

*Bible Fellowship  
Church*



*Year Book*

*1990*

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28  
29  
30  
31  
32  
33  
34  
35  
36  
37  
38  
39  
40  
41  
42  
43  
44  
45  
46  
47  
48  
49  
50

**ONE HUNDRED SEVENTH**

**ANNUAL CONFERENCE**

**of the**

**BIBLE FELLOWSHIP CHURCH**

**1990**

108th Annual Conference

Convenes: 9:00 AM, October 22, 1991

Place: Pinebrook Bible Conference

Officers:

James A. Beil - Chairman

Carl C. Cassel - Vice Chairman

Randall A. Grossman - Secretary

Convened at Pinebrook Bible Conference

Stroudsburg, Pennsylvania

October 23-25, 1990

Published by Order of Annual Conference

Randall A. Grossman, Editor

Price \$5.25

Officers of the 107th Annual Conference:

Chairman, Jansen E. Hartman

Vice Chairman, James A. Beil

Secretary, Randall A. Grossman

Assistant Secretary, Robert W. Smock

Publisher, Daniel P. Allen

Printer, Thomson-Shore

Computer Operators:

David T. Allen, David A. Thomann



# TABLE OF CONTENTS

Title Page .....	i
Announcement, 108th Annual Conference .....	ii
Acknowledgements .....	iii
Table of Contents .....	v
Directory of Boards and Committees .....	vii
Annual Conference Boards and Committees .....	xi
Study & Other Committees .....	xii
Table of Ordained Ministers .....	xiii
107th Annual Conference Minutes .....	1
Reports to the 107th Annual Conference .....	47
Appendix .....	161





# *Directory of Boards and Committees*

## Board of Directors of the Bible Fellowship Church

- (1991) James A. Beil, Carl C. Cassel, Robert W. Gehret  
(1992) Jansen E. Hartman, Horace A. Kauffman, L. James Roberts, Jr.  
(1993) Bert N. Brosius, Jay H. Fasnacht, Harvey J. Fritz, Jr.

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 Christian Education

- (1991) Robert S. Commerford, Daniel F. DeLozier, David N. Schoen, Scott J. Fetterolf  
(1992) W. David Armstrong, David H. Jones, Mark S. Matson, Jonathan D. Reynolds  
(1993) Edward W. Ahlum, Jr., G. Wayne Clapier, Timothy D. Cole, Richard T. Paashauss

Richard T. Paashauss, Chairman  
W. David Armstrong, Vice Chairman  
Timothy D. Cole, Secretary  
David N. Schoen, Treasurer

## Board of Church Extension

- (1991) Salvatore J. Roseti, Robert W. Smock, Richard E. Taylor, Robert H. Zentz  
(1992) Clyde W. Snyder, John C. Vandegriff, Jr.  
(1993) LeRoy S. Heller, Alfred G. Roberts, William R. Singletary, Dana E. Weller

Daniel G. Ziegler, Executive Director

Board of Directors of the Bible Fellowship Church Homes, Inc.

- (1991) James G. Koch, John F. Moran, John W. Trauch  
(1992) LeRoy S. Heller, Robert W. Smock, Robert H. Zentz  
(1993) William H. Bartron, Charles F. Hersh, Glenn D. Ruoss,  
William G. Schlonecker

James A. Beil, President of Bible Fellowship Church Homes  
Craig Porterfield, Administrator of Fellowship Home  
David J. Smock, Administrator of Fellowship Manor

Board of Directors of Pinebrook Bible Conference

- (1991) Philip E. Morrison, John H. Riggall, Robert Breitegam,  
Kermit K. Gehman, John M. Stengele  
(1992) Alva C. Cassel, Gerald Schlonecker, Harold L. Snyder, Jr.  
(1993) Lee E. Boyles, Robert F. Johnson, John F. Moran, William  
C. Rapp, Calvin T. Reed

Bert N. Brosius, Director

Board of Directors of Pinebrook Junior College

- (1991) Kenneth F. Barber, G. Wayne Clapier, John H. Herb, Jay H.  
Fasnacht, Rodney Muthard, Russell M. Ruch, CarolAnn  
Gerhart  
(1992) Raymond R. Dotts, Ronald Reed, C. Robert Roth, Thomas  
P. Shorb, Karen R. Stull  
(1993) Robert C. Newman, L. James Roberts, Jr., Robert H. Zentz,  
Dennis M. Cahill  
Carl C. Cassel, President

Board of Missions

- (1991) Ralph M. Soper, Robert Breitegam, James Sunday  
(1992) Kenneth F. Barber, LeRoy O. Herb  
(1993) R.C.Reichenbach, Gerald L. Schlonecker, Thomas P. Shorb

Roy A. Hertzog, Executive Secretary  
R. C. Reichenbach, Chairman  
Charles J. Albert, Jr., Financial Secretary

Board of Publication and Printing

(1991) James R. Batchler, Jr., Paul E. Reinhard, Jr.

(1992) William H. Bartron, Clyde W. Snyder

(1993) James E. Neher

Daniel P. Allen, Fellowship News Editor

Paul T. Rutman, Fellowship News Business Manager

Board of Victory Valley Camp

(1991) Clyde D. Bomgardner, Jr., Bryan B. Bray, Bright N. Heist,

(1992) John C. Vandegriff, Jr., Dana E. Weller, William G. Schlonecker

(1993) Calvin T. Reed, Jonathan D. Reynolds, David L. Weller

Phil Atkins, Director

Committee on Credentials

(1991) James A. Beil, Harvey J. Fritz, Jr., LeRoy S. Heller, Keith E. Plows, David A. Thomann

Keith E. Plows, Chairman

Harvey J. Fritz, Jr., Secretary

Committee on Ministerial Candidates

(1991) Randall A. Grossman

(1992) Alva C. Cassel, Richard E. Taylor

(1993) Carl C. Cassel, Daniel G. Ziegler

Carl C. Cassel, Chairman

Richard E. Taylor, Secretary

Committee on Nominations

(1991) Alva C. Cassel, Clyde W. Snyder

(1992) Robert F. Johnson, Daniel G. Ziegler, Jonathan D. Reynolds

(1993) Thomas P. Shorb, Harold E. Snyder

Daniel G. Ziegler, Chairman

Thomas P. Shorb, Secretary

*Directory of Boards and Committees*

Conference Judicatory

- (1991) Carl C. Cassel, Harvey J. Fritz, Jr.
- (1992) James A. Beil, Lee E. Boyles
- (1993) Keith E. Plows, Thomas P. Shorb
- (1994) Ronald C. Mahurin, L. James Roberts, Jr.
- (1995) Jansen E. Hartman, Clyde W. Snyder

Historical Committee

- (1991) Willard E. Cassel, Harold P. Shelly
- (1992) Bright N. Heist
- (1993) Ralph D. Cole, Daniel G. Ziegler

Archivist - Richard E. Taylor

Ministerial Relations Committee

- (1991) Alva C. Cassel, Harold L. Snyder, Jr.
- (1992) Harvey J. Fritz, Jr., Jansen E. Hartman, L. James Roberts, Jr.
- (1993) Lee E. Boyles, Ronald C. Mahurin

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

Stewardship Council

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

- (1991) Robert W. Gehret
- (1992) James G. Koch
- (1993) Russell M. Ruch

Annual Conference Boards and Committees

Committee on Agenda and Program

Randall A. Grossman, Thomas P. Shorb, David A. Thomann, Harvey J. Fritz, Jr., James A. Beil

Committee on Arrangements for 108th Annual Conference

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

Committee to Examine the Minutes of 107th Annual Conference

James E. Neher, Gregory A. Uhrich

Committee on Examine Minutes of Particular Churches

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

Committee on Statistics

LeRoy S. Heller, Daniel G. Ziegler, Hugh C. Coulbourn, Jr., Calvin T. Reed, Willard E. Cassel, Warren L. Zimmerman, David A. Thomann

Officers of 108th Annual Conference

James A. Beil, Chairman  
Carl C. Cassel, Vice Chairman  
Randall A. Grossman, Secretary

Registrar for the 108th Annual Conference

Philip E. Morrison

Assistant Registrar for the 108th Annual Conference

James R. Batchler, Jr.

**Study Committees**

**Study Committee on Annual Conference**

Randall A. Grossman, Thomas P. Shorb, David A. Thomann, Harvey J. Fritz, Jr., James A. Beil

**Inter-Cultural Ministries Study Committee**

Representative from the Board of Church Extension  
Representative from the Board of Missions  
Representative from the Ministerial Candidate Committee  
Delbert R. Baker II, G. Wayne Clapier, David E. Gundrum,  
David H. C. Sng

**Committee to Study the Minister's Retirement Fund**

Willard E. Cassel, Timothy D. Cole, Keith E. Plows, Richard J. Volpe, Wayne Davidson, David J. Watkins, Horace A. Kauffman

**Other Committees**

**Beneficiary Society**

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

**Ministerial Convention Committee**

(1991) David H. Jones, Dean A. Stortz, Byron Widger  
(1992) Daniel F. DeLozier, Brent E. Robinson

## *Table of Ordained Ministers*

<u>Pastor</u>	<u>Year of BFC License</u>	<u>Year of Ordination</u>	<u>First Year at Charge</u>
Allen, Daniel P.	1982	1979	1982
Armstrong, W. David	1985	1987	1989
Baker, Delbert, R. 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	1989
Burnett, Raymond G.	1984	1972	1984
Cahill, Dennis M.	1986	1984	1986
Cassel, Alva C.	1958	1962	1986
Cassel, Carl C.	1956	1959	1970
Clapier, G. Wayne	1980	1981	1980
Coble, Bernard N.	1972	1974	1889
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	1990
Gundrum, David E.	1986	1988	1990
Harris, Richard D.	1976	1978	1988
Heller, LeRoy S.	1955	1958	1972
Herb, Frank L. Jr.	1954	1957	1985
Hertzog, Roy A.	1959	1968	1985
Johnson, Robert F.	1958	1961	1985
Jones, David H.	1978	1983	1987
Koch, James G.	1950	1953	1977
Mahurin, Ronald C.	1960	1959	1977
Martin, Carl T.	1983	1986	1983
McConnell, Charles J.	1978	1971	1978
Morrison, Philip E.	1980	1982	1986
Munyan, Edgar H.	1989	1955	1989
Neher, James E.	1987	1989	1990
Paashaus, Richard T.	1988	1990	1976
Plows, Keith E.	1966	1968	1979

*Ordained Ministers*

Prontnicki, Louis	1983	1985	1990
Reed, Calvin T.	1982	1984	1983
Reitz, Roger L.	1972	1974	1986
Schlonecker, William G.	1985	1988	1984
Schoen, David N.	1982	1987	1987
Shorb, Thomas P.	1977	1979	1986
Sloan, Robert A. Jr.	1988	1989	1988
Smith, Larry M.	1989	1990	1989
Smock, Robert W.	1950	1953	1981
Soper, Ralph M.	1985	1987	1985
Stortz, Dean A.	1983	1986	1988
Taylor, Richard E.	1973	1975	1982
Thomann, David A.	1978	1977	1987
Trommler, Steven L.	1984	1986	1984
Uhrich Gregory A.	1989	1983	1989
Vandegriff, John C. Jr.	1974	1972	1977
Vining, Gilbert J.	1988	1983	1988
Watkins, David J.	1962	1965	1989
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 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
Gehman, Richard J.	1964	1971	
Harley, J. Barclay	1956	1960	
Hoyle, Ronald W.		1954	
Lea, Herbert K.	1980	1982	1985
Moyer, Edward		1970	
Mull, William W.	1968	1950	1978
Riddell, David	1985	1987	1987
Yerrington, Philip E.	1978	1981	
Zimmerman, Paul G.	1966	1971	1988

**Ordained Minister Working in the Military Chaplaincy**

Minsky, Barry J.	1980	1966	1982
------------------	------	------	------



**Ordained Ministers Working in other Christian Ministries**

Bigley, T. James	1962	1966	
Frale, Arthur H. Jr.	1969	1971	
Gordon, Robert N.	1960	1960	
Hagy, Ronald C.	1986	1988	1989
Keeler, Kenneth D.	1982	1985	1989
Manney, David L.		1976	1987
Schaeffer, Donald B.	1955	1958	
Schell, Henry A.			
Shelly, Austin G.	1956	1961	

**Ordained Ministers Between Calls**

Byrd, Terris L.	1969	1972	1988
Herb, John H.	1962	1966	1989
Phillips, D. Thomas	1971	1976	
Weaber, Harold C.	1963	1962	1985

**Ordained Ministers on Leave of Absence**

Dotts, Raymond R.	1960	1965	
MacMillan, Thomas S.	1983	1986	
Spackman, Carl K.	1969	1971	

**Ordained Ministers in Retirement**

Cassel, Willard E.	1943	1946	
Dunn, John	1941	1950	
Frank, Walter H.	1939	1961	1989
Hartman, Jansen E.	1942	1946	1990
Hartman, Wilbur W.	1930	1937	
Herb, George E.	1957	1960	1989
Kirkwood, C. E.	1937	1940	
Kirkwood, Donald T.	1951	1954	
Miller, C. Leslie	1928	1933	
Reichenbach, R. C.	1937	1941	1982
Riggall, John H.	1945	1948	1982
Seifert, A. L.	1950	1953	
Stengele, Laird F.		1952	
Thomann, David E.	1943	1946	
Yarrington, Harold D.	1942	1952	



# MINUTES

First Meeting (Tuesday Morning) . . . . .	3
Second Meeting (Tuesday Afternoon) . . . . .	9
Third Meeting (Tuesday Evening) . . . . .	14
Fourth Meeting (Wednesday Morning) . . . . .	16
Fifth Meeting (Wednesday Afternoon) . . . . .	18
Sixth Meeting (Wednesday Evening) . . . . .	22
Seventh Meeting (Thursday Morning) . . . . .	23
Eighth Meeting (Thursday Afternoon) . . . . .	32
Ninth Meeting (Thursday Evening) . . . . .	36



## *Annual Conference Proceedings - 1990*

### *First Meeting*

**Tuesday Morning, October 23, 1990, 10:00 AM**

The first meeting of the 107th Annual Conference of the Bible Fellowship Church was called to order by the Chairman, Jansen E. Hartman, at Pinebrook Bible Conference, Stroudsburg, PA, 10:00 AM, on October 23, 1990.

The Chairman opened the meeting in prayer.

#### **Report of the Registrar:**

The report was accepted.

The roll of Annual Conference 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, Ronald L. Sprankle, John W. Trauch
Allentown, Salem . . . . .	Charles J. McConnell, Alan Abel
Bangor . . . . .	(Probationer), Henry U. Sandt, Jr.
Bethlehem . . . . .	Harvey J. Fritz, Jr., Carl Ackerman
Blandon . . . . .	( ), Raymond R. Bertolet
Camden, DE . . . . .	James G. Koch, Evan M. Knowles
Catasauqua . . . . .	( ), Calvin A. Boyle
Coopersburg . . . . .	Thomas P. Shorb, Clyde W. Snyder
Denville, NJ . . . . .	Richard D. Harris, Steven Beopple
Edison, NJ (Mission) . . . . .	Dennis M. Cahill
Emmaus . . . . .	Dana E. Weller, David N. Schoen, Herbert Schultz, Robert H. Zentz
Englishtown, NJ . . . . .	Raymond G. Burnett, Robert Buck
Ephrata . . . . .	Daniel P. Allen, Robert W. Gehret
Finesville, NJ . . . . .	David H. Jones, Donald P. Straub
Fleetwood . . . . .	Frank L. Herb, Jr., Ronald P. Turner
Graterford . . . . .	David J. Watkins, Wayne A. Davidson

Harleysville .....	W.David Armstrong, Harold Crider
Harrisburg .....	Albert J. Dommel, Harold E.Snyder
Hatfield .....	(Probationer), Lee E. Boyles
Holmes, NY (Mission) ....	Robert S. Commerford
Howell, NJ .....	John C. Vandegriff, Jr., Dennis Morgan
Kutztown .....	( ), George K. Monroe
Lancaster .....	David A. Thomann, Horace A. Kauffman
Lebanon .....	Calvin T. Reed, Leroy O. Herb
Lehighton .....	William H. Bartron, Bruce A. Kellerman
Maple Glen .....	Louis Prontnicki, Jerry Shepherd
Mt. Carmel .....	Alva C.Cassel, Harold L.Snyder, Jr.
Mt. Pocono .....	Ronald C. Erb, Salvatore Roseti
Nazareth .....	Keith E. Plows, Leonard F. Kessler
Newark, DE .....	William G. Schlonecker, Arthur J. Frisbie
Newark, NJ (Mission) .....	Delbert R. Baker, II
Ocean County, NJ (Mission)	Dean A. Stortz
Oley .....	Kenneth F.Barber,Clayton E.Weber
Paradise .....	Ralph M. Soper, David Eisenhower
Philadelphia, Emmanuel ...	(Probationer), Timothy D. Cole
Philadelphia, Wissinoming ..	G. Wayne Clapier, Lee Henderson
Poughquag, NY .....	James A.Wickstead,Thomas L.Ward
Quakertown .....	David E. Gundrum, L. James Roberts, Jr.
Reading .....	Randall A. Grossman, James E. Neher, Walter Raybuck, Gawain Koch, Leonard Yerger
Royersford .....	Robert W. Smock, Myron Bortz
Scranton .....	James R. Batchler, Jr., Scott Mitchell
Shamokin .....	Hugh C. Coulbourn, Jr., T. Lamarn Manney
Sinking Spring .....	Robert A. Sloan, Jr., Donald D. McKinney
Somers Point, NJ (Mission)	Roger L. Reitz
Spring City .....	Carl T. Martin, Steven E. Hoffman
Staten Island, NY .....	( ), Ralph D. Cole
Stroudsburg .....	Philip E.Morrison, Willard E.Cassel

Sunbury . . . . .	LeRoy S. Heller, Robert Cox, Lamar Fetterman
Terre Hill . . . . .	Steven L. Trommler, James Wetzler
Wallingford . . . . .	Richard E. Taylor, William R. Singletary
Wappingers Falls, NY . . . . .	Byron Widger, Charles Webb
York . . . . .	Kenneth L. Good, Philip G. Norris
Zionsville . . . . .	(Probationer), David L. Weller

### Ordained Men Serving Bible Fellowship Ministries

James A. Beil, Bert N. Brosius, Carl C. Cassel, Bernard N. Coble,  
Bruce A. Ellingson, Roy A. Hertzog, Barry J. Minsky, Daniel G.  
Ziegler

### Ordained Men Between Calls

Terris L. Byrd, John H. Herb, D. Thomas Phillips, Harold C.  
Weaber

### Ordained Missionaries

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

### Ordained Ministers in Retirement

John Dunn, Walter H. Frank, Jansen E. Hartman, Wilbur W.  
Hartman, George E. Herb, C. E. Kirkwood, Donald T. Kirkwood,  
C. Leslie Miller, R. C. Reichenbach, John H. Riggall, A. L. Seifert,  
Laird F. Stengele, David E. Thomann, Harold D. Yarrington

### Probationers Serving as First Pastors of Churches

W. Neil Harding, Jr., Edgar H. Munyan, Gregory A. Uhrich,  
Howard N. Wells

**Report of the Registrar**

The report was accepted.

The following Alternate Delegates were approved and seated: Paul T. Rutman (Mt. Pocono), John Andersen (Poughquag, NY), Carl Weaver (Sunbury).

**RESOLVED**, that the tables constitute the Conference Bar.

**Report of the Committee on Agenda and Program**

The report was adopted.

Pastor LeRoy S. Heller, of our Sunbury congregation, led the Conference in the singing of "Immortal, Invisible, God Only Wise".

Walter Raybuck, first delegate from Grace BFC, Reading, PA, read Philippians 3:8-14 and led the Conference in prayer.

LeRoy S. Heller sang the hymn: "By Life or By Death".

G. Wayne Clapier addressed the Conference briefly, thanking God for His grace and goodness through the past year. Brother Clapier was absent at the last Annual Conference due to the sudden death of his daughter, Deborah. He spoke of God's faithfulness.

Chairman Jansen E. Hartman addressed the Conference on the theme "To Know Him and Make Him Known".

LeRoy S. Heller led the Conference in the singing of "If I Gained the World."

**Report of the Committee on Arrangements** (see page 127)

The report was accepted.

Bert N. Brosius, Director of Pinebrook Bible Conference, welcomed the delegates to the grounds of the Bible Conference for the meetings of the Conference.

The Secretary appointed Robert W. Smock as Assistant Secretary and Daniel P. Allen, David A. Thomann, David T. Allen and Charles J. Albert, Jr. as Assistants to the Secretaries.

The Chairman appointed the following Committees:

**Committee on Communications:** R.C. Reichenbach, Hugh C. Coulbourn, Jr., Frank L. Herb, Jr., Ralph D. Cole.



Tellers: Keith E. Plows, LeRoy S. Heller, Harvey J. Fritz, Jr., Harold L. Snyder, Jr., LeRoy O. Herb, Clyde W. Snyder, William H. Bartron, Kenneth L. Good.

Committee on Resolutions: James A. Wickstead, Roy A. Hertzog, Walter Raybuck, L. James Roberts, Jr., Daniel G. Ziegler.

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

Reporter: W. David Armstrong.

Timekeeper: Carl T. Martin.

Parliamentarian: John H. Herb.

Administrative Assistant: Thomas P. Shorb.

Committee on Examination of Annual Conference Minutes: James E. Neher, Gregory A. Uhrich.

**RESOLVED**, that we approve the Committee appointments made by the Chairman.

The Registrar reported the following requests for excuses:

William C. Aukamp, Dennis M. Cahill, Randall A. Grossman, George E. Herb, Ronald W. Hoyle, David L. Manney, Charles J. McConnell, C. Leslie Miller, Edward Moyer, William W. Mull, David W. Riddell, John H. Riggall, Salvatore Roseti, Carl K. Spackman, Thomas L. Ward.

**RESOLVED**, that all excuses be accepted.

**RESOLVED**, that the excuse of Raymond G. Burnett be tabled and the matter be referred to the Credentials Committee for further investigation and the Committee report back to this Conference.

New members of Annual Conference introduced themselves.

**Report of the Committee on Nominations**

The revised report was accepted.

**Report of the Committee on Ministerial Relations** (See page 121)

The report was accepted.

**RESOLVED**, that we suspend the Rules and adjourn.

Adjourned at 11:47 AM with prayer by Terris L. Byrd.

Unexcused: Robert Buck, Brian H. Butler, Bernard N. Coble, Walter H. Frank, Richard J. Gehman, Herbert K. Lea, Harold D. Yarrington.

Wilbur W. Hartman and Lamar Fetterman were excused because of illness.

•

## *Second Meeting*

### **Tuesday Afternoon, 1:30 PM**

The second meeting of the Conference began at 1:30 PM with prayer by W. David Armstrong.

**RESOLVED**, that the following excuses be accepted: Bruce A. Ellingson, Dana E. Weller, David N. Schoen, C. E. Kirkwood, John H. Herb, Timothy D. Cole.

### **Report of the Committee on Credentials** (see page 114)

**RESOLVED**, that the report be adopted.

**WHEREAS**, the Ministerial Candidate Committee has recommended Richard T. Paashaus for ordination and

**WHEREAS**, the Ministerial Candidate Committee has recommended prior ordination recognition for Edgar H. Munyan, Larry M. Smith, Gregory A. Uhrich and Gilbert J. Vining 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 these men 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 Richard T. Paashaus be ordained to the Gospel Ministry of the Bible Fellowship Church and further,

**RESOLVED**, the prior ordination of Edgar H. Munyan, Larry M. Smith, Gregory A. Uhrich and Gilbert J. Vining to the Gospel Ministry be recognized by the Bible Fellowship Church and further,

**RESOLVED**, that the Service of Ordination shall be held Thursday, November 8, 1990, at 7:30 p.m. at New Life Bible Fellowship Church, Oley, PA.

**RESOLVED**, that we lift from the table the motion concerning the excuse of Raymond G. Burnett.

**RESOLVED**, that the motion to receive the excuse of Raymond G. Burnett be referred to the Committee on Credentials.

The following were seated in the Conference Bar: Edgar H. Munyan, Richard T. Paashaus, Larry M. Smith, Gregory A. Uhrich, Gilbert J. Vining.

**Report of the Committee on Ministerial Candidates:** (see page 117)

The report was accepted.

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

**Probationers** (Year of licensing in parentheses)

Clifford B. Boone	Allentown, PA (1989)
Douglas D. Bowne	Spring City, PA
R. Jerome Brush	Wallingford, PA (1988)
Carl J. Fischer, Jr.	Nazareth, PA
Arthur J. Frisbie	Newark, DE (1976)
W. Neil Harding, Jr.	Philadelphia, PA (1983)
Walter N. Johnston	Philippines (1987)
Barnabas Marshall	Staten Island, NY (1988)
Christopher J. Morrison	Spencer, MA (1988)
Edgar H. Munyan	Center Valley, PA (1989)
Richard T. Paashaus	Coopersburg, PA (1988)
Richard B. Ravis	Edison, NJ
Brent E. Robinson	Sinking Spring, PA (1988)
Larry M. Smith	Walnutport, PA (1989)
David H. C. Sng	Hatfield, PA (1987)
Dennis W. Spinney	Dudley, MA (1984)
Gregory A. Uhrich	Zionsville, PA (1989)
Gilbert J. Vining	Gilbertsville, PA (1989)
David R. Way	Pleasant Valley, NY (1989)
Howard N. Wells	Hatfield, PA (1990)

**Candidates**

William N. Crowell	Limerick, PA
Wayne A. Davidson	Spring Mount, PA
Daniel F. DeLozier	Lancaster, PA

Ronald A. Honeywell	North East, MD
Philip J. Mitchell	Allentown, PA
Duane E. Moyer	Guadeloupe
Scott Neiswender	Bloomsburg, PA
Thomas A. Pollock	Puposky, MN
John A. Poulette, Jr.	Portland, PA
Jeffrey M. Stickler	Allentown, PA
Warren N. Stuber	Allison Park, PA
Thomas F. Templeton	Somers Point, NJ
Daniel J. Vitalo	Reading, PA
Richard J. Vroman	Edison, NJ
Daniel Witwer	Waukegan, IL

### Applicants

David T. Allen	Akron, PA
Clyde D. Bomgardner, Jr.	Coopersburg, PA
John A. Brooks	Columbia, SC
David C. Butler	Shamokin, PA
Peter A. Fessler	Lebanon, PA
Kevin A. Gehman	Forest, VA
Richard P. Jones	Emmaus, PA
Stephen R. McClelland	South Dennis, MA
Jerry L. Moyer	Kenosha, WI
Harold F. Noyes	Cambridgeport, VT

The men under the care of the Ministerial Candidate Committee that were present at this Conference were presented to Annual Conference.

### Report of the Board of Directors of the Bible Fellowship Church:

(See page 49)

The report was accepted.

### Report of the Board of Church Extension: (See page 60)

The report was accepted.

**WHEREAS:** The Board of Church Extension is of the opinion that the Walnutport, PA, Mission meets the qualifications of a church as specified in Article 18 of the Articles of Faith of the Faith and Order of the Bible Fellowship Church; therefore be it

**RESOLVED:** That the Walnutport, PA, Mission be recognized as a church and that its Delegate be received into membership of the 107th Annual Conference of the Bible Fellowship Church.

Stanley Stahler, newly elected Delegate from Walnutport, was seated in the Conference Bar.

**Report of the Director of Church Extension:** (See page 68)

The report was accepted.

**Report of the Board of Missions:** (See page 97)

The report was accepted.

The Chairman requested the Vice Chairman to chair the following discussion.

**RESOLVED,** that the Vice Chairman appoint a Committee of three to study the interpretation of who may serve on the Ministerial Relations Committee.

The Vice Chairman appointed Ronald C. Mahurin, Carl C. Cassel and Frank L. Herb, Jr.

**RESOLVED,** that we recess.

Recessed at 3:40 PM.

Business resumed at 4:10 PM.

**Report of the Committee to Study the Interpretation of Who May Serve on the Ministerial Relations Committee**

**WHEREAS,** our rules regarding the Ministerial Relations Committee prohibit the election of a minister not serving as a pastor; and

**WHEREAS,** we have no precedent for a man being prohibited by retirement from completing a term to which he was elected, be it

**RESOLVED,** that Jansen E. Hartman be permitted to serve as a member of the Ministerial Relations Committee through Annual Conference 1992.

The Chairman resumed the chair.

**Report of the Board of Directors of Pinebrook Junior College** (see page 89)

The report was accepted.

**Report of the Board of Directors of the Bible Fellowship Church Home** (see page 75)

The report was accepted.

**Report of the Board of Directors of Pinebrook Bible Conference** (see page 86)

The report was accepted.

**Report of the Board of Directors of Victory Valley Camp** (page 110)

The report was accepted.

**RESOLVED**, that we suspend the rules to meet this evening at 7:00 PM.

**RESOLVED**, that we adjourn.

Adjourned at 5:08 PM with prayer by Donald T. Kirkwood.

## *Third Meeting*

### **Tuesday Evening, 7:05 PM**

The meeting was called to order at 7:05 PM by the Chairman. Louis Pronnicki led the Conference in prayer.

The following were elected:

#### Ministerial Relations Committee

Ronald C. Mahurin (3 years)

Lee E. Boyles (3 years)

#### Board of Directors of Bible Fellowship Church

Bert N. Brosius (3 years)

Harvey J. Fritz, Jr. (3 years)

J. H. Fasnacht (3 years)

#### Board of Church Extension

LeRoy S. Heller (3 years)

Dana E. Weller (3 years)

#### Board of Missions

R. C. Reichenbach (3 years)

Thomas P. Shorb (3 years)

Gerald L. Schlonecker (3 years)

#### Credentials Committee

James A. Beil (1 year)

Harvey J. Fritz, Jr. (1 year)

LeRoy S. Heller (1 year)

Keith E. Plows (1 year)

David A. Thomann (1 year)

#### Ministerial Candidate Committee

Carl C. Cassel (3 years)

Daniel G. Ziegler (3 years)

Daniel G. Ziegler, Director of Church Extension, introduced Richard B. Ravis, associate Pastor at our Edison mission. Brother Ravis shared concerning the Lord's work in Edison. Carol Z. Snyder, newly appointed Director of Development and Communication within the Church Extension Department, was introduced. Sybil Light, a participant in the Holmes, NY mission, shared her testimony and played "How Great Thou Art" on the piano.



The Chairman of Annual Conference led in a service of recognition for the Walnutport Church, which was received as a Particular Church at this Conference. Delegate Stanley Stahler and Pastor Larry M. Smith made brief remarks. Several of the members of the Walnutport church were introduced. Prayer was offered for the new church, which was followed by greetings from many of the delegates present.

Roy A. Hertzog, Executive Director of the Board of Missions, introduced the missionaries and missionary appointees in attendance. Introduced were Clifford B. Boone, Philip A. Yerrington, J. Barclay and Judy Harley, Esther Boone, Osborne and Diane Buchanan, Byron and Lisa Barnshaw, Allen Krauss, William Campbell, Robert L. and Lois Draper, and Jerry Moyer.

Carl C. Cassel, President of Pinebrook Junior College, commemorated the 40th anniversary of Berean Bible School/Pinebrook Junior College. He introduced Robert H. Zentz, a member of the board, who spoke of how the Lord is using Pinebrook in the lives of students. Raymond R. Dotts, chairman of the Board of the school, followed with remarks on Joshua's Army, a capital campaign for the school in this pivotal year.

James A. Beil, President of the Bible Fellowship Church Home, introduced David J. Smock, Craig Porterfield and James Roth, administrators at Fellowship Home and Manor. Each made brief remarks concerning the ministry.

Bert N. Brosius, Director at Pinebrook Bible Conference, addressed the body on the work which the Lord is doing on our Bible Conference grounds. Robert H. Zentz, Calvin T. Reed, and W. David Armstrong gave testimonies of how the Lord has used Pinebrook summer ministry to strengthen their churches.

Phil Atkins, Director of Victory Valley Camp, brought an update on the camp ministry. He introduced Clay Ersig, who testified to the impact of camp ministry in his life.

**RESOLVED**, that we adjourn.

The meeting was adjourned at 9:35 PM with prayer by Robert Cox.

## *Fourth Meeting*

**Wednesday Morning, October 24, 9:00 AM**

Chairman Jansen E. Hartman called the meeting to order at 9:00 AM.

The Conference joined in singing "Great God of Wonders". Fleetwood delegate Ronald P. Turner read Exodus 3:2-14 and led in prayer. A pastors' quartet sang "Great is Jehovah". Frank L. Herb, Jr. spoke on the theme, "To Know Him Amidst a Distracting World".

The following alternate delegates were seated: Paul T. Rutman (Mt. Pocono), Thomas L. Ward (Poughquag, NY), Philip Mitchell (Allentown, Salem), George A. Priestly (Maple Glen), Raymond R. Dotts (Camden, DE).

**RESOLVED**, that the minutes of the first, second, and third meetings be accepted as corrected.

The Chairman called for a recess at 10:30 AM.

Business resumed at 10:55 AM.

The following were elected:

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

William H. Bartron (3 years)

William G. Schlonecker (3 years)

Prayer was offered for Raymond G. Burnett and our Englishtown, NJ, congregation.

**Report of the Board of Christian Education** (see page 57)

The report was accepted.

Richard T. Paashaus, Chairman of the Committee, presented plaques to the pastors of the Emmaus and Oley churches for largest actual increase in Sunday School attendance, and to the pastor at the Philadelphia, Emmanuel church for the largest percentage increase in Sunday School attendance.

**Report of the Board of Publication and Printing** (see page 107)

The report was accepted.

**Report of the Historical Committee** (see page 120)

The report was accepted.

**Report of the Conference Judiciary** (see page 119)

The report was accepted.

**RESOLVED**, that we adjourn.

The meeting was adjourned with prayer by Roger L. Reitz at 12:01 PM.

## *Fifth Meeting*

### **Wednesday Afternoon, 1:30 PM**

The Chairman called the meeting to order at 1:30 PM. Richard D. Harris led in prayer.

The following were elected:

#### Board of Directors of Pinebrook Junior College

Robert C. Newman (3 years)  
L. James Roberts, Jr. (3 years)  
Robert H. Zentz (3 years)

#### Board of Church Extension

Alfred G. Roberts (3 years)  
William R. Singletary (3 years)

#### Board of Victory Valley Camp

Calvin T. Reed (3 years)  
Jonathan Reynolds (3 years)  
David L. Weller (3 years)

#### Board of Pinebrook Bible Conference

Robert F. Johnson (3 years)  
Calvin T. Reed (3 years)  
Lee E. Boyles (3 years)  
John F. Moran (3 years)  
William C. Rapp (3 years)

#### Report of the Stewardship Council (See page 123)

The report was accepted.

#### Report of the Ministerial Convention Committee (See page 137)

The report was accepted.

#### Report of the Committee to Examine the Minutes of Particular Churches (See page 134)

The report was accepted.

**Report of the Beneficiary Society** (See page 125)

The report was accepted.

