Kauffman, Lee E. Boyles

Committee on Communications

The 105th Annual Conference has received communications from the following people:

J. Barclay Harley
Robert L. Draper
David W. Riddell
Wilber W. Hartman
Philip E. Yerrington
C. Leslie Miller
Leonard E. Buck
C. E. Kirkwood
William W. Mull
T. James Bigley, Jr.

Greetings were given with an expression of their prayers and concern for the 105th 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 on Communications: Dana E. Weller, Charles J. McConnell, Albert J. Dommel

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Delegates to the 105th Annual Conference

Pastor's Activities

Church	Pastor	Ordained Ministers	Probationers	Elders	Deacons	Pastoral Visits	Other Pastoral Visits	Baptized	Children Dedicated	Weddings	Funerals
Allentown C.C.	Mahurin	3	0	10	10	321	1566	22	9	3	7
Allentown Salem	McConnell	1	0	5	3	300	0	15	2	1	4
Bangor	MacMillan	1	0	3	0	150	0	6	3	0	0
Bethlehem	Fritz	2	0	10	10	625	0	2	2	2	5
Blandon	Bryson	1	0	6	4	336	0	2	2	0	2
Camden, DE	Koch	2	0	4	3	375	0	0	0	0	2
Catawauqua	Barshinger	0	1	1	0	247	0	5	4	0	1
Coopersburg	Shorb	4	1	7	6	416	232	3	5	1	7
Denville, NJ	Harris	1	0	2	3	175	0	6	0	0	0
Emmaus	Weller	2	0	15	15	652	129	10	6	5	5
Englishtown, NJ	Burnett	2	0	3	0	120	30	0	1	0	1
Epiphany	Allen	2	0	4	7	286	210	9	5	3	3
Finesville	Jones	2	0	1	2	240	0	6	0	0	2
Fleetwood	F. Herb	1	0	3	0	510	0	0	1	2	1
Graterford		1	1	10	0	400	90	6	3	0	2
Harleysville		4	0	6	8	310	372	6	3	0	2
Harrisburg	Dommel	1	0	0	0	0	0	0	0	0	0
Hatfield		2	1	9	7	479	200	3	2	1	3
Howell, NJ	Vandegriff	1	0	3	8	465	0	3	1	4	0
Kutztown	Grossman	1	0	2	2	217	0	9	4	6	3
Lancaster	D.A. Thomann	3	0	10	0	448	173	16	5	5	1
Lebanon	C. Reed	2	0	6	3	492	0	12	4	3	0
Lighthouse	Bartron	1	0	4	4	305	0	0	1	1	0
Maple Glen	Spackman	2	0	5	7	170	150	3	4	1	0
Mt. Carmel	A. Cassel	1	0	7	0	250	75	7	4	2	2
Nazareth	Plows	2	0	9	4	492	252	4	5	2	4
Newark, DE	Schlonecker	0	2	5	3	265	0	0	6	2	2
New Fairfield	J. Reed	2	1	0	0	0	0	0	0	0	0
Oley	Barber	1	0	8	6	500	120	9	1	5	5
Paradise	Soper	1	0	3	5	265	0	1	5	2	2
Phil. Emmanuel	Harding	1	1	3	0	130	0	0	0	0	1
Phil. Wissinoming	Clapier	1	0	2	3	371	0	4	2	3	2
Pocono Mountain	Erb	2	0	4	6	90	0	5	1	2	0
Poughquag, NY	Wickstead	1	0	3	1	130	0	2	2	0	0
Quakertown	Brosius	3	0	6	7	497	620	5	1	0	3
Reading	Hartman	1	2	13	6	408	1078	44	7	4	11
Royersford	Smock	1	0	9	0	450	50	2	8	0	2
Scranton	Batchler	2	0	4	2	160	0	1	0	0	0
Shamokin	Coulbourn	2	0	9	0	459	590	14	5	4	12
Sinking Spring	Sloan	1	1	4	6	150	272	7	2	1	3
Spring City	Martin	1	0	8	0	645	0	7	6	0	7
Staten Island, NY	Upton	3	1	2	2	110	0	5	0	1	0
Stroudsburg	Morrison	4	0	5	5	488	0	4	2	2	4
Sunbury	Heiler	2	0	12	15	851	373	0	7	4	5
Terre Hill	Trommler	1	0	6	3	235	25	4	2	0	1
Wallingford	Taylor	2	2	7	7	452	0	0	3	2	3
Wappinger Falls	Widger	1	1	2	0	240	0	0	2	1	1
York	Good	2	0	9	3	139	0	13	4	0	5
Zionsville	Armstrong	1	0	7	0	269	0	4	0	0	1
TOTALS		81	15	276	186	16085	6607	286	142	75	127
Edison, NJ	Cahill	1	0	0	0	315	0	1	2	1	0
Holmes, NY	Commertford	1	0	0	0	349	0	1	2	1	1
Mays Landing, NJ		0	0	0	0	0	0	0	0	0	0
Newark, NJ	Baker	1	0	0	0	450	0	4	0	0	4
Somers Pt., NJ	Reitz	1	0	0	0	932	0	0	0	1	1
Union County, NJ	Spinney	0	0	0	0	0	0	0	0	0	0
Walnutport		1	0	0	0	311	0	0	0	0	0
TOTALS		5	0	0	0	2357	0	6	4	3	6
GRAND TOTALS		86	15	276	186	18442	6607	292	146	78	132

Membership

Church	Received into	Membership Transfer from	BFC Transfer from	Other Increase	Died	With- drawn	Dropped	Transferred to BFC	Transferred to Other	Decreases	Net Increase	Net Decrease	Total Membership
Allentown, C.C.	17	1	0	18	1	1	3	2	2	9	9	0	413
Allentown, Salem	6	1	0	7	1	2	4	3	0	10	0	3	54
Bangor	6	3	4	13	0	0	0	0	0	0	13	0	38
Bethlehem	3	0	0	3	3	0	0	0	2	5	0	2	312
Blandon	4	1	0	5	2	0	0	0	1	3	2	0	106
Camden, DE	2	0	0	2	0	0	0	0	0	0	2	0	53
Catasauqua	2	0	0	2	0	0	0	0	0	0	2	0	52
Coopersburg	5	5	2	12	6	1	0	1	8	16	0	4	186
Denville, NJ	10	0	0	10	0	0	0	3	2	5	5	0	52
Emmaus	11	4	0	15	2	4	0	2	0	8	7	0	315
Englishtown, NJ	2	0	0	2	0	0	0	0	0	0	2	0	28
Ephrata	10	0	0	10	0	2	5	0	2	9	1	0	191
Finesville, NJ	2	0	0	2	1	0	0	0	0	1	1	0	31
Fleetwood	0	0	0	0	1	0	0	0	0	1	0	1	111
Graterford	20	0	0	20	0	0	0	5	7	12	8	0	135
Harleysville	0	0	5	5	0	0	2	3	6	11	0	6	136
Harrisburg	0	0	0	0	0	0	0	0	0	0	0	0	191
Hatfield	7	2	0	9	2	0	0	0	0	2	7	0	145
Howell, NJ	7	2	0	9	0	0	11	0	0	11	0	2	56
Kutztown	5	0	2	7	0	3	0	0	2	5	2	0	33
Lancaster	27	4	0	31	1	0	0	0	0	1	30	0	212
Lebanon	5	0	0	5	0	0	0	0	0	0	5	0	111
Lehighton	0	0	0	0	1	0	0	1	0	2	0	2	97
Maple Glen	4	0	0	4	0	1	3	2	0	6	0	2	121
Mt. Carmel	8	0	0	8	2	0	0	0	0	2	6	0	167
Nazareth	8	0	0	8	1	0	0	0	0	1	7	0	175
Newark, DE	7	0	6	13	0	0	0	0	5	5	8	0	46
New Fairfield	0	0	0	0	0	0	0	0	0	0	0	0	20
Oley	15	1	0	16	1	0	0	0	3	4	12	0	131
Paradise	11	0	1	12	2	1	0	0	1	4	8	0	131
Phil. Emmanuel	0	0	0	0	1	0	0	0	0	1	0	1	35
Phil. Wissinoming	4	0	4	8	2	0	0	0	0	2	6	0	109
Pocono Mountain	8	0	0	8	0	0	0	0	0	0	8	0	37
Poughquag, NY	0	0	0	0	0	0	0	0	0	0	0	0	24
Quakertown	0	0	0	0	1	0	0	0	1	2	0	2	213
Reading	43	0	0	43	9	0	0	3	1	13	30	0	431
Royersford	0	0	0	0	2	1	1	1	9	14	0	14	123
Scranton	0	0	1	1	0	0	2	0	0	2	0	1	33
Shamokin	4	0	0	4	3	0	0	0	2	5	0	1	144
Sinking Spring	7	0	0	7	0	20	3	5	0	28	0	21	87
Spring City	2	0	0	2	1	1	6	0	0	8	0	6	138
Staten Island, NY	2	0	2	4	0	0	0	0	0	0	4	0	27
Stroudsburg	15	0	0	15	0	8	11	4	2	25	0	10	153
Sunbury	19	0	0	19	1	0	0	0	3	4	15	0	359
Terre Hill	0	0	0	0	0	0	0	0	2	2	0	2	73
Wallingford	1	2	6	9	1	0	0	1	0	2	7	0	195
Wappinger Falls	0	0	0	0	0	0	0	0	0	0	0	0	18
York	19	0	0	19	2	3	0	0	0	5	14	0	160
Zionsville	7	1	0	8	1	0	0	0	0	1	7	0	55
TOTALS	335	27	33	395	51	48	51	36	61	247	228	80	6263
Edison, NJ	0	0	0	0	0	0	0	0	0	0	0	0	26
Holmes, NY	9	2	2	13	0	0	0	0	0	0	13	0	13
Mays Landing, NJ	0	0	0	0	0	0	0	0	0	0	0	0	0
Newark, NJ	3	0	0	3	0	0	2	0	0	2	1	0	44
Somers Pt., NJ	0	0	0	0	0	0	0	0	0	0	0	0	0
Union County, NJ	0	0	0	0	0	0	0	0	0	0	0	0	0
Walnutport	0	0	0	0	1	0	0	0	1	2	0	2	30
TOTALS	12	2	2	16	1	0	2	0	1	4	14	2	113
GRAND TOTALS	347	29	35	411	52	48	53	36	62	251	242	82	6376