**RESOLVED**, that the following petition from the Finesville, NJ, church be received:

**WHEREAS**, the commitment to a firm stand against the use of alcoholic beverages is a desirable position for the Bible Fellowship Church to maintain, and

**WHEREAS**, the subject of abstinence from the use of alcoholic drinks as a requirement for membership in the Bible Fellowship Church, Section III, Paragraph A, Article X: Harmful Indulgences of the Faith and Order, has been discussed at many sessions of Annual Conference and has proven to be a source of contention among our sister churches of the denomination, and

**WHEREAS**, the debate on this article has had a polarizing effect on the unity of the body to such a degree that several of the churches would feel it necessary to withdraw from the denomination if this requirement for church membership were removed, and

**WHEREAS**, it is the desire of the congregation of Calvary Bible Fellowship Church, Finesville, NJ, that the unity of the body be maintained and that the truth of the Word of God be upheld as the church carries out the purpose for which God established her, and

**WHEREAS**, the Bible teaches that the purpose of the church is to edify the saints (1), to evangelize the world (2), and to worship the Lord in Spirit and in truth (3), therefore be it

**RESOLVED**, that Section III, Paragraph A, Article X: Harmful Indulgences of the Faith and Order, be replaced with the following:

**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.

Therefore, no member who uses alcohol, or makes such drinks, or deals in them, shall hold office or serve in a teaching capacity in any part of the church program (4). The Pastors of the Bible Fellowship Church need to strongly and persistently warn their people of the dangers of alcoholic beverages and urge all of their members and attenders to abstain totally from the use, manufacture and distribution of them.

(1) "It was he who gave some to be apostles, some to be prophets, some to be evangelists, and some to be pastors and teachers, to prepare God's people for works of service, so that the body of Christ may be built up..." (NIV, Eph.4:11,12).

(2) "Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to obey everything I have commanded you. And surely I will be with you always, to the very end of the age." (NIV, Matthew 28:19,20).

(3) "God is spirit, and His worshipers must worship in spirit and in truth." (NIV, John 4:24)

(4) "Everything is permissible - but not everything is beneficial. Everything is permissible - but not everything is constructive." (NIV, I Corinthians 10:23).

The Chairman declared a recess at 3:15 PM.

Business resumed at 3:45 PM.

**RESOLVED**, that the Chairman appoint a committee of five members to prepare a response to the Finesville petition which will report back to this conference.

**RESOLVED**, that the following petition from the Reading, PA, church be received:

**WHEREAS**, the Faith and Order specifically bars men who are divorced and men married to women who are divorced from serving as elders (Faith and Order, pg.45), and

**WHEREAS**, the Faith and Order does not address the issue of men who are divorced and men married to women who are divorced serving as deacons, and

**WHEREAS**, the two offices are set forth in Scripture with similar qualifications (I Timothy 3:1-13), and

**WHEREAS**, Grace Bible Fellowship Church of Reading, PA, faces confusion over this issue in the nomination process for

deacons, and does not desire to exceed the intent of the Faith and Order but rather be in submission to our brethren, and

WHEREAS, we want unity in the body of Christ and a biblical practice of church government, therefore, be it

RESOLVED, that this congregation appeals to the 1990 Annual Conference to clarify its position on this issue and provide guidelines for its implementation in the particular churches.

RESOLVED, that the Chairman appoint a committee of five members to formulate a response to the Reading petition on the basis of the report of the Study Committee on Divorce in the 1987 Yearbook.  
(63 Yes, 48 No)

RESOLVED, that we adjourn.

The meeting was adjourned in prayer by Dana E. Weller at 5:10 PM.

## *Sixth Meeting*

### **Wednesday Evening, 7:00 PM**

The Chairman called the meeting to order at 7:00 PM. Barry J. Minsky led in prayer.

**RESOLVED**, that the following committees appointed by the Chairman be approved:

#### Committee to Answer the Finesville Petition

David J. Watkins  
 David H. Jones  
 Louis Pronnicki  
 Daniel G. Ziegler  
 Dana E. Weller  
 Frank L. Herb, Jr. (Alternate)  
 Delbert R. Baker, II (Alternate)

#### Committee to Answer the Reading Petition

Philip E. Morrison  
 Calvin T. Reed  
 Randall A. Grossman  
 G. Wayne Clapier  
 James A. Wickstead

**RESOLVED**, that the following excuses be accepted: Donald P. Straub, George A. Priestly, Philip E. Yerrington.

James A. Beil presented Jansen E. Hartman with a plaque commemorating his many years of service as Chairman of Annual Conference. Harvey J. Fritz, Jr. led a program of recognition for Brother Hartman and his wife, Ruth. Fifty years of gospel ministry were celebrated through letters, reminiscences, and testimonies. John Dunn, Horace A. Kauffman, Norman B. Jerome, Bert N. Brosius, LeRoy S. Heller, Carl C. Cassel, Ronald C. Mahurin, David E. Gundrum and Walter Raybuck expressed appreciation for the Hartmans' ministry. A book was presented to them filled with letters of testimony from those who have been touched by their ministry, along with a gift of \$5000. The Hartmans expressed their gratitude for the tribute. The program was closed with prayer by James A. Beil.

The meeting was adjourned at 8:45 PM.



## Seventh Meeting

**Thursday Morning, October 25, 9:00 AM**

Chairman Jansen E. Hartman called the meeting to order at 9:00 AM.

The meeting began with the singing of "A Mighty Fortress is Our God". Richard Ravis, probationer at the Edison mission, read Acts 1:1-11, and led the Conference in prayer. Bert N. Brosius sang, "The Breaking of the Bread". Dennis M. Cahill preached on the topic "To Make Him Known In a Hostile World".

**RESOLVED**, that the minutes of the fourth, fifth, and sixth meeting be accepted.

The following men were elected:

**Stewardship Council**

Russell M. Ruch (3 years)

**Fellowship News Editor**

Daniel P. Allen (1 year)

**Fellowship News Business Manager**

Paul T. Rutman (1 year)

**Secretary of Annual Conference**

Randall A. Grossman (1 year)

The following communication was presented by the delegate of the Staten Island, NY, congregation:

**WHEREAS**, the Bible Fellowship Church of Staten Island has been going through a time of struggle and decline, and

**WHEREAS**, we have been without a pastor for more than a year, and

**WHEREAS**, we believe that there is a need for an evangelical church in our location with its heavy population, and that the growth of a church is possible here, and

**WHEREAS**, we believe that the counsel and assistance of the Church Extension Department can be helpful to us in our reorganization and growth, therefore be it

**RESOLVED**, that we petition [sic] the One Hundred Seventh Annual Conference to place the Staten Island congregation under the care of the Board of Church Extension as a mission, effective November 1, 1990, and further be it

**RESOLVED**, that should the Annual Conference grant our request, we dissolve our Board of Elders as of the effective date established, receive an organizing pastor at the call of the Board of Church Extension and earnestly seek the Lord's help at reorganizing as a church.

This petition [sic] was adopted by the congregation at the annual business meeting September 9, 1990.

**WHEREAS**, according to our Rules, the communication from the Staten Island congregation cannot be received as a bona fide petition, and

**WHEREAS**, we recognize that it is the desire of the Staten Island congregation that we receive this communication with the force of a petition, and

**WHEREAS**, this Annual Conference regards this request with prayerful concern, and

**WHEREAS**, the Board of Church Extension is willing to undertake the care and direction of the Staten Island Church as a mission and is willing to do its best toward helping this mission grow and reorganize as a church, therefore be it

**RESOLVED**, that we place the Staten Island congregation under the care of the Board of Church Extension as a Mission effective November 1, 1990.

Thomas P. Shorb led in prayer for the Staten Island congregation and for its speedy reorganization as a Particular Church.

A recess was declared at 10:30 AM.

Business was resumed at 10:55 AM.

The following report of the Committee to Answer the Reading Petition was adopted:

**WHEREAS**, Article VIII: Divorce in the "Standards of Worship and Life" (Faith & Order p.44) states that "...those who have been divorced and those who have married divorced persons...do not forfeit the privilege of being used in Christian service within the church", and

**WHEREAS**, the same article (p.45) states that "No person who has been divorced or who has married a divorced person for any reason may be a member of the Board of Elders". and

**WHEREAS**, the Faith & Order does not explicitly restrict an individual who is divorced and/or married to a divorced person from serving as a deacon, and

**WHEREAS**, the report of the Study Committee on Divorce (1987 Yearbook) has more fully expounded the rationale of the Faith & Order and its finding is in accord with the present position of the Faith & Order, and

**WHEREAS**, the Grace Bible Fellowship Church of Reading has petitioned the 107th Annual Conference to clarify its position on whether a divorced person and/or a person married to a divorced person may or may not serve as a deacon, therefore be it

**RESOLVED**, that a church is not required to exclude divorced persons and/or those married to divorced persons from serving as deacons, and be it further

**RESOLVED**, that this be the answer of the 107th Annual Conference to the petition of Grace Bible Fellowship Church of Reading.

The following report of the Committee to Answer the Finesville Petition was adopted:

**WHEREAS**, it is the expressed purpose of the petition from the Finesville Bible Fellowship Church to resolve in a way that would seem satisfactory to all parties an important issue concerning which there is considerable difference of opinion in the Annual Conference and

**WHEREAS**, we do not believe adoption of the Article proposed by the petition of the Finesville church would result in the general consensus which is sought by the petition, therefore

**RESOLVED**, that we express our appreciation to the Finesville

church for the effort which it has made to find common ground concerning a matter of considerable importance, and further

**RESOLVED**, that our answer to the petition of the Finesville Bible Fellowship Church be that we do not believe enactment of the Article proposed by its petition would accomplish the goal it seeks to achieve.

The following men were elected:

Board of Directors of Pinebrook Junior College

Dennis M. Cahill (3 years)

Board of Christian Education

Richard T. Paashaus (3 years)

Edwin W. Ahlum, Jr. (3 years)

Timothy D. Cole (3 years)

Scott J. Fetterolf (1 year)

Board of Publication and Printing

James E. Neher (3 years)

Historical Committee

Ralph D. Cole (3 years)

Daniel G. Ziegler (3 years)

Committee on Nominations

Thomas P. Shorb (3 years)

Harold E. Snyder (3 years)

Chairman of the 108th Annual Conference

James A. Beil (1 year)

Vice Chairman of the 108th Annual Conference

Carl C. Cassel (1 year)

The following was adopted at second reading:

**RESOLVED**, that the By-Laws for Annual Conference, Article XI: Annual Conference Boards and Committees (Faith and Order, p. 133ff) include the following under "Committees Appointed by the Chairman:"

Committee on Arrangements. Appointment: The Chairman of Annual Conference shall, prior to the adjournment of Annual Conference, appoint the Committee on Arrangements for the succeeding Annual Conference.

Duties.

1. The Committee on Arrangements shall oversee the mechanics of Annual Conference.
2. It shall promote the efficiency of Annual Conference.
3. It shall assist in the provision of hospitality of Annual Conference.
4. It shall recommend to Annual Conference the place and time of the next Annual Conference.

(SECOND READING)

**RESOLVED**, that the phrase "and of establishment of the place and time of the next Annual Conference." be deleted from Duty #1 of the Committee on Resolutions (Faith and Order, p. 136).

(SECOND READING)

The following was adopted at second reading:

"All agencies shall follow the procedures of calling a Pastor as are prescribed for churches, in which the agency board shall act in lieu of the Board of Elders.

"All call forms shall be approved by the Ministerial Relations Committee."

(1) Call for Bible Fellowship Church Agencies

"The (agency name) being on sufficient grounds, well satisfied of the qualifications of you, (name of candidate), and having good hopes from our knowledge of you that your training, experience, and ministrations in the gospel will be profitable to this work, do earnestly call and desire you to undertake the office of (position title) in this Bible Fellowship Church ministry, promising you in the discharge of your duties, all proper support, and encouragement.

"And that you may be free from other employment, we, on our part, promise and oblige ourselves to pay you the sum of \$(salary) yearly in regular payments during the time of your

service as the (position title) of this ministry and (number of weeks) vacation each year.

"And we agree to pay or continue to pay semi-annually into the Ministers' Retirement Fund that requisite percentage of your salary that Annual Conference may require you to pay.

(The following paragraph is optional)

"And we agree to pay, or continue to pay annually a sum equivalent to that self-employment tax as may be levied on you by the Congress of the United States under the Federal Insurance Contribution Act.

"And we agree to pay, or continue to pay, for the Health and Welfare benefits offered by Annual Conference."

(An optional paragraph may be inserted at this location relative to housing arrangements/allowance).

"And we promise and oblige ourselves to review with you the adequacy of this compensation annually.

"In testimony whereof we have respectively subscribed our names this (date) day of (month) A.D. (year)."

## (2) Call to a Minister to Serve Bivocationally

The Scriptures indicate that it is normal for ministers of the Gospel to be fully supported in the work of the ministry to be able to give their full time and energy to the ministry. According to the Bible such support is their right and is the obligation of the church, the Lord's people.

From biblical times to the present, in some circumstances and at certain times, ministers have been willing to serve bivocationally--to provide part or all of their and their families' support through supplemental employment other than the ministry.

While the Bible Fellowship Church approves of calls to ministers to serve bivocationally, it counsels churches, agencies and ministers that such calls should be regarded as the exception rather than the rule, that no man ought to be coerced or pressured into accepting a bivocational call, that any man who serves in the ministry "at his own expense" should be regarded with great appreciation and full respect, that churches and

agencies that are able to provide full support ought to do so, that the minimum salary recommendation adopted by the Annual Conference be taken seriously, that a careful and candid review of the adequacy of compensation provided under a bivocational call be scrupulously held annually between the parties at the initiative of the church or agency and that the church or agency make every effort to increase the amount of support it provides and to diminish the amount of his support provided by the minister and to provide full support just as soon as it is able to do so.

### The Call

"The (particular church or agency) of the Bible Fellowship Church, being on sufficient grounds, well satisfied of the ministerial qualifications of you, (name of candidate), and having good hopes that your ministrations in the Gospel will be profitable to our spiritual interests (to the growth and spiritual interests of \_\_\_\_\_mission), do earnestly call and desire you to undertake the office of (organizing) pastor of said congregation, promising you that in the discharge of your duties we shall extend to you our prayers, respect, encouragement, partnership and obedience (oversight) in the Lord.

"This is a call to you to serve bivocationally, that is, with understanding that you will provide part of your family's support through other employment than the ministerial position to which we are calling you. In each of the areas of compensation listed below we obligate ourselves to provide what we promise and we also promise to establish goals for higher compensation when the Lord's blessing and provision allow us to do so. We propose that we shall through negotiation, subsequent to your acceptance of the call, agree with you upon explicit limits of your service as (organizing) pastor in keeping in the demands placed on you by your supplemental employment.

"We promise and oblige ourselves to pay you the sum of \$(salary) yearly in regular payments during the time of your being and continuing as the (organizing) pastor of this church (mission).

"We obligate ourselves to provide you free use of the parsonage or a housing allowance of \$(dollars) yearly in monthly payments and (number of weeks) vacation each year.

"And we agree to pay or continue to pay semi-annually into the Ministers' Retirement Fund that requisite percent of said salary which Annual Conference may require you to pay into said fund.

"And we agree to pay you \$(salary) annually, in four payments prior to the dates on which you must make your payments, for you to pay toward that self-employment tax levied upon you by the Congress of the United States under the Federal Insurance Contribution Act or, should you have elected not to participate in FICA, for you to use toward an alternate retirement and disablement plan.

"And we agree to pay, or continue to pay, for health insurance benefits offered by Annual Conference. Should you have or obtain adequate health insurance coverage through your supplemental employment, we pledge ourselves to supplement your salary or benefits in an appropriate manner."

(At this point may be inserted any other allowances as may be mutually agreeable as part of the salary package).

"We are grateful that you are willing to consider a call to bivocational service. We promise and oblige ourselves to review with you annually the adequacy of this call, to increase our provision for your support as we are able and to provide full support for you in the ministry as soon as it is possible for us to do so.

"In testimony whereof we have respectively subscribed our names this (date) day of (month) A.D. (year)."

(3) Call to be used by a particular church

(SECOND READING)

The above material is to be inserted into the Faith and Order on page 107, item j.



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

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

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

**RESOLVED**, that all Committees and Agencies have their reports to the designated distribution point by September 20th. Boards, Committees and Agencies that miss the deadline are responsible to distribute their reports at their own expense so that they are received no less than two weeks prior to Annual Conference.

**RESOLVED**, that we adjourn.

The meeting was adjourned at 12:05 PM with prayer by Steven L. Trommler.

## *Eighth Meeting*

### **Thursday Afternoon, 1:30 PM**

The meeting was called to order at 1:30 PM by the Chairman. Ronald C. Mahurin led in prayer.

The following excuses were accepted: Myron Bortz, Dennis Morgan, Willard E. Cassel, James A. Wickstead, Robert S. Commerford, Byron Widger, Charles Webb, Terris L. Byrd.

**WHEREAS**, Pastor Raymond G. Burnett requested to be excused from the 107th Annual Conference due to the deteriorating situation of the Englishtown, NJ, Church; and

**WHEREAS**, the Annual Conference directed the Credentials Committee to inquire of Pastor Burnett as to the nature of his absence; and

**WHEREAS**, the Chairman of the Credentials Committee has contacted Pastor Burnett expressing concern about his request to be excused from Annual Conference; and

**WHEREAS**, it is the judgment of the Credentials Committee that a serious situation exists in the congregation of Englishtown, NJ, which requires prayer and counsel; and

**WHEREAS**, it is considered that the problem in that church though serious does not provide a satisfactory basis for Pastor Burnett to absent himself from Annual Conference, therefore; be it

**RESOLVED**, that the absence of Raymond G. Burnett from Annual Conference be viewed as an unexcused absence; and further

**RESOLVED**, that the Credentials Committee and Ministerial Relations Committee make a special point to seek to provide guidance and encouragement to Pastor Burnett and the Englishtown Church during this difficult time.

**RESOLVED**, that the 108th Annual Conference of Bible Fellowship Church be convened at Pinebrook Bible Conference on Tuesday, October 22, 1991, at 9:00 AM.

**WHEREAS**, a lack of consensus concerning the purpose and direction of Annual Conference seems to exist, and

**WHEREAS**, spiritual stimulation, strengthening of local

churches, deepening of relationships, and unity of vision and function should be enhanced by the meetings of Annual Conference and are important to the life and ministry of the members, congregations, and agencies of Annual Conference, therefore be it

**RESOLVED**, that a Study Committee of five be appointed by the Chairman to study the philosophy and purpose of the meetings of Annual Conference, to prepare a purpose statement for the meetings of Annual Conference and to make recommendations regarding the format of 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 the recommended minimum salary for a pastor serving a Bible Fellowship Church including benefits is \$19,950 for the 1990-91 year.

The Chairman vacated the chair for the following resolution:

**RESOLVED**, that payments from the Ministers' Retirement Fund beginning October 1, 1990 be at the rate of \$ 162 per year of service up to 40 years of service for which the retiree is eligible.

The Chairman resumed the chair.

**RESOLVED**, that the rate of mileage reimbursement be established at \$0.20 per mile.

**RESOLVED**, that the Administrative Budget for October 1, 1990 to September 30, 1991 be adopted. (see page 50)

**RESOLVED**, that the proposed Administrative Budget of \$77,000 for October 1, 1991 to September 30, 1992 be approved for circulation and solicitation of pledges, which are to be made by April 15, 1991.

**RESOLVED**, that the Board of Directors of the Bible Fellowship Church continue to study disability insurance proposals.

The Chairman declared a recess at 3:15 PM.

Business resumed at 3:40 PM.

**RESOLVED**, that the 1991-92 Church Extension budget be adopted. (see page 62)

**WHEREAS**, the Board of Church Extension has gone current in its finances; therefore be it

**RESOLVED**, that duty 10 of the Board of Church Extension in the Faith and Order (page 159) be amended by the deletion of the last sentence which reads, "This report shall include a submission of a proposed budget for the fiscal year beginning September 1 of the following year."

(FIRST READING)

The following excuses were accepted: Carl T. Martin, Steven E. Hoffman, David E. Gundrum, L. James Roberts, Jr., Raymond R. Dotts.

**RESOLVED**, that the name be changed from Bible Fellowship Church Home to Bible Fellowship Church Homes, Inc.

**WHEREAS**, the 107th Annual Conference has approved a name change from Bible Fellowship Church Home to Bible Fellowship Church Homes, Inc. and

**WHEREAS**, the legal ramifications of functioning with a dual name become cumbersome, and

**WHEREAS**, other changes in the Charter of Incorporation need to be registered with the Commonwealth of Pennsylvania, therefore, be it

**RESOLVED**, that by the rule of exception, permission is hereby granted that the name change can be used and implemented immediately.

**RESOLVED**, that the Board of Directors of Bible Fellowship Church Homes, Inc., be authorized to formulate new Bylaws reflecting the new name and to restate the purpose, and further

**RESOLVED**, that the Bylaws of Bible Fellowship Church Homes, Inc. shall state that the corporation is formed on a non-membership basis.

**RESOLVED**, that Bible Fellowship Church Homes, Inc. obtain necessary legal counsel in order to restate the Articles of Incorporation and submit such restatement to the proper Commonwealth authorities.

**WHEREAS**, the Bible Fellowship Church Home has operated and maintained property for many years in order to carry out its purpose(s) and ministry, and

**WHEREAS**, said Corporation has never held title to the property, and

**WHEREAS**, said Corporation is now engaged in a ministry of care with a 121 bed Skilled Nursing Facility and a 30 bed Personal Care Facility which present the possibility of severe liability suits which can be instituted against the Church as title is now construed, and

**WHEREAS**, said Corporation encounters difficulties when arranging financing agreements, therefore be it

**RESOLVED**, that the Board of Directors of the Bible Fellowship Church is hereby authorized to make a title transfer of the property in the name of Bible Fellowship Church Homes, Inc. and, further

**RESOLVED**, that the Bylaws shall contain an article declaring that upon dissolution or termination of the Bible Fellowship Church Homes, Inc., the proceeds of all assets insofar as feasible shall go to the Bible Fellowship Church, and further

**RESOLVED**, that the above action shall be subject to final approval by the Board of Directors of the Bible Fellowship Church upon advice of legal counsel.

**RESOLVED**, that we adjourn.

The meeting was adjourned with prayer by Gregory A. Uhrich at 5:10 PM.

## *Ninth Meeting*

**Thursday Evening, 6:30 PM**

The Chairman called the meeting to order at 6:30 PM. David Solt, missionary to Latin America, led in prayer. He testified briefly concerning his ministry.

The following excuses were accepted: LeRoy S. Heller, Robert Cox, and Carl Weaver.

Leonard Yerger was appointed as timekeeper.

The following was adopted at first reading (Faith and Order, pg.164)

Election. The Board shall be composed of 13 persons, consisting of the President, a member by virtue of his office, and 12 other persons elected for a term of three years in the following classes:

- Class I: Two ministers and two laypersons
- Class II: Two ministers and two laypersons
- Class III: Two ministers and two laypersons

Duties.

1. The Board of Directors of the Bible Fellowship Church Homes, Inc. shall be responsible to establish and maintain a ministry of care for the aging and infirm and to engage in such other forms of ministry of care and charitable work as determined by the Directors of the Corporation.
2. The general business and affairs of the Bible Fellowship Church Homes, Inc. shall be managed and conducted by its Board of Directors acting as a Board, or through its properly authorized officers in accordance with the Bylaws of the Bible Fellowship Church Homes, Inc. Management of its corporate business and affairs shall be in accordance with and subject to the Faith and Order of the Bible Fellowship Church.

3. The general conduct of the Bible Fellowship Church Homes, Inc. shall be under the immediate supervision and control of a President elected to serve at the pleasure of the Board. The President shall be reviewed annually by this Board of Directors.
4. The Board of Directors of the Bible Fellowship Church Homes, Inc. shall make a written report of its activities to the Annual Conference of the Bible Fellowship Church.
5. The following shall be placed in the Bylaws of the Bible Fellowship Church Homes, Inc. as an article of said Bylaws:

## ARTICLE

### Assets

Notwithstanding any other provisions of the Bylaws:

#### Section 1

The sale or transfer of any of the real property of Bible Fellowship Church Homes, Inc., whether now owned or hereafter acquired, shall not be permitted without the prior approval of the Bible Fellowship Church Annual Conference or the Board of Directors of the Bible Fellowship Church.

#### Section 2

This entire Article and any subsequent amendments must be placed in the Bible Fellowship Church Faith and Order, subject to the Bible Fellowship Church's rules governing amendments to the Faith and Order of the Bible Fellowship Church.

(FIRST READING)

**WHEREAS**, the 107th Annual Conference has approved increasing the size of the Board of Directors of Bible Fellowship Church Homes, Inc. at first reading, and

**WHEREAS**, increasing the size of the Board of Bible Fellowship Church Home, Inc., on a gradual basis permits a smoother transition, therefore be it

**RESOLVED**, that by the rule of exception Class I shall be implemented in 1990.

**RESOLVED**, that we recommend that each church pay for its Pastor (s) and wife to attend the 1991 Ministerial Convention of the Bible Fellowship Church.

**Report of the Study Committee on Mandatory Retirement**

(See page 138) The report was received.

**WHEREAS**, the report of the Study Committee on Mandatory Retirement has been received by the 107th Annual Conference and **WHEREAS**, the time remaining is inadequate for the consideration of the issues, be it therefore,

**RESOLVED**, that the consideration of the recommendations of the Study Committee on Mandatory Retirement be postponed until the 108th Annual Conference.

**Report of the Inter-Cultural Ministries Study Committee**

(See page 144) The report was received.

**WHEREAS**, it has been documented by the Inter-Cultural Ministries Study Committee, as to the Biblical obligation the church has to seek out ethnic groups and establish churches among them, and

**WHEREAS**, the opportunities for ethnic church planting are well within the target areas of the Bible Fellowship Churches, and God has sovereignly brought the nations of the World to our churches, and

**WHEREAS**, it is the shared opinion of the Inter-Cultural Committee that we must move ahead to develop a model and manual for ethnic church planting, along with a review of the "Standards of Worship and Life" of the Bible Fellowship Church as they compare with the cultural demands involved in ethnic church planting, therefore be it

**RESOLVED**, that the 107th Annual Conference allow the Inter-Cultural Ministries Study Committee to continue its work on ethnic church planting and report back to the 108th Annual Conference of the Bible Fellowship Church with a report of its progress toward the development of a "Model" and "Manual" for ethnic church planting and its review of the "Standards of Life and Worship" in light of cultural demands, and further

**RESOLVED**, that each Bible Fellowship Church be encouraged to complete a demographic study of their ministry target area and its opportunity for ethnic ministry among the community into which God has placed it and that the Inter-Cultural Committee assist the churches in accomplishing this task.



**RESOLVED**, that the Chairman appoint a person to the Inter-Cultural Ministries Study Committee to replace Charles Snyder.

**Report of the Committee on Statistics**

The report was received.

**Report of the Committee on Examination of Annual Conference Minutes** (See page 132)

The report was received and adopted.

**WHEREAS**, the utilization of computer technology at Annual Conference has enabled Annual Conference to have a printed copy of the minutes distributed during Conference proceedings, and

**WHEREAS**, the printed copy distributed at Annual Conference is corrected and approved on the Conference floor, therefore, be it

**RESOLVED**, that the corrected and approved printed copy as contained in the Secretary of Annual Conference's notebook be the "Official Minutes of the Secretary of Annual Conference".

**RESOLVED**, that the purpose and duties of the Committee on Examination of Annual Conference Minutes be revised by the Committee on Arrangements and the Secretary of Annual Conference working in conjunction with the Committee on Examination of Annual Conference Minutes in light of the changes created by computer technology and that recommendation be submitted to the 108th Annual Conference.

The following report of the Committee on Resolutions was adopted:

**WHEREAS**, Jansen E. Hartman has served faithfully and courageously for 52 years, and

**WHEREAS**, this man has demonstrated the gifts, talents and love necessary to fulfill any responsibility assigned to him, and

**WHEREAS**, numerous ministries and endeavors of our denomination have flourished as a direct result of his vision and perseverance, and

**WHEREAS**, Jansen E. Hartman has been an inspiration to countless numbers of people, be it therefore

**RESOLVED**, that we thank the Lord for this man and that we express our sincere appreciation and gratitude for his dedication,

diligence and leadership throughout these many years, and that we beseech the Lord for many more rich years of his counsel and fellowship.

**WHEREAS**, Jansen E. Hartman has served with great devotion and efficiency as Chairman of the 107th 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 108th Annual Conference offer a prayer of thanksgiving for our Brother Hartman asking the Lord's continued blessing upon his life and ministry.

**WHEREAS**, Pastor Raymond G. Burnett has requested prayer regarding the difficulties in the Englishtown Church, be it therefore

**RESOLVED**, that we commit ourselves to faithfully remember our brother and the church before the throne of grace during the coming year.

**WHEREAS**, the Bible Fellowship Church of Staten Island has been going through a time of struggle and decline, and

**WHEREAS**, they have been without a pastor for more than a year, therefore be it

**RESOLVED**, that we thank God for the dedication of this church, and further

**RESOLVED**, that we hold them up in prayer that God's will may be done in this matter.

**WHEREAS**, we joyfully received the Walnutport Mission into Annual Conference as a full-fledged church, be it therefore

**RESOLVED**, that we praise the Lord for His grace and faithfulness.

**WHEREAS**, we have witnessed the formation of a new mission, now called the Faith Bible Fellowship Church, through the merger of the Holmes, NY, congregation with Second Kent Baptist Church, be it therefore

**RESOLVED**, that we thank God for enlarging the flock and pray for the successful bonding of the two congregations.

**WHEREAS**, Valley Bible Fellowship Church, Poughquag, NY, Wappinger Bible Fellowship Church, Wappingers Falls, NY, and Pocono Mountain Bible Fellowship Church, Mt. Pocono, PA, have "graduated" from the Church Extension Department after having fully supported themselves for three years, therefore be it

**RESOLVED**, that we rejoice with these three churches and the Church Extension Department in their achievement of this significant step in their lives.

**WHEREAS**, the Committee on Credentials has presented Richard T. Paashaus for ordination and Edgar H. Munyan, Larry M. Smith, Gregory A. Uhrich and Gilbert J. Vining for recognition of prior ordination, be it therefore

**RESOLVED**, that we thank God for calling these men into the ministry of the Bible Fellowship Church and lift them up in prayer.

**WHEREAS**, Randall A. Grossman and Robert W. Smock have served diligently as Secretary and Assistant Secretary, and

**WHEREAS**, Charles J. Albert, Jr., Daniel P. Allen, 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 \$100 be given each of them for their willing service.

**WHEREAS**, Clifford B. Boone, David C. Butler, W. A. Davis, Daniel F. DeLozier, Carl J. Fischer, Jr., Jimmy D. Head, Richard B. Ravis, Brent E. Robinson, J. Mark McCreary and Ronald R. Vining have faithfully served the 107th Annual Conference of the Bible Fellowship Church as Pages, be it therefore

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

**WHEREAS**, God has provided the Bible Fellowship Church with able men to conduct the 107th Annual Conference, be it therefore

**RESOLVED**, that we thank Him for these faithful stewards of His Kingdom.

**WHEREAS**, the Lord has provided the Bible Fellowship Church with faithful ministers of the Word, and

**WHEREAS**, the Lord has established four (4) new pastorates, be it therefore

**RESOLVED**, that we praise God for those who faithfully serve Him and communicate His Word.

**WHEREAS**, 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 ministering to their congregations and participating in Annual Conference and have endeavored to carry out the work of the Lord, be it therefore

**RESOLVED**, that we give the Lord thanks for these godly men and that we ask that He lead and bless them as they serve Him.

**WHEREAS**, the Lord has provided the Bible Fellowship Church with an effective missionary family, therefore be it

**RESOLVED**, that we commit ourselves afresh to prayerful support for those who so faithfully serve the Lord as our emissaries.

**WHEREAS**, there are fifty missionary appointees and candidates, and

**WHEREAS**, support for our missionaries and candidates is not keeping pace with the number of candidates, therefore be it

**RESOLVED**, that we thank the Lord for these candidates and intercede with the Lord to grant wisdom and direction relating to financial needs of our missionary family and candidates.

**WHEREAS**, our brother Harold E. Snyder has served with distinction as Director of the Stewardship Council, and

**WHEREAS**, Richard J. Volpe has ably assisted him, and,

**WHEREAS**, these brethren have entered into service on a voluntary basis due to lack of financial support, and

**WHEREAS**, our brethren have pledged themselves to continue work for the Stewardship Council on a voluntary basis, be it therefore

**RESOLVED**, that Harold E. Snyder and Richard J. Volpe be honored in the form of this resolution for the sacrificial spirit that has been demonstrated in the discharge of their responsibilities.

**WHEREAS**, the Inter-Cultural Ministries Study Committee Report has challenged us with the urgent need of greater involvement in cross-cultural ministries, therefore be it

**RESOLVED**, that we give ourselves to prayer for God's wisdom and direction for extending the ministries of Bible Fellowship Church to those around us who are culturally different.

The following resolutions were adopted:

**RESOLVED**, that a contribution of \$250 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 Homes, Inc.

**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 are to be made to the Business Manager by December 31, 1990.

**RESOLVED**, that the cost of the 1990 Yearbook be \$5.25 per copy.

**RESOLVED**, that the Board of Publication and Printing is hereby instructed to give all due consideration and effort to print amendments and/or revisions to the Faith and Order on replacement pages rather than as supplemental appendices.

**Report of the Committee on Auditing** (see page 130)

The report was adopted.

**Report of the Committee on Communications** (see page 131)

The report was accepted.

**RESOLVED**, that January 27, 1991, be designated by the Annual Conference as Stewardship Sunday.

The following committees appointed by the Chairman were approved:

**Inter-Cultural Ministries Study Committee**

G. Wayne Clapier

Study Committee on Annual Conference

Randall A. Grossman  
 Thomas P. Shorb  
 David A. Thomann  
 Harvey J. Fritz, Jr.  
 James A. Beil

Committee on Agenda and Program

Randall A. Grossman  
 Thomas P. Shorb  
 David A. Thomann  
 Harvey J. Fritz, Jr.  
 James A. Beil

Committee on Arrangements for the 108th Annual Conference

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

Committee on Statistics

LeRoy S. Heller  
 Daniel G. Ziegler  
 Hugh C. Coulbourn, Jr.  
 Calvin T. Reed  
 Willard E. Cassel  
 Warren L. Zimmerman  
 David A. Thomann

Committee on Examination of Minutes of Particular Churches

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

The following men were elected:

Board of Directors of Bible Fellowship Church Homes, Inc.

Charles F. Hersh (3 years)  
 Glenn D. Ruoss (3 years)

Board of Christian Education

G. Wayne Clapier (3 years)

Conference Judiciary

Jansen E. Hartman (5 years)

**RESOLVED**, that the minutes of the seventh and eighth meetings be accepted as read and corrected.

The following man was elected:

Conference Judiciary

Clyde W. Snyder (5 years)

The following appointments made by the Chairman were approved:

Registrar for the 108th Annual Conference

Philip E. Morrison

Assistant Registrar for the 108th Annual Conference

James R. Batchler, Jr.

The Chairman vacated the chair for the following resolution:

**WHEREAS**, the Annual Conference is responsible for oversight of the Ministers Retirement Fund and does not have enough relevant information available to it to provide proper oversight of the Fund, therefore be it,

**RESOLVED**, that the 107th Annual Conference fulfill its responsibility to gain the knowledge essential to the proper oversight of the Ministers' Retirement Fund through an appointed committee by the Chairman of three clergy and four laymen which shall be responsible to study the following and report their findings to the 108th Annual Conference:

1. Study the retirement programs of Christian ministries that are similar to the BFC in outlook and resources and prepare materials for the Annual Conference that outline the philosophy, benefits, funding levels, and funding sources of these plans.

2. Prepare a prioritized list of aspects of these plans that Bible Fellowship Church should consider adopting.
3. Present arguments for and arguments against reducing the number of years of service needed to receive maximum benefits.
4. Prepare a study showing the effects of providing a 20% increase in benefits paid to retirees.

**RESOLVED**, that the Vice-Chairman of the 107th Annual Conference appoint the Committee to Study the Ministers' Retirement Fund.