	Enrollment/Attendance/Church								Property		Total Income	Total Offerings
	Sunday School	Cradle Roll	Home Department	Sunday School	Morning	Evening	Church	Parsonages	Present of church	Valuation of property		
Allentown, C.C	518	0	11	366	440	175	1	0	1,500,000		558,128	478,897
Allentown, Salem	79	0	0	74	80	25	1	1	120,000		56,028	50,158
Bangor	100	0	0	78	85	33	0	0			37,709	37,549
Bethlehem	222	0	0	184	233	107	1	1	1,400,000		247,990	232,136
Blandon	133	4	3	119	128	52	1	1	235,960		120,887	118,746
Camden, DE	45	0	0	31	41	23	1	0	110,000		38,881	37,386
Catasauqua	66	0	0	36	56	30	2	1	167,000		50,434	44,873
Coopersburg	192	0	0	142	214	84	2	1	762,500		184,937	183,811
Denville, NJ	0	0	0	45	0	0	1	1	400,000		45,876	44,993
Emmaus	385	0	0	275	339	149	1	4	1,750,000		306,664	291,218
Englishtown, NJ	15	3	0	8	41	13	1	1	195,500		61,004	59,269
Ephrata	229	0	0	177	225	107	1	0	250,000		187,400	183,224
Finesville, NJ	60	0	0	39	55	21	1	1	325,000		38,692	38,410
Fleetwood	149	5	0	109	87	59	1	1	425,000		74,680	74,566
Graterford	157	0	0	134	174	81	1	2	799,000		132,507	129,293
Harleysville	261	9	0	194	214	109	1	1	800,000		160,153	150,059
Harrisburg	0	0	0	0	0	0	1	1	600,000			
Hatfield	133	0	0	116	136	64	1	3	500,000		161,558	157,920
Howell, NJ	75	6	0	60	86	40	1	1	800,000		67,998	63,648
Kutztown	0	0	0	49	84	31	1	1	275,000		59,788	58,590
Lancaster	238	12	0	171	224	100	1	1	950,000		197,637	194,385
Lebanon	190	0	0	138	151	108	1	1	587,000		120,651	116,356
Lehighnton	115	0	0	84	104	61	1	1	307,000		68,227	68,227
Maple Glen	85	0	0	85	163	101	1	1	725,000		143,834	141,487
Mt. Carmel	135	0	0	97	90	50	1	1	475,000		83,506	82,102
Nazareth	220	0	0	159	184	98	1	2	740,000		155,830	144,749
Newark, DE	0	0	0	0	92	45	1	0	230,000		70,725	59,286
New Fairfield,CT	0	0	0	0	0	0	0	1	155,000			
Oley	220	5	0	170	232	121	2	0	1,000,000		213,268	210,803
Paradise	0	0	0	124	154	89	1	1	350,000		115,950	114,090
Phil. Emmanuel	18	2	0	15	24	8	1	2	155,000		18,040	17,833
Phil. Wissinoming	82	1	5	61	87	28	1	1	200,000		51,833	51,833
Pocono Mountain	0	0	0	55	81	26	0	0			73,351	53,608
Poughquaq, NY	48	0	1	40	56	0	0	1	135,000		42,175	35,774
Quakertown	244	5	0	208	256	89	2	1	800,000		224,453	218,809
Reading	468	9	27	335	405	155	1	3	1,515,000		373,248	334,095
Royersford	192	0	0	127	188	92	1	1	1,500,000		167,953	162,874
Seranton	51	0	0	45	46	22	1	1	355,950		26,876	24,337
Shamokin	187	0	0	146	180	116	1	1	500,000		95,156	94,502
Sinking Spring	0	0	3	79	144	65	1	1	650,000		127,904	116,101
Spring City	207	0	0	164	180	94	1	1	800,000		158,213	151,225
Staten Island, NY	0	0	0	0	45	20	1	1	100,000		40,306	28,610
Stroudsburg	278	11	0	145	203	77	1	1	650,000		149,389	147,774
Sunbury	379	0	0	272	412	231	1	1	1,850,000		234,071	234,071
Terre Hill	122	7	9	88	96	56	1	1	890,000		66,489	66,489
Wallingford	200	0	0	165	217	97	1	2	2,000,000		230,646	230,646
Wappinger Falls	28	0	0	19	32	14	0	0			51,208	51,208
York	189	0	0	124	157	75	1	1	748,000		111,223	104,723
Zionsville	68	2	0	48	66	35	1	1	100,000		52,337	49,760
TOTALS	6,783	81	59	5,403	6,983	2,76	48	52	29,882,910		6,055,813	5,740,503
Edison, NJ	0	0	0	0	16	0	0	0	0		18,880	9,791
Holmes, NY	29	0	0	22	35	0	0	0	0		24,706	18,886
Mays Landing, NJ	0	0	0	0	0	0	0	0	0			
Newark, NJ	65	0	0	37	55	20	1	0	0		24,767	23,331
Somers Pt., NJ	0	0	0	0	23	0	0	0	0		13,502	13,502
Union County, NJ	0	0	0	0	0	0	0	0	0			
Walnutport	0	0	1	0	31	16	1	1	180,000		23,236	14,536
TOTALS	94	0	1	59	160	36	2	1	180,000		105,091	80,046
GRAND TOTALS	6,877	81	60	5,462	7,143	3,12	50	53	30,062,910		6,160,904	5,820,549
Pinebrook Junior College									1,518,836			
Pinebrook Bible Conference									2,943,470			
Fellowship Home									472,385			
Parsonages - Missions and Church Extension									307,938			
Victory Valley									217,719			
GRAND TOTALS									35,223,258			

Local Disbursements

Church	Minister's Salary	Minister's Benefits	Parsonage Allowance	Insurance	Assistant's Salary	Assistant's Benefits	Christian Education	Debt Service
Allentown, C.C.	21,106	425	18,000	8,361	34,222	343	17,978	96,454
Allentown, Salem,	18,600	2,982	0	1,795	0	0	791	0
Bangor	12,000	2,850	0	1,868	0	0	1,537	0
Bethlehem	23,120	4,000	0	1,778	0	0	14,437	46,145
Blandon	20,234	805	0	1,964	0	0	5,378	6,485
Camden, DE	16,560	4,144	5,880	1,531	0	0	620	3,011
Catasauqua	17,004	3,870	0	1,900	0	0	993	0
Coopersburg	18,648	7,514	0	1,932	11,016	18,372	5,864	19,226
Denville, NJ	18,000	0	0	1,740	0	0	3,049	6,973
Emmaus	19,370	3,445	0	3,928	16,000	2,827	18,537	53,338
Englishtown, NJ	15,250	3,815	0	1,964	0	0	0	0
Ephrata	19,460	2,998	11,118	1,676	9,704	16,276	8,890	18,950
Finesville, NJ	16,000	869	0	1,932	0	0	1,215	3,874
Fleetwood	17,040	5,065	0	1,749	0	0	3,136	0
Graterford	17,500	4,998	0	1,900	6,450	4,574	6,634	6,060
Harleysville	15,004	4,299	8,700	3,928	10,962	4,183	12,765	26,512
Harrisburg	0	0	0	0	0	0	0	0
Hatfield	13,500	6,504	4,500	1,750	5,920	0	6,757	20,139
Howell, NJ	26,884	0	0	2,069	0	0	209	16,196
Kutztown	16,310	2,026	3,600	2,133	0	0	1,152	14,758
Lancaster	24,120	823	0	2,622	4,450	800	8,852	41,592
Lebanon	16,240	4,570	0	2,028	0	0	6,686	21,997
Lehighton	14,000	4,000	0	2,069	0	0	861	15,981
Maple Glen	20,600	5,410	0	2,170	14,736	5,944	4,963	9,481
Mt. Carmel	22,000	1,813	0	1,732	0	0	1,081	21,134
Nazareth	19,575	5,946	0	1,691	12,000	4,964	5,764	0
Newark, DE	11,486	5,682	9,000	1,676	0	0	1,698	0
New Fairfield	0	0	0	0	0	0	0	0
Oley	20,600	5,052	10,000	3,498	18,000	1,303	11,937	25,570
Paradise	19,006	3,586	0	1,932	0	0	5,149	14,064
Phil. Emmanuel	5,200	1,749	0	1,868	0	0	95	0
Phil. Wissinoming	9,000	4,200	0	1,930	0	0	2,100	0
Pocono Mountain	12,280	2,724	5,215	1,489	0	0	948	15,992
Poughquaq, NY	15,100	5,434	0	2,101	0	0	1,902	3,346
Quakertown	22,000	4,500	0	3,863	23,250	0	45,988	30,451
Reading	16,510	6,895	0	5,688	23,500	9,000	14,968	69,589
Royersford	18,308	4,600	0	2,301	4,668	0	6,992	0
Scranton	12,913	2,460	0	1,900	0	0	1,023	0
Shamokin	16,980	4,952	0	2,369	4,900	490	2,490	21,839
Sinking Spring	13,875	7,032	7,850	1,644	9,100	7,709	5,822	23,987
Spring City	16,500	5,021	0	1,932	0	0	10,774	0
Staten Island, NY	11,849	920	0	1,940	4,823	0	291	443
Stroudsburg	16,000	3,251	0	2,101	0	0	5,174	34,586
Sunbury	19,500	5,531	0	1,778	0	0	7,621	28,713
Terre Hill	15,290	4,769	0	1,964	0	0	5,988	3,341
Wallingford	18,232	5,619	0	1,964	0	0	6,371	70,368
Wappinger Falls	11,596	3,974	11,788	1,795	0	0	381	0
York	12,931	10,770	0	1,827	0	0	2,844	25,485
Zionsville	11,960	5,810	0	1,932	0	0	2,606	0
TOTALS	785,241	187,702	95,651	107,702	213,701	76,785	281,311	816,080
Edison, NJ	0	340	0	2,101	0	0	196	9,944
Holmes, NY	1,200	0	0	0	0	0	699	6,354
Mays Landing, NJ	0	0	0	0	0	0	0	0
Newark, NJ	0	0	0	0	0	0	1,359	4,250
Somers Pt., NJ	0	0	0	1,457	0	0	604	0
Union County, NJ	0	0	0	0	0	0	0	0
Wainutport	14,472	305	0	1,004	0	0	0	0
TOTALS	15,672	645	0	4,562	0	0	2,858	20,548
GRAND TOTALS	800,913	188,347	95,651	112,264	213,701	76,785	284,169	836,628

Local Disbursements Continued

Church	Local Benev.	Other Missions	Church School	WMS	Conf. Delegate	General Disburse	Total Disburse
Allentown, C.C.	3,962	16,460	0	5,165	540	244,416	446,326
Allentown, Salem	8,240	0	0	0	225	16,173	30,206
Bangor	1,575	600	0	0	200	4,494	13,124
Bethlehem	841	29,552	0	1,350	500	118,533	217,136
Blandon	320	1,956	0	38	225	25,347	42,518
Camden, DE	1,534	968	0	0	0	5,013	22,701
Catasauqua	863	1,733	0	232	225	11,374	21,190
Coopersburg	632	15,498	0	758	200	65,830	146,842
Denville, NJ	1,499	713	0	0	0	13,394	27,368
Emmaus	400	22,794	0	3,096	500	95,925	220,790
Englishtown, NJ	50	2,649	0	0	150	20,754	29,382
Ephrata	1,241	5,600	0	0	250	101,868	178,571
Finesville, NJ	210	1,079	0	0	0	25,180	34,359
Fleetwood	425	6,983	0	0	200	24,355	41,913
Graterford	1,539	2,664	0	700	250	29,091	64,860
Harleysville	1,987	4,034	0	1,773	225	31,642	111,010
Harrisburg							
Hatfield	4,292	11,107	0	265	350	54,274	115,858
Howell, NJ	500	600	0	0	0	17,740	37,314
Kutztown	1,100	1,833	0	0	0	17,271	43,873
Lancaster	1,200	17,211	0	1,024	375	45,808	124,757
Lebanon	1,850	3,243	0	888	275	38,424	79,961
Lehighton	0	0	0	1,805	100	31,870	56,686
Maple Glen	3,250	3,487	0	0	0	59,212	108,653
Mt. Carmel	400	740	0	0	500	33,455	60,855
Nazareth	25	11,555	0	2,023	225	32,765	76,958
Newark, DE	722	895	0	0	0	22,668	42,341
New Fairfield, CT							
Oley	2,528	15,280	0	0	0	56,091	149,259
Paradise	947	7,375	0	0	275	48,270	81,598
Phil. Emmanuel	300	0	0	0	150	9,957	14,119
Phil. Wissinoming	703	806	0	0	50	28,621	38,410
Pocono Mountain	143	0	0	0	0	22,843	49,354
Poughquag, NY	0	0	0	0	0	11,399	24,182
Quakertown	1,815	4,350	0	900	250	67,708	183,075
Reading	3,264	14,887	2,250	1,437	75	120,527	272,080
Royersford	800	22,428	0	0	210	34,030	76,029
Scranton	145	164	0	79	75	16,711	22,557
Shamokin	1,100	12,580	0	500	200	25,889	77,309
Sinking Spring	337	14,721	0	0	200	28,734	107,136
Spring City	1,377	20,905	0	153	200	32,879	73,241
Staten Island, NY	285	0	0	0	0	15,068	23,770
Stroudsburg	4,676	6,230	0	0	150	28,538	84,706
Sunbury	1,020	30,253	210	432	300	41,022	116,880
Terre Hill	772	1,830	0	143	250	19,278	38,335
Wallingford	3,993	5,459	920	0	300	94,224	189,218
Wappinger Falls	4,210	0	0	0	0	9,453	31,601
York	675	1,240	0	450	200	32,993	76,484
Zionsville	0	2,633	0	165	250	39,956	53,352
TOTALS	67,747	325,095	3,380	23,376	8,650	1,971,067	4,178,247
Edison, NJ	215	18	0	0	0	6,164	18,978
Holmes, NY	100	475	0	0	0	9,432	17,060
Mays Landing, NJ	0	0	0	0	0	0	0
Newark, NJ	1,686	0	0	0	0	14,724	22,019
Somers Pt., NJ	5,437	0	0	0	0	5,464	12,962
Union County, NJ	0	0	0	0	0	0	0
Walnutport	0	0	0	0	0	7,567	8,876
TOTALS	7,438	493	0	0	0	43,351	79,895
GRAND TOTALS	75,185	325,588	3,380	23,376	8,650	2,014,418	4,258,142