The Chairman resumed the chair. After brief remarks, Brother Hartman handed the gavel to the Vice-Chairman for the last time.

The following committee appointed by the Vice-Chairman was approved:

**Committee to Study the Ministers' Retirement Fund**

Willard E. Cassel  
Timothy D. Cole  
Keith E. Plows  
Richard J. Volpe  
Wayne Davidson  
David J. Watkins  
Horace A. Kauffman

**RESOLVED**, that we adjourn.

The Conference was adjourned at 10:00 PM with prayer by James A. Beil.



## REPORTS

Board of Directors, Bible Fellowship Church .....	49
Financial Report .....	50
Christian Education .....	57
Church Extension .....	60
Financial Report .....	62
Director .....	68
Bible Fellowship Church Homes, Inc. ....	75
Pinebrook Bible Conference .....	86
Pinebrook Junior College .....	89
Board of Missions .....	97
Publication and Printing .....	107
Victory Valley Camp .....	110
Credentials Committee .....	114
Ministerial Candidates Committee .....	117
Conference Judicatory .....	119
Historical Committee .....	120
Ministerial Relations Committee .....	121
Stewardship Council .....	123
Beneficiary Society .....	125
Arrangements for Annual Conference Committee .....	127
Auditing Committee .....	130
Communications Committee .....	131
Committee, Examine the Minutes, 106th Annual Conference	132
Committee, Examine the Minutes of Particular Churches . . .	134
Ministerial Convention Committee .....	137
Study Committee - Mandatory Retirement .....	138
Study Committee - Inter-Cultural Ministries .....	144



## *Report of the 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 fiscal and legal affairs.

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

Edison, NJ . . . . .	loan repayment schedule
Newark, DE . . . . .	loan repayment schedule
Wappingers Falls, NY . . . . .	loan paid in full
Walnutport, PA . . . . .	loan repayment schedule
Stewardship Council . . . . .	cost assistance for agencies without administrators
New Fairfield, CT . . . . .	sale of parsonage completed
Mt. Pocono, PA . . . . .	loan for land acquisition
Newark, NJ . . . . .	consultation on possible property acquisition
B.F.C. Mailing List . . . . .	established rates
Fellowship Manor . . . . .	reviewed annuities and incorporation ramifications

We recommend that the 107th Annual Conference adopt the following:

1. That payments from the Ministers' Retirement Fund beginning October 1, 1990 be at the rate of \$162.00 per year of service up to 40 years of service for which the retiree is eligible.
2. That the rate of mileage reimbursement be established at \$0.20 per mile.
3. That the oversubscription to the Administrative Budget be placed in "Contingencies".
4. That the Administrative Budget for October 1, 1990 to September 30, 1991 be approved.
5. That the Administrative Budget of \$76,000.00 for October 1, 1991 to September 30, 1992 be approved.

The Board of Directors of the Bible Fellowship Church endorses the request by the Board of Directors of the Bible Fellowship Church Home to seek a restatement of their Articles of Incorporation, revision of By-Laws and transfer title of properties and assets to the Board of Directors of the Bible Fellowship Church Home.

The Board of Directors presents a proposal from Presbyterian Ministers' Life as an answer to the Petition from the Bethlehem Bible Fellowship congregation on Medical Disability (see report, page 49).

The Board of Directors has been reviewing the Ministers' Retirement Fund and has no recommendations at this time. Horace A. Kauffman, Financial Secretary, will explain the purpose and provisions of the Fund.

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 were audited by Walter A. Davis.

**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.

## *Presbyterian Ministers' Fund Proposal*

Pastoral Associational Benefit Program  
For Bible Fellowship Pastors

- I. Carrier Recommendation:
  - A. UNUM is one of the largest and more experienced disability income insurance carriers in the USA.
  - B. Most companies will not consider insuring the type of group associations of which Bible Fellowship pastors are a part.
  - C. UNUM rates are very competitive in the marketplace.
  - D. The UNUM disability insurance product is one of the finest in the insurance industry today.
- II. Life Insurance (provided in conjunction with the long term disability insurance coverage)
  - A. \$10,000 life on each
  - B. \$10,000 accidental on each
  - C. Reduces after age 70: \$6,500 (for those remaining in full-time ministry)
  - D. Reduces after age 75: \$5,000 (for those remaining in full-time ministry)
  - E. No life coverage once retirement begins
- III. Long Term Disability Coverage for each pastor
  - A. Benefit: 60% of each pastor's income to a maximum of \$3,000 monthly benefit.
  - B. Duration of Benefit: to age 65, continues thereafter with a limited benefit to age 70 for active pastors.
- IV. Guaranteed Issue
  - A. If the group is accepted by UNUM all pastors will be included without any exclusions.
- V. Monthly Cost for 47 Pastors

A. Life Insurance (required)	\$298.57
B. Disability Income Insurance	<u>530.37</u>
Total Monthly Premium	<u>\$828.94</u>
C. Monthly cost for each church	\$ 17.64 (Average)
- VI. Participation Requirement
  - A. 100%
- VII. This disability income group insurance will pay in addition to any other program a pastor or church administrator presently owns.

### *Financial Reports of the Board of Directors, Bible Fellowship Church*

Balance Sheet - August 31, 1990

Assets

	<u>1990</u>	<u>1989</u>
General Funds	\$ 8,499,533.38	\$8,503,492.19
Fund to Promote Church Extension	1,131,861.11	1,089,608.12
Ministers' Retirement Fund	<u>459,455.90</u>	<u>427,061.42</u>
Total Assets	10,090,850.39	10,020,161.73

Liabilities		
General Funds	6,836,157.04	7,203,356.33
Fund to Promote Church Extension	405,139.58	449,984.71
Ministers' Retirement Fund	<u>0.00</u>	<u>0.00</u>
Total Liabilities	7,241,296.62	7,653,341.04
Funds Held in Trust		
Fund to Promote Church Extension	<u>261,656.05</u>	<u>267,117.92</u>
Net Worth		
General Funds	1,663,376.34	1,300,135.86
Fund to Promote Church Extension	465,065.48	372,505.49
Ministers' Retirement Fund	<u>459,455.90</u>	<u>428,061.42</u>
Total Net Worth	2,587,897.72	2,099,702.77
Total Liabilities, Trust Funds & Net Worth	\$10,090,850.39	\$10,020,161.73

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.

General Fund Balance Sheet  
August 31, 1990

Assets	<u>1990</u>	<u>1989</u>
Current Assets		
Cash - General Fund	\$ (56,083.80)	\$ (2,905.42)
Cash - Moving Fund	8,919.78	5,377.24
Cash - Ministers' Asst. Fund	6,331.69	5,881.69
Cash - Fund to Asst. Churches	10,585.91	13,485.91
Cash - MCC Intern. Fund	1,353.39	1,092.86
Accounts Receivable		
Admin. Budget (Note 1)	1,621.00	2,912.50
Health Ins. (Note 1)	11,543.00	13,371.00
Workmen's Ins. (Note 1)	61,873.75	3,505.00
Note - Fellowship Manor	499,223.00	499,527.59
Note - Pinebrook Conf.	<u>90,778.00</u>	<u>97,856.16</u>
Total Current Assets	636,145.72	640,104.53
Fixed Assets		
Equipment, Computer	17,570.07	17,570.07
R.Est. - Pinebrook Conf.	435,268.08	435,268.08
R.Est. - PJC	982,729.50	982,729.50
R.Est. - VV	111,877.01	111,877.01
Land & Bldgs. - BFC Home	301,799.00	301,799.00
Improvements - BFC Home	29,442.00	29,442.00
Equipment - BFC Home	134,702.00	134,702.00
Fellowship Manor - Land	60,000.00	60,000.00
Fellowship Manor - Bldgs.	3,931,000.00	3,931,000.00
Fellowship Manor - Equipment	220,000.00	220,000.00
Fellowship Community - Land	200,000.00	200,000.00
Fellowship Community - Improv.	<u>1,439,000.00</u>	<u>1,439,000.00</u>
Total Fixed Assets	7,863,387.66	7,863,387.66
Total Assets	\$8,499,533.38	\$8,503,492.19

## Liabilities

## Prepayments:

Admins. Budget (Note 1)	1,240.50	1,165.00
Health Insurance (Note 1)	1,866.00	2,628.00
Note - Merchants Bank (F.M.)	499,223.00	499,527.59
Mortgage - PJC	633,146.00	669,165.00
Mortgage - PBC	90,778.00	97,856.16
Mortgage - Fellowship Manor	<u>5,609,903.54</u>	<u>5,933,014.58</u>
Total Liabilities	6,836,157.04	7,203,356.33
Net Worth	<u>1,663,376.34</u>	<u>1,300,135.86</u>
Total Liabilities & Net Worth	<u>\$8,499,533.38</u>	<u>\$8,503,492.19</u>

Note 1. General Fund Accounts Receivable and Prepayments for the 1989-90 Conference Year.

Accounts receivable		Harrisburg	15.00
Medical Insurance:		Mt. Carmel	55.00
Allentown, Salem	\$ 230.00	Pocono Mt.	500.00
Bd. Ch. Extension	920.00	Poughquag	16.00
Bethlehem	203.00	Reading	750.00
Camden, DE	609.00	Scranton	<u>135.00</u>
Coopersburg	460.00	Total	1,621.00
Emmaus	420.00	Workmen's Compensation Insurance	
Ephrata	498.00	BFC Home	10,158.75
Harrisburg	105.00	Fellowship Manor	48,658.00
Howell, NJ	892.00	PBC	<u>3,057.00</u>
Patterson, Robert	230.00	Total	61,873.75
Phila., Emmanuel	230.00	Prepayments	
PJC	4,610.00	Medical Insurance:	
Poughquag	460.00	Austin Shelly	378.00
Royersford	231.00	Pocono Mt.	230.00
Somers Point	230.00	Quakertown	798.00
Stroudsburg	203.00	Walnutport	<u>460.00</u>
Victory Valley	322.00	Total	1,866.00
Wappinger Falls	230.00	Administrative Budget:	
York	230.00	Fleetwood	125.00
Zionsville	<u>230.00</u>	Harleysville	150.00
Total	11,543.00	Nazareth	687.50
Administrative Budget:		Pleasant Valley	153.00
Allentown, C.C.	75.00	Spring City	<u>125.00</u>
Catasauqua	75.00	Total	1,240.50

## General Fund Statement of Income

August 31, 1990

INCOME	1990	1989
Admin. Budget	\$ 71,704.54	\$ 62,544.62
Workmen's Comp. Insurance	144,929.00	41,298.00
Pay on PJC Mortgage	36,019.00	0.00
Pay on Fellowship Manor	323,111.04	382,928.42

Health Insurance	280,438.00	238,572.95
Donations, Cash	125.00	209.56
Mennonite Foundation Receipt	<u>29,462.00</u>	<u>0.00</u>
Total Income	885,788.58	725,553.55
Expenses		
Moving Fund	957.46	7,540.66
Ministers' Assistance Fund	300.00	0.00
Fund to Assist Churches	3,000.00	0.00
MCC Internship Fund	489.47	295.09
Annual Conf. Entertainment	4,000.00	3,500.00
Annual Conf. Expense	320.13	996.28
Beneficiary Fund	1,000.00	0.00
Historical Committee	1,000.00	1,000.00
Ministers' Retirement Fund	40,441.00	38,000.00
Publication & Printing	4,400.00	4,000.00
Ministerial Convention Exp.	1,000.00	750.00
Expenses of Committees		
Annual Conf. Program	840.61	104.94
Committee to Exam. Church Min.	124.52	121.76
Credentials Committee	674.53	338.35
Ministerial Cand. Committee	1,703.89	1,221.97
Ministerial Rel. Committee	1,260.27	806.28
Nominating Committee	0.00	90.37
Statistical Committee	337.12	343.71
Committee on Inter-Cultural Min.	914.84	0.00
Mandatory Retirement Study	143.10	0.00
Aids Study Committee	0.00	649.49
Committee to Study Agency Calls	<u>0.00</u>	<u>114.64</u>
Total Committee Expense	5,998.88	3,791.51
Chaplaincy Expense	721.53	484.92
Stewardship Council	2,500.00	2,610.00
Mennonite Foundation Payment	29,462.00	0.00
Bd. Directors' Exp. - Computer	538.00	0.00
Bd. Directors' Expenses	1,560.82	1,224.67
Workmen's Comp. Insurance	143,929.00	46,709.00
Health Insurance	280,929.81	260,793.04
Uncollected Budget Pledges	<u>0.00</u>	<u>750.00</u>
Total Expenses	<u>522,548.10</u>	<u>372,445.17</u>
Gain or (Loss)	\$ 363,240.48	\$ 353,108.38

Ministers' Retirement Fund Balance Sheet  
August 31, 1990

	<u>1990</u>	<u>1989</u>
Assets		
Cash	\$ 3,907.36	\$ 16,512.88
Farmers Bank - Trust Fund	434,048.54	389,048.54
Stocks	<u>21,500.00</u>	<u>21,500.00</u>
Total Assets	459,455.90	427,061.42
Liabilities		
Net Worth	<u>459,455.90</u>	<u>427,061.42</u>
Total Liabilities & Net Worth	\$459,455.90	\$427,061.42

Ministers' Retirement Fund Statement  
August 31, 1990

Income	<u>1990</u>	<u>1989</u>
Administrative Budget	\$ 40,441.00	\$ 38,000.00
Members' Contribution	40,747.31	26,624.92
Interest	35,110.74	30,370.87
Dividends	<u>900.00</u>	<u>900.00</u>
Total Income	117,199.05	95,895.79
<b>Expenses</b>		
Retirement Payments	72,279.86	66,962.56
Refunds to Members	<u>12,524.71</u>	<u>3,019.11</u>
Total Expenses	<u>84,804.57</u>	<u>69,981.67</u>
Gain or (Loss)	\$ 32,394.48	\$ 25,914.12

Fund to Promote Church Extension Balance Sheet (Aug.31,90)

ASSETS	<u>1990</u>	<u>1989</u>
<b>Current Assets</b>		
Cash	\$ 170,514.14	\$ 56,052.00
Note - Edison, NJ (9/14/86)	26,543.08	26,543.08
Note - Holmes, NY (3/21/84)	24,000.00	24,000.00
Note - Kutztown	16,907.49	18,160.53
Note - Ocean Co., NJ (8/1/88)	27,834.07	27,834.07
Note - Mt. Pocono	13,848.31	5,291.20
Note - Newark, DE (3/15/87)	18,373.10	25,000.00
Note - New Fairfield, CN	0.00	12,759.47
Note - Poughquag, NY	8,259.45	8,452.14
Note - Victory Valley (1)	29,102.85	30,656.71
Note - Victory Valley (2)	11,978.59	13,058.67
Note - Walnutport, PA (10/89)	11,309.61	0.00
Note - Wappingers Falls, NY (1/89)	0.00	15,000.00
Mortg. - First Baptist	<u>61,042.76</u>	<u>64,345.59</u>
Total Current Assets	419,713.45	327,153.46
<b>Fixed Assets</b>		
R. Est - Edison, NJ	123,543.08	123,543.08
R. Est - Howell, NJ	146,146.00	146,146.00
R. Est - Holmes, NY	78,311.00	78,311.00
R. Est - Kutztown	88,957.50	88,957.50
R. Est - Ocean Co., NJ	125,148.07	125,148.07
R. Est - Newark, NJ -Goldsmith	24,692.53	24,692.53
R. Est - Newark, NJ -Randolph	38,631.48	38,631.48
R. Est - New Fairfield, CN	0.00	50,307.00
R. Est - Plainfield, NJ	42,760.00	42,760.00
R. Est - Poughquag, NY	<u>43,958.00</u>	<u>43,958.00</u>
Total Fixed Assets	<u>712,147.66</u>	<u>762,454.66</u>
Total Assets	\$1,131,861.11	\$1,089,608.12
<b>LIABILITIES</b>		
Notes Payable		
I. Cressman Gehman	7,500.00	7,500.00
Pawling Baptist Church	4,000.00	4,000.00
Mortgages		



Edison, NJ	91,083.23	91,083.23
Howell, NJ	94,851.00	94,851.00
Holmes, NY	39,709.17	39,709.17
Kutztown	26,210.82	40,068.39
Ocean Co., NJ	97,200.00	97,200.00
Newark, NJ -Goldsmith	5,367.34	5,367.34
Newark, NJ -Randolph	16,646.99	19,339.37
New Fairfield, CN	0.00	25,637.51
Plainfield, NJ	5,233.16	5,233.16
Poughquag, NY	<u>17,337.87</u>	<u>19,995.54</u>
Total Liabilities	405,139.58	449,984.71
Trust Funds		
Edison, NJ	32,459.85	32,459.85
Howell, NJ	51,295.00	51,295.00
Holmes, NY	38,601.83	38,601.83
Kutztown, PA	62,746.68	48,889.11
Ocean Co., NJ	27,948.07	27,948.07
Newark, NJ -Randolph	21,984.49	19,292.11
New Fairfield, CN	0.00	24,669.49
Poughquag, NY	<u>26,620.13</u>	<u>23,962.46</u>
Total Funds Held in Trust	<u>261,656.05</u>	<u>267,117.92</u>
Net Worth	465,065.48	372,505.49
Total Liabilities, Net Worth & Trust Funds	\$1,131,861.11	\$1,089,608.12

## Fund to Promote Church Extension Income Statement (Aug.31,90)

INCOME	1990	1989
Paid for Newark, NJ -Goldsmith	\$ 0.00	\$ 1,722.66
Paid for Plainfield, NJ	0.00	5,407.27
Paid for New Fairfield	90,028.84	0.00
Interest Received	<u>16,443.24</u>	<u>16,152.98</u>
Total Income	106,472.08	23,282.91
EXPENSES		
Property Investigations	\$ 0.00	\$ 550.93
Paid on New Fairfield	12,956.52	0.00
Grants to Missions	0.00	8,681.89
Interest Paid	<u>955.57</u>	<u>0.00</u>
Total Expenses	<u>13,912.09</u>	<u>9,232.82</u>
Gain or (Loss)	92,559.99	14,050.09

## Pledges to the Administrative Budget

Church	1989-90	1990-91	Church	1989-90	1990-91
Allentown, C.Crest	5,640	5,910	Edison, NJ	30	60
Allentown, Salem	300	400	Emmaus	3,000	3,500
Bethlehem	2,200	2,300	Englishtown, NJ	500	565
Bangor	50	55	Ephrata	2,200	2,200
Blandon	700	700	Finesville, NJ	250	250
Camden, DE	60	60	Fleetwood	1,450	1,500
Catasauqua	350	75	Graterford	2,430	2,600
Coopersburg	2,930	3,118	Harleysville	1,800	1,920
Denville, NJ	150	150	Harrisburg	2,200	2,200

Hatfield	1,600	1,700	Royersford	1,500	1,500
Holmes, NY	50	50	Scranton	150	0
Howell, NJ	900	1,200	Shamokin	800	800
Kutztown	750	650	Sinking Spring	550	1,000
Lancaster	4,200	4,400	Somers Point, NJ	50	75
Lebanon	1,500	1,580	Spring City	1,400	1,500
Lehighton	500	530	Staten Island, NY	100	0
Maple Glen	1,200	1,100	Stroudsburg	1,200	1,300
Mt. Carmel	860	900	Sunbury	1,650	1,850
Nazareth	2,600	2,750	Terre Hill	615	650
Newark, DE	350	600	Wallingford	1,600	2,000
Newark, NJ	391	475	Walnutport	50	55
Oley	2,068	2,500	Wappingers Falls, NY	180	200
Paradise	1,650	1,746	York	1,220	1,350
Phila., Emmanuel	25	25	Zionsville	330	350
Phila., Wissinoming	612	643	BFC Home	100	100
Pleasant Valley, NY		153	Bd. Church Extens.	500	500
Pocono Mountain	500	450	Bd. Missions	800	850
Poughquag, NY	216	160	P. Bible Conf.	1,250	1,800
Quakertown	2,200	2,400	P. Jr. College	<u>500</u>	<u>500</u>
Reading	4,500	4,700	Totals	\$67,457	\$72,655

## Proposed Administrative Budgets

	Oct. 1, 1990 - Sept. 30, 1991	Oct. 1, 1991 - Sept. 30, 1992
A. Benefits for Each Pastor:		
1. Beneficiary Fund	\$ 1,000	\$ 1,000
2. Ministers' Assis. Fund	500	500
3. Ministerial Convention	1,000	1,000
4. Ministers' Retirement Fund	<u>46,000</u>	<u>50,000</u>
Total	48,500	52,500
B. Benefits for Each Church:		
1a. Conference Entertainment	4,000	5,000
1b. Conference Expense	1,505	1,640
2. Moving Fund	2,000	1,000
3. Fund to Assist Churches	<u>100</u>	<u>100</u>
Total	7,605	6,740
C. Annual Conference Programs:		
1. Publication & Printing	4,100	4,100
2. Expenses of Boards & Committees:		
a. Chaplaincy Expenses	800	800
b. Stewardship Council	2,500	2,500
c. All other Expenses	5,000	6,000
3. Expenses, Board of Directors		
a. Computer Use	400	400
b. Other Expenses	1,000	1,000
4. Ministerial Candidate Committee	750	750
5. Historical Committee	1,000	1,000
6. Contingencies	<u>1,000</u>	<u>210</u>
Total	<u>16,550</u>	<u>16,760</u>
Total Budget	\$72,655	\$77,000

## *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 the Board has purchased additional video series for our lending library, bringing the total of available videos to 30. Video usage increased by over 50% this year. Plans are underway to update the Audio-Visual Materials Catalog, including a listing of materials presently available from sister churches. Church leaders are again encouraged to take advantage of this excellent resource which provides thousands of dollars of teaching materials for their congregations.

### Christian Education Training

156 people from 29 churches (one not a BFC Church) attended the "7 Laws of the Teacher" CE Convention on March 31. Response was very positive and the video series that was used for the convention has been included in the Audio-Visual Library. Numerous churches are using the material for training their own teachers. An evaluation and response form that was completed by registrants that day indicated a desire to have a workshop format for a future convention. The 1991 convention scheduled for April 13, 1991 will incorporate such a format.

One of the desires of the committee for the coming year is to develop a team of people from Bible Fellowship Churches who have skill and expertise in the field of Christian Education that would be available to present teacher training sessions, provide evaluations and serve as a resource team for the local church. This would be provided for the cost of transportation and materials. Information will be forthcoming as the team is organized.

The Board is pleased to present plaques each year in recognition of increases in Sunday School attendance. This year the Emmanuel Bible Fellowship Church in Philadelphia was awarded a plaque for the greatest percentage increase. The New Life Bible Fellowship in Oley, PA and the Bethel Bible Fellowship Church in Emmaus, PA were presented with plaques in recognition of the greatest actual increase in Sunday School attendance.

### Pastor, Elder, Deacon Advance (PED)

James Rickard of the Master's Fellowship was the speaker for the PED Advance held November 10-11 at Pinebrook Bible Conference. 182 Laymen and 33 pastors participated in the event. Practical help was given in the area of church finances. The attenders expressed appreciation for the weekend.

The 1990 Advance will be held November 9-10 at Pinebrook. We are pleased to have as our guest, speaker, professor, pastor, and author, Dr. Gene Getz.

### Youth

The Youth Sub-committee is responsible for the edification and evangelism of the young people of the Bible Fellowship Church. To this end, the sub-committee is responsible for the Thanksgiving Rally, Sno-Glo, and the Leadership Training Seminar for teens and their leaders.

This year the Thanksgiving Rally was again held jointly at Pinebrook Junior College and the Quakertown Bible Fellowship Church. 233 teens and leaders joined in the recreation and heard Dave Scheerer, Director of Youth for Christ for Metropolitan New York as he challenged those present to committed Christian living. Two teens made commitments to Christ and approximately 40 teens committed themselves to daily Christian living.

The Committees's goal for this year's Rally is to increase the involvement of teen leaders and see more than 22 of our churches participating. To accomplish this, more activities are being added this year. The November 23 program will be held at Pinebrook and Quakertown Church and the speaker will be Jack Crabtree.

The two Sno-Glo weekends ministered to 637 participants. Keith Walker of Lancaster Bible College was the speaker and challenged everyone present to deal with the "giants" in their lives that hinder spiritual growth and Christian living. Evaluations by the teens indicated that the speaker and the workshops were valuable.

Sno-Glo will be held January 4-6 and 18-20, 1991. Pastor Randall A. Grossman will speak on the theme, "Things to Come." Discussion groups will address the questions teens may have on this issue.

College and Career Sno-Glo will be held January 4-6 with Pastor Wayne Clapier as the speaker.

Work is being done on the Youth Leadership Training Seminar to make it a more effective teaching tool for our teens and their leaders.

The Youth Sub-committee sees a disturbing trend in our churches. The number of Youth Pastors is dwindling. If our teens are the next generation of church leaders, should we not give them the benefit of full time Youth Workers to minister directly to them? We encourage each church to take a hard look at this need in our denomination.

Board of Christian Education: Richard T. Paashaus, Chairman; Timothy D. Cole, Secretary; David N. Schoen, Treasurer; W. David Armstrong, Delbert R. Baker II, Robert S. Commerford, Daniel F. Delozier, Albert J. Dommel, David H. Jones, Mark S. Matson, Jonathan D. Reynolds, and Mark W. Tress

## *Financial Report of the Board of Christian Education*

The following Financial Report was approved by our Board and was audited by Pastor Dana Weller.

Beginning balance as of September 1, 1989 \$2,403.15

	<u>Receipts</u>	<u>Expenditures</u>	<u>Totals</u>
Church Pledges	2,965.00	--	+ 2,965.00
Sno Glo*	26,955.68	26,438.18	+ 517.50
Thanksgiving Rally	1,065.00	1,079.94	-14.94
Youth Leadership Retreat	00.00	200.00	-200.00
7 Laws of Teacher Convention**	1,527.45	751.54	+ 775.91
Audio-Visual Aids	90.00	1,259.60	-1,169.60
Committee Expenses	--	626.69	-626.69
PED Advance	695.00	1,665.81	-970.81
Bd. of Publication & Printing	--	250.00	-250.00
SS Trophies	--	33.16	-33.16
Denominational Calendar	--	17.75	-17.75
Mailing to churches	--	17.50	-17.50
Bank charges:additional checks	--	<u>24.71</u>	<u>-24.71</u>
Total	33,298.13	32,364.88	+ 933.25

\*These figures represent only the monies that were channeled through the Board of CE account not those collected directly by Pinebrook Bible Conference. Total actual receipts were \$34,301.00 and total actual expenditures were \$33,783.50.

\*\*\$1,409.00 worth of handout materials purchased during the 88-89 financial year bring the actual bottom line figure for the convention to -\$633.09.

Ending balance as of August 31, 1990 \$3,336.40

Bible Fellowship Church Board of Christian Education funds are held in checking account #1501-1734 at the Meridian Bank, Emmaus branch.

A letter was forwarded to each Bible Fellowship Church asking that consideration be given to increasing church allocations for the work of the Board of Christian Education. We express our appreciation to each church that has increased its support to the Board. We are pleased to serve our denomination and desire to do so more effectively in the years ahead.

## *Report of the Board of Church Extension*

The Board of Church of Extension has met four times during the past year to supervise the carrying out of its assigned task.

Two men were called to ministries under the Board of Church Extension. David R. Way was called to pastor the Pleasant Valley, New York, Mission. This new ministry is an outgrowth of the church at Poughquag. Pastor Way was asked to serve as the organizing pastor of the mission. Richard B. Ravis was called to serve as associate organizing pastor of the Edison, New Jersey, Mission. The Edison Mission drew up a plan at its inception which called for an associate pastor to serve with Pastor Cahill. The calling of Pastor Ravis is an indication that the Edison Mission is proceeding according to the proposed plan.

There were several developments concerning property. The Holmes, New York, Mission has completed negotiations to merge with the congregation of Second Kent Baptist Church. This merger will mean the sharing of a very spacious and adequate facility. The Mt. Pocono, Pennsylvania, Church acquired possession of the Kirk in the Wood. We are thankful to God for this development. The Board of Church Extension has made an attempt to compile information about the finances and insurance coverage of each of the churches under its jurisdiction. This is a complex task.

The Walnutport Mission has requested that an assessment committee be appointed to evaluate its readiness to re-form as a church recognized by Annual Conference. The evaluation has taken place and we are pleased to recommend the Walnutport Mission for membership to this Annual Conference.

During the year, we voted to close two of our missions which have been dormant for several years due to lack of personnel and finances. These missions are Eastern Union County, New Jersey, and Mays Landing, New Jersey.

The Board of Church Extension has hired Carol Z. Snyder to serve as Director of Development and Communications. One of the great problems facing the Board of Church Extension is lack of resources, both in finances and in personnel. The decision to hire Mrs. Snyder is based on a recognition of those needs. Her task is to provide help for the Executive Director and to more effectively communicate the work of the Board of Church Extension to the Bible Fellowship Church. Mrs. Snyder has established an office in her home and will work from it.

The Board of Church Extension has been working through a study and planning procedure in order to evaluate its ministry and lay plans for the future of the ministry. The Board hopes to complete this study in the next year.

The following is a list of the ministries of the Board of Church Extension and the ministers serving in those ministries.

Edison, NJ	Dennis M. Cahill
	Richard B. Ravis
Newark, NJ	Delbert R. Baker II
Spencer, MA	Christopher J. Morrison
	Dennis W. Spinney
Ocean County, NJ	Dean A. Stortz
Southeast Asian, Phila., PA	David H. C. Sng
Mt. Pocono, PA	Ronald C. Erb
Pleasant Valley, NY	David R. Way
Poughquag, NY	James A. Wickstead

Somers Point, NJ	Roger L. Reitz
Walnutport, PA	Larry M. Smith
Wappingers Falls, NY	Byron Widger
Holmes, NY	Robert S. Commerford

The Board recommends the following resolutions be adopted by the 107th Annual Conference:

RESOLVED: That the 1991-92 budget be adopted.

WHEREAS: The Board of Church Extension is of the opinion that the Walnutport, PA, Mission meets the qualifications of a church as specified in Article 18 of the Articles of Faith of the Faith and Order of the Bible Fellowship Church; therefore be it

RESOLVED: That the Walnutport, PA, Mission be recognized as a church and that its delegate be received into membership of the 107th Annual Conference of the Bible Fellowship Church.

WHEREAS: The Staten Island, NY Church has petitioned the 107th Annual Conference to place it under the care of the Board of Church Extension as a mission; and

WHEREAS: We concur in the view that the location in Staten Island is strategic and spiritually needy; and

WHEREAS: We are hopeful that the Church can be re-established on Staten Island; therefore be it

RESOLVED: That the 107th Annual Conference be informed that the Board of Church Extension is willing to undertake the care and direction of the Staten Island Church as a mission, should the Conference so direct, and that we shall do our best toward helping that mission to grow and to re-organize as a church.

WHEREAS: The Board of Church Extension has gone current in its finances; therefore be it

RESOLVED: That duty 10 of the Board of Church Extension in the Faith and Order of the Bible Fellowship Church (page 159) be amended by the deletion of the last sentence which begins, "This report shall include a submission of a proposed budget for the fiscal year beginning September 1 of the following year."

(FIRST READING)

Board of Church Extension: LeRoy S. Heller, Chairman; Dana E. Weller, Vice Chairman; Richard E. Taylor, Secretary; William R. Singletary, Treasurer, Daniel G. Ziegler, Executive Director; Alfred G. Roberts, Salvatore Roseti, Robert W. Smock, Clyde W. Snyder, John Vandegriff, Robert H. Zentz.

## *Financial Report of the Board of Church Extension*

1989-1990

RECEIPTS:

BALANCE, August 31, 1989	\$ 22,088.22*
From Churches Undesignated:	89,939.93
Designated:	
Baker - Newark	3,820.00
Commerford - Holmes	4,015.00
Smith - Walnutport	2,000.00
Reitz - Somers Point	5,860.00
Director's Support	2,612.00
Cahill - Edison	16,223.99
Ravis - Edison	205.00
Sng - Philadelphia	19,239.50
Morrison - Spencer	2,480.00
Spinney - Spencer	1,175.00
Stortz - Ocean county	6,015.00
Ocean County Phone Campaign	4,726.00
Total	<u>68,371.49</u>
Total From Churches	<u>\$158,311.42</u>

Other Sources

General Fund:	16,061.00
Designated:	
Baker - Newark	18,784.00
Wickstead - Poughquag	25.00
Cahill - Edison	1,869.00
Edison Teen Ministry	30.00
Commerford - Whaley Lake	570.00
Spinney - Spencer	5,699.50
Morrison - Spencer	3,256.50
Stortz - Ocean County	4,606.00
Ocean County Phone Campaign	1,160.00
Reitz - Somers Point	2,165.00
Sng - Philadelphia	5,135.00
Smith - Walnutport	2,530.00
Director's Support	565.00
Publicity & Development - Spec. approp.	350.00
Memorial Fund	100.00
Total	<u>46,845.00</u>
Total From Churches	<u>62,906.00</u>
Interest	2,188.40

Reimbursements & Refunds:

New Fairfield P.O. Box Refund	16.00
Ocean County Fire Ins. Settlement	571.72
Director's Expenses	468.00
Walnutport loan from BFC Board of Directors	11,500.00



Edison computer loan repayment	1,660.00
Transfer from memorial fund for Edison Loan	4,004.00
Misc.	30.00
Total	<u>14,245.72</u>
Loan from Emergency Reserve Fund	<u>22,692.79</u>
<b>TOTAL</b>	<b><u>\$286,436.55</u></b>

## EXPENDITURES

## Appropriations:

Baker - Newark, NJ	\$ 22,899.60
New Fairfield	324.78
Whaley Lake	13,500.00
Walnutport	6,644.00
Walnutport - Program Expenses	1,100.00
Somers Point	27,745.00
Edison	26,138.60
Edison Phone Campaign	75.00
Edison Teen Ministry (special approp.)	30.00
Ravis (special approp.)	205.00
Sng - Philadelphia	25,502.50
Southeast Asian Mission - Program Expenses	1,200.00
Ocean County Mission	27,963.10
Ocean County Phone Campaign	5,464.00
Spinney - Spencer	8,263.50
Morrison - Spencer	8,398.00
Spencer MA start-up	<u>6,000.00</u>
Total	181,453.08

## Administration:

Director's Salary & Benefits	23,000.00
Director's Health Ins.	2,809.00
Associate Director	1,599.08
Operating Account	26,000.00
Clerical Salary	6,158.65
Parsonage-Office Bldg. (Mortgage)	1,888.35
Employer's Taxes - Social Security	<u>367.41</u>
Total	61,822.49

## Reimbursements &amp; Miscellaneous:

Workers' Compensation	1,505.00
Bank Charges	564.26
Administrative Budget	500.00
Stewardship Council	300.00
Somers Point Phone Campaign	25.00
Walnutport - Fund to Promote	
Church Ext. - loan advance	11,500.00
Fellowship News Assessment	250.00
Dean A. Stortz - Insurance Claim,	
Ocean County parsonage	571.72
Transfer of Memorial Fund	120.00
Computer loan - Edison	5,000.00

Support gifts - flow through	225.00
Computer	1,900.00
Publicity & Development -Spec.	350.00
Kutztown BFC - return overpayment	350.00
Total	<u>23,160.98</u>
TOTAL	<u>\$266,436.55</u>

BALANCE, August 31, 1990 20,000.00\*\*

\*\* - Deposited as Follows:

Checking - Meridian Bank	639.24
Money Market Checking - The Dime	7,976.02
CD - Meridian Bank	10,000.00
CD - The Dime Savings Bank of NJ	323.11
Vanguard Money Market Prime Fund	1,061.63

\* -- The balance, 8/31/89, of \$67,584.27, was divided as follows:

\$22,088.22 (portion restricted by designation)

45,496.05 Emergency Reserve Fund

The accounts and report have been audited by Fred W. Sparlin, Accountant.