Conference Disbursements

Church	Adm. Budget	Missions	Church Extension	Home	P.J.C.	Christian Education	Victory Valley	P.B.C.
Allentown, C.C.	4,920	83,013	10,315	1,000	2,200	150	1,400	3,000
Allentown, Salem	300	5,065	2,200	100	750	50	150	80
Bangor	0	31	100	0	0	0	100	100
Bethlehem	2,000	43,073	2,200	1,400	3,000	75	650	1,200
Blandon	650	4,174	805	150	475	50	450	50
Camden, DE	50	39	0	0	0	0	0	0
Catasauqua	300	2,458	450	600	100	75	150	100
Coopersburg	2,400	20,430	8,325	200	4,050	75	700	1,200
Denville, NJ	150	1,950	820	150	375	113	150	375
Emmaus	2,500	25,287	11,300	500	4,000	100	1,530	700
Englishtown, NJ	500	3,939	800	1,600	700	0	200	0
Ephrata	1,900	20,395	209	110	150	110	150	110
Finesville, NJ	100	1,180	485	0	100	0	100	100
Fleetwood	1,320	14,997	1,964	100	150	0	250	250
Graterford	2,300	22,648	7,195	250	2,500	125	500	150
Harleysville	1,500	14,084	6,641	325	400	225	325	325
Harrisburg	0	47,546	850	0	0	0	0	0
Hatfield	1,600	20,388	14,993	500	4,500	50	700	300
Howell, NJ	550	1,300	1,585	0	0	0	250	0
Kutztown	300	1,293	1,240	100	150	50	100	100
Lancaster	3,300	20,319	0	520	1,800	100	180	200
Lebanon	1,300	10,805	3,100	400	2,900	100	700	200
Lehighton	400	5,024	332	100	100	50	100	100
Maple Glen	1,000	16,692	3,350	100	2,750	50	200	0
Mt. Carmel	760	6,789	125	0	125	45	50	100
Nazareth	2,100	11,607	5,300	500	1,200	75	200	500
Newark, DE	60	860	300	0	260	0	140	0
New Fairfield	0	494	0	0	0	0	0	0
Oley	1,722	17,969	10,322	135	400	90	500	135
Paradise	1,500	10,455	650	275	275	25	275	275
Phil. Emmanuel	50	0	0	0	0	25	0	25
Phil. Wissinoming	500	1,212	1,000	1,152	350	0	0	225
Pocono Mountain	400	3,545	2,250	100	200	0	0	100
Poughquag, NY	120	1359	150	15	15	15	15	15
Quakertown	1,900	7,889	4,000	500	4,000	100	700	500
Reading	4,000	47,217	6,300	100	4,000	100	1,750	800
Royersford	1,800	26,484	17,704	12,000	500	25	500	200
Scranton	300	1,247	160	0	25	0	25	0
Shamokin	700	1,200	0	100	0	100	250	200
Sinking Spring	750	5,120	50	0	0	0	0	0
Spring City	1,300	25,089	8,350	200	500	0	500	300
Staten Island, NY	100	639	0	0	0	0	0	0
Stroudsburg	1,000	19,030	2,000	50	800	50	275	100
Sunbury	1,650	25,000	3,500	100	1,200	50	100	0
Terre Hill	500	9,573	350	100	100	100	100	100
Wallingford	1,500	18,055	3,500	200	1,500	50	275	200
Wappinger Falls	150	5,761	50	0	0	0	0	0
York	1,013	11,832	4,500	100	500	75	100	100
Zionsville	225	2,212	715	475	350	200	400	250
TOTALS	53,440	646,768	150,535	24,307	47,450	2,673	15,190	12,765
Edison, NJ	0	0	0	0	0	0	0	0
Holmes, NY	50	1,362	300	10	32	0	0	0
Mays Landing, NJ	0	0	0	0	0	0	0	0
Newark, NJ	200	100	150	0	0	0	0	0
Somers Pt., NJ	25	0	0	0	0	0	0	0
Union County, NJ	0	0	0	0	0	0	0	0
Walnutport	25	1,184	50	0	0	0	0	0
TOTALS	300	2,646	500	10	32	0	0	0
GRAND TOTALS	53,740	649,414	151,035	24,317	47,482	2,673	15,190	12,765

Total Disbursements

Church	Total Conference Disbursements	Total General Disbursements
Allentown, C.C.	105,998	573,430
Allentown, Salem	8,695	57,501
Bangor	331	25,455
Bethlehem	53,598	293,854
Blandon	6,804	69,556
Camden, DE	89	39,350
Catasauqua	4,233	42,427
Coopersburg	37,380	202,870
Denville, NJ	4,083	49,451
Emmaus	45,917	286,087
Englishtown, NJ	7,739	52,371
Ephrata	23,134	221,165
Finesville, NJ	2,065	52,724
Fleetwood	19,031	77,984
Graterford	35,668	118,028
Harleysville	23,825	149,839
Harrisburg	48,396	48,396
Hatfield	43,031	172,389
Howell, NJ	3,685	67,883
Kutztown	3,333	63,516
Lancaster	26,419	175,296
Lebanon	19,505	115,706
Lehighton	6,206	76,892
Maple Glen	24,142	153,395
Mt. Carmel	7,994	90,849
Nazareth	21,482	118,015
Newark, DE	1,620	55,447
New Fairfield	494	494
Oley	31,273	201,132
Paradise	13,730	114,334
Phil. Emmanuel	100	19,419
Phil. Wissinoming	4,439	51,849
Pocono Mountain	6,595	68,229
Poughquag, NY	1,704	40,986
Quakertown	19,589	224,664
Reading	64,267	352,857
Royersford	59,213	153,550
Scranton	1,757	37,227
Shamokin	2,550	96,839
Sinking Spring	5,920	126,931
Spring City	36,239	125,980
Staten Island, NY	739	36,358
Stroudsburg	23,305	124,011
Sunbury	31,600	167,980
Terre Hill	10,923	64,548
Wallingford	25,280	232,730
Wappinger Falls	5,961	49,158
York	18,220	107,635
Zionsville	4,827	70,139
TOTALS	953,128	5,916,616
Edison, NJ	0	18,978
Holmes, NY	1,754	20,014
Mays Landing, NJ	0	0
Newark, NJ	450	22,469
Somers Pt., NJ	25	12,987
Union County, NJ	0	0
Walnutport	1,259	24,607
TOTALS	3,488	99,055
GRAND TOTALS	956,616	6,015,671

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:

Paul T. Rutman
H- 296, Pocono Country Place
Tobyhanna, PA 18466

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

Conference Wide Rally, Second Thursday of May

REGIONAL DESIGNATIONS
 (All Regional Meetings to be announced)

- Region #1: Ephrata, Harrisburg, Lancaster, Lebanon, Paradise, Terre Hill, York
Region #2: Mt. Carmel, Shamokin, Sunbury
Region #3: Blandon, Fleetwood, Graterford, Harleysville, Kutztown, Hatfield, Oley, Quakertown, Reading, Royersford, Sinking Spring, Spring City
Region #4: Allentown - Cedar Crest, Catasauqua, Emmaus, Leighton, Nazareth, Walnutport, Zionsville
Region #5: Allentown - Salem, Bethlehem, Coopersburg, Scranton, Stroudsburg, Finesville, Pocono Mt.
Region #6: Maple Glen, Philadelphia - Emmanuel, Philadelphia - Wissinoming, Wallingford
Region #7: Denville, Englishtown, Howell, Staten Island

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: The office phone 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. Carl T. Martin Home 949-3791
Southern District	Rev. G. Wayne Clapier Office (215) 743-3751, Home 288-6369
Northern District	Rev. LeRoy A. Heller Office (717) 286-8313, Home 286-6106
Pocono District	Rev. Philip Morrison Office (717) 421-0617, Home 421-0533
New York District	Rev. James Wickstead Home: (914) 724-5363
New Jersey District	Rev. David Jones Office (201) 995-7678, Home 995-7308

Lehigh Valley District

* Coordinator -

Allentown, Cedar Crest

*Ronald & Darlene Marhurin

Office (215) 432-2200

Home (215) 799-0920

Robert & Sara Johnson

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 & Elizabeth Barshinger

(215) 264-1120

Coopersburg

Thomas & Yvonne Shorb

Office (215) 282-3161

Home (215) 282-3580

Richard & Arlene Paashauss

Home (215) 282-4496

Emmaus

Dana & Lanette Weller

Office (215) 965-2682

Home (215) 967-2555

David & Debbie Schoen

Home (215) 967-2010

Nazareth

Keith & Lois Plows

(215) 759-1712

Home for Aging

James & Gail Beil

Office (215) 759-5121

Home (215) 759-3053

Bangor

Thomas & Connie MacMillan

(215) 863-4755

Quakertown

Bert & Joan Brosius

Office (215) 536-6096

Home (215) 536-4437

Donald & Johanna Kirkwood

(215) 536-6611

Zionsville

No Pastor

(215) 965-6346

David & Polly Thomann

(215) 391-1290

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

Home (215) 967-4917

Berks County District

* Captain

Reading

* Jansen & Ruth Hartmann

Office (215) 375-2333

Home (215) 372-3330

David & Donna Gundrum

Home (215) 376-2059

Ron & Cheryl Hagy

Home (215) 378-9314

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

Sinking Spring

Robert & Ann Sloan

Office (215) 678-5166

Home (215) 777-4326

Terris & Doretha Byrd

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 & Vonnice Allen
Office (717) 733-2526
Home (717) 733-7326

Lebanon

Calvin & Bonnie Reed
Office (717) 273-4802
Home (717) 273-7074
R.C. & Alberta Reichenbach
(717) 657-8807

Central District

* Captain

Spring City

*Carl & Beth Martin
Home (215) 948-3791

Roversford

Robert & Thelma Smock
Home (215) 948-4545

Graterford

James & Judy Nehr
(215) 489-9389

Harleysville

David & Cherene Armstrong
Office (215) 256-8981
Kenneth & Linda Keeler
Office (215) 256-8981
Home (215) 256-6918

Hatfield

John & Nancy Herb
Home (215) 855-6046
David & Yvonne Watkins
Office (215) 368-5000
Home (215) 368-7540
David & Judith Sng
Home (215) 855-8649
Tom & Marje Philips

Southern District

* Captain

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

Maple Glen

Carl & Helen Spackman
Office (215) 646-1220
Home (215) 643-7963

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

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 Ahlum
Office (717) 424-1212
Home (717) 424-1214
George & Gertrude Herb
(717) 424-5548
Willard & Esther Cassel
(717) 421-0602

Scranton

James & Joan Batchler
(717) 342-2027
W. W. & Mae Hartman
(717) 342-4444

Pocono Mountain

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
Laird & Mary Anne Stengele
(215) 826-6574
John & Dorith Riggall
(717) 386-2882

New York & New England District

* Captain

Poughquag, NY

* James & Barbara Wickstead
Office (914) 724-4087
Home (914) 724-5363

Pleasant Valley, NY

David & ____ Way

Holmes, NY

Robert & Doreen Commerford
(914) 855-5860

Wappinger Falls, NY

Byron & Jennifer Widger
(914) 297-1924

New Fairfield, CT

John & Diane Reed
(203) 746-4080

Spenser, Mass

Dennis & Sue Spinney
(617) 949-0476
Chris & Noreen Morrison
(203) 224-4902

New Jersey District

* Captain

Finesville, NJ

* David & Mary Ann Jones
Office (201) 995-7678
Home (201) 995-7308

Denville, NJ

Richard & Mary Jane Harris
Office (201) 625-1880
Home (201) 627-6706

Newark, NJ

Delbert & Priscilla Baker II
Office (201) 373-3677
Home (201) 926-5077

Staten Island, NY

Bryon & Lin Upton
(718) 442-2782

Edison, NJ

Dennis & Patricia Cahill
(201) 819-9520

Plainfield, NJ

Daniel & Jacqueline Ziegler
(201) 753-6978

Howell, NJ

John & Ruthie Vandegriff
Office (201) 363-8941
Home (201) 363-1610

Englishtown, NJ

Raymond & Carol Burnett
(201) 536-9025

Tom's River

Dean & Donna Stortz
(201) 505-8174

Somers Point, NJ

Roger & Sandy Reitz
(609) 927-4971

DIRECTORY

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 717-733-1673

Kauffman, Horace A.
25 E. Lemon Street
Lititz, PA 17543
717-626-8356

Additional Addresses and Telephone Numbers

Audio Visual Library
c/o Mrs. Susan Hostetter
889 Elm St.
Hatfield, PA 19440
215-855-3980

Church Extension Department
P.O. Box 2628
Plainfield, NJ 07060
201-753-6978

Fellowship Home
7 South New Street
Nazareth, PA 18064
215-759-5121

Fellowship Manor
3000 Fellowship Drive
Whitehall, PA 18052
(215) 433-5595, 799-3000

Missions Department
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 Camp,
Phil Atkins, Dir.
R.D. 1, Box 116
Zionsville, PA 18092
215-966-5880

Women's Missionary Societies

General Committee

President - Mrs. Reba Deily
514 N. St. Lucas Street
Allentown, PA 18104
215-432-0403

Secretary - Miss Kathlyne Stortz
666 Chestnut Street
Emmaus, PA 18049
215-965-5121

Vice-President - Mrs. Bertha Fritz
3040 Hecktown Road
Bethlehem, PA 18017
215-866-2703

Treasurer - Mrs. Pauline Thomann
P. O. Box 835,
Trexlerstown, PA 18087
215-391-1290