Addenda:

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

	Balance 8/31/89	Receipts	Expenses	Balance 8/31/90
Book Fund	\$ 70.67	\$ 0.00	\$ 0.00	\$ 70.67
Luzerne County Project	127.30	0.00	0.00	127.30
Spinney -- New England	3,423.86	6,874.50	8,263.50	2,034.86
Somers Point Land Fund	25.00	0.00	0.00	25.00
Boyertown Area Mission	600.00	0.00	0.00	600.00
Sng -- Philadelphia	3,337.07	24,374.53	25,502.50	2,209.07
Phila. SEAM -- Program	5,000.00	0.00	1,200.00	3,800.00
Phila. SEAM -- Scholsp.	500.00	0.00	0.00	500.00
Stortz -- Ocean County	4,931.32	10,621.00	11,903.50	3,648.82
Memorial Fund	20.00	1,760.00	1,640.85	139.15
Morrison -- Spencer	2,653.00	5,736.50	8,398.00	0.00
Somers Point Phone Outreach	25.00	0.00	25.00	0.00
Edison Phone Outreach	75.00	0.00	75.00	0.00
Walnutport Special	1,175.00	0.00	1,175.00	0.00
Widger - Wappingers Falls	200.00	0.00	200.00	0.00
Total				<u>\$12,654.87</u>

2. The Board holds a Memorial Fund, a revolving loan fund, which is restricted to the purpose of assisting churches and missions in the Church Extension Department in real estate purchases. Following is a report:

Balance, 8/31/89 \$ 9,680.74

Contributions	120.00
Interest	700.65
Balance, 8/31/90	<u>\$10,501.39*</u>
*Pass book – The Dime Savings Bank	3,064.29
CD – The Dime Savings Bank	3,511.47
Principal Balance - Loan to Edison Mission	3,786.48
In General Account	139.15

3. The Board holds an Emergency Reserve Fund, which is restricted, and may lend to cover general account deficits. The Board is required to repay such loans with interest. Following is a report of that fund:

Balance, August 31, 1989	\$45,496.05
Interest	<u>1,980.14</u>
Balance, August 31, 1990 *	\$47,476.19
* – CD's First Atlantic Savings Bank	\$23,115.06
CD Dime Savings Bank of NJ	1,668.34
Loan to General Account	<u>22,692.79</u>

Church Extension Department  
Revised 1990-91 Budget

Maintenance Budget

Income

Undesignated - churches	\$94,306
Undesignated - other sources	16,450
Designated - churches	81,500
Designated - other sources	72,875
Interest	<u>1,000</u>

266,131

Expenses

Appropriations:

Edison, NJ	25,500
Holmes, NY	15,000
Newark, NJ	21,600
Ocean County, NJ	12,140
Ocean County, NJ	*15,560

(NOTE: Designations exceeding the above amount will be applied to housing, prior line)

Philadelphia, PA Southeast Asian	21,160
Somers Point, NJ	22,760
Spencer, MA	
Morrison Support	*13,000
Spinney Support	* 8,560
Walnutport, PA	3,700
Walnutport, PA	<u>* 5,000</u>

167,380

\*Disbursement contingent on designated receipts

\*\*Disbursement contingent on designations in excess of the previous line

## Administration:

Executive Director's Salary & Benefits		24,000	
Executive Director's Health Insurance		3,036	
Development Director's Salary & Benefits		21,086	
Department Travel		11,500	
Parsonage/Office Building			
Mortgage	1,879		
Fuel	1,200		
Electric	1,600		
Other Utilities	800		
Maintenance	3,500		
Insurance (Fire/Liability)	<u>2,500</u>		
			<u>11,479</u>
Office Operations			
Rent	3,000		
Secretary	6,000		
Social Security Tax	2,000		
Printing & Supplies	3,400		
Equipment	1,200		
Mailing	4,000		
Telephone	<u>2,400</u>		
			<u>22,000</u>
Board Expenses		1,800	
Promotion		1,000	
Surveys		200	
Administrative Budget		500	
Workers' Compensation		2,500	
Stewardship Council		600	
Fellowship News		<u>250</u>	
			<u>99,951</u>
Reserves			
Debt Repayment - Principal & Interest		1,000	
Contingency		<u>1,200</u>	
			<u>2,200</u>
Total			<u>266,131</u>
New Missions Start-Up Budget			
Income			
Designated Offerings		56,000	
Expenses			
Starting New Missions	45,000		
WIDER HORIZONS	3,000		
PISCES	3,000		
Development Fund	<u>5,000</u>		
			<u>56,000</u>

## 1991-92 Proposed Budget

## Maintenance Budget

## Income

Churches - undesignated	\$102,000
General Contributions from other sources	18,000
Churches - designated	77,000
Designated - other sources	87,490
Interest	<u>1,000</u>
	285,490

## Expenses

## Appropriations:

Edison, NJ	19,500
Somers Point, NJ	25,000
Newark, NJ	21,000
Walnutport, PA	8,000
Holmes, NY	12,000
New England Team	24,000
Ocean County, NJ	27,000
New Missions (existing)	<u>34,000</u>
	<u>170,500</u>

## Administration:

Director's Salary and Benefits	25,000
Director's Health Insurance	3,340
Expenses for Second Administrator	29,300
Department Travel	12,000
Parsonage - office building	12,500
Office Operations	24,000
Board Expenses	2,000
Promotion	1,500
Surveys	300
Administrative Budget	500
Workers' Compensation	2,500
Stewardship Council	600
Fellowship News	<u>250</u>
	<u>113,790</u>

## Reserves:

Contingency	<u>1,200</u>
-------------	--------------

Total	<u>285,490</u>
-------	----------------

## New Missions Start-Up Budget

## Income

Designated Offerings	59,000
----------------------	--------

## Expenses

Starting New Missions	48,000
WIDER HORIZONS	3,000
PISCES	3,000
Development Fund	<u>5,000</u>
	<u>59,000</u>

## *Report of the Executive Director, Church Extension*

"My Father is always at his work to this very day, and I, too, am working." (John 5:17)

"As long as it is day, I must work the works of him who sent me." (John 9:4)

"...each with his assigned task." (Mark 13:34)

"...and the Lord worked with them." (Mark 16:20)

"Set apart for me Barnabas and Saul for the work to which I have called them."

(Acts 13:2)

"Two are better than one, because they have a good return for their work."

(Ecclesiastes 4:9)

"the work they had now completed." (Acts 14:26)

"For we are God's fellow workers. . . ." (I Corinthians 3:9)

"[God] has empowered [man] to . . . rejoice in his labor." (Ecclesiastes 3:22)

God the Father is at work in the world today, choosing and calling people to Himself -- to be His people, to become His Church. God the Son, Jesus Christ, after working redemption is at work in the world, building His Church. God the Holy Spirit is at work in the world convicting people, turning their hearts, imparting spiritual life to them and calling and gifting missionaries, evangelists and pastor-teachers to be His workers in planting churches and building disciples toward maturity.

We are privileged to be workers in the worldwide project of evangelism and church building. And it is hard work. The first century church planter, Paul, documents the difficulty and fatigue of this work in repeated statements: "To this end I labor, struggling with all his energy which so powerfully works in me" (Colossians 1:29). "Surely you remember, brothers, our toil and hardship..." (I Thessalonians 2:9). "... we worked night and day, laboring and toiling . . ." (II Thessalonians 3:8). "I have worked much harder" (II Corinthians 11:23). "I worked harder than all of them; yet not I but the grace of God that was with me" (I Corinthians 15:10).

Late twentieth century church planters, including those who serve on our behalf, likewise labor arduously to make disciples and establish churches. All too often, that effort is mixed with disappointment and discouragement, as people fail, plans and hopes die unfulfilled, hearts prove hard and commitments come up short. But the heroic, indefatigable and sometimes lonely laborers press on to "do the work of an evangelist", (II Timothy 4:5). They do not lose sight of the goal -- to make and baptize disciples (Matthew 28:19) and to "present everyone perfect in Christ", (Colossians 1:28). They know that perfection or maturity can happen only in a body that is "joined and held together by every supporting ligament", (Ephesians 4:16); their goal must include the establishment of the church. "Evangelism" without the church is incomplete, truncated, unbiblical and unthinkable.

By obedience, through faith, these men of God storm "the gates of Hades" (Matthew 16:18), bind and loose on earth (v. 19), "demolish strongholds" (II Corinthians 10:4), conquer kingdoms, gain what was promised (Hebrews 11:33) and plant the church where it did not exist before. And they are helped by fellow workers (Romans 16:21) who stand with them and toil beside them. Some "labor earnestly for them in their prayers" (Colossians 4:12). Many give generously, even sacrificially, of the remuneration of their daily work to provide support for the church planters. In these and other ways, we "have entered into their labor" (John 4:38).

By the gift of His grace and goodness, God, who "has empowered [man] to receive his reward and rejoice in his labor" (Ecclesiastes 5:19), allows His fellow workers to savor success. And this is such a time, when a previously unorganized congregation is chartered as a church and three churches who have fully supported themselves for three years are "graduated" from the Church Extension Department. These "bottom line" achievements of our goal are sweet occasions for rejoicing and thanksgiving.

The congregation at Walnutport first began with tent meetings in 1893. After rather recently suffering some tough blows and a season of decline, the believers at Walnutport in 1984 requested that the Board of Church Extension take the congregation under care as a mission and help it to reorganize as a church. David W. Chappell served first as organizing pastor. After his untimely death in 1988, Larry M. Smith accepted a call to Walnutport. Now, in its 97th year, the Walnutport congregation is "reborn" as a church. On September 12, three elders from among the membership were elected. This Conference is asked to recognize this church and receive it once again into Conference membership.

A number of brothers from outside Walnutport have assisted the congregation in its development. William H. Bartron and Laird F. Stengele have, together with the organizing pastor and Stanley H. Stahler from Walnutport and the Director, comprised the Board of Surrogate Elders. Clair A. Greenzweig, Randall A. Grossman, Philip E. Morrison have also served as "borrowed" elders in the past. The assessment committee for Walnutport has been Robert W. Smock, John W. Trauch, John C. Vandegriff, Jr., and Robert H. Zentz.

The three churches which are graduating are: Mt. Pocono PA, Poughquag NY and Wappingers Falls, NY. It took the three an average of five years to become fully organized as churches and eight years to attain full self-support. All three were started by bi-vocational organizing pastors. The great advantage of beginning as a daughter church is demonstrated by Mt. Pocono, which was able to gain recognition as a church just two years after it began and to achieve full self-support one year later.

Two of our newer missions in New Jersey, at Edison and in Ocean County, having begun public worship through mass telemarketing campaigns, are making outstanding progress. Edison, which launched public worship in April, 1989, is averaging in the 80's at morning worship. Recently Richard B. Ravis joined Pastor Dennis M. Cahill as associate pastor, fully supported by the Edison mission, which is known locally as Christ Community Church -- a Bible Fellowship Church. Brother Ravis bears primary responsibility for outreach, discipleship and small group ministries. During the year, the Sunday school and the congregation's three evening house-churches have blossomed and grown steadily, as has the mission's financial base. J. Richard Vroman, who has found employment and moved his family to Edison, serves bi-vocationally as Director of Christian Education. In its first 16 months, the congregation has baptized 16 believers.

In northern Ocean County NJ, after the largest yet of our phone campaigns, public worship was begun at the beautiful Ocean County Boy Scout Council building on April 1, 1990, with over 140 present. Worship attendance is now averaging in the 60's and there are already nine declared committed families on line. Dean A. Stortz is the organizing pastor. Many people from many places helped in the exciting phone campaign. Special participation by three churches should be noted. Community Church of Howell freely opened its facilities as a base for the 15-line phone room and provided hundreds of person-hours on those lines. Faith Church of York PA and

Calvary Church, Sinking Spring PA, have adopted the Ocean County work as a daughter church. This has entailed not only prayer and financial support but also personal involvement. Examples of the latter occurred during the successful summer evening children's Bible school. A crew from York came to help to distribute advance publicity materials and a group of youths from Sinking Spring helped to staff the school. This adoptive daughter church concept provides a fruitful model for abetting the development of new missions in the future.

A wonderful happening during the year has been the merger of Second Kent Baptist Church in New York State with our eight year old Holmes mission to form Faith Bible Fellowship Church. Pastor Robert S. Commerford's willingness to help a struggling church without a pastor was a key to the merger. Our mission at Whaley Lake provided a young congregation of mostly rather new believers with lots of children, without an adequate meeting place. Second Kent brought a somewhat smaller group, mostly older people more mature in the faith, with a spacious building just four miles from Whaley Lake, in a strategic location right at an interchange off Interstate 84, with a larger and denser population. The newly merged group worshipped together for the first time on July 1 and publicly celebrated their union on September 9. Average attendance at worship has climbed from the 40's at the Lake, to the 70's now.

A rich and delightful aspect of this new congregation is that it continues the ministry of two faithful ancient Baptist Churches -- First Pawling Baptist, begun in 1754 and Second Kent Baptist, 1844.

Also this year, the Pleasant Valley NY mission, which began as a daughter of Valley Church in Poughquag, has come into the Department, by transfer at the initiative of the Elders at Valley Church. It is located 20 miles north of the Faith BFC building in Holmes. This affiliation was formally acknowledged on January 7, the first Sunday of 1990, when David R. Way was installed as organizing pastor under a call from the Board of Church Extension. Brother Way serves bi-vocationally. Attendances at worship and Sunday school are running nearly double what they were a year ago.

More modest growth is occurring at Somers Point NJ, which appears to be a somewhat more difficult or resistant field. Several new families have begun to attend worship regularly since the springtime. A Bible study group meets weekly in nearby Brigantine, which could become the nucleus for another new mission in the future. Roger L. Reitz serves as pastor at Somers Point and leader of the Brigantine study.

The church at Mt. Pocono was awarded full and clear title to the Kirk-in-the-Woods during the year, by order of the Orphans' Court in Philadelphia. The church also was able to purchase a contiguous lot of about an acre. These acquisitions were celebrated in an inspiring and well attended public service and fellowship luncheon on Sunday, May 6. This vibrant congregation continues its solid growth.

The church at Newark DE has kept on growing and solidifying, despite the out-migration of some key people from the area. William G. Schlonecker is the pastor. If all goes well, the church will "graduate" from the Department a year from now.

Our most distant mission, in Spencer MA, got off to a good start in its public worship last October 22, when over 50 persons assembled. Christopher J. Morrison and Dennis W. Spinney serve bi-vocationally and jointly as organizing pastors at Spencer. Each works a full-time secular job to support his family in a very high cost-of-living area. Brother Morrison was freed in the early weeks to devote his full-time to the work of the ministry, during which time good progress was occurring. When the financial support reserves dwindled and a job opportunity opened, he accepted.



While I do not claim a prophetic gift of foretelling, I think I may have some common sense insight about church planting. A year ago I wrote, "If additional giving is not forthcoming, Chris will need to return to the longer work schedule and have nothing more to give to raising up the baby church in Spencer. This could doom it to failure. The Morrison family urgently needs one or more churches that will adopt them as missionaries, build and maintain close personal communications with them and accept responsibility to help to support them."

For the most part, this support did not develop, though two churches did make some financial commitments as they were able. The budget anticipated \$12,000 for Morrison support; less than half of that was contributed (\$5,737). Brother Morrison has had to take entry level employment, which requires him to put in 55-60 hours per week at work and commuting. The result is that he has very little discretionary time to put into the ministry – virtually none for outreach – and so the group has declined significantly. The dire results of which I spoke a year ago may be coming to pass.

Further, Pastor Morrison's position is a temporary one, which could terminate at any time. Should that happen, it is quite likely that the Morrises' would have to leave Massachusetts, where cost are very high and adequate employment very hard to find.

From the start in Spencer, our plan was to free half of Brother Morrison's time for the work of the ministry. For 1990-91, that will require at least \$13,000 in designated giving. We believe that could provide for a turn-around. We ask the brotherhood to pray earnestly about and for Spencer – that the Lord and His people will provide for this need and/or that a better paying, permanent job closer to home will open up.

Should the Morrises' have to leave Spencer, it could very likely end the Spencer mission. With that, could perish our hopes for a second mission start in that central New England area and for an eventual cluster of a least three or four congregations in that tri-state region, as we now have in the Mid-Hudson Valley.

Our remaining two missions are in two of the three largest cities within present Bible Fellowship Church territory. In Newark NJ, there was disappointment when our proposal to purchase a larger building, which had been many months in the making, came apart at the hands of the seller.

By virtually every measure, the Newark congregation is stronger than it has ever been. It maintains and expands a vital and credible witness and impact in its needy city. Its members continue to look to the Lord for direction to, and provision of an adequate building suited to its growth.

Our most difficult and distanced cross-cultural church planting ministry ever has focused on Philadelphia and has targeted Southeast Asian peoples in that great metropolitan area. David H. C. Sng has labored diligently and intensively in this work. It has been far from easy. Several young adults from Buddhist backgrounds, who have professed faith in Jesus, have gone out of the city to school, three of them to Pinebrook Junior College. When that happened, their families did not sustain their involvement in the worshiping community, so Lord's Day worship was discontinued. At present, the approach, direction and form of the mission to Southeast Asians are being reassessed.

My service on the Committee to Study Intercultural Ministry has intensified my interest in, and concern for, church planting evangelism among the many distinct people groups who are coming to live in the United States of America. We cannot decline to reach out with the Gospel to these peoples and remain credible disciples of Jesus Christ.

The Lord has been working, and so have we -- at His behest and by His power. The Scriptures direct us to "always give yourselves fully to the work of the Lord" (1 Cor.15:58),"bearing fruit in every good work"(Col. 1:10). As we do that in the field of church extension, we are able to say, as we rejoice in our labors, to our new believers and congregations, "Are not you the result of our work in the Lord?" (1 Cor. 9:1).

At this Annual Conference, we have had a wonderful opportunity to rejoice in our labor and to reflect on the results of our work in the Lord. In the next year or two, we may expect similar times of refreshment as the eight missions in the Department and one daughter mission (Pocono, West End) grow and develop. But then, the rejoicing may diminish and the results decrease. This is probable because in the last three years, the Church Extension Department has been able to open only two new missions; and a mere two daughter missions have been started.

We need to recall our WIDER HORIZONS goals that were overwhelmingly adopted in 1983. Have we forgotten them? Are we praying and planning and providing for their accomplishment?

The churches asked the Church Extension Department to start 39 new congregations between the end of 1985 and the end of 2000. With 34 yet to go, we'll need to open over three per year on average. Three of the goal of 16 daughter churches have been begun, leaving 13 more remaining within the next decade.

With these goals before us and a number of our pulpits presently vacant, we can see our need to "ask the Lord of the harvest, therefore, to send out workers into his harvest field" (Matt. 9:38).

To provide for the start of new missions, the Conference agreed on a goal "to double the churches' offerings for church extension as soon as possible" (1983 Yearbook, p. 21). Surely we did not mean then that it take eight years or more to achieve that goal!

During the 1989-90 fiscal year, our churches gave \$21,675 more for extending the church than they did in the previous year. This 16% increase is very encouraging; we are truly grateful.

The \$158,311 that the churches gave this year was still \$40,567, or over 40%, short of that 1983 goal of doubling our offerings. In our first "current" budget, income fell short of maintenance costs by \$22,974 -- a deficit that will have to be repaid with interest from future operating budgets.

Last year our organizing pastors received salary increases of merely \$240.00 each -- way below our Annual Conference recommendation. This year they must receive 7% increments, and some need more because they have been so far below the recommended minimum salary package.

We have earnestly asked the churches to consider increasing their church extension contributions at least 10% this year to help to meet these raises. Many of the churches have indicated that they intend to do so.

Meeting these support needs, as part of the cost of maintaining our present ministries, will involve several designated lines in our 1990-91 budget, which are marked with an asterisk. In addition to the need for the Morrison family, noted earlier, these include needs for the Spinney, Stortz and Smith families. Further, the financial report shows that designated support for the Cahill, Commerford and Reitz families fell considerably short of expenses last year. We ask the churches to bear these needs in their minds, hearts and prayers as we work through the coming year.

Then our New Missions Start-Up budgets for this year and next indicate added need for \$56,000 to \$59,000 to start-up to three new missions each year. And those

new congregations, if started this year, will need at least \$34,000 to sustain them in their second year.

To help to tell the story of what our Lord and our church planters are doing and to help in developing more support, we have engaged Carol Z. Snyder as our director of development and communication. In addition to these portfolios, her office will also relieve me of some of the routine business such as mailing, bookkeeping, etc., which will allow me more time for personnel matters (recruitment, staff development, etc.) and strategy and survey work. I believe these will stimulate new church formation and present congregations' growth.

Mrs. Snyder has served for many years at Pinebrook Junior College, most recently as director of admissions. She is presently serving half-time with the development office of the college and will devote her full-time to our Department after Jan. 1, 1991. Her experience at P.J.C. will prove invaluable to her work with us.

Carol is not only my sister in the Lord, but also in our earthly family. Of all living persons, she is my longest standing friend. I look forward to working with her; I know she will make a tremendous impact for good on our work.

Peter F. Drucker has written that efficiency is doing things right and effectiveness is doing the right things. Over the past few years, the Board of Church Extension, particularly in its use of committees, has become more efficient. We are presently involved in an in-depth strategic planning process, which we hope to conclude within 1990 that should make us more effective.

We continue to believe that there are great things for us to do in extending Christ's Church in North America. We have been made aware, for example, of a city of over 40,000 in northern New Jersey that is, as far as we can discern, without a credible evangelical church. And we think that may be more typical than exceptional in the metropolitan area.

We still anticipate planting a church in Beacon, NY and we have many other potential targets in view. Within the past year we have done survey work in Orange and Rensselaer Counties NY, Waterbury CT and Berkshire County MA.

"Commit to the Lord whatever you do, and your plans will succeed" (Prov. 16:3). "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!

## Financial Sheet

## Receipts:

Balance, August 31, 1989	\$ 80.47
From Board	26,000.00
Salary Loan Repayment	682.00
Reimbursements	212.70
Aetna-Collision Damage Claim	2,273.40
Refunded Mortgage Fee	<u>350.00</u>
Total	29,598.57

## Expenditures:

Travel	8,427.59
Office:	
Equipment	633.46
Printing & Supplies	1,834.92
Mailing	2,291.35
Telephone	<u>1,346.32</u>
Total	6,106.05
Parsonage-Office Building:	
Gas - Fuel	1,020.74
Electric	1,332.71
Other Utilities	779.28
Maintenance	1,765.37
Insurance	<u>790.00</u>
Total	5,688.10
Board Expenses	1,679.52
Continuing Education	1,000.00
Promotion	55.61
Survey -- CT	186.00
Moving Expenses - Morrison	172.67
New Fairfield CT Utilities	452.00
Auto Repair - Collision	2,196.95
Salary Loan	682.00
Check Charge	57.36
Liability Insurance	1,635.00
Internal Revenue Service	40.10
Board of Publication & Printing	44.00
Misc.	<u>49.95</u>
Total	<u>28,472.90</u>

Balance, Aug. 31, 1990 \$1,125.67

The depository for this account is the Meridian Bank.

The accounts and report have been audited by Fred W. Sparlin, Accountant.

Daniel G. Ziegler, Executive Director

## *Report of the Board of Directors, BFC Homes, Inc.*

The Board of Directors of the Bible Fellowship Church Home Inc., held four regular business meetings, one special meeting and numerous committee meetings during the year. Bert N. Brosius served as Chairman, Robert W. Smock as Vice-Chairman, Robert H. Zentz as Secretary and Charles Hersh as Treasurer.

The Board membership is divided into five committees: Building, Finance, Public Relations, Personnel and Long-Range. James A. Beil served as President of the Bible Fellowship Church Homes, Inc., David J. Smock as Administrator of Fellowship Manor, Craig Porterfield as the Director of Fellowship Home and James Roth as Director of Research and Public Relations.

This past year has been a year of stabilization at Fellowship Manor and Fellowship Home. The financial situation is slowly improving and the employee turnover has also decreased which has resulted in improved employee behavior and positive patient care outcomes. The patient occupancy has been excellent and at times has produced a slight waiting list.

The Board of Directors and the Administration addressed the following major concerns and issues this past year:

1. Resolved the property tax exemption issue with the Whitehall Township officials and the Lehigh County solicitors. This issue was settled out of court in our favor and will provide an annual savings of approximately \$45,000.

2. Developed preliminary architectural plans to begin the process of implementing the Fellowship Court apartment project. It is the desire of the Board of Directors to begin marketing the Court Apartments in early 1991.

3. Developed and implemented various fund raising activities to help maintain the financial viability of Fellowship Community. The results of these activities did not meet goal projections, however the contributions that did materialize helped prevent the need to draw additional monies from our line of credit and assisted in minimizing a negative financial statement.

4. The Board of Directors and Administration also studied various management systems to more adequately address the complexity of administering and financing a multiple agency corporation. The Board of Directors unanimously approved to recommend to the 107th Annual Conference a corporate name change, various by-law changes and a transfer of property. These changes will enhance the Bible Fellowship Church Home, Inc. position to negotiate financial issues, and more adequately identify the various ministries of the Church Home. This will provide more efficiencies in managing a growing complex corporation and minimize the legal implication of managing a health care institution to the Bible Fellowship Church.

The Board of Directors and Administration request your support and prayer as we address the following goals for the next year:

1. Maintain financial viability
2. Initiate fund raising activities to repay our line of credit and to obtain start-up money for the Court Apartment project.
3. Complete construction of the Chapel/Convocation area in the Manor.
4. Begin marketing and construction of the Court Apartments.
5. Continue to provide a caring, well trained staff to assure that the Bible Fellowship Church tradition is exemplified throughout Fellowship Community.

The Board of Directors wish to express its appreciation to James A. Beil, David

J. Smock, Craig Porterfield and James Roth for their leadership and dedication. We praise God for their steadfast determination and wisdom. The Board of Directors request your faithful and earnest prayers as we seek His guidance in developing strategies to provide new programs, seek new patients and residents and to achieve financial stability. We also request your cooperation and support as we seek financial assistance from the members and friends of the BFC.

This coming year will be a challenging year for Fellowship Community as we begin expanding our services and looking to Him for wisdom and guidance.

The Board of Directors of the Bible Fellowship Church Home recommends the following to be adopted by the 107th Annual Conference:

1. WHEREAS, the Board of the Bible Fellowship Church Home has for many years carried out the expressed purpose of providing a Home for the aging and infirm, and  
WHEREAS, the program of this Board has expanded in its function and provisions of care, and, whereas, this Board is of the opinion that the present name of Board of Directors of the Bible Fellowship Church Home no longer fully expresses the present purpose and function of its ministry, therefore, be it RESOLVED, that the name be changed from Board of Directors of the Bible Fellowship Church Home to Board of Directors of the Bible Fellowship Church Social Ministries Inc., and further  
RESOLVED, that by the rule of exception, this Board be allowed to use this new name effective immediately.
2. RESOLVED, that the Board of Directors of Bible Fellowship Church Social Ministries, Inc. be authorized to formulate new By-laws reflecting the new name and to restate the purpose, and, further,  
RESOLVED, that the by-laws shall state that the corporation is formed on a non-membership basis.
3. RESOLVED, that the Board of Bible Fellowship Church Social Ministries, Inc. obtain necessary legal counsel in order to restate the Articles of Incorporation and submit such restatement to the proper Commonwealth authorities.
4. WHEREAS, the Board of Directors of Bible Fellowship Church Social Ministries, Inc. (formerly Board of Directors of Bible Fellowship Church Home) has operated and maintained property for many years in order to carry out its purpose(s) and ministry, and  
WHEREAS, said Board has never held title to the property, and  
WHEREAS, said Board is now engaged in a ministry of care with a 121 bed Skilled Nursing Facility and a 30 bed Personal Care Facility which present the possibility of severe liability suits which can be instituted against the Church as title is now construed, and  
WHEREAS, said Board encounters difficulties when arranging financing agreements; therefore be it  
RESOLVED, that the Board of Directors of the Bible Fellowship Church is hereby authorized to make a title transfer of the property in the name of Board of Bible Fellowship Church Social Ministries Inc. and, further  
RESOLVED, that the By-laws shall contain an article declaring that upon dissolution or termination of the Bible Fellowship Church Social Ministries Corporation, the proceeds of all assets insofar as feasible shall go to the Bible Fellowship Church, and further

5. RESOLVED, that the Faith & Order be amended at first reading: Board of Directors of the Bible Fellowship Church Social Ministries, Inc.

Election. The Board shall be composed of 13 persons, consisting of the President, a member by virtue of his office, and 12 other persons elected for a term of three years in the following classes:

Class I: Two ministers and two lay persons

Class II: Two ministers and two lay persons

Class III: Two ministers and two lay persons

Duties.

1. The Board of Directors of the Bible Fellowship Church Social Ministries, Inc. shall be responsible to establish and maintain a ministry of care for the aging and infirm and to engage in such other forms of ministry of care and charitable work as determined by the Directors of the Corporation.
2. The general business and affairs of the Bible Fellowship Church Social Ministries, Inc. shall be managed and conducted by its Board of Directors acting as a Board, or through its properly authorized officers in accordance with the by-laws of the Bible Fellowship Church Social Ministries, Inc. Management of its corporate business and affairs shall be in accordance with and subject to the Faith and Order of the Bible Fellowship Church.
3. The general conduct of the Bible Fellowship Church Social Ministries, Inc. shall be under the immediate supervision and control of a President elected to serve at the pleasure of the Board. The President shall be reviewed annually by this Board of Directors.
4. The Board of Directors of the Bible Fellowship Church Social Ministries, Inc. shall make a written report of its activities to the Annual Conference of the Bible Fellowship Church.
5. The following shall be placed in the by-laws of the Bible Fellowship Church Social Ministries, Inc. as an article of said by-laws:

#### ARTICLE

##### Assets

Notwithstanding any other provisions of the bylaws:

##### Section 1

The sale or transfer of any of the real property of Bible Fellowship Church Social Ministries, Inc., whether now owned or hereafter acquired, shall not be permitted without the prior approval of the Bible Fellowship Church Annual Conference or the Board of Directors of the Bible Fellowship Church.

##### Section 2

This entire Article and any subsequent amendments must be placed in the Bible Fellowship Church Faith and Order, subject to the Bible Fellowship Church's rules governing amendments to the Faith and Order of the Bible Fellowship Church.

Board of Directors of Bible Fellowship Church Home Inc.: Bert N. Brosius, LeRoy S. Heller, Charles Hersh, James G. Koch, John F. Moran, Keith E. Plows, Robert W. Smock, John W. Trauch, Robert H. Zentz

*Financial Report of the  
Board of Directors, BFC Home, Inc.*

From: W. N. Serfass & Co. Certified Public Accountants

Independent Auditor's Report

To: Board of Directors, Bible Fellowship Church Home, Inc.

We have audited the accompanying balance sheet of the Bible Fellowship Church Home, Inc. as of June 30, 1990, and the related statement of support, revenue, expenses, and changes in fund balance and statement of cash flows for the year then ended. These financial statements are the responsibility of the Organization's management. Our responsibility is to express an opinion on these financial statements based on our audit.

Except as discussed in the following paragraph, we conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

We were not able to confirm accounts receivable as of June 30, 1990 stated at \$266,612. The receivables were principally due from agencies of the Federal Government and the Commonwealth of Pennsylvania. In addition, we were not able to determine the validity of the accounts through the use of the alternative procedures and we were unable to extend our examination of such receivables beyond the amounts recorded.

In our opinion, except for the effects of such adjustments, if any, as might have been determined to be necessary had we been able to obtain confirmation of accounts receivable, the financial statements referred to in the first paragraphs above present fairly, in all material respects, the financial position of Bible Fellowship Church Home, Inc. as of June 30, 1990 and the results of its operations and its cash flows for the year then ended in conformity with generally accepted accounting principles.

The aforementioned financial statements have been prepared on a going-concern basis which contemplates continuity of operating and realization of assets and liquidation of liabilities in the ordinary course of business. Because of significant operating losses, the Company's ability to continue in existence is dependent upon the attainment of profitable operations and the availability of the necessary funding as may be required in the future. The financial statements do not include any adjustments relating to the recoverability and classification of recorded asset amounts or the amounts and classification of liabilities that might be necessary should the Organization be unable to continue in existence.