Directory of Missionaries

- Anderson, Mr. & Mrs. Keith (Carol), 454 East Ross Street, Lancaster, PA 17602
- Aukamp, Mr. William, 2900 Orchard Lane, Lot #18, Rapid City, SD 57701
- Babcock, Mr. & Mrs. Melvin (Jan), 832 W. 58th Avenue, Anchorage, AK 99502
- Bigley, Mr. & Mrs. James (Kelly), Box 21028, Kalacha, Nairobi, Kenya/East Africa
- Bigley, Mr. Joel, Box 21028, Lokichogio, Nairobi, Kenya/East Africa
- Blauser, Mr. Glenn, 913 S. Grand Avenue, #50, San Jacinto, CA 92383
- Blauser, Mr. & Mrs. Richard (Peggy), JAARSShipping, 6734D Doolittle Avenue, Riverside, CA 92503
- Buck, Rev. & Mrs. Leonard (Nina), 556 Thunderbird Trail, Carol Stream, IL 60188
- Butler, Rev. & Mrs. Brian (Maureen), 3 Denewood Road, Westbourne, Bournemouth, BH4 8EB, United Kingdom
- Campbell, Dr. & Mrs. William (Holly), P.O. Box 1016, Al-Ain, Abu Dhabi, United Arab Emirates
- Chatterpaul, Mr. & Mrs. Basil (Angie), Postbus 9145, Paramaribo Zuid, Suriname/South America
- Chow, Rev. Moses, 3122 Collins Boulevard, Garland, TX 75042
- Clayton, Miss Linda, c/o HCJB, Casilla 691, Quito, Ecuador/South America
- Dougherty, Mr. & Mrs. William (Linda), c/o Mrs. Larry Ackley, 5914 North Seventh Street, Philadelphia, PA 19120
- Draper, Rev. & Mrs. Robert, Ukamba Bible Institute, P.O.Box 49 Machakos, Kenya/East Africa
- Dyke, Rev. & Mrs. Herbert (Betty), 421 Elm Street, Emmaus, PA 18049
- Early, Mr. & Mrs. William (Lois), Trans World Radio, Bonaire, Netherland Antilles
- Easton, Mr. & Mrs. Michael (Jocelyn), N. 5114 Irrigon, Newman Lake, WA 99025
- Faust, Miss Theresa, HICRS, Box 281, Jalan Sultan, 46730 Petaling Jaya Selangor/Malaysia; on furlough 11/88, c/o Dr. Donald Faust, R. D. #1, Texter Mountain Road, Wenersville, PA 19565
- Gehman, Dr. & Mrs. Richard (Florence), P.O. Box 64, Kijabe, Kenya/East Africa
- Getter, Miss Tina, R. D. #1, Box 45, Kempton, PA 19529
- Gibbon, Rev. & Mrs. Fred (Marian), 1 Buffalo Street, Pittsburgh, PA 15213
- Harley, Rev. & Mrs. Barclay (Judy), Apartado 323, Ciudad Bolivar, Venezuela/South America
- Harriman, Mr. & Mrs. Robert (Shirley), 17821 Oakley, Lansing, IL 60438
- Hartman, Miss Connie, Klaus 20, A-4362 Bad Kreuzen, 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., Batangas City, 4200 Philippines
- Kauffman, Mr. & Mrs. Timothy (Wanda) (on leave of absence), 229 North Fifth Street, Emmaus, PA 18049
- Lea, Rev. & Mrs. Herbert (Susan), 1834 Hamilton Street, Hamilton, PA 18104
- Moore, Mr. & Mrs. William (Eunice), The Ark, 226 Plaza Port West, Ketchikan, AK 99901
- Moyer, Mr. & Mrs. Duane (Joetta), Section Monnier, 97129 Lamentin, Guadeloupe, F.W.I.
- Moyer, Rev. & Mrs. Edward (Ruth), Eglise Evangelique, Rt. National No. 1, Capesterre, Guadeloupe, F.W.I.
- Mull, Rev. & Mrs. William (Addy), Scott Theological College, Box 49, Machakos, Kenya/East Africa
- Poysti, Rev. & Mrs. Earl (Pirkko), Box 1667, Estes Park, CO 80517
- Prontnicki, Rev. & Mrs. Louis (Lynn), c/o Link Coordination Ltd., P.O. Box 2140, Nicosia, Cyprus
- Ramirez, Mrs. Lillian, Apartado 10250, San Jose, Costa Rica/Central America
- Riddell, Rev. & Mrs. David (Rebecca), 8, Allee de Pologne, 91300 Massy, France
- Sacher, Rev. & Mrs. Thomas (Joyce), 1221 Woodward Drive, Downingtown, PA 19335
- Schlonecker, Mr. & Mrs. David (Roxey), Apartado 75, San Cristobal, Tachira 5001A, Venezuela/South America
- Scott, Mr. & Mrs. Daniel (Jacqueline), S/R WOF, Casilla 1007, Cochabamba, Bolivia/South America
- Shelling, Mr. & Mrs. Ted (Grete), Columbia Bible College & Seminary, #721, Columbia, SC 29203
- Snyder, Mr. & Mrs. Charles (Nancy), 226 High Street, Chambersburg, PA 17201
- Solt, Dr. & Mrs. David (Georgina), Apartado 1000, Merida, Yucatan, Mexico
- Stephen, Mr. & Mrs. Elford (Gracie), Windward Ministries, 101 Monroe Drive, Harleysville, PA 19438
- Wehr, Dr. & Mrs. David, 13 Hillside Road, Dauphin, PA 17018
- White, Dr. & Mrs. Glenn (Betty), 1812 Florida Street, Apt. #206, Huntington Beach, CA 92648
- Wingo, Rev. & Mrs. Barry (Candace), Apartado 535, Chihuahua, Chih., Mexico
- Yerrington, Rev. & Mrs. Philip (Nancy), Avenida Maestro Santo Ruano 15-2, Marchena (Sevilla), Spain
- Zimmerman, Rev. & Mrs. Paul (Julie), Scott Theological College, Box 49, Machakos, Kenya/East Africa

Missionary Appointees

- Boone, Miss Esther, c/o Rev. John Vandegriff, R. D. #2, Box 538, Lakewood-Allenwood Roads, Howell, NJ 07731
- Wimble, Mrs. Mark (Cathy), 6020 Elmon Street, Columbia, SC 29203-2935

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

Ambassadors For Christ, Inc., P.O. Box AFC, Paradise, PA 17562-0276
 Rev. Moses Chow

American Missionary Fellowship, P.O. Box 368, Villanova, PA 19085
 Mr. William Aukamp

Arab World Ministries (formerly North Africa Mission), 239 Fairfield Avenue,
 P. O. Box 96, Upper Darby, PA 19082
 Dr. & Mrs. William Campbell

Association of Evangelical Churches of Eastern Venezuela
 Rev. & Mrs. J. Barclay Harley

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

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. Ronald W. Hoyle

Helping Hand Pregnancy Center, 75 West Front Street, Red Bank, NJ 07701
 Miss Esther Boone (appointee)

InterAct Ministries, (formerly Arctic Mission, Inc.) 31000 SE Kelso Rd. Boring, OR 97009
 Mr. & Mrs. Melvin Babcock

International Missions, Inc., P. O. Box 14866, Reading, PA 19612-4866
 Mr. & Mrs. Basil Chatterpaul

International Students Inc., Star Ranch, P.O. Box C, Colorado Springs, CO 80901
 Mr. & Mrs. Ted Shelling

InterServe (formerly Bible & Medical Missionary Fellowship International)
 P. O. Box 418, Upper Darby, PA 19082
 Rev. & Mrs. Louis Prontnicki

Inter-Varsity Christian Fellowship, P.O. Box 7895, Schroeder Rd., Madison, WI 53707
 Miss Pat Howard

- Latin America Mission, P.O.Box 141368, Coral Gables, FL 33114
 Dr. & Mrs. David Solt
 Mrs. Lillian Ramirez
- New Tribes Mission, 1000 East First Street, Sanford, FL 32771
 Mr. & Mrs. Barry Wingo
- Overseas Missionary Fellowship, 404 S.Church Street, Robesonia, PA 19551-0404
 Miss Teresa Faust
 Mrs. Cathy Wimble (appointee)
 Mr. & Mrs. Walter Johnson
- 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
 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 Outreach Fellowship, P. O. Box 15603, Orlando, FL 32858
 Mr. and Mrs. Daniel Scott
- World Radio Missionary Fellowship, P.O.Box 3000, Opa Locka, FL 33055-0401
 Miss Linda Clayton
- Worldteam, P.O.Box 143038, Coral Gables, FL 33114
 Mr. & Mrs. Duane Moyer
 Rev. & Mrs. Edward Moyer
 Mr. & Mrs. David Riddell
- Wycliffe Bible Translators, Huntington Beach, CA 92647
 Mr. & Mrs. Richard Blauser
 Mr. R. Glenn Blauser, Jr.
 Mr. & Mrs. Aaron Hoffman
 Dr. & Mrs. Glenn White
- Sending Mission Board pending:
 Mr. & Mrs. Charles Snyder

Directory of Churches

Church	Location/Address/Phone	Number	S.S.	AM	PM Prayer	
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.Geneseee 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	6:30
Bethlehem, Ebenezer	3100 Hecktown Rd. Bethlehem, PA 18017 (215) 868-5501		10:45	9:30	6:30	7:15
Blandon, Trinity	415 Chestnut St. Blandon, PA 19510 (215) 926-4594		10:10	9:00	7:00	7:30
Camden, DE.	201 E.Camden-Wyoming Ave, Camden, DE 10034 (302) 697-0434		9:45	11:00	7:00	7:00
Catasauqua, Bethany	233 Walnut St. Catasauqua, PA 18032 (215) 264-1120		9:30	10:35	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		9:30	11:30	6:30	7:30
Edison, NJ	205 Penn Ave. Edison, NJ 08817 (201) 819-9520			11:00		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, PO Box 299, Ephrata, PA 17522 (717) 733-2526		9:15	10:30	6:00	7:00
Fleetwood, Faith	236 South Richmond St. Fleetwood, PA 19522 (215) 944-7080		9:15	10:30	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	(1)
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	7:15

Hatfield, Bethany	75 W. Broad St. Hatfield, PA 19440 (215) 855-2449	9:30	10:15	6:00	7:00
Holmes, NY, New Life	Rt. 292, PO Box 229 Holmes, NY 12536 (914) 855-5860		9:30	10:30	8:00
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	9:20	8:00 10:30	7:00	7:15
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	(2)
Mount Carmel	Bethany Acres Mt. Carmel, PA 17851 (717) 339-4693	9:30	10:40	7:00	7:30
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 Newark, DE 19702 (302) 366-8539	10:00	11:00	6:30	7:00
New Fairfield, CT Gateway	23 Curtis Ave. 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	7:15
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. 6439 Dickens Ave. Phila, PA 19142 (215) 727-8959	6:30 PM	10:00	6:30	7:00
Pocono Mountain	Rt. 611, Box 300 Mt. Pocono, PA 18344 (717) 839-6922	10:30	9:45	6:30	7:00
Poughquag, NY Valley	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	431 N. Lewis Rd. Royersford, PA 19468 (215) 948-9764	9:00	10:15	7:00	7:30
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	217AA 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	404 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
Wappinger Falls, NY	PO Box 1394 Wappinger Falls, NY 12590 (914) 298-1697	9:30	10:40	6:00	7:30
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) Prayer service in homes

(2) Substituted with Discipleship Groups

Directory of Delegates

Church/Delegate	Phone Number	Address
Allentown, C.Cresl		
Jay H. Fasnacht	215-437-6770	3640 Briarwood Lane, Allentown PA 18103
Ronald L. Spankle	215-791-2615	649 Greenwood St. Allentown PA 18103
John W. Trauch	215-395-3514	4421 Elm Drive, Allentown PA 18103
Allentown, Salem		
Jeffrey C. Stickler	215-439-8283	135 S. Madison St., Allentown PA 18102
Bangor		
Henry U. Sandt, Jr.	215-863-4892	633 Abel Colony Rd., Wind Gap PA 18091
Bethlehem		
Carl Ackerman	215-838-0715	317 Durham St. Hellertown, PA 18055
Warren L. Zimmerman	215-866-5410	1451 Lenox Ave. Bethlehem PA 18018
Blandon		
Raymond R. Bertolet	215-944-0779	RD#4 Box 4346 Fleetwood PA 19522
Camden, DE		
Horace E. Short	302-697-6814	20N. Caesar Rodney A., Wyoming, DE 19934
Catasauqua		
Calvin A. Boyle	215-837-6955	8415 Valley View Rd. Northampton PA 18067
Coopersburg		
Clyde W. Snyder	215-536-0768	2660 Allentown Rd. Quakertown PA 18951
Denville, NJ		
Emmaus		
Richard Lefever	215-965-9334	134 Jefferson St., Emmaus, PA 18049
Jonathan D. Reynolds	215-966-4603	RD#1, Box 214B, Zionsville, 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 PA 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, PA 19522
Graterford		
Douglas D. Bowne	215-948-0437	323 Chestnut St. Spring City, PA 19475
Harleysville		
Harold Crider	215-256-8360	598 Quarry Rd., Harleysville, PA 19438
Harrisburg		
Stephen C. Coleman	717-566-6494	424 N. Duke St. Hummelstown, PA 17036
Hatfield		
Lee E. Boyles	215-368-1318	209 Knapp Rd., Lansdale, PA 19446
Howell, NJ		
David Keevil	201-938-3477	24 Boud Ave. Farmingdale, NJ 07727
Kutztown		
George K. Monroe	215-944-9112	401 W. Somerset St. Fleetwood, PA 19522
Lancaster		
Horace A. Kauffman	717-626-8356	25 E. Lemon St., Lititz, PA 17543
Lebanon		
LeRoy O. Herb	717-273-5697	366 N. 7th St., Lebanon, PA 17042
Lehighton		
Warren F. Shelly	717-386-5869	RD#2, Box 297-G, Lehighton, PA 18235
Maple Glen		
George Priestley	215-885-3769	1055 Arbuta Rd., Abington, PA 19001
Mt. Carmel		
Harold L. Snyder, Jr.	717-672-9874	RD#3, Box 399, Catawissa, PA 17820

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, PA 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, PA 19142
Philadelphia - Wissinoming		
Lee Henderson	215-743-5634	1441 Stirling St. Philadelphia, PA 19149
Pocono Mountain		
Sal Roseti	717-839-8264	49 Holly Forest Rd., Mt Pocono, PA 18344
Poughquag		
Thomas Ward	914-724-3325	RD#2, Box 205, Millbrook, NY 12545
Quakertown		
L. James Roberts, Jr	215-536-8475	342 S. 9th St., Quakertown, PA 18951
Reading		
Robert Breitegam	215-689-5257	RD# 7076, Reading, PA 19606
Charles Lavigna	215-678-5193	RD#5, Box 167E, Sinking Spring, PA 19608
Walter Raybuck	215-929-4983	713 Tuckerton Ave. Temple, PA 19560
Royersford		
Dennis Souder	215-935-1274	44 Ridge Rd., Spring City, PA 19475
Scranton		
Scott Mitchell	717-842-8538	RD#1, Box 268a, Gouldsboro, PA 18424
Shamokin		
T. Lamarn Manney	717-648-3298	223 S. Market St. Shamokin, PA 17872
Sinking Spring		
Donald D. McKinney	215-693-5945	17 Foxcroft Lane, Robeson, PA 19551
Spring City		
Roland Schlenker	215-489-1449	973 Bridge St. Creamery, PA 19430
Staten Island, NY		
Ralph D. Cole	718-448-6071	113 Floyd St., Staten Island, NY 10310
Stroudsburg		
Robert Carroll	717-629-3224	RD #3 Box 3056-A Stroudsburg, PA 18360
Sunbury		
Bert E. Brosius	717-286-9459	853 S. Second St., Sunbury, PA 17801
Robert Cox	717-286-4017	RD#2, Box 325, Sunbury, PA 17801
Terre Hill		
Keith Anderson	717-397-3681	454 E. Ross St., Lancaster, PA 17602
Wallingford		
William R. Singletary	215-872-8560	404 Christian La. Wallingford, PA 19086
Wappinger Falls, NY		
Charles Webb	914-831-0947	14D S. Lockey Woods Rd. Beacon, NY 12508
York		
Philip G. Norris	717-848-9112	740C Hardwick Place, York, PA 17404
Zionsville		
David L. Weller	215-395-2476	1920 Hidden Valley, Macungie, PA 18062

Directory of Ordained Ministers

Pastor/Wife	Phone Number	Address
Allen, Daniel P. Vonnice	717 733-7326 Office 733-2526	222 South State Street Ephrata, PA 17522
Armstrong, W. David Cherene	215 965-6346	PO Box 266 Zionsville, PA 18092
Baker, Delbert R. II Priscilla	201 926-5077 Office 373-3677	133 Goldsmith Ave. Newark, NJ 07112
Barber, Kenneth F. Carolyn	215 987-3672 Office 987-3192	RD #1, Box 314A, Mast Rd. Oley, PA 19547
Bartron, William H. Betsy	717 386-2578	RD #1, Box 74 Lehighton, PA 18235
Batchler, James R., Jr. Joan	717-342-2027	1023 Taylor Ave. Scranton, PA 18510
Beil, James A.(1) Gail	215-759-3053 Office 799-3000	462 Gail Dr. Nazareth, PA 18064
Brosius, Bert N. Joan	215-536-4437 Office 536-6096	53 Kenwood Circle Quakertown, PA 18951
Bryson, George R. Jane	215-926-4593	87 W. Wesner Rd. Blandon, PA 19510
Burnett, Raymond G. Carol	201-536-9025	667 Tennent Rd. Englishtown, NJ 07726
Byrd, Terris L. Dorthea	215-678-2564	164 Butternut Ct. Sinking Spring, PA 19608
Cahill, Dennis Patricia	201-819-9520	205 Penn Ave. Edison, NJ 08817
Cassel, Alva C. Laura	717-339-4693	Bethany Acres Mt. Carmel, PA 17851
Cassel, Carl C.(2) Charlene	215-282-3525 Office 282-4000	Gun Club Rd. Box 332 Coopersburg, PA 18036