Signed: W. N. Serfass & Co.  
August 21, 1990



## BALANCESHEET

June 30, 1990

<u>Assets</u>	<u>Fund</u>			
	<u>General</u>	<u>Board</u>	<u>Plant</u>	<u>Combined</u>
Cash	\$ 74,174	\$ 8,583	\$ 34,288	\$ 117,045
Accounts Receivable	266,612	--	--	266,612
Inventory	14,567	--	--	14,567
Prepaid Expenses	30,080	970	--	31,050
Investments				
CD's & MM's	13,108	5,101	--	18,209
Stocks	--	18,250	--	18,250
Construction in Progress	--	--	144,659	144,659
Property, Plant & Equip.	--	--	449,216	449,216
Accumulated Depreciation	--	--	(214,454)	(214,454)
Capital Lease Rights	--	--	384,024	384,024
Accumulated Amortization	--	--	(87,096)	(87,096)
Lease Deposit	375,622	--	--	375,622
Other Deposits	6,757	--	--	6,757
Due from Other Funds	--	17,774	--	17,774
<b>Total Assets</b>	<b><u>\$ 780,920</u></b>	<b><u>\$ 50,678</u></b>	<b><u>\$ 710,637</u></b>	<b><u>\$1,542,235</u></b>
<u>Liabilities and Fund Balance</u>				
Accounts Payable	\$ 96,891	\$ --	\$ 31,325	\$ 128,216
Payroll Withholdings	4,816	--	--	4,816
Accrued Liabilities	168,115	--	--	168,115
Deferred Revenue	176,242	--	--	176,242
Obligation Under Capital Lease	--	--	312,497	312,497
Other Notes Payable	86,273	--	--	86,273
Due to Church	613,097	--	--	613,097
Due to Other Funds	17,774	--	--	17,774
Restricted Grants	<u>71,075</u>	<u>--</u>	<u>23,986</u>	<u>95,061</u>
<b>Total Liabilities</b>	<b>1,234,283</b>	<b>--</b>	<b>367,808</b>	<b>1,602,091</b>
<b>Fund Balance</b>				
Unrestricted	<u>(453,363)</u>	<u>50,678</u>	<u>342,829</u>	<u>(59,856)</u>
Total Fund Balance	<u>(453,363)</u>	<u>50,678</u>	<u>342,829</u>	<u>(59,856)</u>
<b>Total Liabilities &amp; Fund Balance</b>	<b><u>\$ 780,920</u></b>	<b><u>\$ 50,678</u></b>	<b><u>\$ 710,637</u></b>	<b><u>\$1,542,235</u></b>

Statement of Support, Revenue, Expenses & Changes in Fund Balance  
for the Fiscal Year ended June 30, 1990

	<u>General</u>	<u>Board</u>	<u>Plant</u>	<u>Combined</u>
Support & Revenue				
Support				
Contributions	\$ 13,013	\$ 37,110	\$ --	\$ 50,123
Total Support	13,013	37,110	--	50,123
Revenue				
Patient				
Room & Board	3,822,231	--	--	3,822,231
Personal Laundry	24,421	--	--	24,421
Other	<u>186,225</u>	<u>--</u>	<u>--</u>	<u>186,225</u>
Total	4,032,877	--	--	4,032,877
Interest	5,478	2,484	1,634	9,596
Dividends	--	2,000	--	2,000
Gain On Sale of Assets	--	--	865	865
Miscellaneous	<u>18,723</u>	<u>--</u>	<u>--</u>	<u>18,723</u>
Total Revenue	4,057,078	4,484	2,499	4,064,061
Total Support & Revenue	<u>4,070,091</u>	<u>41,594</u>	<u>2,499</u>	<u>4,114,184</u>
Expenses				
Room & Board	942,394	--	--	942,394
Health Care	2,021,147	--	--	2,021,147
General Administration	488,481	--	--	488,481
Rent	674,967	--	--	674,967
Interest	70,654	--	40,813	111,467
Unrealized Invest. Loss	--	14,250	--	14,250
Consulting Fees	--	22,057	--	22,057
Board Travel & Expenses	--	5,966	--	5,966
Depreciation	--	--	36,455	36,455
Amortization	<u>--</u>	<u>--</u>	<u>58,064</u>	<u>58,064</u>
Total Expenses	<u>4,197,643</u>	<u>42,273</u>	<u>135,332</u>	<u>4,375,248</u>
Excess (Deficit) of Support & Revenue over Expenses	(127,552)	(679)	(132,833)	(261,064)
Fund Balance - 7/01/89	(300,324)	102,359	335,689	137,724
Prior Period Adjustments	<u>80,602</u>	<u>--</u>	<u>(17,118)</u>	<u>63,484</u>
Corrected Fund Balance - 7/01/89	(219,722)	102,359	318,571	201,208
Transfers	<u>(106,089)</u>	<u>(51,002)</u>	<u>157,091</u>	<u>--</u>
Fund Balance - 6/30/90	<u>\$ (453,363)</u>	<u>\$ 50,678</u>	<u>\$ 342,829</u>	<u>\$ (59,856)</u>

Combined Statement of Cash Flows  
for the Fiscal Year Ended June 30, 1990

	<u>Combined</u>
Cash Flows From Operating Activities	
Excess (Deficit) of Support & Revenue Over Expenses	\$(261,064)
Plus (Minus) Items Not Affecting Cash	
Depreciation and Amortization	94,519
Gain on Sale of Assets	(865)
Unrealized Investment Losses	14,250
(Increase) Decrease in Accounts Receivable	(52,876)
(Increase) Decrease in Interest Receivable	729
(Increase) Decrease in Inventory	(2,694)
(Increase) Decrease in Prepaid Expenses	(8,115)
Increase (Decrease) in Accounts Payable	45,222
Increase (Decrease) in Payroll Withholdings	(13,674)
Increase (Decrease) in Accrued Liabilities	81,312
Increase (Decrease) in Deferred Revenue	81,891
Increase (Decrease) in Restricted Grants	<u>77,226</u>
Cash Provided (used) by Operating Activities	55,861
Cash Flows From Investing Activities	
Purchases of Plant & Equipment	(25,126)
Construction in Progress	(74,283)
Proceeds from Sale of Equipment	9,000
Collections on Loan	10,000
Decrease in CD's & MM's	50,052
Decrease in Other Deposits	<u>924</u>
Cash Provided (used) by Investing Activities	(29,433)
Cash Flows from Financing Activities	
New Borrowings	87,773
Debt Reduction	<u>(52,102)</u>
Cash Provided (used) by Financing Activities	35,671
Increase in Cash	62,099
Cash Balance - July 1, 1989	<u>54,946</u>
Cash Balance - June 30, 1990	<u>\$ 117,045</u>

Notes to the Financial Statements  
June 30, 1990

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

Note 1 - Accrual Basis

The accompanying financial statements of Bible Fellowship Church Home, Inc. have been prepared on the accrual basis of accounting. The statement of support, revenue, expenses and changes in fund balance presents the results of its activities; it does not purport to present the net income or loss for the period.

To the extent that the general and board funds are used to finance plant assets, the amounts so provided are shown as transfers to the plant fund.

**Note 2 - Fund Accounting Concept**

To observe limitations and restrictions placed on the use of 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 - Accounts Receivable**

Accounts receivable as of June 30, 1990 are shown net of an allowance for doubtful accounts of \$2,658.

**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.

The investments as of June 30, 1990 consisted of the following:

1,000 shares First Fidelity Bancorp	\$18,250
MNB Money Markets	<u>18,209</u>
	<u>\$36,459</u>

**Note 7 - Construction in Progress**

Construction in progress as of June 30, 1990 represents amounts expended for development of the land surrounding Fellowship Manor which is the planned site of independent living units, an apartment complex and a personal care facility to be known as Fellowship Community.

**Note 8 - 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 useful lives as follows:

<u>Asset</u>	<u>Life</u>	<u>Depreciation Accumulated</u>		
		<u>Cost</u>	<u>Expense</u>	<u>Depreciation</u>
Improvements - Land & Building	10-40 yrs	\$214,575	\$ 7,322	\$ 81,073
Furniture & Fixtures	5-10 yrs	79,080	5,251	57,058
Vehicles	5 yrs	29,598	6,440	7,924
Equipment	5 yrs	123,566	17,097	68,054
Data Processing	5 yrs	<u>2,397</u>	<u>345</u>	<u>345</u>
Totals		<u>\$449,216</u>	<u>\$ 36,455</u>	<u>\$214,454</u>

**Note 9 - Capital Lease Rights**

Capital lease rights represent the present value of all lease payments on equipment leased from Fidelcor Service, Inc. The lease rights are amortized on a straight line basis over useful lives as follows:

<u>Asset</u>	<u>Life</u>	<u>Amortization Accumulated</u>		
		<u>Cost</u>	<u>Expense</u>	<u>Amortization</u>
Office Equipment	5 yrs	\$ 56,063	\$ 11,212	\$ 16,819
Operating Equipment	7 yrs	<u>327,961</u>	<u>46,852</u>	<u>70,277</u>
Totals		<u>\$384,024</u>	<u>\$ 58,064</u>	<u>\$ 87,096</u>

#### Note 10 - Lease Deposit

The lease deposit figure of \$375,622, as shown on the balance sheet dated June 30, 1990, represents a deposit of the initial operating payment in accordance with the operating agreement between Bible Fellowship Church Home, Inc. and the Bible Fellowship Church, Inc. in the amount of \$588,990 less various adjustments approved by the Boards of the Home and the Church.

#### Note 11 - Obligation Under Capital Lease

The lease obligation payable represents the present value of the remaining lease payments to Fidelcor Services. The original amount of the liability was \$384,024. The monthly payments of \$6,816 are being amortized at 12.18% over the lease term of seven years.

#### Note 12 - Due To Bible Fellowship Church, Inc.

The Bible Fellowship Church established credit lines for \$500,000 and \$300,000 with principal balances as of June 30, 1990 of \$488,097 and \$125,000, respectively. These funds were advanced to the Bible Fellowship Church Home, Inc. Accordingly, the Church Home is reporting these as a liability to the Church. In addition, the Church Home has entered into a contract of Suretyship and is a guarantor of the Church's credit lines as discussed in Note 13.

#### Note 13 - 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 and development of the surrounding land. The mortgage indebtedness outstanding at June 30, 1990 was \$5,606,006.

In addition, Bible Fellowship Church Home, Inc., under a Contract of Suretyship, is a guarantor of the credit lines of the Bible Fellowship Church which are available in the amount of \$500,000 and \$300,000. The balance outstanding on the credit lines at June 30, 1990 was \$488,097 and \$125,000, respectively.

#### Note 14 - Restricted Grants

The general fund's restricted grants of \$71,075 is comprised predominantly of the unexpended balance of contributions earmarked for repayment of the credit line.

The Bible Fellowship Church Home, Inc. plans to convert the unfinished area in the basement of Fellowship Manor to a Chapel. Grants restricted for this purpose represent \$21,701 of the plant fund's restricted fund balance. The remainder of \$2,285 is designated for patio improvements.

#### Note 15 - Prior Period Adjustments

A prior period adjustment was made in the amount of \$81,318 to recognize additional medicare accounts receivable as of June 30, 1989. In addition, a prior period adjustment in the amount of \$17,834 was made to recognize Restrictive Grants as of June 30, 1989. The result is a net prior period adjustment of \$63,484.

#### Note 16 - Operating Agreement and Rent Expense

The Bible Fellowship Church Home, Inc., has entered into an operating agreement with the Bible Fellowship Church, Inc. dated June 9, 1988, the term of which is from June 1, 1988 to May 31, 1993 and is renewable for any additional length of time, with the consent of both parties. The agreement provides for the Church Home to operate the 120 bed skilled nursing facility (Fellowship Manor) and the 30 bed personal care facility (Fellowship Home). 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 services on the mortgages and any other debt incurred to construct and operate the subject facilities.

These payments, classified as rent, totaled \$674,967 for the year ended June 30, 1990.  
 Note 17 - 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 currently.

Independent Auditor's Report on  
 Other Financial Information

Our audit was conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The statements of support, revenue and expenses for the Fellowship Manor and Fellowship Home divisions are presented for purposes of additional analysis and are not a required part of the basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

W. N. Serfass & Co., August 21, 1990  
 Statement of Support, Revenue & Expenses - Fellowship Manor  
 for the Fiscal Year ended June 30, 1990

	Fund		
	General	Plant	Combined
Support & Revenue			
Support			
Contributions	\$ 10,675	\$ --	\$ 10,675
Total Support	10,675	--	10,675
Revenue			
Patient			
Room & Board	3,389,362	--	3,389,362
Personal Laundry	21,305	--	21,305
Other	<u>186,225</u>	<u>--</u>	<u>186,225</u>
Total	3,596,892	--	3,596,892
Interest	4,917	1,575	6,492
Miscellaneous	<u>15,651</u>	<u>--</u>	<u>15,651</u>
Total Revenue	<u>3,617,460</u>	<u>1,575</u>	<u>3,619,035</u>
Total Support & Revenue	3,628,135	1,575	3,629,710
Expenses			
Room & Board	799,503	--	799,503
Health Care	1,883,074	--	1,883,074
General Administration	417,248	--	417,248
Rent	488,001	--	488,001
Interest	70,654	40,813	111,467
Depreciation	--	16,761	16,761
Amortization	<u>--</u>	<u>58,064</u>	<u>58,064</u>
Total Expenses	<u>3,658,480</u>	<u>115,638</u>	<u>3,774,118</u>
Excess (deficit) of Support			
& Revenue Over Expenses	<u>\$(30,345)</u>	<u>\$(114,063)</u>	<u>\$(144,408)</u>

Statement of Support, Revenue & Expenses - Fellowship Home  
for the Fiscal Year ended June 30, 1990

	<u>Fund</u>			<u>Combined</u>
	<u>General</u>	<u>Board</u>	<u>Plant</u>	
Support & Revenue				
Support				
Contributions	\$ 2,338	\$ 37,110	\$ --	\$ 39,448
Total Support	2,338	37,110	--	39,448
Revenue				
Patient				
Room & Board	432,869	--	--	432,869
Personal Laundry	<u>3,116</u>	<u>--</u>	<u>--</u>	<u>3,116</u>
Total	435,985	--	--	435,985
Interest	561	2,484	59	3,104
Dividends	--	2,000	--	2,000
Gain on Sale of Assets	--	--	865	865
Miscellaneous	<u>3,072</u>	<u>--</u>	<u>--</u>	<u>3,072</u>
Total Revenue	<u>439,618</u>	<u>4,484</u>	<u>924</u>	<u>445,026</u>
Total Support & Revenue	<u>441,956</u>	<u>41,594</u>	<u>924</u>	<u>484,474</u>
Expenses				
Room & Board	142,891	--	--	142,891
Health Care	138,073	--	--	138,073
General Administration	71,233	--	--	71,233
Rent	186,966	--	--	186,966
Unrealized Invest. Loss	--	14,250	--	14,250
Consulting Fees	--	22,057	--	22,057
Board Travel & Expenses	--	5,966	--	5,966
Depreciation	<u>--</u>	<u>--</u>	<u>19,694</u>	<u>19,694</u>
Total Expenses	<u>539,163</u>	<u>42,273</u>	<u>19,694</u>	<u>601,130</u>
Excess (deficit) of Support & Revenue Over Expenses	<u>\$ (97,207)</u>	<u>\$ (679)</u>	<u>\$ (18,770)</u>	<u>\$ (116,656)</u>

## *Report of the Board of Directors, Pinebrook Bible Conference*

God has entrusted the Bible Fellowship Church with the responsibility of the ministry of the Pinebrook Bible Conference. The Bible Fellowship Church has entrusted me with the privilege and opportunity of making Pinebrook Bible Conference a place of evangelism, discipleship training and Christian fellowship. I have learned in my first year as director that many exciting, thrilling and life-changing experiences take place here during our summer conference and also during the retreat season. Over 12,000 children, teens and adults have been ministered to during this past year.

This has been a year of major improvements to our facilities. Nearly every guest who came on our grounds this spring, summer and fall, voiced appreciation of the beauty of the grounds and buildings. A new modular 24' x 44' home has been constructed to house the permanent staff. Presently, I am living there with my wife. All of this was accomplished through the diligent work and labor of our staff and the help of many hundred hours of donated labor. A special event was our Work Week when many folks came and gave us a great help in some major projects.

A special thank you to those who have committed itself to be a "Friend of Pinebrook." We appreciate and need your prayers. We are also grateful to those who made special gifts and to those who have pledged monthly support.

The Pinebrook Bible Conference board has committed themselves to fiscal responsibility. We are operating under a budget and have hired an experienced bookkeeper to both set-up and maintain an accurate accounting of our finances. The board has resolved to begin reporting its finances on a calendar year. The following report is for six months, July 1, 1989 thru December 31, 1989. These six months cover a period of low income and were administered by three different directors.

I thank God for a dedicated permanent staff and for a great Junior staff during the summer. Our Jr. staff totaled 38 high school and college young people.

Respectfully Submitted  
Bert N. Brosius, Director

Board of Directors, Pinebrook Bible Conference: John H. Riggall - Chairman, William C. Rapp - Secretary, Lee E. Boyles - Treasurer, Daniel P. Allen, Robert Breitegam, Alva C. Cassel, Kermit K. Gehman, Robert F. Johnson, John F. Moran, Philip E. Morrison, Gerald Schlonecker, Harold L. Snyder, Jr., John Stengele



*Financial Report of the  
Board of Directors, Pinebrook Bible Conference*

Balance Sheet, December 31, 1989

ASSETS

Current Assets

Cash in Bank - checking	\$ 39,084.70
Cash on Hand	550.47
Money Market Accts.	49,006.19
Payroll Account	1,617.07
Accts. Recv. - Rents	0.00
Total Current Assets	<u>90,258.43</u>

Fixed Assets

Land & Buildings	2,901,335.63
Inventory & Equipment	28,771.01
Furniture & Fixtures	0.00
Vehicles	0.00
Total Fixed Assets	2,930,106.64

TOTAL ASSETS

3,020,365.07

LIABILITIES AND EQUITY

Current Liabilities

Accts. Payable	33,616.71
Payroll Taxes Payable	685.94
Payroll Deduc. Payable	0.00
Line of Credit - UP Band	0.00
Accrued Tips	0.00
Guest Insurance Payable	0.00
Sales Tax Payable	299.56
Total Current Liabilities	<u>34,602.21</u>

Long Term Liabilities

Mortgage	87,047.32
Dump Truck Loan	4,036.25
Other Loans	0.00
Total Long Term Liability	<u>91,083.57</u>

Restricted Liabilities

Pinelodge II Fund	57,243.23
Staff Housing Fund	16,762.96
Deposits - Retreats	16,725.00
Deposits - Summer Conf.	7,087.00
Deposits - Other	215.00
Total Restricted Funds	<u>98,033.19</u>

EQUITY

Equity at Begin. of Yr.	2,825,799.71
This Yrs. Gain (Loss)	(29,153.61)
Total Equity	<u>2,796,646.10</u>

TOTAL LIABILITIES & EQUITY

3,020,365.07

Consolidated Statement of Income and Expenses  
Beginning July 1, 1989 and ending Dec. 31, 1989

## Income

Summer Conferences(BFC)	\$ 90,179.50	Other Sales	12,105.75
Retreats	248,056.87	Interest Received	520.01
Camp Site Rentals	6,550.00	Terms Taken Income	16.40
Banquets & Individual Meals	7,323.34	Gifts Received	7,792.00
Book Store Sales	27,716.52	Offerings Received	0.00
Snack Shop Sales	12,838.09		
Vending Machine Sales	9,109.13	Total Income	<u>422,207.61</u>

## Expenses

Book Store Expense	24,768.35	Gifts to Churches (RWR)	600.00
Snack Shop Expense	12,834.88	Summer Conference Program	5,270.72
Vending Machine Expense	6,540.88	Office Supplies & Equipment	2,270.82
Custodial Expenses	24,908.88	Computer Expenses	8,421.43
Kitchen Expenses	117,480.91	Printing, Advertising & P/R	2,034.54
Retreat Expenses	923.25	Telephone	2,710.40
Sports/Music/Audio-Visual	2,258.33	Postage Stamps & Meter	2,533.51
Maintenance	56,425.17	Board Expenses	233.33
Maintenance Supplies	3,378.30	Benefits, Training & Education	351.73
Water Supply Expense	827.44	Legal & Accounting	520.00
Sewer Plant Supplies/Maint.	5,249.12	Sanitation Removal	3,228.39
Swimming Pools Expense	2,719.78	Medical Supplies	153.02
Electric	22,575.77	Bad Debt Expense	0.00
Gas	3,965.15	Interest Paid	3,856.73
Oil	14,575.93	Real Estate Taxes	5,665.67
Vehicle Costs	4,424.00	Miscellaneous Expenses	3,425.08
Insurances	23,330.03		
Payroll, FICA & Processing	69,000.61	Total Expenses	<u>\$451,361.22</u>
Honoraria Paid	13,898.17		

Excess (Loss) \$(29,153.61)

The Cash Balance is deposited in the United Penn Bank, Stroudsburg, PA.

The Financial Report was audited by Robert W. Gehret.

## *Report of the Board of Directors, Pinebrook Junior College*

Pinebrook Junior College invites all Bible Fellowship Church members and friends to celebrate its 40 years of service to God and our church. We thank our Lord for those serving Him around the world with training from Berean and Pinebrook. We look forward to growth in effectiveness and in numbers in this educational program to develop the ability of men and women to serve God in ministry and in many other vocations.

During those forty years, the College has caught the attention and rallied the support of some of our people. We have served many students from our churches in these years. We are extremely thankful for the contributions from churches and from the many individuals who are members of our churches. We must find ways of attracting and serving more of our young people; we need increased contributions. We pray that the Joshua's Army Campaign for our 40th Anniversary will promote this. We believe this is possible because of the evident growth and satisfaction of the graduates of the College.

The College seeks to enroll at least one student from each of our churches. Our programs offer students a good beginning college education with Bible study and emphasis on personal Christian growth. Pinebrook offers a Transfer Program (two of the four years for a bachelor's degree), Secretarial Science and Surgical Technology.

The American Association of Bible Colleges granted us candidacy for accreditation in October, 1989. Self study is now in process to prepare for examination for full membership. That decision will come in October, 1993.

In early 1990, Pennsylvania Higher Education Association Agency began again to make grants to our students on the basis of the AABC accreditation.

On June 30, Carol Z. Snyder completed twelve years of service to the College as Director of Admissions. We thank her for the energy and concern she invested in students, their families and the college during these years. During her service the enrollment of the college doubled. She is working half time for Pinebrook in the 40th Anniversary Campaign through December, 1990. At that time, having served the College for more than 14 years, she will begin work with our Church Extension Department.

Dr. Rodney H. Long became our Director of Admissions after ten years of work for Bethel College (St. Paul, Minnesota) in Student Development. We are thankful for his work in this important and demanding part of the life of the College.

Our fiscal picture is not what we desire it to be. The pressures of these days are high; we seek to be responsible in the use of our resources. The help and active participation of each church in sending students and financial help will enable us to continue to prepare students to serve God in today's world. Many young people--from our churches and from others--need the perspective Pinebrook has been raised up to provide.

Board of Directors of Pinebrook Junior College: Carl C. Cassel, President; Raymond R. Dotts, Chairman; John H. Herb, Secretary; Jay H. Fasnacht, Treasurer; Kenneth F. Barber, G. Wayne Clapier, Carol Ann Gearhart, Rodney A. Muthard, Robert C. Newman, Ronald W. Reed, L. James Roberts, C. Robert Roth, Russell M. Ruch, Thomas P. Shorb, Karen R. Stull, Dana E. Weller, Robert H. Zentz

*Financial Report of the  
Board of Directors, Pinebrook Junior College  
Independent Auditors' Report*

We have audited the accompanying balance sheets of Pinebrook Junior College as of June 30, 1990 and the related statements of changes in fund balances and of current funds revenues, expenditures, and other changes for the year then ended. These financial statements are the responsibility of the college's management. Our responsibility is to express an opinion on these financial statements based on our audit. We previously audited and reported upon the financial statements of the college for the year ended June 30, 1989, figures of which are included for comparative purposes only.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Pinebrook Junior College as of June 30, 1990, 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.

Campbell, Rappold & Yurasits, Certified Public Accountants

Balance Sheets

June 30, 1990

With Comparative Figures at June 30, 1989

- ASSETS -	<u>June 30, 1990</u>	<u>June 30, 1989</u>
<u>CURRENT FUNDS:</u>		
Unrestricted:		
Cash	\$ 16,462	\$ 602
Accounts Receivable Less		
Allowance of \$10,634 & \$13,142	68,314	40,771
Inventory	3,620	1,880
Prepaid Expenses	10,345	12,124
Property Held for Resale	<u>90,000</u>	<u>110,000</u>
Total Unrestricted	<u>\$ 188,741</u>	<u>\$ 165,377</u>
Restricted:		
Cash	\$ 152	\$ 6
Accounts Receivable	2,470	3,982
Due from Other Funds	<u>3,999</u>	<u>9,281</u>
Total Restricted	<u>\$ 6,621</u>	<u>\$ 13,269</u>
 TOTAL CURRENT FUNDS	 <u>\$ 195,362</u>	 <u>\$ 178,646</u>

LOAN FUNDS:

Cash	\$ 5,233	\$ 5,263
Loans Receivable Less		
Allowance of \$14,395 & \$12,420	45,000	40,424
Due from Other Funds	<u>1,340</u>	<u>7,113</u>
TOTAL LOAN FUNDS	<u>\$ 51,573</u>	<u>\$ 52,800</u>

ENDOWMENT FUNDS:

Investments (Note 2)	\$ 38,039	\$ 34,809
Accrued Interest Receivable	<u>1,250</u>	<u>1,191</u>
TOTAL ENDOWMENT FUNDS	<u>\$ 39,289</u>	<u>\$ 36,000</u>

- Liabilities &amp; Fund Balances -

June 30, 1990    June 30, 1989CURRENT FUNDS:

## Unrestricted:

Accounts Payable	\$ 86,305	\$ 60,366
Notes Payable (Note 1)	97,000	10,000
Accrued Expenses	15,423	19,372
Students' Deposits	15,550	14,360
Deferred Revenues	37,929	28,837
Due to Other Funds	53,084	58,694
Fund Deficit	<u>(116,550)</u>	<u>(26,252)</u>
Total Unrestricted	<u>\$ 188,741</u>	<u>\$ 165,377</u>

## Restricted:

Fund Balance	\$ 6,621	\$ 13,269
Total Restricted	<u>\$ 6,621</u>	<u>\$ 13,269</u>
TOTAL CURRENT FUNDS	<u>\$ 195,362</u>	<u>\$ 178,646</u>

LOAN FUNDS:

## Fund Balance

## Capital, -

Federal Government	\$ 31,828	\$ 32,593
College Funds - Restricted	<u>19,745</u>	<u>20,207</u>
Total Fund Balance	<u>\$ 51,573</u>	<u>\$ 52,800</u>
TOTAL LOAN FUNDS	<u>\$ 51,573</u>	<u>\$ 52,800</u>

ENDOWMENT FUNDS:

Due to Other Funds	\$ 1,239	\$ 1,168
Fund Balance		
Endowment	\$ 31,457	\$ 28,817
Quasi Endowment - Restricted	<u>6,593</u>	<u>6,015</u>
	<u>38,050</u>	<u>34,832</u>
TOTAL ENDOWMENT FUNDS	<u>\$ 39,289</u>	<u>\$ 36,000</u>

Balance Sheets  
June 30, 1990  
With Comparative Figures at June 30, 1989

- ASSETS -	June 30, 1990	June 30, 1989
<u>PLANT FUNDS</u>		
Unexpended:		
Investments (Note 2)	\$ —	\$ 52,273
Due from Other Funds	<u>48,984</u>	<u>43,468</u>
Total Unexpended	<u>\$ 48,984</u>	<u>\$ 95,741</u>
Retirement of Indebtedness:		
Due from Other Funds	<u>\$ 3,004</u>	<u>\$ 2,504</u>
Total Retirement of Indebtedness	<u>\$ 3,004</u>	<u>\$ 2,504</u>
Investment in Plant: (Note 3)		
Land	\$ 116,657	\$ 116,657
Buildings	1,088,392	1,020,628
Equipment	215,870	173,230
Library Books	112,636	106,744
Furniture	<u>145,714</u>	<u>140,297</u>
Total Investment in Plant	<u>\$1,679,269</u>	<u>\$1,557,556</u>
<b>TOTAL PLANT FUNDS</b>	<u><b>\$1,731,257</b></u>	<u><b>\$1,655,801</b></u>
<u>AGENCY FUNDS:</u>		
Cash	<u>\$ 5,638</u>	<u>\$ 2,892</u>
<b>TOTAL AGENCY FUNDS</b>	<u><b>\$ 5,638</b></u>	<u><b>\$ 2,892</b></u>

- Liabilities & Fund Balances -	June 30, 1990	June 30, 1989
<u>PLANT FUNDS:</u>		
Unexpended:		
Fund Balance	\$ 48,984	\$ 95,741
Total Unexpended	<u>\$ 48,984</u>	<u>\$ 95,741</u>
Retirement of Indebtedness:		
Accrued Interest	\$ 3,004	\$ 2,504
Fund Balance	<u>--</u>	<u>--</u>
Total Retirement of Indebtedness	<u>\$ 3,004</u>	<u>\$ 2,504</u>
Investment in Plant:		
Long Term Debt (Note 4)	\$ 620,768	\$ 633,146
Due to Other Funds	3,004	2,504
Fund Balance	<u>1,055,497</u>	<u>921,906</u>
Total Investment in Plant	<u>\$1,679,269</u>	<u>\$1,557,556</u>
<b>TOTAL PLANT FUNDS</b>	<u><b>\$1,731,257</b></u>	<u><b>\$1,655,801</b></u>
<u>AGENCY FUNDS:</u>		
Deposits Held in Custody for Others	<u>\$ 5,638</u>	<u>\$ 2,892</u>
<b>TOTAL AGENCY FUNDS</b>	<u><b>\$ 5,638</b></u>	<u><b>\$ 2,892</b></u>

STATEMENT OF CHANGES IN FUND BALANCES  
YEAR ENDED JUNE 30, 1990

	<u>Current Funds</u>		<u>Land, Building and Equipment Funds</u>			
	<u>Unrestricted</u>	<u>Restricted</u>	<u>Loan Funds</u>	<u>Endowment Funds</u>	<u>Retirement of Indebtedness</u>	<u>Invested In Plant</u>
<u>Revenues &amp; Other Additions</u>						
Educational & General	\$ 962,205	\$ --	\$ --	\$ --	\$ --	\$ --
Auxiliary Enterprise Revenues	379,055	--	--	--	--	--
<u>Restricted Revenues</u>						
Private Gifts	--	20,336	--	400	18,410	--
Government Grants	--	206,390	110	--	13,834	--
Investment Income	--	--	236	3,419	955	--
Interest on Loans Receivable	--	--	393	--	--	--
Expended for Plant Facilities	--	--	--	--	--	121,212
Retirement of Indebtedness	--	--	--	--	--	30,738
Proceeds from New Borrowings	--	--	--	--	18,359	--
<u>Total Revenues</u>						
& Other Additions	1,341,260	226,726	739	3,819	51,558	--

EXPENDITURES & OTHER REDUCTIONS

<u>Educational &amp;</u>						
General Expenditures	1,080,568	233,374	1,985	601	--	--
Auxiliary Enterprises Expenditures	233,439	--	--	--	--	--
Expended for Plant Facilities	--	--	--	--	121,212	--
Retirement of Indebtedness	--	--	--	--	--	30,738
Interest on Indebtedness	--	--	--	--	--	63,897
New Borrowings	--	--	--	--	--	18,359
<u>Total Expenditures &amp;</u>						
Other Reductions	1,314,007	233,374	1,985	601	121,212	94,635

TRANSFERS AMOUNT FUNDS - ADDITIONS/(DEDUCTIONS):

<u>Mandatory:</u>						
Principal & Interest	(94,635)	--	--	--	--	94,635
Loan Fund Matching Grant	(19)	--	19	--	--	--
Nonmandatory Transfers	(22,897)	--	--	--	22,897	--
<u>TOTAL TRANSFERS</u>	<u>(117,551)</u>	<u>--</u>	<u>19</u>	<u>--</u>	<u>22,897</u>	<u>94,635</u>
Net Increase (Decrease) for the Year	(90,298)	(6,648)	(1,227)	3,218	(46,757)	--
Fund Balance (Deficit) at Beginning of Year	(26,252)	13,269	52,800	34,832	95,741	--
<u>FUND BALANCE (DEFICIT),</u>						
June 30, 1990	<u>\$(116,550)</u>	<u>\$ 6,621</u>	<u>\$ 51,573</u>	<u>\$ 38,050</u>	<u>\$ 48,984</u>	<u>\$ -\$1,055,497</u>

Statement of Current Funds Revenues, Expenditures,  
and Other Changed

Year Ended June 30, 1990 (With Comparative Totals for 1989)

<u>REVENUES:</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>Year Total</u>
<u>Educational &amp; General:</u>				
Student Tuition & Fees	\$ 642,325	\$ --	\$ 642,325	\$ 654,235
Governmental Grants & Contracts	--	206,390	206,390	189,106
Private Gifts and Grants	290,745	26,984	317,729	410,037
Other Sources	29,135	--	29,135	29,506
Total Educational & General	962,205	233,374	1,195,579	1,282,884
Auxiliary Enterprises	379,055	--	379,055	372,524
<u>TOTAL REVENUES</u>	<u>\$1,341,260</u>	<u>\$ 233,274</u>	<u>\$1,574,634</u>	<u>\$1,655,408</u>

EXPENDITURES & MANDATORY TRANSFERS:

## Educational &amp; General:

Instructional	\$ 215,160	\$ 59,004	\$ 274,164	\$ 249,680
Academic Support	57,986	--	57,986	55,174
Student Service	271,288	--	271,288	265,319
Institutional Support	298,038	400	298,438	262,370
Scholarships & Student Aid	80,967	157,250	238,217	238,179
Operation & Maintenance of Plant	<u>157,129</u>	<u>16,720</u>	<u>173,849</u>	<u>179,340</u>
Educational & General Expenditures	\$1,080,568	\$ 233,374	\$1,313,942	\$1,250,062
Mandatory Transfers for:				
Principal & Interest	94,635	--	94,635	90,798
Loan Fund Matching Grants	<u>19</u>	<u>--</u>	<u>19</u>	<u>1,174</u>
Total Educational & General	\$1,175,222	\$ 233,374	\$1,408,596	\$1,342,034
Auxiliary Enterprises:				
Expenditures	<u>233,439</u>	<u>--</u>	<u>233,439</u>	<u>238,748</u>
<b>TOTAL EXPENDITURES &amp;</b>				
<b>MANDATORY TRANSFERS</b>	<u>\$1,408,661</u>	<u>\$ 233,374</u>	<u>\$1,642,035</u>	<u>\$1,580,782</u>

OTHER TRANSFERS AND ADDITIONS (DEDUCTIONS):

Nonmandatory Transfers	\$ (22,897)	\$ --	\$ (22,897)	\$ (43,224)
Excess of Restricted Expenditures over Transfers to Revenues	<u>--</u>	<u>(6,648)</u>	<u>(6,648)</u>	<u>(19,110)</u>
<b>NET INCREASE (DECREASE)</b>				
<b>IN FUND BALANCE</b>	<u>\$ (90,298)</u>	<u>\$ (6,648)</u>	<u>\$ (96,946)</u>	<u>\$ 12,292</u>

Notes to Financial StatementsJune 30, 1990

## 1. Summary of Significant Accounting Policies

Accrual Basis: The financial statements of Pinebrook Junior College have been prepared on the accrual basis except for depreciation accounting as explained 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 support 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 amount 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.

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



combined into fund groups. Accordingly, all financial transactions have been recorded and reported by fund group.

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

Endowment funds are subject to the restrictions of gift instruments requiring in perpetuity that the principal be invested and the income only be utilized. While quasi-endowment funds have been established by the governing board for the same purposes as endowment funds, any portion of quasi-endowment funds may be expended.

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

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

## 2. Investments

Endowment fund investments are composed of the following:

	<u>Cost</u>	<u>Market</u>
Corporate Stocks	\$ 1,879	\$ 2,878
Certificates of Deposit	35,552	35,552
Money Market Funds	608	608
	<u>\$ 38,039</u>	<u>\$ 39,038</u>

## 3. Plant Funds

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, is in the name of Bible Fellowship Church. Properties acquired after 1986 are in the name of the College.

## 4. Notes Payable and Long-Term Debt

The Institution's debt is summarized as follows:

### (a) Current Fund:

Demand Note Payable to Bank, Interest Rate Variable-Currently 11%;	
Maximum Amount Available is \$100,000	\$ 97,000
Total Current Fund Debt	<u>97,000</u>

(b) Plant Fund:	
9% Mortgage Note Payable to Bank, Collateralized by Land and Buildings; Due in Monthly Installments of \$3,149, Including Interest, Until August 1996	177,215
Variable Rate Note Payable to Bank,- Collateralized by Land and Buildings; Interest Rate Bank's Base Rate Plus 1-1/2%, Currently 10-1/2%; Due in Monthly Installments of \$4,393 for the First 36 Months.	427,807
11-1/2% Note Payable to Bank, Collateralized by Equipment; Due in Monthly Installments of \$375, Including Interest, Until December 1991	6,167
12% Note Payable to Vendor, Collateralized by Equipment; Due in Monthly Installments of \$230, Including Interest, Until December 1994	9,579
Total Plant Fund Debt	<u>620,768</u>
Total Debt	<u>\$ 717,768</u>

#### 5. Going Concern Considerations

The college is currently experiencing low enrollment and operating deficits. If these factors were to continue, the college might not be able to meet its financial obligations when they become due.

Management of the college has initiated a significant fund raising campaign to reduce debt and to fund accumulated deficits. In addition, the college has put in place an admissions program which it believes will increase enrollment to acceptable levels.

## Report of the Board of Missions

*"Great is the Lord, and highly to be praised; and His greatness unsearchable. One generation shall praise Thy work to another, and shall declare Thy mighty acts. On the glorious splendor of Thy majesty, and on Thy wonderful works, I will meditate... All Thy works shall give thanks to Thee, O Lord, and Thy godly ones shall bless Thee." Ps. 145:3-5, 10.*

In just a few days, we will be celebrating the 100th anniversary of the sending of our first missionary to a country remote from North America. It all started approximately six years after our fellowship of churches began, at the Eleventh Semi-Annual Conference, November 3, 1864. A Committee was formed to formulate a constitution that was to be called "The Home and Heathen Missionary Society of the Evangelical Mennonites." This seems to mark the beginning of the foreign mission endeavor. They carefully drafted a statement of their desires.