Clapier, G. Wayne Phyllis	215-288-6369 Office 743-3751	4426 VanKirkSt. Philadelphia, PA 19135
Coble, Bernard N. Marilyn	717-629-9650 Office 424-1212	RD 3, Box 3308 Stroudsburg, PA 18360
Commerford, Robert S. Doreen	914-855-5860	RR 1, Box 221 Holmes, NY 12531
Coulbourn, Hugh C. Janice	717-648-9732 Office 648-1466	35 S. Second St. Shamokin, PA 17872
Dommel, Albert J. Bonnie	717-652-4128 Office 652-5229	1250 Colonial Rd. Harrisburg, PA 17112
Ellingson, Bruce A.(3) Carolyn	215-967-4917 Office 282-4000	350A Beverly Hills Rd. Coopersburg, PA 18036
Erb, Ronald C. Carla	717-839-2602 Office 839-6922	102 Center Ave. Mt. Pocono, PA 18344
Fritz, Harvey J., Jr. Bertha	215-866-2703 Office 868-5501	3040 Hecktown Rd. Bethlehem, PA 18017
Good, Kenneth L. Lorna	717-848-4617 Office 846-7749	675 Woodland View Dr. York, PA 17402
Grossman, Randall A. Nancy	215-683-6459 Office 683-9366	231 E. Main St. Kutztown, PA 19530
Gundrum, David E. Donna	215-376-2059 Office 375-2333	1116 Hampden Blvd. Reading, PA 19604
Hagy, Ron C. Cheryl	215-378-9314 Office 375-2333	1343 Birch St. Reading, PA 19604
Harris, Richard. D. Mary Jayne	201-627-6706 Office 625-1880	25 Florence Ave. Denville, NJ 07834
Hartman, Jansen E. Ruth	215-372-3330 Office 375-2333	1122 Hampden Blvd. Reading, PA 19604
Heller, LeRoy S. Patricia	717-286-6106 Office 286-8313	650 Catawissa Ave. Sunbury, PA 17801

Herb, Frank L., Jr. Margaret	215-944-7715 Office 944-7080	103 W. Pine St. Fleetwood, PA 18522
Herb, George E. (4) Getrude	717-424-5548	RD #4, Box 4194 E. Stroudsburg, PA 18301
Herb, John H. Nancy		1924 Overbrook Rd. Hatfield, PA 19440
Hertzog, Roy A. (5) Diane	215-435-6625 Office 820-4161	2721 Andrea Dr. Allentown, PA 18103
Johnson, Robert F. Sara	215-966-4253 Office 432-2200	6380 Mulberry Lane Macungie, PA 18062
Jones, David H. Mary Anne	201-454-8486 Office 995-7678	498 Schley Ave. Alpha, NJ 08865
Keeler, Kenneth D. Linda	215-256-6918	470 Moyer Rd. Harleysville, PA 19438
Koch, James G. Bea	302-674-0342 Office 697-0434	90 James Rd, RD #3 Dover, DE 19901
MacMillan, Thomas S. Connie	215-863-4755	106 George St. Pen Argyl, PA 18072
Mahurin, Ronald C. Darlene	215-799-0920 Office 432-2200	1718 Van Buren Circle Whitehall, PA 18052
Martin, Carl T. Beth	215-948-3791 Office 948-9448	25 Pennhurst Rd. Spring City, PA 19475
McConnell, Charles J. Ruth	215-791-4577 Office 797-7271	723 S. Filmore St. Allentown, PA 18103
Morrison, Philip E. Jan	717-421-0533 Office 421-0617	RD #1, Box 1073 Stroudsburg, PA 18360
Plows, Keith E. Lois	215-759-1712	95 E. Beil Ave. Nazareth, PA 18064
Reed, Calvin T. Bonnie	717-273-7074 Office 273-4802	1635 MillRoad Lebanon, PA 17042

Reitz, Roger L. Sandy	609-927-4971	69 Village Dr. Somers Point, NJ 08244
Schoen, David N. Debbie	215-967-2010 Office 965-2682	231 N. 5th St. Emmaus, PA 18049
Schlonecker, William G. Pat	302-368-1387 Office 366-8539	23 Anglin Dr. Newark, DE 19713
Seifert, A. L. Ruth	717-676-3800	Box 195 Newfoundland, PA 18445
Shorb, Thomas P. Yvonne	215-282-3580 Office 282-3161	969 Butternut Rd. Coopersburg, PA 18036
Smock, Robert W. Thelma	215-948-4545 Office 948-9764	429 N. Lewis Rd. Royersford, PA 19468
Soper, Ralph M. Sharon	717-687-9286 Office 687-7577	3092 Lincoln HighwayE. Paradise, PA 17562
Spackman, Carl K. Helen	215-643-7963 Office 646-1220	1814 Farmview Rd., Maple Glen, PA 19002
Stortz, Dean A. Donna	201-505-8174	800 First Ave. Toms River, NJ 08757
Taylor, Richard E. Joyce	215-874-5660 Office 876-8449	723 S. Providence Rd. Wallingford, PA 19086
Thomann, David A. Pat	717-393-7677 Office 392-7851	608 Prospect St. Lancaster, PA 17603
Trommler, Steven L. Gloria	215-445-4094 Office 445-4401	Box208, 407 W. Main St Terre Hill, PA 17581
Upton, Bryan G. Lin	718-442-2782	243 Taylor St. Staten Is., NY 10310
Vandegriff, John C., Jr. Ruthie	201-363-1610 Office 363-8941	Box 538 RD #2 Howell, NJ 07731
Weller, Dana E. Lanette	215-967-2555 Office 965-2682	313 N. 3rd St. Emmaus, PA 18049
Wickstead, James A. Barbara	914-724-5363	RR2 Box 254 Poughquag, NY 12570

Widger, Byron Jenifer	914-298-1697	27-H Alpine Dr. Wappinger Falls, NY 12590
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Ziegler, Daniel G. (6) Jacqueline	201-753-6978	1049 Kenyon Ave. Plainfield, NJ 07060
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- 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 562-4282	PO Box 36 Ft. Dix, NJ 08640
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Ordained Ministers in Retirement

Baer, Paul E. Valeria		372 Ridgeview Estate Harleysville, PA 19438
Cassel, Willard E. Esther	717-421-0602	RD #5, Box 5036 Stroudsburg, PA 18360
Dunn, John Cordelia	904-473-4484	Park of the 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
Reichenbach, R. C. Alberta	717-657-8807	6241 Warren Ave. Harrisburg, PA 17112

Riggall, John H.(1) Dorith	717-386-2882 813-794-5812	RD2,Box 323 Lehighton,18235 4761 Independence Dr. Bradenton, FL 34210
Stengele, Laird F. Mary Ann	215-826-6574	RD #1, Box 1867 Palmerton, PA 18071
Thomann, David E.(2) Polly	215-391-1290	Mailing Address:POBox 835, Trexlerstown, PA 18087 Home: Valley View Estates 1400-Rt 100 #2 Macungie, PA 18062

- 1) Public Relations Director, Pinebrook Bible Conference
- 2) Financial Secretary, Board of Missions

Ordained Ministers Working in Other Christian Ministries

Aukamp, William C.	605-348-3572	2900 Orchard Lane, Lot #18 Rapid City, SD 57701
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Gordon, Robert N. Francis	804-275-7024	4657 Downland Rd. Richmond, VA 23234
Manney, David L. Rosemarie		RD1, Box 46H Houghton, NY 14744
Schaeffer, Donald B. E. Ruth	602-938-4909	5420 Country Gables Glendale, AZ 85306
Schell, Henry A. Virginia	201-735-8771	57 Lehigh St. Clinton, NJ 08809
Shelly, Austin G. Ruth	215-820-8682 Office 434-8885	2125 Liberty St. Allentown, PA 18104
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Ordained Ministers on Leave of Absence

Carver, David A. Robin	717-374-1663	109 S. High St. Selingsgrove, PA 17870
Dotts, Raymond R. Mary	302-697-1422	211 Weeks Dr. Camden, DE 19934
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Directory of Probationers & Others

Pastor/Wife	Phone Number	Address
Probationers Serving Churches		
Barshinger, Thomas G. Eli	215-264-1120	235 Walnut St. Catasauqua, PA 18032
Frisbie, Arthur J. Mary Anna	302-366-0973	4 Meadow Lane Newark, DE 19713
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Morrison, Christopher J. Noreen	203-224-4902	480 Allen St. New Britain CT.
Reed, John M. Diane	203-746-4080	PO Box 8005 New Fairfield, CT 06812
Sloan, Robert A. Ann	215-777-4326 Office 678-5166	105 Charles Blvd. Sinking Spring, PA 19608
Sng, David H. C. Judith	215-855-8649	184 Towanencin Ave. Hatfield, PA 19440
Spinney, Dennis W. Sue	617-949-0476	8 Konkel Drive Dudley, MA 01570

Others Working Within the Bible Fellowship Church Agencies

Pinebrook Bible Conference Director:		
Ahlum, Edwin	717-424-1214	RD 7, Box 248
Margaret	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

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