"We, as a small branch of the Christian Church, feel in duty bound to render obedience to the precepts of our Lord and Savior, who offered up His life out of love towards us, in order to redeem us from eternal death; since He has commanded His Apostles, as well as all who love Him, to go into all the world, to preach the Gospel to every creature, and to preach repentance and remission of sins among all nations, we, as a small division of the Mennonite Society feel it also our duty to organize a Missionary Society to contribute our mite to the great work of our Lord. May the Lord grant willing hearts and open hands, besides His rich blessing."

About 26 years later, at Annual Conference in 1890, Eusebius Hershey requested and received authorization to go to India. On November 1, 1890, Eusebius Hershey sailed from New York for Liberia. Exactly what transpired to change that commitment from India to Africa we do not know. His daughter wrote, "He had a great desire for Africa all his life." He said, "God is calling, I must go." C. H. Brunner said of Hershey's death in the 1911 Yearbook, "This stirred up the church and the seed commenced to grow and the offerings about doubled each year, for several years until today the Conference supports seventeen missionaries on the field."

In the 1914 Yearbook of the 31 Annual Conference Rev. C.H. Brunner wrote:

"The Conference supports sixteen missionaries in the foreign field, or one missionary abroad to every hundred members at home (1:100). The average contributions for Foreign Missions per member for 1914 was \$4.08."

One hundred years after the sending of our first missionary, we have 91 active missionaries (52 family units), 9 appointees, and 41 applicants. Today we have one active missionary to about every sixty nine members (1:69) and the average contribution to the Board of Missions per member for 1989-90 is approximately \$152.

It might be interesting to note what Ruth A. Tucker in her book From Jerusalem To Irian Jaya published by Academic in 1983, says about the zeal of the Moravians: "Their all-consuming objective was to spread the Gospel to the ends of the earth, a passion that was clearly evident to their proportion of missionaries to lay people. The ratio was 1:60, a noteworthy attainment in comparison to the ratio of 1:5000 in Protestantism as a whole." We have not yet matched this ratio but it is interesting to note that we would need only about 5 more active missionaries to have a ratio of 1:60 and there are appointees who are ready and waiting to be sent in excess of that number.

We want to thank Pastors, Missions Committees, Women's Missionary Societies, and others who have demonstrated their commitment to God's priority of world evangelization and their active involvement. We want to thank you for the privilege of working with you in this noble endeavor and your 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. We continue to make ourselves available to each church to assist them in any way that we can that together we may excel in the work of the Lord.

The Board of Missions met seven times this year and the following update indicates some of the highlights of the year primarily between September 1, 1989 and August 31, 1990.

### Missionary Candidates

At our last Annual Conference we reported that we worked with what might have been a record number of applicants, that number being 21 family units representing 35 adults. This past year we have worked with 31 family units representing 53 adults! They progressed through the process as follows (number of adults):

Applicants at September 1, 1989 (12 family units)	18
Applicants withdrew (1 family unit)	2
Additional Applicants accepted by this Board (including reactivating missionaries) (7 family units) (C. Boones, Krausses, Pattison, Pollocks, Rawn, Robbins, Sears)	10
Applicants who became missionaries on their field of ministry (3 family units: Pollocks, Rawn, Sears)	4
Appointees who became missionaries on their field of ministry (Andersons, E. Boone, Chappell, Pattersons -- 4 units)	6
Applicants at August 31, 1990 (23 family units)	41

### General Statistical Report on August 31, 1990

1. Number of Sending Boards under which our missionaries are working 35
2. Number of countries in which our missionaries are working 23
3. Number of Missionaries:

	Family Units	Couples	Singles	Total Adults
Active Missionaries	52	39	13	91
Leave of Absence	1	1	0	2
Appointees	6	3	3	9
Active Applicants	23	18	5	41
<b>TOTALS</b>	<b>82</b>	<b>61</b>	<b>21</b>	<b>143</b>

4. Geographical Areas where our missionaries are assigned and their number

Area	Families	Adults	Countries
U.S.	19	31	U.S.
North America (excluding the U.S.)	3	6	Canada, Mexico
Central America	5	9	Bonaire, Costa Rica, Guadeloupe, St.Vincent
South America	7	13	Bolivia, Ecuador, Suriname, Venezuela
Europe	5	9	U.K., France, Austria, Spain
Africa	9	16	Kenya, Morocco, Mozambique, Zaire
Asia	1	2	United Arab Emirates
Southeast Asia	3	5	Malaysia, Philippines, Hong Kong
<b>TOTALS</b>	<b>52</b>	<b>91</b>	<b>23 COUNTRIES</b>

Missionary Appointees & Inactive Missionaries in Transition to Active  
(6 family units, 9 adults)

1. Cliff & Becky Boone were accepted by this Board on February 8, 1990 to work with AIM to reach an unreached people group in Tanzania called the Sandawe people. They anticipate leaving for Africa in mid November 1990.
2. Tim & Wanda Kauffman have requested to change their status from leave of absence to active to serve again with UFM in Zaire. Financial support permitting, they hope to leave before the end of 1990.
3. Allen & Nancy Krauss were accepted by this Board on December 7, 1989 to serve with AIM in an urban ethnic ministry in center Philadelphia with Timothy Academy. They are presently in deputational ministry.
4. Joy Pattison was accepted on March 20, 1990 to serve with SIM in Bolivia to teach in their MK school. She is presently available for deputational meetings and plans to go to language school in Costa Rica in August 1991.
5. Donna Robbins was accepted on December 7, 1989 to serve with the Pioneers sending board with the goal of reaching an unreached people group, the Mongolians. She is presently working on her Masters degree and will complete that work in December '90. She will be available for deputational meetings beginning January '91. Her desire is to go to Mongolia July '91, which has been a totally closed country until just recently, to teach English as a second language.
6. Cathy Hardy Wimble was previously accepted as an appointee. Mark has just completed his studies at Columbia Bible College and is presently doing an internship at his home church. He has been accepted conditionally as an affiliate missionary by this Board pending acceptance by OMF. They are planning to go to OMF Candidate School October '90.

Missionary Appointees who left for their Field of Service (7 family units, 10 adults)

1. Keith & Carol Anderson left for their field of ministry on September 6, 1989. They are serving with Rio Grande Bible Institute in Edinburg, Texas.
2. Esther Boone began her active service with Helping Hand Pregnancy Center on October 28, 1989. She moved from New York to Newfoundland, Pennsylvania where she will have more legal freedom to operate a home for unwed mothers and women in need.
3. Barbara Chappell moved to Maine and began her active duty on September 1, 1989 with CEF of Maine.
4. Rob & Lana Patterson began their active service on August 11, 1990 with Northern Canada Evangelical Mission. They are working with North American Natives (Indians) in a ministry of evangelism, discipleship, and church work.
5. Tom & Becky Pollock were approved as appointees on September 21, 1989, and then left for their field of ministry on March 12, 1990 to work with North American Natives in Northern Minnesota. They are working under the Oak Hills Fellowship sending board also located in Minnesota.
6. Olive Rawn was a missionary for 26 years with AIM and then came home in 1975 to care for her aging parents. Both of them are now with the Lord releasing her to return to Zaire after an absence of about 15 years. The Board approved her request to resume active missionary work on March 20, 1990 and then she went to her field of service on August 29, 1990. She will be working in the hospital maternity section in Oicha, Zaire.
7. Frances Sears was approved as a Short Term Appointee on March 20, 1990 to work with Berean Mission in Maui, Hawaii at their mission school and to do other church related work. Frances is a school teacher in the Lancaster area who has taken a sabbatical leave to teach in this mission school. She left for her field of service on August 13, 1990 for a period of about one year.

Short-Terms Completed

John & Judy Nicely completed a one year short term with TEAM at the Christiansen Academy in Rubio, Venezuela where they both taught. They were on active status until September 1, 1990. Joel Bigley completed 3 years as a short term missionary with AIM in Kenya. During this time he married a German nurse name Ingrid. They have returned home to complete their Bible training at John Brown University and then plan to resume a cross-cultural ministry of God's choosing at that time. They will be considered missionaries on furlough until the end of February 1991. In that our statistical report is taken as of August 31, both Nicelys and Bigleys are considered active missionaries in our report.

Missionaries on Leave of Absence (1 family unit, 2 adults)

Tim & Wanda Kauffman were taken off leave of absence on December 7, 1989 and are now in a transition to return to Zaire. Dave & Nancy Wehr went to a leave of absence status on September 1, 1989.

Missionaries Going to Inactive Status (4 family units, 8 adults)

Charles & Nancy Snyder, went to inactive status on September 1, 1989; Bill & Eunice Moore on September 30, 1989; Herb & Susan Lea on November 30, 1989; and Lou & Lynn Pronitnicki on December 31, 1989. Jim & Kelly Bigley went to inactive on September 1, 1990 in order for Jim to complete further education. They are considered to be active in our statistical report in that it takes place after August 31st.

### Comings & Goings of Missionaries

During the year various missionaries came and went for various reasons such as health care and furloughs—some short, some longer.

Those who have spent time in the U.S. on furlough and perhaps still are on furlough are: James & Kelly Bigley, Joel Bigley and his wife Ingrid, William & Holly Campbell, Linda Clayton, William & Linda Dougherty, Robert & Lois Draper, William & Lois Early, Theresa Faust, Barclay & Judy Harley, Robert & Shirl Harriman, Duane & Joetta Moyer, William & Addy Mull, John & Judy Nicely, Lillian Ramirez, David & Roxy Schlonecker, Daniel & Jackie Scott, and Phil & Nancy Yerrington.

### Summer Missionary Financial Aid

Financial assistance was given to thirty three applicants from thirteen Bible Fellowship Churches to serve with recognized organizations in sixteen different areas of the world.

### Missions Emphasis Events of the Board of Missions

The Board of Missions conducted its Fourteenth Missions Seminar for Pastors, Missionaries, and Key Lay Missions Leaders on April 24, 1990 at our Emmaus Bible Fellowship Church. The general theme was: "The Local Church In Missions." Dr. Terry C. Hulbert, Provost from Columbia Bible College & Seminary was the speaker. About 150 people attended this seminar.

World Missions Week at Pinebrook Bible Conference was held from August 4 - 10, 1990. The general theme was: "Today's Task -- Making Disciples Of All Nations." The evening speaker was Rev. Robert T. Evans, Director of European Ministries with BCM International. His evening theme was "Practical Issues in Missions."

Conference-wide Missionary Rallies were conducted on May 10, 1990 at Oley, September 17, 1990 at Lancaster, September 18th at Hatfield, and September 26th at Holmes, New York.

Next year the Pastors & Leaders Missions Seminar will be on April 16, 1991 at our Oley church and the speaker will be Rev. Dwight Smith, President of United World Mission.

### Fiscal Year of the Board of Missions

The fiscal year of this Board has been from September 1 to August 31. For various reasons we have considered changing our fiscal year to the calendar year on several occasions. We intend to give this very serious consideration with the possibility that we will begin a new fiscal year on January 1, 1991.

### 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. Keith & Carol Anderson . . . Hispanic student work program, office
2. William Aukamp . . . . . Evangelism, discipleship, Bible classes
3. Mel & Jan Babcock . . . . . Purchasing Agent, support ministry,  
hospitality
4. Jim & Kelly Bigley . . . . . Pioneer work, construction, church related  
work

5. Joel & Ingrid Bigley . . . . . Pioneer work, construction, church related work
6. Glenn Blausler . . . . . Shipping and transporting in support ministry
7. Dick & Peggy Blausler . . . . . Shipping Manager, support ministry
8. Esther Boone . . . . . Care of unwed mothers, girls in need
9. Osborne & Diane Buchanan . . . . . Assistant to President, Health Care Coordinator
10. Len & Nina Buck . . . . . Audio visuals for TEAM & for missionaries
11. Brian & Maureen Butler . . . . . Director of International Orientation
12. Bill & Holly Campbell . . . . . Medical work, pioneer evangelism
13. Barbara Chappell . . . . . Children's work
14. Basil & Angie Chatterpaul . . . . . Evangelism, Bible classes, church work
15. Moses & Wendy Chow . . . . . Evangelism, discipleship, and radio broadcasts
16. Linda Clayton . . . . . X-ray technology, Bible studies, church work
17. Bill & Linda Dougherty . . . . . Tentmaking ministry
18. Bob & Lois Draper . . . . . Teaching/training pastors and church workers
19. William & Lois Early . . . . . Radio production, radio evangelism
20. Mike & Jocelyn Easton . . . . . Bible clubs, children's ministry, leadership training
21. Theresa Faust . . . . . Ministering to handicapped, speech therapy, training nationals
22. Richard & Flo Gehman . . . . . Theological Advisory Group, church work
23. Fred & Marian Gibbon . . . . . Fred - teaching, Dir. of Missions, maintenance; Marian - Supervisor of O.R./Maternity, teaching
24. Barclay & Judy Harley . . . . . Church planting, teaching, camps, houseboat and river evangelism
25. Bob & Shirl Harriman . . . . . Bookstore, counselling, Bible classes
26. Connie Hartman . . . . . Evangelism, discipling, Bible studies
27. Aaron & Marlene Hoffman . . . . . Dallas Personnel Director, Dallas Center Chaplain
28. Patricia Howard . . . . . Campus ministries of evangelism, discipleship
29. Ron & Doris Hoyle . . . . . Church planting, camp, teaching Bible Institute
30. Walter & Susan Johnston . . . . . Evangelism, church work
31. James & Trudi MacArthur . . . . . Evangelism, discipleship, church work
32. Duane & Joetta Moyer . . . . . Church/youth work, Extension Seminary
33. Ed & Ruth Moyer . . . . . Teaching Bible School, training, church advisor
34. Bill & Addy Mull . . . . . Teaching, leadership training, church ministries
35. John & Judy Nicely . . . . . Teaching in MK school
36. Ron & Lana Patterson . . . . . Evangelism, discipleship among native American Indians
37. Tom & Becky Pollock . . . . . Evangelism, discipleship among native American Indians
38. Earl & Pirkko Poysti . . . . . Russian Radio production
39. Lillian Ramirez . . . . . Health, medical, Bible classes, one on one evangelism



- 40. Olive Rawn . . . . . Medical work, local church work
- 41. David & Rebecca Riddell . . . Evangelism, discipleship, church planting
- 42. Tom & Joyce Sacher . . . . . Candidate Secretary, preaching and teaching
- 43. Dave & Roxy Schlonecker . . Teaching school, administration, local church work
- 44. Dan & Jackie Scott . . . . . Survey & research work for unreached people
- 45. Francis Sears . . . . . Teaching, evangelism
- 46. Ted & Grete Shelling . . . . . International Student evangelism/discipleship, training others to do same
- 47. David & Georgina Solt . . . . Literature, radio, TV and film, camp, seminary and Bible school
- 48. Elford & Gracie Stephens . . Evangelism, Christian education
- 49. Edward Stuebner . . . . . Printing and literature work
- 50. Barry & Candace Wingo . . . Evangelism, translation, church planting
- 51. Phil & Nancy Yerrington . . . Evangelism, Church planting
- 52. Paul & Julie Zimmerman . . . Paul - Theological teaching, leadership training Julie- librarian, registrar

#### Annual Reports from Missionaries

The annual reports from missionaries will be published in a book entitled Missionary Directory and Annual Ministry Reports of the Bible Fellowship Church Missionary Family 1989-90. This will be a pictorial directory. We anticipate that this book will be ready for distribution at this Annual Conference. We have printed a limited quantity which will be distributed to each of the churches in proportion to church membership. This year these books are being made available to you free of charge for distribution to your members as you so see fit. Should you desire to participate in the cost of these books, we will gladly accept contributions towards these costs. The approximate cost of these books is \$1.75 each.

Board of Missions: R. C. Reichenbach, Chairman; Roy A. Hertzog, Executive Secretary; Charles J. Albert, Jr., Financial Secretary; Kenneth F. Barber; Robert Breitegam; Leroy O. Herb; Gerald Schlonecker; Thomas P. Shorb; Ralph M. Soper; and James Sunday.

**Financial Report of the  
Board of Missions**  
Church Contribution Fiscal Report  
For 12 Month Period ending 8/31/90

Allentown, Cedar Crest	\$82,332.90	Nazareth	14,782.30
Allentown, Salem	54.60	Newark, DE	5,384.00
Bangor	81.20	Newark, NJ	463.98
Bethlehem	45,103.00	Oley	30,697.87
Blandon	6,286.20	Paradise	11,579.50
Camden	39.00	Philadelphia-Wissinoming	1,040.30
Catasauqua	2,478.00	Philadelphia-Emmanuel	849.60
Coopersburg	28,608.77	Pleasant Valley	1,300.00
Denville	27.00	Poughquag	605.00
Edison	437.00	Quakertown	21,386.00
Emmaus	49,738.00	Reading	56,212.00
Englishtown	5,100.00	Royersford	17,946.59
Ephrata	26,490.00	Scranton	817.00
Finesville	3,287.00	Shamokin	3,432.00
Fleetwood	15,456.80	Sinking Spring	8,517.00
Graterford	22,405.00	Spring City	27,461.00
Harleysville	15,442.25	Staten Island	0.00
Harrisburg	20,646.80	Stroudsburg	19,714.00
Hatfield	10,306.82	Sunbury	28,000.00
Holmes (Whaley Lakes)	1,237.00	Terre Hill	11,155.31
Howell	3,500.00	Wallingford	21,646.80
Kutztown	3,695.00	Walnutport	0.00
Lancaster	20,264.00	Wappingers Falls	923.00
Lebanon	15,198.00	York	13,226.06
Lehighton	3,589.60	Zionsville	3,719.00
Maple Glen	16,777.00		
Mount Carmel	7,239.00		
Mount Pocono	3,627.00	GRAND TOTAL	\$710,305.25
Undesignated Contributor Totals			27,601.46
Designated Contributor Totals			682,703.79

Accountants Report

September 24, 1990

Board of Missions - Bible Fellowship Church

I have reviewed the records of the Board of Missions of the Bible Fellowship Church and the accompanying Balance Sheet as of August 31, 1990 and the Statements of Income and Expenses for the year September 1, 1989 to August 31, 1990 in accordance with standards established by the American Institute of Certified Public Accountants. All information included in these statements is the representation of the management of the Board of Missions.

A review consists principally of inquiries of board personnel and analytical procedures applied to financial data. It is substantially less in scope than an examination in accordance with generally accepted auditing standards, the objective of which is the expression of an opinion regarding the financial statements taken as a whole. Accordingly, I do not express such an opinion.

Based on my review, I am not aware of any material modifications that should

be made to the accompanying statements in order for them to present fairly the results of revenues collected, expenditures paid and changes in fund balances for the year ended August 31, 1990 applied on the cash basis of accounting, which basis has been applied in a manner consistent with that of the preceding years.

Yours in Christ,

Ellis Lee Hostetter  
Certified Public Accountant

August 31, 1990

#### ASSETS

Cash (Regular Checking)	\$ 103,484.65	
Cash (Executive Checking)	0.00	
Cash (Petty Cash Fund)	500.00	
DW General Fund CD's	168,000.00	
DW General Fund MM	12,536.62	
PB Pension Fund CD's	36,000.00	
PB Pension Fund MM	873.00	
PB Housing Fund CD's	181,000.00	
PB Housing Fund MM	11,049.06	
PB General Fund CD's	130,000.00	
PB General Fund MM	3,863.00	
WR General Fund CD's	0.00	
WR General Fund MM	88,112.15	
ML General Fund CD's	40,000.00	
ML General Fund MM	14,856.45	
Loans to Missionaries	0.00	
Total Assets		<u>\$ 790,274.93</u>

#### LIABILITIES

Accounts Payable	0.00	
Missionary Support/Projects	32,707.80	
Designated Support Misc.	<u>5,277.70</u>	
Total Liabilities		37,985.50

#### FUND HELD IN TRUST

General Fund	521,990.42	
Pension Fund	54,856.61	
Housing Fund	180,391.67	
This Year's Excess (Deficit)	<u>(4,949.27)</u>	
Total Funds Held in Trust		<u>752,289.43</u>

Total Liabilities & Funds Held	<u>790,274.93</u>
--------------------------------	-------------------

Statement of General Fund Income and Expenses  
For the Year Ended August 31, 1990

	Year-To-Date	%
<b>General Fund Income:</b>		
Undesignated Funds	\$ 30,538.33	28.9
Executive Secretary Support	24,851.25	23.6
Seminar Income	576.95	0.5
Prayer Calendar Income	2,502.40	2.4
General Fund Interest	32,234.40	30.6
Board Ministry Income	10,253.15	9.7
Miscellaneous Income	<u>4,556.95</u>	<u>4.3</u>
Total Income	105,513.43	100.0
<b>General Fund Expenses:</b>		
Supplemental Contributions	27,008.00	25.6
Regular Board Expenses	3,567.13	3.4
Year Book Assessment	302.50	0.3
Missionary Specials/Projects	1,671.75	1.6
Hospitality	245.01	0.2
Pension Fund Transfers	0.00	0.0
Office Supplies & Equipment	3,892.08	3.7
Computer & Related Services	9,663.50	9.2
Publicity & Postage	3,926.48	3.7
Prayer Calendar	3,865.43	3.7
Telephone	1,757.90	1.7
Seminar	1,675.00	1.6
ACMC	1,039.99	1.0
Summer Ministries	6,090.00	5.8
World Missions Week	3,427.03	3.2
Miss. Rallies/Conferences	545.00	0.5
Outgoing Funds	2,500.00	2.4
Hospitalization	2,182.00	2.1
Miscellaneous Expenses	2,182.00	2.1
Executive Secretary Salary	15,862.50	15.0
Executive Secretary Housing	13,147.47	12.5
Executive Secretary Office	4,965.03	4.7
Financial Secretary	2,800.00	2.7
Secretarial Services	10,938.18	10.4
Taxes (FICA)	1,840.29	1.7
Urbana	0.00	0.0
Administration Budget	800.00	0.8
Stewardship Council	<u>600.00</u>	<u>0.6</u>
Total Expenses	124,502.53	118.0
General Fund Excess (Deficit)	(18,989.10)	(18.0)

## *Report of the Board of Publication and Printing*

"My son, keep my words and store up My commandments within you. Keep My commandments and you will live;...Bind them on your fingers; write them on the tablet of your heart." Proverbs 7:1,2a,3

Since Johannes Gutenberg's invention of printing with moveable type and the printing of the Gutenberg Bible which soon followed, Christianity has been advancing by printing.

The Board of Publication and Printing takes seriously its purpose as being the printing arm of the Bible Fellowship Church.

This past year it resumed the publication of the Fellowship News. Seven issues under the new format were distributed. The goal for this coming year is one a month. Because of this, the Board is recommending that a \$1 per BFC member be given to offset the cost of the Fellowship News.

The Board also oversaw the production of the 1989 Yearbook. It apologizes for the lateness of the Yearbook and is making some corrective steps for this year. The Thomson-Shore Company from Dexter, Michigan, which specializes in small book, small quantity production will be contracted. Four to six weeks is their turn-around time after receiving the camera-ready copy. They also have submitted to this Board an unbeatable bid. Thus, the Board is recommending that the 1990 Yearbooks cost per copy be \$5.25.

The publishing of the AIDS report will be completed by Annual Conference. The Board is committed to producing new reports and some of the old ones. Churches will be notified of their availability.

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 BFC 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, 1990.

RESOLVED, that the cost of the 1990 Yearbook be \$5.25 per copy.

WHEREAS, the Board of Publication & Printing believes it should elect a Fellowship News Editor and a Business Manager, therefore be it

RESOLVED, that the By-Laws of the Board of Publication and Printing, paragraph 2, entitled, Election, page ??? of the addendum to the 1981 edition of the Faith and Order be amended to read:

The Editor of Fellowship News and the Business Manager of Fellowship News shall be elected by the Board of Publication and Printing for a three year term subject to ratification by Annual Conference. The election of these officers shall be in such a manner that their respective terms shall not expire at the same time.

(FIRST READING)

Board of Publication and Printing; Daniel P. Allen, Chairman and Editor of Fellowship News, Paul T. Rutman, Business Manager; James R. Batchler, Jr., Secretary; William H. Bartron, James E. Neher, Paul E. Reinhard, Jr., Clyde W. Snyder

*Financial Report of the  
Board of Publication and Printing*

Balance - September 1, 1989		\$ 9,751.19
<b>Income</b>	<b>Budget</b>	<b>Receipts</b>
Subsidy from Administration Budget	\$ 4,000.00	\$ 4,400.00
Contributions from Boards & Committees		1,600.00
Contributions from Churches	3,000.00	3,054.00
Yearbook Sales	4,600.00	3,914.25
Sales of Printed Material	1,500.00	
Faith & Order		470.90
Articles of Faith		304.50
Position Papers		287.85
Balance from 1988-89 Budget	4,800.00	
Interest Received		370.62
Shipping Supplies	_____	<u>33.35</u>
<b>Totals</b>	<b>17,900.00</b>	<b>14,435.47</b>
<b>Grand Total</b>		<u><b>24,186.66</b></u>
<b>Expenditures</b>	<b>Budget</b>	<b>Expenses</b>
Fellowship News:		
Printing	11,000.00	6,046.27
Editor's Expense		146.33
Business Mgr's Expense	200.00	93.96
Mailing		269.41
Honoraria	800.00	625.00
Printing Church Supplies/Faith & Order	500.00	360.00
Articles of Faith		495.00
Printing Yearbooks	4,500.00	4,893.13
Board & Secretary Expenses	500.00	240.98
Misc. Expense	<u>400.00</u>	<u>88.90</u>
<b>Totals</b>	<b>17,900.00</b>	<b>13,258.98</b>
Balance - September 4, 1990		<u><b>\$10,927.68</b></u>

This report was audited by David E. Thomann.  
Board Funds deposited in Northeastern Bank, Mt. Pocono, PA  
Submitted by Paul T. Rutman

Proposed Budget  
1990-91

Income:

Subsidy from Administrative Budget	\$ 4,400
Contribution from Boards & Committees (\$250)	1,750
Church Contributions	6,500
Yearbook Sales	4,200
Sale of Printed Material	<u>2,000</u>

Total Income \$18,850

Expenditures:

Fellowship News	
Printing	\$10,000
Editorial Expense	1,000
Business Managers Expenses	300
Honorariums	700
Printing Yearbooks	4,200
Printing Misc. Material	2,000
Board & Secretarial Expenses	500
Miscellaneous	<u>150</u>

Total Expenditures \$18,850

## *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: Program & Staff, Building & Grounds, Development and Finance.

### PROGRAM & STAFF

The camp functions under the leadership of Phil Atkins, director, and Donna Bauer as assistant director. Their expertise in oversight of the camp grounds, program and staff, facilitated a camping experience that was Christ centered and fun for hundreds of boys and girls. We rejoice with the many young people who have come into a saving relationship with the Lord Jesus Christ through the ministry of Victory Valley this year. There were 26 professions of faith throughout the summer season. This year inaugurated a follow-up program that will send devotional sheets to be done by all the campers during the off season.

The summer staff was tremendous. This year's staff totaled 51, 32% of which were Bible Fellowship young people. Of the 51 staff members, 30 were returnees from previous years. This provided the camp with a qualified and experienced group of dedicated workers. The wonderful influence of the camp upon the lives of campers can be seen in that 35 of the 51 staff members were former Victory Valley Campers. They ministered to 565 campers with the camp operating at 93% of capacity for the summer.

### BUILDING & GROUNDS

This year continued the concentrated effort to restore the beauty and soundness of the camp's facilities. Cabins were painted and refurbished. A new foundation was completed on one cabin with an additional foundation scheduled for another. More bathrooms were remodeled along with exterior beautifications. A concentrated effort is being made to bring the existing facilities up to par. We are grateful that a large portion of budgeted expenditures this year will be for the maintenance of the properties.

### DEVELOPMENT

The "Second Wind" project was concluded this year with a total giving of \$19,159. The "Valley Interested People" program continues to grow as more people become committed to the ministry. A "Cans for Camp" program allowed various churches, individuals and youth groups to contribute in a very tangible way. An exciting new plan was implemented which provided an opportunity for family and friends of the staff to become involved in their summer support. The Board is grateful for the continued support of churches and individuals.

### FINANCE

A detailed financial statement accompanies this report. Although Victory Valley is operated very frugally, cash flow continues to be a concern. Desiring to provide youngsters with an affordable Christian Camping experience, we will be



raising prices minimally this year by increasing the camper fee \$5.00. We cordially request the churches to evaluate their giving to the camp each year. Any increase in support will be gratefully received and put to good use. Just a reminder that church contributions given in the winter months help the cash flow tremendously. Most of the camp income is generated in the summer months. We appreciate all those churches who can contribute earlier than the March deadline.

#### SCHEDULE OF FUTURE DATES:

The dates for the Fall and Winter program 1990-91 are as follows:

Nov. 2-4	Jr. High Fall Retreat
Dec. 1	V.I.P. Banquet
Dec. 14-16	Sno Valley - ages 7-12
Dec. 28-30	Teen Ski Retreat - ages 13-18
Dec. 31	Staff Reunion
Feb. 8-10	Sno Valley - ages 7-12
May 4	Work Day
June 1	Open House
Sept 14	Work Day
June 9	V.I.P. Picnic

The dates for Summer Camp in 1991 are:

Camp	Outpost Village
July 7-13 ages 8-12	Children ages 8-10
July 14-20 ages 8-12	Children ages 8-10
July 21-27 ages 8-12	Sr. High 14-18
July 28-Aug 3 ages 8-12	Tri-A-Venture 14-18
Aug. 4-10 ages 8-12	Jr. High 12-14
Aug. 11-17 Jr. High 12-14	Children ages 10-12
Aug. 18-24 Jr. High 12-14	Children ages 10-12

Victory Valley Board: Dana E. Weller, Chairman; Calvin T. Reed Secretary; Bryan B. Bray, Treasurer; Phil Atkins, Director; Clyde D. Bomgardner Jr., Bright N. Heist, William G. Schlonecker, John Stengele, John C. Vandegriff and David L. Weller

*Financial Report of the  
Board of Victory Valley Camp*

Balance Sheets  
as of 8/31/90 and 8/31/89

	<u>1990</u>	<u>1989</u>
<b>Assets:</b>		
Cash	\$ 10,131.19	\$ 9,717.81
Inventory	5,428.66	5,018.00
Swimming pool	38,832.27	38,832.27
Equipment, furniture & fixtures	84,668.21	81,752.76
Real estate	236,447.78	217,719.32
Note receivable	-	7,392.70
Total assets	<u>\$ 375,508.11</u>	<u>\$ 360,432.86</u>
<b>Liabilities and Net Worth:</b>		
Loans - BFC	41,596.81	43,715.38
Loan - G. Didden Greenhouse	23,998.14	15,560.79
Net Worth	309,913.16	301,156.69
Total liabilities & net worth	<u>\$ 375,508.11</u>	<u>\$ 360,432.86</u>

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

The financial statements were audited by Mary P. Tucker.

**Income Statements**  
For the Years Ended 8/31/90 and 3/31/89

	<u>1990</u>	<u>1989</u>
<b>Income:</b>		
<b>Contributions</b>		
Churches	\$ 17,181.00	\$ 14,882.56
General gifts & gifts in kind	25,316.12	15,726.83
Rental fees	46,372.60	41,650.67
Camper fees	91,685.58	100,281.86
<b>Concessions:</b>		
Snak Shak	11,197.45	8,803.41
Dry Goods	1,769.00	1,030.99
Interest income	86.12	447.52
Miscellaneous, net	(783.29)	2,027.83
Forgiveness of indebtedness(R.W. Snyder)	<u>3,243.74</u>	-
Total Income	<u>196,068.22</u>	<u>184,851.67</u>
<b>Expenditures:</b>		
<b>Program and staff:</b>		
Salaries	16,295.01	19,100.00
Payroll taxes	1,246.00	1,434.41
Education material	812.44	2,530.39
Recreational material	4,202.51	4,501.52

Horsemanship program	7,033.64	3,803.92
Miscellaneous expense	<u>1,558.55</u>	<u>1,438.00</u>
Total Program & Staff	31,148.15	32,808.24
Administrative expenses:		
Salaries	36,558.62	33,935.57
Payroll taxes	3,252.14	2,548.56
Office supplies & postage	2,992.73	2,038.40
Miscellaneous	<u>1,243.76</u>	<u>131.34</u>
Total Administrative Expenses	44,047.25	38,653.87
General Expense:		
Publicity & promotion	8,426.82	2,332.72
Telephone	1,423.21	1,613.56
Membership & convention fees	964.85	707.60
Travel expense	1,293.70	1,806.68
Interest on loans	5,735.78	6,181.24
Note receivable write-off	7,393.70	-
Contributions	100.00	-
Miscellaneous	<u>622.73</u>	<u>1,560.95</u>
Total General Expenses	25,959.79	14,202.75
Food Service:		
Salaries	6,170.00	2,275.00
Payroll taxes	472.00	170.85
Kitchen supplies	1,178.75	1,055.07
Food	20,190.87	20,755.50
Garbage removal	<u>1,266.00</u>	<u>1,340.00</u>
Total Food Service	29,277.62	25,596.42
Concessions:		
Crafts	556.04	-
Snak Shak	7,159.18	6,261.77
Dry Goods	<u>3,744.42</u>	<u>3,958.22</u>
Total Concessions	11,459.64	10,219.99
Buildings & Grounds:		
Salaries	2,900.00	1,475.00
Payroll taxes	221.00	110.77
Workman's compensation	3,452.50	3,222.75
Hospitalization	3,720.00	2,956.00
Fire & liability insurance	7,540.50	3,842.00
Camp fuel & power	12,285.89	9,918.48
House fuel & power	3,898.42	3,426.84
Maintenance - building	5,354.52	4,419.69
Maintenance - equipment	2,137.25	3,035.10
Maintenance - pool	2,407.39	2,478.87
Maintenance - grounds	<u>1,501.83</u>	<u>2,386.70</u>
Total Buildings & Grounds	45,419.30	37,272.20
Total Expenditures for the year	<u>\$187,311.75</u>	<u>\$158,753.47</u>
Gain for the year transferred to net worth	8,756.47	26,098.20

## *Report of the Committee on Credentials*

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

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

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

George R. Bryson, Larry A. Carpenter and Bryan G. Upton have resigned as ordained ministers of the Bible Fellowship Church. The resignations were accepted. The Committee met with six men for ordination examination.

WHEREAS, the Ministerial Candidate Committee has recommended Richard T. Paashaus for ordination and

WHEREAS, the Ministerial Candidate Committee has recommended prior ordination recognition for Edgar H. Munyan, Larry M. Smith, Gregory A. Uhrich and Gilbert J. Vining 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 these men 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 Richard T. Paashaus be ordained to the Gospel Ministry of the Bible Fellowship Church and further,

RESOLVED, the prior ordination of Edgar H. Munyan, Larry M. Smith, Gregory A. Uhrich and Gilbert J. Vining to the Gospel Ministry be recognized by the Bible Fellowship Church and further,

RESOLVED, that the Service of Ordination shall be held Thursday, November 8, 1990, at 7:30 p.m. at New Life Bible Fellowship Church, Oley, PA.

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

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

### I. Ordained Ministers working under the direction of the Bible Fellowship Church

Allen, Daniel P.	Cassel, Carl C.
Armstrong, W. David	Clapier, G. Wayne
Baker, Delbert R. II	Coble, Bernard H.
Barber, Kenneth F.	Commerford, Robert S.
Bartron, William H.	Coulbourn, Hugh C. Jr.
Batchler, James R. Jr.	Dommel, Albert J.
Beil, James A.	Ellingson, Bruce A.
Brosius, Bert N.	Erb, Ronald C.
Burnett, Raymond G.	Fritz, Harvey J. Jr.
Cahill, Dennis M.	Good, Kenneth L.
Cassel, Alva C.	Grossman, Randall A.

Gundrum, David E.  
 Harris, Richard D.  
 Heller, LeRoy S.  
 Herb, Frank L. Jr.  
 Hertzog, Roy A.  
 Jones, David H.  
 Johnson, Robert F.  
 Koch, James G.  
 Mahurin, Ronald C.  
 Martin, Carl T.  
 McConnell, Charles J.  
 Morrison, Philip E.  
 \*Munyan, Edgar H.  
 Neher, James E.  
 \*Paashaus, Richard T.  
 Plows, Keith E.  
 Pronnicki, Louis  
 Reed, Calvin T.  
 Reitz, Roger L.

Schlonecker, William G.  
 Schoen, David N.  
 Shorb, Thomas P.  
 Sloan, Robert A. Jr.  
 \*Smith, Larry M.  
 Smock, Robert W.  
 Soper, Ralph M.  
 Stortz, Dean A.  
 Taylor, Richard E.  
 Thomann, David A.  
 Trommler, Steven L.  
 \*Uhrich, Gregory A.  
 Vandegriff, John C. Jr.  
 \*Vining, Gilbert J.  
 Watkins, David J.  
 Weller, Dana E.  
 Wickstead, James A.  
 Widger, Byron  
 Ziegler, Daniel G.

## II. Ordained Ministers working under the direction of the Board of Missions of the Bible Fellowship Church

Aukamp, William A.  
 Buck, Leonard E.  
 Butler, Brian H.  
 Draper, Robert L.  
 Gehman, Richard J.  
 Harley, J. Barclay  
 Hoyle, Ronald W.

Lea, Herbert K.  
 Moyer, Edward  
 Mull, William W.  
 Riddell, David  
 Yerrington, Philip E.  
 Zimmerman, Paul G.

## III. Ordained Ministers working in the Military Chaplaincy under the sponsorship of the Bible Fellowship Church

Minsky, Barry J.

## IV. Ordained Ministers working in other Christian Ministries

Bigley, T. James  
 Frable, Arthur H. Jr.  
 Gordon, Robert N.  
 Hagy, Ronald C.  
 Keeler, Kenneth D.

Manney, David L.  
 Schaeffer, Donald B.  
 Shell, Henry A.  
 Shelly, Austin G.

## V. Ordained Ministers between calls

Byrd, Terris L.  
 Herb, John H.

Phillips, D. Thomas  
 Weaber, Harold C.

## VI. Ordained Ministers on Leave of Absence

Dotts, Raymond R.  
MacMillan, Thomas S.

Spackman, Carl K.

## VII. Ordained Ministers in Retirement

Cassel, Willard E.  
Dunn, John  
Frank, Walter H.  
Hartman, Jansen E.  
Hartman, Wilbur W.  
Herb, George E.  
Kirkwood, C. E.  
Kirkwood, Donald T.

Miller, C. Leslie  
Reichenbach, R. C.  
Riggall, John H.  
Seifert, A. L.  
Stengele, Laird F.  
Thomann, David E.  
Yarrington, Harold D.

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

Committee on Credentials: Keith E. Plows, Chairman; Harvey J. Fritz, Jr., Secretary;  
James A. Beil, LeRoy S. Heller, Frank L. Herb, Jr.

## *Report of the Committee on Ministerial Candidates*

The Ministerial Candidate Committee met nine times in scheduled meetings during the conference year. In addition, special meetings were held to consider special needs.

The following men were interviewed during the year: Thomas G. Barshinger, Daniel F. DeLozier, W. Neil Harding, Jr., Stephen R. McClelland, Edgar H. Munyan, Richard T. Paashaus, Thomas A. Pollock, Richard B. Ravis, Brent E. Robinson, Larry M. Smith, David H. C. Sng, Gregory A. Uhrich, Gilbert J. Vining.

The following were recommended for ordination examination: Edgar H. Munyan, Richard T. Paashaus, Brent E. Robinson, Larry M. Smith, Gregory A. Uhrich, and Gilbert J. Vining.

The following were approved to be probationers eligible to receive a call: Carl J. Fischer, Jr., Richard B. Ravis, and Howard N. Wells.

The following were licensed: R. Jerome Brush, Barnabas Marshall, Christopher J. Morrison, David R. Way, and Howard N. Wells.

In collaboration with the Credentials Committee, the Ministerial Candidate committee has been studying the requirements for probationers.

The annual Orientation Seminar during the next year will be held June 3-6, 1991. The preaching clinic will be held Tuesday, June 4, 1990. The pastors of the Bible Fellowship Church are invited to help in the evaluation of the preaching of the candidates.

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

<u>Probationers</u>	(Year of licensing in parenthesis)
Clifford B. Boone	Allentown, PA (1989)
Douglas D. Bowne	Spring City, PA
R. Jerome Brush	Wallingford, PA (1988)
Carl J. Fischer, Jr.	Nazareth, PA
Arthur Frisbie	Newark, DE (1976)
W. Neil Harding, Jr.	Philadelphia, PA (1983)
Walter Johnston	Philippines (1987)
Barnabas Marshall	Staten Island, NY (1988)
Christopher J. Morrison	Spencer, MA (1988)
Edgar H. Munyan	Center Valley, PA (1989)
Richard T. Paashaus	Coopersburg, PA (1988)
Richard B. Ravis	Edison, NJ
Brent E. Robinson	Sinking Spring, PA (1988)
Larry M. Smith	Walnutport, PA (1989)
David H. C. Sng	Hatfield, PA (1987)
Dennis Spinney	Dudley, MA (1984)
Gregory A. Uhrich	Zionsville, PA (1989)
Gilbert J. Vining	Gilbertsville, PA (1989)
David R. Way	Pleasant Valley, NY (1989)
Howard N. Wells	Hatfield, PA (1990)

Candidates

William N. Crowell	Limerick, PA
Wayne A. Davidson	Spring Mount, PA
Daniel F. DeLozier	Lancaster, PA
Ronald Honeywell	North East, MD
Philip J. Mitchell	Allentown, PA
Duane E. Moyer	Guadeloupe
Scott Neiswender	Bloomsburg, PA
Thomas A. Pollock	Puposky, MN
John A. Poulette, Jr.	Portland, PA
Jeffrey M. Stickler	Allentown, PA
Warren N. Stuber	Allison Park, PA
Thomas F. Templeton	Somers Point, NJ
Daniel J. Vitalo	Reading, PA
Richard J. Vroman	Edison, NJ
Daniel Witwer	Waukegan, IL

Applicants

David T. Allen	Akron, PA
Clyde D. Bomgardner	Coopersburg, PA
John A. Brooks	Columbia, SC
David C. Butler	Shamokin, PA
Peter A. Fessler	Lebanon, PA
Kevin A. Gehman	Forest, VA
Richard P. Jones	Emmaus, PA
Stephen R. McClelland	South Dennis, MA
Jerry Moyer	Kenosha, WI
Harold F. Noyes	Cambridgeport, VT

The Ministerial Candidate Committee: Carl C. Cassel, Chairman; Richard E. Taylor, Secretary; Alva C. Cassel, Randall A. Grossman, Daniel G. Ziegler.



## *Report of the Conference Judiciary*

The Secretary of the Conference Judiciary 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 Judiciary.

Conference Judiciary: John H. Herb, Secretary; James A. Beil, Lee E. Boyles, Carl C. Cassel, Harvey J. Fritz, Jr., Jansen E. Hartman, Ronald C. Mahurin, Keith E. Plows, L. James Roberts, Jr., Thomas P. Shorb

## Report of the Historical Committee

The Historical Committee meets two times each year to conduct its business.

The Committee continues to pursue projects that will allow us to maintain and appreciate our heritage.

Dr. Harold Shelly continues work on a history that will be published. This project has stretched out over a number of years because of limited time, energy and finances. He continues to make progress though it is impossible to predict a completion to the project.

Work is being done to prepare the minutes of the General Conferences prior to 1990 for publication. These minutes are printed in a periodical known as The Gospel Banner. To our knowledge, they have never been compiled under one cover.

The Committee would like to prepare and publish a series of Sunday School lessons which would introduce members of our church to our history and the issues which have helped to shape us. This project will be pursued in conjunction with the Board of Christian Education and the Board of Publication and Printing.

Our two publications, Verhandlungen 1859-1895 and What Mean These Stones, continue to attract buyers. We have sold approximately 275 copies of Verhandlungen in the past year. We are grateful for the interest of many in these publications.

Two projects of the Historical Committee were well received. Tours of locations of importance in our history were conducted for Freedom Festival at Pinebrook Junior College. An audio visual presentation entitled, "Hershey's Mantle," was prepared for the Board of Missions.

The Historical Committee thanks those who have contributed important records, documents, photographs, and other items to the archives. Continue to be looking for important material that can be added to our collection.

### Treasurer's Report

Balance (8/19/89)	\$ 841.42	Expenditures	
Receipts		Publication of Books	1,972.30
Sale of Books	1,522.25	Memberships & Subscript	81.00
Conference Allowance	1,000.00	Miscellaneous Expenses	167.20
From the Historical Soc.	1,000.00	Purchase of Books	37.00
Interest	<u>46.17</u>	Historical Society Loan	<u>500.00</u>
	3,568.42		2,757.50
Total	4,409.84	Balance (7/31/90)	1,652.34

#### Depository

- Gateway State Bank, Staten Island, NY

    Checking 736.59

    Savings 915.75

1,652.34

(Accounts audited by Barnabas Marshall)

Historical Committee: Bright N. Heist, Chairman; Richard E. Taylor, Archivist Secretary; Ralph D. Cole, Treasurer; Willard E. Cassel, Harold P. Shelly, Daniel G. Ziegler

## *Report of the Ministerial Relations Committee*

When the 106th Annual Conference adjourned, the churches seeking pastors were:

### Church

Maple Glen, PA  
Bangor, PA  
Staten Island, NY  
Quakertown, PA

In the year ending September 30, 1990, resignations from pastorates were as follows:

<u>Church</u>	<u>Pastor</u>	<u>Effective Date</u>
Reading, PA	David E. Gundrum	April 30, 1990
Reading, PA	Jansen E. Hartman	July 2, 1990
Kutztown, PA	Randall A. Grossman	July 15, 1990
Blandon, PA	George R. Bryson	September 2, 1990
Catasauqua, PA	Thomas G. Barshinger	October 7, 1990
Fleetwood, PA	Frank L. Herb, Jr.	To be Established

The following pastorates were established under our rules:

<u>Church</u>	<u>Pastor</u>	<u>Effective Date</u>
Allentown/Cedar Crest	Clifford B. Boone (Minister of C.E./Youth)	October 11, 1989
Bangor, PA	Edgar H. Munyan	October 22, 1989
Oley, PA	Gilbert J. Vining (Youth Pastor)	October 29, 1989
Maple Glen, PA	Louis Prontnicki	January 1, 1990
Pleasant Valley, NY	David R. Way (Church Extension)	January 8, 1990
Hatfield, PA	Howard N. Wells	January 20, 1990
Quakertown, PA	David E. Gundrum	May 1, 1990
Edison, NJ	Richard B. Ravis (Assoc. Pastor)	May 17, 1990
Nazareth, PA	Church Extension Carl J. Fischer, Jr. (Assoc. Pastor)	May 20, 1990
Reading, PA	Randall A. Grossman	July 16, 1990

The following churches are to be supplied:

Blandon, PA	Kutztown, PA
Catasauqua, PA	Staten Island, NY
Fleetwood, PA	

We recommend that the following be adopted as resolutions by this 107th Annual Conference:

WHEREAS:We strongly believe it is the Scriptural responsibilities of the church to adequately meet the needs of its pastors, (Matt. 10:10; 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 \$19,950 for the 1990-91 year.

RESOLVED:That paragraph one on page 140 of the Bible Fellowship Faith and Order which reads: "The Committee shall be composed of four ordained ministers who are serving as pastors and three laymen who are Elders," be changed to read:

"The Committee shall be composed of four ordained ministers who are presently serving or have served as pastors and three laymen who are Elders", and further  
(FIRST READING)

RESOLVED:That this legislation be implemented as of the 107th Annual Conference by the Rule of Exception.

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

## *Report of the Stewardship Council*

The Council met four times this past conference year to conduct the business of BFC Stewardship Services.

We give praise and thanks to the Lord for His help in providing the following services to the Bible Fellowship Church.

Stewardship Sunday - was observed on May 20, 1990, by twenty Bible Fellowship Churches. Bulletin inserts were produced for those who ordered them. A new wills brochure, "Willing For Those You Love", was produced and distributed as well. The council has the following recommendation: "That January 27, 1991, be designated by the Annual Conference as Stewardship Sunday."

Mennonite Foundation - the Council has signed a memorandum of understanding with the Mennonite Foundation to use their expertise for management and investment of funds. All monies will be managed as a separate Bible Fellowship Fund. This arrangement will be in effect until such time as our own Bible Fellowship Foundation can become a reality.

Fellowship Manor - the Council helped the Manor to introduce a Deferred Gift Annuity program for its friends and supporters. A brochure was produced and the program was presented to those who attended the Manor's banquets. To date around \$50,000 in D.G.A. income has been received.

Living Stones Newsletter - is being sent to the pastor of each church and to the Living Stone Associates.

Financial Report - submitted by Ralph D. Cole, Treasurer

### DIRECTOR'S REPORT

Deuteronomy 8:11-18, "Be careful that you do not forget the Lord your God...Otherwise, when you eat and are satisfied, when you build fine houses and settle down, and when your herds and flocks grow large and your silver and gold increase and all that you have is multiplied...You may say to yourself, 'My power and the strength of my hands have produced this wealth for me.' But remember the Lord your God, for it is he who gives you the ability to produce wealth."

We are living in an era of unprecedented abundance. We are citizens of a land where overweight people are one tiny indication that we have overindulged ourselves on that abundance. Stewardship education from the perspective that all is the Lord's and must be used wisely for His glory must have top billing in our "flowery beds of ease" culture.

What has the Stewardship Council been doing about this during 1989-90? We have, because of the lack of funding, been using volunteers to do as much as possible.

Rick Volpe has been an invaluable asset to the Council. As a certified financial planning professional, he has helped to set up the Deferred Payment Gift Annuities program for Fellowship Manor. The Council has been using the investment services of the Mennonite Foundation to manage the income from this annuity program.

My services as Director of Stewardship Services have been voluntary as well.

Council indebtedness has been reduced from last year. We praise the Lord for helping us to make the necessary adjustments to do that.

We look forward to doing greater things to promote good Christian stewardship during this next year.

## Financial Report of the Stewardship Council

Beginning Balance	\$ 3,994.20		Expenditures	13,253.13
Receipts			Nurture Trust Invoice	1,605.32
Membership	600.00		Nurture Trust Invoice	1,824.65
Living Stones	100.00		Nurture Trust Invoice	1,688.67
Honorariums	86.00		Nurture Trust Interest	36.58
Living Stones	200.00		Nurture Trust Invoice	498.10
Service Fee	300.00		Nurture Trust Interest	5.19
Administrative Budget	2,500.00		Nurture Trust Invoice	1,835.91
Living Stones	100.00		Nurture Trust Invoice	1,683.10
Loan	10,000.00		Nurture Trust Invoice	1,819.25
Membership	600.00		Nurture Trust Interest	40.24
Living Stones	250.00		Nurture Trust Interest	36.89
Living Stones	850.00		Nurture Trust Interest	39.87
Service Fee	1,025.00		G.Didden Greenhouses	
Living Stones	200.00		(partial loan pmt)	5,132.52*
Customized Literature	<u>150.00</u>		James Koch	
Total	16,961.00		(loan repmt)	1,000.00
Interest, Vanguard Fund			Nurture Trust Invoice	302.57
(8/24/89 to 7/31/90)	146.61		Nurture Trust Invoice	230.81
Total 1989-90 Receipts	<u>17,107.61</u>		Nurture Trust Invoice	119.68
Total	<u>21,101.81</u>		Nurture Trust Invoice	577.31
			James Koch (Travel,	
			telephone, postage)	376.08
			Nurture Trust Invoice	<u>400.39</u>
			Total 1989-90	
			Expenditures	<u>19,253.13*</u>

\* Includes interest

Ending Balance as of 8/31/90 \$ 1,848.68

Depository: Gateway State Bank, Staten Island, NY

Checking Account	526.72
Vanguard Fund	<u>1,321.96</u>

Total 1,848.68

Loans Outstanding:

Harrisburg BFC	5,000.00
Didden Greenhouses	5,000.00

Report and Accounts audited by Jay Fasnacht

Stewardship Council: Hank Snyder, Director; Robert W. Gehret; James G. Koch; Richard E. LeFever, Ralph D. Cole, Daniel G. Ziegler, Roy Hertzog, James A. Beil, Robert Wilcox, Philip Atkins, Bert N. Brosius

## Report of the Beneficiary Society

The Beneficiary Society of the Bible Fellowship Church submits the following financial report for the year September 1, 1989 to August 31, 1990.

Bal. in checking acct. (Meridian Bank) 9/1/89	\$ 1,306.38
Dues and Assessments	2,560.00
Received from Administrative Budget	<u>1,000.00</u>
Total Income	4,866.38

### Expenditures

Secretarial Expense	72.43
Mileage	14.40
Donation - Edna Hottel	275.00
Donation - Barbara Chappell	37.50
Transferred to Harris Money Market	<u>2,000.00</u>
Total Expenses	2,399.33

Balance in checking acct. (Meridian Bank) 8/31/90	2,467.05
---	----------

9/1/89 Balance in Harris Money Market	3,991.61
Interest	247.72
Deposits from interest on C.D.'s	2,874.61
Deposit from matured C.D.	2,874.61
Transf. from Meridian Bank Acct	<u>2,000.00</u>
Total Income to Money Market	11,362.06

Expenditures from Harris Money Market	
Transf. to Prudential Bache M.M.	7,000.00
Refund to Dean Witter for over-pymt. of int.	1,155.00
Death Benefits-G. Wayne Clapier	<u>2,000.00</u>
Total Expenditures	10,155.00

8/31/90 Balance in Harris Money Market	1,207.06
--	----------

3/24/90 Deposited in Prudential-Bache Money Market	7,000.00
Deposits from C.D.'s, Mortg. Col. Bond & Other interest	5,991.00
Total Cash - Prudential-Bache Money Market	12,991.00

8/31/90 TOTAL CASH in Meridian Bank, Harris Money Market & Prudential - Bache Money Market	<u>\$16,665.11</u>
--	--------------------

### Summary of Assets (Estimated Value of C.D.'s)

Cash in Meridian, Harris & Prudential-Bache	16,665.11
Dean Witter-Columbia S&L Cert. at 8.65%	15,000.00

Dean Witter-San Jacinto S&L Cert. at 8.65%	15,000.00
Dean Witter-San Jacinto S&L Cert. at 9.00%	22,000.00
Meridian Bank - Cert. at 8.205	1,591.78
Fidelity Bank of Phila. Cert. at 8.62%	1,179.40
Meridian Bank Cert. at 8.80%	3,800.00
Meridian Bank Cert. at 8.80%	3,600.00
Meridian Bank Cert. at 8.7%	6,000.00
Harris S&L Cert. at 8.81%	8,500.00
Meridian Bank Cert. at 8.65%	1,563.20
Prudential-Bache C.D. at 8.35%	1,000.00
Prudential-Bache Mort. Col. Bond at 9.00%	2,000.00

Total Summary of Assets 81,234.38

TOTAL INVESTMENTS & CASH \$97,899.49

(Approx. Gain of \$9,716.44 over last year)

Cash Accounts are in Checking Accounts and Money Market Accounts at Meridian Bank, Allentown, PA., Harris Saving and Loan of Harrisburg and Prudential-Bache, Reading office.

Accounts have been reviewed by E. Hostetter, CPA

Members of Beneficiary Society: Harvey J. Fritz, Jr., President; R. C. Reichenbach, Secretary; John H. Riggall, Treasurer



## *Report of the Committee on Arrangements for 107th Annual Conference*

While Moses and the Children of Israel were encamped near the "mountain of God" before their mountain-top experience which resulted in the commandments, Moses' family and father-in-law finally caught up and joined the party. According to the eighteenth chapter of Exodus, Moses and his father-in-law, Jethro, greeted each other in typical mid-eastern fashion at which time Jethro expressed his delight "to hear about all the good things the Lord had done for Israel" in bringing them out of their bondage.

The Scriptures also inform us that Jethro made a major impact on the life of his son-in-law. Jethro observed a flaw in Moses' daily routine and his leadership. Moses was attempting to "do it all", including judging the people from "morning till evening".

Jethro's simple suggestion was to spread the work out by giving some to assistants who would ease Moses' responsibilities and prevent him from burnout.

Apparently, Jethro had a spiritual gift or ability in the area of administration. He observed a deficiency and was capable of producing a positive solution.

The individuals on the Committee on Arrangements, while not all may possess the spiritual gift of administration, have been actively working toward enhancing the efficiency of Annual Conference. Since the Committee's inception four years ago, it has produced an atmosphere in which the chores of Annual Conference can be completed on time and in good fashion.

While this is still being accomplished the Committee recommends that we re-evaluate the purpose of Annual Conference in light of its original intent. The Committee is under the conviction that one purpose ought to be the spiritual uplifting of each participant, church and agency. A recommendation appears at the end of this report.

### Procedures for Annual Conference

1. Purpose of Committee (a reminder): During the 103rd Annual Conference of the Bible Fellowship Church the Chairman of Annual Conference established the Committee on Arrangements for Annual Conference. Our purpose is to oversee the mechanics of Annual Conference, to promote the efficiency of Annual Conference and to assist in the provision of hospitality of Annual Conference.
2. 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, minutes, or would like something distributed to the members of the bar, or need their assistance, signal them by raising your name plaque.
3. 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.

All members of Annual Conference, Missionaries and those under the care of either the Committee on Ministerial Candidates or Board of Missions are guest 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 is established by Pinebrook Bible Conference.

4. 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.

5. 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 the Registrar no later than the coffee break before the meal. Display Tables, for Fellowship Hall, are at a premium. Contact the Registrar prior to Annual Conference to reserve one. Because of the lack of tables, only Agencies, Boards or Committees may use tables in Fellowship Hall.

6. Addressing Annual Conference: Members of the Bar wishing to address the Conference should do so 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.

7. Show 'n Tell: During most sessions of Annual Conference members of the bar have had either people to introduce (i.e. Missionaries, Delegates, etc.) or items to show. Both have been labeled "Show 'n Tell". There are also many announcements which need to be made. Since it is time consuming and awkward for these requests to be presented and screened by the Chairman of Annual Conference, therefore the Committee of Arrangements is suggesting that all such "Show 'n Tell" and announcements be presented to the Registrar. He will work with the Chairman for their presentation.

#### Recommendation #1

WHEREAS,the Chairman of Annual Conference has appointed a Committee on Arrangements annually since the 103rd Annual Conference in 1986, and

WHEREAS,the purpose and duties of the Committee on Arrangements are vital to the function of Annual Conference, therefore be it

RESOLVED,that the By-Laws for Annual Conference, Article XI: Annual Conference Boards and Committees (Faith and Order, p. 133ff) include the following under "Committees Appointed by the Chairman:"

Committee on Arrangements. Appointment: The Chairman of Annual Conference shall, prior to the adjournment of Annual Conference, appoint the Committee on Arrangements for the succeeding Annual Conference.

Duties.

1. The Committee on Arrangements shall oversee the mechanics of Annual Conference.
2. It shall promote the efficiency of Annual Conference.

3. It shall assist in the provision of hospitality of Annual Conference.
4. It shall recommend to Annual Conference the place and time of the next Annual Conference. (SECOND READING)

Recommendation #2

RESOLVED,that the phrase "and of establishment of the place and time of the next Annual Conference," be deleted from Duty #1 of the Committee on Resolutions (Faith and Order, p. 136). (SECOND READING)

Recommendation #3

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

Recommendation #4

WHEREAS,prime time on the first morning of previous sessions of Annual Conference has been taken up with travel time and essential organizational matters, and

WHEREAS,a change in the starting time of Annual Conference would promote greater efficiency during the business hours of the day and could facilitate the spiritual stimulation of the members of Annual Conference, therefore be it

RESOLVED,that the 108th Annual Conference of Bible Fellowship Church be convened at Pinebrook Bible Conference on Monday, October 21, 1991 at 8:00 PM, preceded by registration from 6:00 - 8:00 PM.

Recommendation #5

WHEREAS,a lack of consensus concerning the purpose and direction of Annual Conference seems to exist, and

WHEREAS,spiritual stimulation, strengthening of local churches, deepening of relationships, and unity of vision and function should be enhanced by the meetings of Annual Conference and are important to the life and ministry of the members, congregations, and agencies of Annual Conference, therefore be it

RESOLVED,that a Study Committee of five be appointed by the Chairman to study the philosophy and purpose of the meetings of Annual Conference, to prepare a purpose statement for the meetings of Annual Conference and to make recommendations regarding the format of Annual Conference.

Arrangements Committee: David A. Thomann, Chairman; Daniel P. Allen, Secretary; Randall A. Grossman, Philip E. Morrison, Thomas P. Shorb, Jansen E. Hartman, ex officio

## *Report of the Committee on Auditing*

The Committee on Auditing has examined the financial reports of the Boards and Committees reporting to Annual Conference. All reports are in compliance with the miscellaneous By-Laws of the Annual Conference.

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

## *Report of the Committee on Communications*

The 107th Annual Conference of the Bible Fellowship Church has received communications from the following:

William C. Aukamp  
Leonard E. Buck  
Ronald W. Hoyle  
C. E. Kirkwood  
David L. Manney  
C. Leslie Miller

Edward Moyer  
William W. Mull  
David W. Riddell  
Carl K. Spackman  
Paul G. Zimmerman

Greetings were given with expression of their prayers and concern for the 107th Annual Conference.

Excerpts of some of these letter were read to the Annual Conference.

The Committee will send a personal letter to respond to each of the above mentioned ministers and missionaries.

Committee on Communications: R.C.Reichenbach, Hugh C. Coulbourn, Jr., Frank L. Herb, Jr., Ralph D. Cole.

## *Report of the Committee to Examine the Minutes for 106th Annual Conference*

The Committee on Examination of Annual Conference Minutes met on 10 July 1990 at Pinebrook Bible Conference with several assistant secretaries from Annual Conference and on 14 August 1990 at Grace Bible Fellowship Church, Reading, with the Secretary of Annual Conference and one of his assistants to deal with the 106th Annual Conference directive that the Secretary of the 106th Annual Conference and his assistants consult with the Committee on the Examination of Annual Conference Minutes to clarify the following issues: (1) what constitutes the final edition of "the official minutes of the Secretary of Annual Conference"? and (2) what is the responsibility of this committee where the official minutes of the Secretary of Annual Conference may be inaccurate.

The following is a synopsis of our discussion:

1) Since the minutes of the Secretary of Annual Conference were handed out in printed form and corrected and approved by the Annual Conference, it is the conclusion, therefore, that these should be considered the official minutes of Annual Conference.

2) For the Committee on the Examination of Annual Conference Minutes to correct inaccuracies of the official minutes would fall outside the scope of the purpose of our existence (see page 137, 138 of the Faith and Order, 1986 edition). Inaccuracies in the official minutes can be corrected by the body of Annual Conference but that is not the responsibility of this committee.

3) Originally, the approved hand-written minutes of the Secretary of Annual Conference were proof-read and submitted to the printer who would typeset them. After publication, our job was to compare the Secretary's minutes with the Yearbook to find any errors due to the work of the printer. With the advent of our utilization of computer technology at Annual Conference, the Secretary's hand-written minutes are able to be placed into the computer. A printed copy (#1) is given to the Assistant Secretary who examines them and makes any necessary corrections. This corrected copy (#2) is given to the Committee to Monitor Annual Conference Minutes for their examination to see that all motions are properly represented, that all the material is correct, and that the grammar is proper. All changes are entered into the computer and a new copy (#3) is again proof-read not only by the Assistant Secretary but also by the Secretary of Annual Conference. This proofread copy (#4) is then photocopied and given to the body of Annual Conference to be corrected and approved. Those corrections are made and placed into the computer (#5). That same material is then transferred from the computer to the printer by computer disk making for an extremely remote possibility of error so that the corrected minutes and what appears in the Yearbook are essentially identical. The only real possibility for error is if the corrected material at Annual Conference fails to be entered into the computer.

The Committee on Examination of Annual Conference Minutes met on 10 July 1990 and examined the "Official Minutes of the Secretary of Annual Conference" with the Bible Fellowship Yearbook. We found no discrepancies between the two records.

The following resolutions are presented to the 107th Annual Conference:

WHEREAS, the utilization of computer technology at Annual Conference has enabled Annual Conference to have a printed copy of the minutes distributed during Conference proceedings, and

WHEREAS, the printed copy distributed at Annual Conference is corrected and approved on the Conference floor, therefore, be it

RESOLVED, that the corrected and approved printed copy as contained in the Secretary of Annual Conference's notebook be the "Official Minutes of the Secretary of Annual Conference".

WHEREAS, the 106th Annual Conference approved the Conference's proceedings in its entirety and,

WHEREAS, the continued use of computer technology should enable Annual Conference to continue the same procedure, and,

WHEREAS, the use of computer technology makes remote the possibility of error between the official minutes of the Secretary of Annual Conference and the printed Yearbook, and,

WHEREAS, the first two duties of the Committee on Examination of Annual Conference Minutes are therefore no longer necessary (page 137 and 138 Faith and Order, 1986 edition), therefore, be it;

RESOLVED, that the Committee on Examination of Annual Conference Minutes be dissolved and that the related material on page 137 and 138 of the Faith and Order, 1986 edition be deleted (first reading), and be it further;

RESOLVED, that the following be added to Secretary of Annual Conference's duties, page 129 of the Faith and Order, 1986 edition:

He shall compare the Annual Conference proceedings as printed in the BIBLE FELLOWSHIP YEARBOOK with the official minutes of the Secretary of Annual Conference and report in writing to the next Annual Conference any and all discrepancies between these two records. He shall submit to Annual Conference two copies of the BIBLE FELLOWSHIP YEARBOOK certified to contain true and correct copies of the proceedings of the previous Annual Conference. These copies shall be placed in the archives. (First reading)

Committee Members: William H. Bartron, Chairman; W. David Armstrong, Secretary, David H. Jones

## *Report of the Committee to Examine the Minutes of Particular Churches*

The Committee on the Examination of the Minutes of Particular Churches met on Tuesday, October 16, 1990, at Pinebrook Bible Conference.

### 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 Elder's Report, the Membership and Annual Financial Reports 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 Committee on Examination of Minutes of Particular Churches will forward the material received to the Committee on Statistics" (1989 Yearbook, page 153).

The minutes of the Allentown, PA, Salem Church and the Bangor, PA Church were not on hand to be examined by the Committee on its meeting date. These minutes have been examined at Annual Conference.

The Committee has found the minutes 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. Their fine efforts help facilitate the work of this committee. Omissions and deficiencies in the minutes have been noted in writing and attached to the minutes being returned to the Churches.

### Verification of Delegates

Several churches did not supply a separate list of Elders who are serving at the time of Annual Conference. Therefore, it was difficult to verify all the Delegates and Alternate Delegates for this year's Conference.

### Petitions

The Committee found the following petitions to the 107th Annual Conference:  
From the Grace Bible Fellowship Church, Reading, PA:

WHEREAS, the Faith and Order specifically bars men who are divorced and men married to women who are divorced from serving as elders (Faith and Order, pg.45), and



WHEREAS, the Faith and Order does not address the issue of men who are divorced and men married to women who are divorced serving as deacons, and

WHEREAS, the two offices are set forth in Scripture with similar qualifications (I Timothy 3:1-13), and

WHEREAS, Grace Bible Fellowship Church of Reading, PA, faces confusion over this issue in the nomination process for deacons, and does not desire to exceed the intent of the Faith and Order but rather be in submission to our brethren, and

WHEREAS, we want unity in the body of Christ and a biblical practice of church government, therefore, be it

RESOLVED, that this congregation appeals to the 1990 Annual Conference to clarify its position on this issue and provide guidelines for its implementation in the particular churches.

From the Calvary Bible Fellowship Church, Finesville, NJ:

WHEREAS, the commitment to a firm stand against the use of alcoholic beverages is a desirable position for the Bible Fellowship Church to maintain, and

WHEREAS, the subject of abstention from the use of alcoholic drinks as a requirement for membership in the Bible Fellowship Church, Section III, Paragraph A, Article X: Harmful Indulgences of the Faith and Order, has been discussed at many sessions of Annual Conference and has proven to be a source of contention among our sister churches of the denomination, and

WHEREAS, the debate on this article has had a polarizing effect on the unity of the body to such a degree that several of the churches would feel it necessary to withdraw from the denomination if this requirement for church membership were removed, and

WHEREAS, it is the desire of the congregation of Calvary Bible Fellowship Church, Finesville, NJ, that the unity of the body be maintained and that the truth of the Word of God be upheld as the church carries out the purpose for which God established her, and

WHEREAS, the Bible teaches that the purpose of the church is to edify the saints (1), to evangelize the world (2), and to worship the Lord in Spirit and in truth (3), therefore be it

RESOLVED, that Section III. Paragraph A, Article X: Harmful Indulgences of the Faith and Order, be replaced with the following:

#### 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.

Therefore, no member who uses alcohol, or makes such drinks, or deals in them, shall hold office or serve in a teaching capacity in any part of the church program (4). The Pastors of the Bible Fellowship Church need to strongly and persistently warn

their people of the dangers of alcoholic beverages and urge all of their members and attenders to abstain totally from the use, manufacture and the distribution of them.

(1) "It was he who gave some to be apostles, some to be prophets, some to be evangelists, and some to be pastors and teachers, to prepare God's people for works of service, so that the body of Christ may be build up..." (NIV, Eph.4:11,12).

(2) "Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to obey everything I have commanded you. And surely I will be with you always, to the very end of the age." (NIV, Matthew 28:19,20).

(3) "God is spirit, and His worshipers must worship in spirit and in truth." (NIV, John 4:24)

(4) "Everything is permissible - but not everything is beneficial. Everything is permissible - but not everything is constructive." (NIV, I Corinthians 10:23).

From the Bible Fellowship Church of Staten Island, Staten Island, NY:

RESOLVED, that the petition to Annual Conference requesting that the Staten Island congregation be placed under the care of the Board of Church Extension be approved. The motion was passed unanimously. (See Resolution)

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

## *Report of the Ministerial Convention Committee*

The annual Ministerial Convention of the Bible Fellowship Church was held Tuesday, May 1 through Wednesday, May 2, 1990, at Pinebrook Bible Conference, Stroudsburg, PA. The Ministers' Wives' Fellowship coordinated its meetings with the convention.

The theme of the 1990 Ministerial Convention was "Pastoral Care In The Hospital." The speaker was Chaplain Lynwood Swanson, Director for Pastoral Care Service at Fox Chase Cancer Center and Director of the Department of Pastoral Care at the Alfred I. Dupont Institute.

At the close of the convention, Robert F. Johnson gave a scripture meditation from Genesis 22 and David A. Thomann led the celebration of the Lord's Supper.

At the annual business meeting of the Ministerial Convention, the following men were elected to a two-year term of service: Daniel DeLozier and Brent F. Robinson.

Next year's Ministerial Convention will be held May 7-8, 1991 at Pinebrook Bible Conference. The purpose of the Ministerial Convention of the Bible Fellowship Church includes providing an annual educational experience for the improvement of the ministerial skills of pastors; providing a time of spiritual renewal and physical and emotional refreshment; and promoting fellowship and unity among the pastors and wives.

### 1990 Committee

Dennis M. Cahill, Chairman  
David H. Jones, Treasurer  
Kenneth D. Keeler, Vice-Chairman  
Dean A. Stortz  
Byron Widger, Secretary

### 1991 Committee

Daniel F. DeLozier, Secretary  
David H. Jones, Treasurer  
Brent E. Robinson  
Dean A. Stortz, Vice-Chairman  
Byron Widger, Chairman

Financial Report for September, 1989 - August 31, 1990

Beginning Balance	\$ 81.90		
Receipts:		Expenses:	
Convention Registrations	2,237.50	Pinebrook Bible	
Administrative Budget	1,000.00	Conference	1,994.00
Total	<u>3,237.50</u>	Speaker Honorarium	450.00
Grand Total	<u>3,319.40</u>	Committee	393.69
		Brochures & Mailing	47.10
		Refunds	285.00
		Checking Acct. Maint. Fee	40.00
		Total	<u>3,209.79</u>
		Balance	109.61

David H. Jones, Treasurer

Audited by Donald P. Straub

The Committee funds are deposited at Meridian Bank in Easton, PA  
We recommend the adoption of the following:

**RESOLVED:** That each church pay for their Pastor (s) and wife to attend the 1991 Ministerial Convention of the Bible Fellowship Church.

## *Study Committee Report - Mandatory Retirement*

The 106th Annual Conference of the Bible Fellowship Church, finding no clear mandate in the Faith and Order concerning the eligibility of retired ministers for service on Boards and Committees of Annual Conference, passed legislation establishing a committee to study the question of the retirement of ministers and the place that retired ministers may take in Conference committees. This was accomplished by the following resolution:

WHEREAS there is a mandatory retirement age for ministers serving as pastor of a particular church but there is no clarification of the application of mandatory retirement for either ministers or laymen serving on Annual Conference Boards or Committees,

RESOLVED that the Chairman appoint a Committee of 3 ministers and 3 laymen to study the legitimacy of the mandatory retirement age for ministers, and further

RESOLVED that the committee formulate rules regarding elections based on the results of this study.

The Committee has met and deliberated prayerfully. It now presents the following study to the 107th Annual Conference.

In this paper, we have undertaken to study the Bible's provisions for retirement as well as examples within other churches and in business and industry. It becomes clear in all aspects of our study that Annual Conference needs to reconsider its rules for the retirement of its pastors and for their election to boards and committees.

### The Bible and Mandatory Retirement Age

The Bible offers little information about the concept of retirement. In American culture, it is thought to be the golden goal to which all ought to aspire. Those who work hard and invest their money well, can, if all goes well, rest from their labors. In a nutshell, the desire of retirement is to be free from the necessity of working.

In a general way, we can see that God made man to work (Gen. 2: 15). Work is not something to be escaped (2 Thess. 3:10) and is not in itself the result of the curse. It is part of the way in which men and women find joy and satisfaction in life (Ecc. 2:24). Even though work is disagreeable at times because of the curse (Gen 3:17-19), still man finds fulfillment in achieving a living by the sweat of his brow.

### The Bible's Attitude About the Aged

Throughout the Bible, it is clear that the aged are held in high regard. The accumulated experience of a person who has lived many years is to be valued and respected. Several passages indicate this quite clearly:

Lev. 19:32 -- You shall rise up before the grayheaded, and honor the aged, and you shall revere your God; I am the LORD.

Prov. 16:31 -- A gray head is a crown of glory; it is found in the way of righteousness.

Prov. 20: 29 -- The glory of young men is their strength, and the honor of old men is their gray hair.

The New Testament church called its leaders elders. This terminology was carried into the church from the synagogue. Although the word came to signify spiritual stature rather than age, the word elder implies someone who is older.

### Retirement Age in the Bible

The only clear reference to a mandatory retirement age is found in connection with Levitical priests. Num. 8:24-26 states, "This is what applies to the Levites: from twenty-five years old and upward they shall enter to perform service in the work of the tent of meeting. But at the age of fifty years they shall retire from service in the work and not work any more. They may, however, assist their brothers in the tent of meeting, to keep an obligation; but they themselves shall do no work. Thus you shall deal with the Levites concerning their obligations." This mandated retirement at fifty years is mentioned several times in the book of Numbers (4:3, 23, 30, 35, 39, 43). Note, however, that while the retirement age remained constant, the starting age changed (Num 4 -- 30; Num 8 -- 25; 1 Chron. 23:24 -- 20). The reference in 1 Chron. may indicate that the initial age is based on the demands of the work (1 Chron. 23: 25-27 -- For David said, "The LORD God of Israel has given rest to His people, and He dwells in Jerusalem forever. And also, the Levites will no longer need to carry the tabernacle and all its utensils for its service." For by the last words of David the sons of Levi were numbered from twenty years old and upward.). The increase in the overall age span from 20 to 30 years may possibly be an indication of what a strenuous task carrying the Tent of Meeting and its equipment had been. There is no satisfying explanation for the mandatory retirement at fifty years of age, but it appears to be associated with the demands of the work.

### Biblical Examples of Service in Old Age

Moses lived to be 120 years old. According to the Scriptures, he was still vigorous and capable of going on (Deut. 34:7). There is no evidence that his capacity for leadership had diminished in any way.

Joshua lived to the age of 110 (Josh. 24:29). His final communications with the people show that his energy levels had not decreased much. The final chapters of Joshua may indicate that he was preparing to retire, but if that is so, it was not for health reasons, but rather because he had finished his task.

Eli, who lived to the age of 98, is presented as a man whose advanced years were a detriment to him (1 Sam. 2:22, 3:2, 4:15, 18). Although his experience and wisdom were helpful to Samuel when the Lord spoke to him in the night, he was unable to do what was needed in his family or in his nation.

Even in Samuel's case, age was a factor. When the people came requesting a king, they cited the old prophet's age as part of the problem (1 Sam. 8:5). Still, the real cause for their request was the incapability of younger men, Samuel's sons, to assume their father's responsibility.

There is also evidence that King David's age became a problem (1 Kings 1:1). The early chapters of 1 Kings describe a paralysis of leadership and the maneuverings of the court to appoint a successor to the aged king. The scheming came to an end only when David decisively appointed Solomon as the king and relinquished his leadership.

### Summary

From this Scriptural evidence, we can draw the following conclusions:

1. Work is good for man and is to be a significant part of his experience on the earth. The one instance of mandatory retirement appears to be required because of the physical demands of the work. This appears to show us that some types of employment may be unsuitable for older workers. Nevertheless, there is insufficient Biblical evidence to support mandatory retirement at some predetermined age.

2. We ought to view people of age as people who can make a valuable contribution because of their wealth of experience. Not only is it foolish to ignore that experience, but removing older people from our work solely on the basis of their age denies us the benefits of their wisdom.

3. Each person needs to be considered individually. The undiminished strengths of some are counterbalanced by the decline of others.

### Retirement Practices in Other Denominations

The retirement practices of eight other Protestant denominations have been determined.

Of the eight, only two have a mandatory retirement age. Ministers in the United Methodist Church must retire at the age of 70. This is also the mandatory retirement age in the American Lutheran Church, but congregations vote annually on the retention of pastors 65 or older.

The remaining six denominations (American Baptist Church, Church of the Brethren, Evangelical Free Church, General Conference Mennonites, Presbyterian Church in America, United Church of Christ) have no mandatory retirement age. The only differences lie in the treatment of pensions.

### Retirement Practices in Business and Industry

For more than a decade, it has become increasingly evident that the application of mandatory retirement, whether at 65, 70, or another arbitrary age, is diminishing. It is neither a real goal of most employees nor a benefit to our economy.

No matter what the retirement age, many of those forced out of work find it necessary to find substitute employment. Whether to fill a void in their daytime schedules or provide additional income in the face of insufficient pensions, these retired but working individuals refuse to give in to a bureaucratic mandate. Most of them end up working for a much smaller income than they would have earned in their former positions.

Even in this situation, though, these workers are the beneficiaries of pension plans and Social Security annuities. Certainly in the latter, and often in the former, they are dependent upon the contributions of younger workers still in an active status. News reports show vividly the effect of the increase in the number of recipients of Social Security benefits. Soon every retired worker in the United States will be supported by two active workers.

For these two reasons, as well as others, Congress passed the Age Discrimination in Employment Amendment of 1986, which eliminated mandatory retirement age provisions in employment regulations. What few exceptions were included in that legislation have been effectively eliminated in the meantime.

This has left employers with a real human resource management problem: confronting and dealing with performance problems. This is because the only valid reason for requiring an employee to retire now is that individual's inability to carry out the job properly.

Thus, the retirement situation in business and industry now is such that employers who abide by the federal standards will need to formulate clear policies concerning performance standards which will apply to all active employees, regardless of age. Employees who are in their advanced years, on the other hand, will need to be conscious of their own performance and be willing to measure it against a realistic standard.

#### Provision for Committee Membership in Previous Versions of the "Faith and Order"

The current edition of the Faith and Order contains no provision for committee membership on the part of retired ministers. Yet, as recently as 1977, the Faith and Order contained this paragraph:

All retired ministers willing to serve are eligible for election to Boards and Committees (p. 65).

The current form of what is now Article X (p. 132) was introduced at Annual Conference in 1977 and passed on first reading. It was adopted on second reading in 1978. A new paragraph was introduced in 1981, however, and passed on first reading. Constituting an inserted paragraph 4 in the six-paragraph article, it read:

A minister who retires may serve as a minister in any elective or appointed position only until his current term of office is completed. A retired minister may serve in an advisory capacity on any conference board or committee at the request of the particular board or committee (Yearbook, p. 35).

This additional paragraph was never approved on second reading.

#### Conclusions

Our charge consists of two distinct questions: Is the current mandate of retirement of ministers at age 72 legitimate? Should retired ministers serve on boards and committees of Annual Conference?

The committee does not find sufficient Biblical support for a mandatory retirement age. It does find, however, that an unwillingness of some aging pastors to recognize a decrease in capability and an unwillingness of some churches to call this to the attention of those to whom it applies are the primary justification of such a rule. But, as it was noted in the study of the situation in business and industry, abolishment of an absolute retirement age requires methods by which performance can be monitored, evaluated, and confronted when it is in decline. Our answer to that need is recommendation 1 below.

Similar reasoning leads to the conclusion that it is not necessary to preclude the membership of all retired ministers on committees and boards. Certainly this is not the case with laymen. We therefore offer recommendation 2 concerning this situation, noting that the nomination process offers ample provision for evaluation of the work of any member, lay or clerical, retired or not.

### Recommendations

1. The general form of our first recommendation is that mandatory retirement, as expressed in the Faith and Order, be rescinded and replaced by a procedure in which pastors who have reached a specified age must submit to an annual congregational vote on their calls. These changes should be considered together and will be moved as legislation on First Reading. (In the following, material to be deleted is enclosed in brackets ([]) and material to be inserted is printed in boldface.)

Article III (p. 123), para.2 and 4:

#### Article III: Retirement from the Ministry

Any minister of the Bible Fellowship Church who has attained the age of 65 years or who has completed at least 40 years of eligible service with the Bible Fellowship Church may retire from active service and receive retirement benefits.

[Any minister of the Bible Fellowship Church who has attained the age of 72 years must retire from active service by the end of the month in which he becomes 72 years of age.]

Any minister of the Bible Fellowship Church who has rendered at least 30 years of eligible service to the Bible Fellowship Church, and who has not attained 65 years of age, may retire early from active service, but shall not receive retirement benefits until he has attained 65 years of age.

**Any minister of the Bible Fellowship Church who has attained the age of 68 may continue in active service at his current charge if he receives a two-thirds majority of votes on a question of whether to retain him or not. This vote shall be taken by ballot at the next regular congregational meeting following his 68th birthday and each year thereafter. At this meeting, the following question shall be put to the congregation: "Shall we retain our pastor?" When a minister fails to receive a two-thirds majority in this vote, the Board of Elders shall promptly review his status with them.**

Years of eligible service shall be calculated beginning with the date of licensing and ending with the effective date of retirement set by the Credentials Committee [, or in the case of mandatory retirement, at the end of the month in which the retiree becomes 72 years of age]. Any years of active service for which the minister has failed to make required payments into the fund shall not be considered eligible service.

Para.5 is unchanged.

Under Legislation Concerning the Retirement Fund (p. 148, amended in 1987: addendum page 6):



## VI. Retirement Age.

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

[B. A minister must retire at the end of the month in which he attains the age of 72 years.]

**B**[C]. A minister who has given 25 years of eligible service to the Bible Fellowship Church may retire from the active ministry prior to age sixty-five (65) but shall not begin to receive an annuity until age sixty-five (65).

Page 170, under Categories of Ministry

## IV. Ordained Ministers in Retirement

[A. These men draw retirement benefits from the Bible Fellowship Church.

1. A minister of the Bible Fellowship Church who has attained the age of 65 years may retire from active service.

2. A minister must retire at the end of the month in which he attains the age of 72 years.

3. A minister who has given 30 years or more of service to the Bible Fellowship Church may retire from active ministry prior to age 65 and be eligible for an annuity at age 65.]

**These are men who have retired under the provisions of Article III: Retirement from the Ministry (pp. 123-24).** (FIRST READING)

2. Our second recommendation is that the paragraph concerning board and committee membership by retired ministers which was deleted from the 1977 Faith and Order be reinstated as the fourth paragraph of Article X: General Rules of Elections and Resignations (pp. 132-33):

**All retired ministers willing to serve are eligible for election to Boards and Committees.** (FIRST READING)

Study Committee on Mandatory Retirement Age: Frank L. Herb, Jr., Chairman; George K. Monroe, Secretary; Roy A. Hertzog; L. James Roberts, Jr.; Henry U. Sandt, Jr.; Richard E. Taylor.

## *Study Committee Report Inter-Cultural Ministries*

### I. Introduction

The task committed to the Inter-Cultural Ministries Study committee was to report to the 107th Annual Conference with "observations" and "recommendations" concerning what "positive steps" could be taken "to reach out to the unreached within the target areas of Bible Fellowship Churches to further a ministry of establishing ethnic Bible Fellowship Churches."

After several meetings of confronting the tasks which faced the committee, a Seven Point Outline of Purpose was established to guide our efforts and structure a game plan to accomplish the multi-faceted work involved in dealing with ethnic church planting.

#### Seven Point Outline of Purpose

1. To establish the theological basis for ethnic church planting.
2. To study the saturation of America by ethnic and cultural diversity.
3. To study the obstacles to ethnic church planting.
4. To establish definitions of terms being used by the Committee, in order to better clarify and inform the reader.
5. To prepare a brief historical view of the Bible Fellowship Church in regard to its past work in ethnic and cultural ministry.
6. To produce a manual to assist the Bible Fellowship Church in ethnic church planting.
7. To present a model for ethnic church planting to the Bible Fellowship Churches.

Assignments were given to the committee members in the following areas; the biblical basis for ethnic church planting, the obstacles which confront ethnic church planting, the listing of a "Values List" involved with ethnic church planting and a historical and statistical review of data relevant to ethnic church planting.

During the discussion surrounding the review of the "Historical Paper", there were discovered limitations rising out of seven elements from the cultural development of the Bible Fellowship Church. These elements revealed to the Committee some areas which contributed to the present cultural impoverishment of the Bible Fellowship Church. These seven areas resulted from the ecclesiastical formation of the Church, with its Anabaptist-Mennonite world view being counter to and resistant toward the larger cultural context of the churches.

The Leadership Configuration of the early Bible Fellowship Church fostered a restrictive type of parochialism. The Linguistic Antecedent being the German language and The "Pennsylvania Dutch" Characteristics of the early church limited the desire of the church to reach out to and accept into our churches people from other cultures that differed from ours.

The Early Anti-Education Bias of the church has allowed the Bible Fellowship Church, even today, to suffer from cultural deprivation because of almost a century of "anti-intellectualism."

The Geographic Containment of the Bible Fellowship Church, being limited during the first fifty years of ministry to the agricultural Germanic people of eastern Pennsylvania, laid a foundation for a cultural narrowness.

The Mission Policy of the Bible Fellowship Church throughout the years has been to remain a supporting Board and not the planter of Bible Fellowship Churches in other lands and cultures. While the policy was reasonable and responsible in terms of the economics of mission involvement, it short-circuited the ability of the church and its people to relate to Christian brothers and sisters, and churches among other racial, ethnic, and cultural groups.

In considering these seven points, the committee realized that the Bible Fellowship Church could not go back and undo what has been done, but that it must give itself to the hard work and the "second-mile" effort that will enable the Bible Fellowship Church to transcend these historical limitations.

The work of the Committee continued and after each discussion an ever increasing awareness of the immensity and responsibility of the task involved in ethnic church planting was being sensed by each Committee member. Each discussion opened up new areas of cultural and ethnic nuances which needed to be considered. Statistics had revealed to the Committee that America is a vast mission field. More than 23 million Blacks, 25 million Hispanics, millions of Asians, Eastern European groups and a wide variety of other ethnic people groups are filling up the urban centers of our country and pouring into the newly urbanized suburban areas.

With more than 60 million ethnics in America, speaking over 157 distinct languages, our country is truly a multi-cultural mosaic of opportunity for evangelism and church planting.

The Committee also discussed at length the need to review the Faith and Order in the light of this cultural diversity and the transcendence necessary in order to reach ethnic people groups. A "Values List" was prepared and an example from the list was formulated in order to show the cultural implications to the Standards of Life and Worship. The example chosen was "Marriage."

Another discussion focused on the viability of the Board of Missions and the Board of Church Extension working cooperatively in completing the task of ethnic church planting.

In the following two sections of this report, The Obligations/Opportunities/ and Obstacles involved with ethnic church planting are discussed along with The Conclusions and Solutions Offered to the 107th Annual Conference.

Can the Bible Fellowship Church take up the responsibility to plant churches among ethnic people in America? This is the question which pricked at the minds of the Committee and the question which is yet to be adequately answered either by this report or by the Committee. The Committee, as a whole, believes that the Bible Fellowship Church must attempt the work of ethnic church planting and yet the Committee also realizes that the past year of work was only the genesis of a greater and more specific work which needs to be accomplished in order to begin church planting works among ethnics in our target areas of ministry.

The vision now for ethnic church planting will one day be realistically fulfilled as we will see the fruit of this work so beautifully portrayed in the picture drawn for us by Christ and recorded by the beloved apostle John,

"... I looked, and behold, a great multitude, which no one could count, from every nation and all tribes and peoples and tongues, standing before the

throne and before the Lamb, clothed in white robes, and palm branches were in their hands; and they cry out with a loud voice, saying, "Salvation to our God who sits on the throne, and to the Lamb." (Rev. 7:9-10)

## II. The Obligations/ Opportunities/ Obstacles

### A. The Obligation to the Task of Ethnic Church Planting.

There is no greater impetus to do ministry than when we reflect upon the Scriptures and hear God challenge us to fulfill his commands and desires. James admonishes the church to be "doers" of the word we have been entrusted with (James 1:22) and Christ labeled the person who carries out the work in action, a "house upon a rock" (Mt. 7:24). If it is true, and we believe it to be that God is pleased and man is blessed when the Biblical mandates are carried out and the examples of righteousness and justice expressed in His word are modeled, then we must say that reaching out to ethnic people from all tribes, tongues, and nations, is pleasing to our God. It is pleasing to Him because Scripture is replete with references and examples of God's desire and command to take the Gospel to all people and establish churches among them, especially those ethnics in our own Jerusalems and Judeas.

The Biblical challenge and responsibility to evangelize people from other cultures begin with God's very first statements about His intention to provide salvation to all the families of the earth.

He said to Abraham and Jacob:

"And I shall bless those who bless you, and the one who curses you I will curse. And in you all the families of the earth shall be blessed" (Gen. 12:3).

"Your descendants shall also be like the dust of the earth, and you shall spread out to the north and to the south; and in you and in your descendants shall all the families of the earth will be blessed: (Gen. 28:14).

In the genealogy of our Lord and His earthly ministry, the inclusion of all people in the plan of salvation is evident.

In Christ's Genealogy, it states:

"and to Salmon was born Boaz by Rahab (Canaanite), and to Boaz was born Obed by Ruth (Moabite); and to Obed, Jesse..." (Mt. 1:5).

To the Syro-Phoenician woman He said:

"And He answered and said, "It is not good to take the children's bread and throw it to the dogs." But she said, "Yes, Lord; but even the dogs feed on the crumbs which fall from the master's table." Then Jesus answered and said to her, "O woman, your faith is great; be it done for you as you wish." And her daughter was healed at once." (Mt. 15:26-28)

The Great Commission to make disciples of all nations and the explosion of the Holy Spirit on the scene at the day of Pentecost, bringing together diverse people

from all nations, witnesses to the intention of God's plan including every ethnic group on earth.

"And Jesus came up and spoke to them, saying, "All authority has been given to me in heaven and on earth, Go therefore and make disciples of all nations, baptizing them in the name of the Father and the Son and the Holy Spirit, teaching them to observe all that I commanded you; and lo, I am with you always, even to the end of the age." (Mt. 28:18-20)

"And how is it that we hear them in our own language to which we were born. Parthians and Medes and Elamites, and residents of Mesopotamia, Judea and Cappadocia, Pontus and Asia, Phrygia and Pamphylia, Egypt and the districts of Libya around Cyrene, and visitors from Rome, both Jew and Proselytes, Cretans and Arabs...we hear them in our own tongues speaking of the mighty deeds of God." (Acts 2:8-11).

The earliest church at Jerusalem accepted Peter's testimony that the salvation of Cornelius was evidence that God is not partial to one race.

"And as I began to speak, the Holy Spirit fell upon them, just as He did upon us at the beginning. And I remembered the word of the Lord, how He used to say, "John baptized with water, but you shall be baptized with the Holy Spirit." If God therefore gave to them the same gift as He gave to us also after believing in the Lord Jesus Christ, who was I that I could stand in God's way? (Acts 11:15-18)

Further evidence of our Biblical obligation to do ethnic church planting is given in the scriptural model of the Abrahamic Covenant of Promise, the model of the Incarnate Christ, and the model of Paul's Priority of Missions and Church Planting.

With Abram, God did not merely suggest to Abram the idea of leaving his home and family and traveling to another place and people. He commanded Abram to "Go, get thee out of thy country and from thy kindred..." (Gen. 12:1). This movement from Ur to Haran, and then to Canaan, established the most significant cultural trek in all of human history. The following promise in Gen. 12:2-3, "...all peoples on the earth will be blessed through you," honed in on God's desire to save a people from out of all the ethnic groups He has created.

The model of Christ's Incarnation and His earthly ministry is fundamental to a theology of ethnic church planting. The Scriptures tell us that, "the word became flesh and dwelt among us," (Jn. 1:14). The cultural implications of the incarnation demonstrate to us Christ's divine desire to go beyond cultural barriers and take upon Himself the Jewish-Aramaic race, the ethnic habits (eating, dress, language), and a total obedience to the Law given to the culture. In this greatest of all enculturational models, we see the precedent for the church to seek to establish churches among ethnic people groups.

Christ worked out this incarnational model during the course of His earthly ministry. He intentionally set up His pulpit in Galilee, where the area was known for the traveling caravans of Gentile foreigners and where the Galilean people were considered to be outcasts from their Judean brothers because of their dealings with foreigners.

In Capernaum, He ministered to a Roman centurion and his family (Mt. 8:5). In Tyre, He ministered to a Syro-Phoenician woman (Mk. 7:26). In Sidon, He healed a deaf man (Mt. 7:32). It was the Samaritan ministry which became the setting for His tremendous dialogue with the woman by the well and later to her people in Sychar (Jn. 4). John Perkins, noted urban missiologist, at a seminar observed that Christ's ministry in Samaria was the greatest example of entering an ethnic (racial) context. Christ's commitment to go to Samaria ended in the establishment of a core of believers (Jn. 4:41,42).

In the Pauline Model of Missionary-Church Planter, we see the apostle who never lost sight that the progression of the Gospel and the fulfillment of the Great Commission was centered in reaching the masses of the Gentile world. From his first missionary journey, Paul set forth the priority of establishing churches among the Gentile ethnic world. This emphasis was declared in his writing to Timothy,

"but the Lord stood with me, and strengthened me, in order that through me the proclamation might be fully accomplished, and that all the gentiles might hear..." (2 Tim. 4:17).

The planting of churches in the first century gentile world provided a foundation for growth in the new church and for edification in the church as a whole. In the book of Acts and some of the Pauline Epistles, we read of the joyous reaction by the corporate body as Paul would tell of the Gentiles receiving Christ and forming churches (Acts 14:27,28; 15:1-31; Gal. 1:23-24).

In the early days, Bible Fellowship Church people sang,

"Out of every kindred and tongue,  
Redeemed, redeemed  
this shall be the glad new song,  
Redeemed, redeemed."

We sang it and meant it. What a joy to anticipate meeting at Jesus' coming men and women from many lands and cultures who are blood bought through His death.

It is easy to apply this only to people from other countries to whom we sent missionaries. The same joy will flow from reaching those whom God brings near us from those lands and cultures.

Although our country has many problems, it has also many opportunities. Those opportunities are the reasons many have moved from their native lands to this land. Despite the opportunities offered in America, there also exist many injustices. There is racism, greed, materialism, and pride. Believers must identify and acknowledge these problems. God calls His people to demonstrate love for people of other backgrounds by sharing in their needs and in undertaking for the oppressed as His people practice justice and mercy (Deut. 10:17-19; Gen. 18:19; James 2:14-17).

We must acknowledge that injustice and oppression exist. We must admit that we have professed faith in Christ, but have not consistently practiced justice and mercy.

These responsibilities and obligations to serve the needy and oppressed are not optional, but are necessary for the people of God (Micah 6:8).

These words from our past give expression to what can come from taking seriously God's Word to us and our circumstances:

"We're pilgrims and strangers below, We've left this vain world with its show; With our Lord by our side, as our Comfort and Guide, Our hearts are contented, our souls all aglow.

"We've entered the great harvest field, Our lives to His service we yield; We have counted the cost, we are seeking the lost, Depending on Jesus, our Strength and our Shield.

With patience we're running the race, And trusting His nev'er failing grace; For Jesus, our Friend, will sustain to the end, And bring us to glory to see His blest face.

O! What a glad meeting 'twill be, When Jesus, our Lord, we shall see; We will praise Him for aye, in that bright fadeless day For what He has done for poor sinners like we.

Out of every kindred and tongue, Redeemed, Redeemed. This shall be the glad new song, Redeemed, Redeemed."

The Biblical statements depicting God's desire to minister among ethnics and the Biblical models demonstrating the recurring work among ethnic groups are sufficient evidence to present the obligation we have, as the church of Jesus Christ, to seek out the ethnic people groups amid our sphere of ministry and form Bible Fellowship churches.

#### B. The Opportunities in America To Work Among Ethnics!

There is a great movement of the world to the United States. America has the second largest Black population of any country in the world. It has the fourth largest Hispanic population in the world. Chicago is the second largest Polish city in the world and the U.S. has the largest Jewish population in the world.

The Los Angeles area is the second largest Spanish center, next to Mexico City (L.A. is now 72% non-anglo American). It is predicted that by the year 2,000, there will be 50 major cities in the U.S. with predominantly ethnic populations.

In America, there are over 1.2 million Native Americans (American Indians) living in over 500 clans and tribes. There are 69,700 Native Americans who live in the six states among which the Bible Fellowship Church is presently distributed. The percentage of Native Americans not active in churches is 92%.

African Americans are a resilient people who have survived many injustices which have been inflicted upon them by different societies during the course of history. Two of the four largest urban concentrations of African Americans in the U.S. lie within the present borders of Bible Fellowship Church territory, the New York-New Jersey Metroplex, with its close to 3 million African Americans and the greater Philadelphia area with close to 1.5 million. Just beyond are Washington D.C. with 1 million and Baltimore with close to 600,000.

Hispanic Americans are comprised of many ethnic sub-groups. The largest is Mexican, then Puerto Rican. Other groups include: Cubans, Central & South Americans, Filipinos and five or six other Hispanic ethnic sub-groups.

Statistics from the 1980 Census reveal that five of the top 10 and 13 of the highest 25 metropolitan statistical area concentrations of Puerto Ricans, outside of Puerto Rico, are in the States in which Bible Fellowship Churches are located. The U.S. is becoming the greatest and most needy Spanish mission field in the world.

Asian Americans from both the Far East and Middle East are making America metropolitan areas their homes. Three of the largest concentrations of Chinese Americans in metropolitan statistical areas are within states served by the Bible Fellowship Church.

The number of Koreans coming to America quadrupled during the seventies. Large numbers of Vietnamese, Laotians, Thais and Cambodians are evident within Bible Fellowship target areas.

Concentrations of Asian Indians are located around New York and New Jersey. Many of these Indians are Hindu. In and around Philadelphia, there are also many Asian Indians.

There are at least 500,000 Iranians in the U.S. and a number of Palestinians live in the eastern U.S.

Euro-Americans have always been prevalent in the U.S. before and after the days of Ellis Island. One of the newest Bible Fellowship Churches in Spencer Ma., is surrounded by many people of French background. In Brooklyn, the French language influence is evident in the 400,000 Haitians living there.

In the Ironbound section of Newark N.J., there is a huge and growing concentration of Portuguese residents. Brother Toto Baran, a member of the Newark Bible Fellowship Church, senses a desire to plant a church among these Portuguese people, but lacks the language skills and finances to do so at this time.

All of these snapshots of the multi-cultural makeup of our country have highlighted the hundreds of ethnic groups in the U.S., most of them represented within the current territory served by the Bible Fellowship Church and most likely some, if not many, present in each community or municipality where our churches are located. The churches are under "obligation" (Rom. 1:14) to identify these groups and see that these peoples are being evangelized.

Our churches now have the "opportunity" to reach the nations of the world right in their own backyards. This is a ripe time in history and the church must respond. In contrast to foreign missions and church planting in other counties, evangelizing the ethnic people within our target areas costs less money and involves less travel and traveling requirements.

The presence of so many differing ethnic groups in America affords the church the added opportunities of edifying its people and re-examining its Standards of Worship and Life and their application in light of Biblical revelation. The Bible Fellowship Church would be edified by the establishment of ethnic works and challenged to take a closer look at how the church's principles of worship and life impact ethnic church planting.

The churches at Antioch and Jerusalem rejoiced in hearing how the Gospel was reaching many different Gentile people and how churches were being planted among them (Acts 14:21). The testimony of God saving a people unto Himself from within the nations of the world stimulates the church's fervor to evangelize and strengthens its walk with the Lord. Paul writes that Christians throughout Macedonia and Achaia "sounded forth" their joy of hearing how many of the Thessalonians were turning from their pagan idols and receiving Christ (1 Thes. 1:7-9). The testimony of a church which seeks out the lost from every tribe and tongue is a tremendous encouragement to its people. Reaching ethnic people in our midst gives the church the opportunity to have its people edified and experience the wonderful joy of meeting exciting people along with the practical understanding of how our Lord can "make the two into one man, thus establishing peace" (Eph. 2:14-15).



This opportunity for the church to evaluate its standards and principles in light of ethnic and cultural differences, is extremely profitable. What values should be part of the life of every believer regardless of his ethnic origin or cultural context? Should our standards be changed in light of these differences? Are there standards we hold that reflect more of a historic culturally shaped tradition rather than a biblical directive? How do we keep from compromising doctrine yet appreciate the culture of our ethnic brothers and sisters? In light of these questions, we develop "value statements" which are culturally transferable in the following areas: Worship, Holiness, Stewardship, Justice, Mercy, Love, Humility, Marriage, Family, Christian Liberty and Servanthood, Materialism and Work, Civil Government. An example of evaluating the standard of "Marriage" was prepared in order to give Annual Conference a model of what may be entailed in reviewing the Standards of Life and Worship. (see Appendix A).

The opportunities involved in ethnic church planting are numerous. The opportunity of reaching ethnics who are well within our ministry target areas confronts us dramatically. The opportunity to expedite our mission thrust in terms of economics and logistics cannot be overlooked. The opportunity to build up our churches through the witness of a church that desires to reach ALL the lost provides practical edification for our people. Finally, the opportunity to evaluate ourselves in light of culture and biblical directives provides the church with the means of developing a clearer view of the absolutes of God's Word.

### C. The Obstacles In Inter-Cultural Church Planting

Preliminary Presuppositions God has given "culture" to mankind to demonstrate His power, provide opportunities to bring glory to Himself, and give means for the Gospel to reach culture effectively.

Each culture has areas of beauty, reflecting God's work in the world and also of sin ingrained in its life.

Introductory Statements to the Obstacles! A person's own culture limits his ability to be open and accepting of other cultures. One's own culture becomes the standard for right and wrong, acceptable and unacceptable. It also provides the basis for judging another culture.

"Values" are what one has accepted to be "true or right." It is in this area where cultures clash. Because a person usually lives in a "homogeneous cultural unit," he rarely, if ever, has his values challenged, and is therefore threatened and defensive when another culture calls into question his value. A person usually thinks that the other culture is wrong. In Sherwood Lingenfelter and Marvin Mayer's book, Ministering Cross-Culturally, they list tensions which can arise concerning the basic values of each culture; time orientation / event orientation, dichotomistic thinking/ holistic thinking, crisis orientation / non-crisis orientation, task orientation / person orientation, status focus / achievement focus, concealment of vulnerability / willingness to expose vulnerability. An example of one of these tensions is given by the authors in regard to time orientation versus event orientation. They give the example from their experience with the Yap Evangelical Church.

On one particular Sunday, the Senior Pastor and head of the churches of Palua had come to Yap to speak to the local Palauan congregation. Because of the special nature of the service, he was not finished when it came time for the

Yapese service at 11:00. A dear German sister, veteran of 30 years in Yap and Palua, bustled around impatiently at the bottom of the hill until she could contain herself no longer. Abruptly she ordered a Yapese girl to go up and ring the bell... When the Yapese pastor realized what had happened, he was mortified and apologized to the Palauan pastor... saying, "We Yapese don't care when the service begins; we are happy to wait until our Palauan brothers are finished" (Lingenfelter/Mayers, p. 37).

A person feels comfortable with people most like himself. Therefore, the differences posed by other cultures make him feel uncomfortable. The end result is that he usually retreats more defensively and is more closed to the differences.

The cultural context in which a person is raised and lives tends to hinder his ability to look at God's Word in an unbiased way. Because this is true, a less than objective value system and declarations of right and wrong are developed. Obviously, this provides areas of great cultural tension because Christians in each culture believe they are biblically correct.

Color and physical difference heighten cultural close-mindedness and develop a superiority or inferiority approach to other cultures. Sometimes "whys" asked about the differences of other cultures are expressions of superiority and not an attempt at understanding.

Stereotypes and generalizations given to cultural groups thwart honest, objective openness to that cultural group and prevent viewing the people in that cultural group as individuals made in the image of God.

The economic level of a particular person in a cultural group makes the obstacles even harder to overcome.

Looking specifically at Obstacles! We could note that some obstacles fall into perceived and methodological categories.

Since most ethnics live in the city and the city is perceived as a place of evil, many ethnic groups are distrusted and looked upon as inferior.

Another false perception is that America is a "melting pot" where people who come to America eventually become the same. The truth is many ethnics; Black, Hispanic, Asians, etc., desire to retain their cultural uniqueness. Unless one understands that cultural diversity is God-given and that it is through an understanding of diversity that unity is achieved, these unique cultural groups will be viewed as wrong and inferior. It is from this misperception that the ugly head of racism rises.

A final common perception views overseas missions as more important than U.S. based ministry, even if both are ministering to the same people group. This attitude is reflected in the proportion of money and personnel committed to church planting in America.

In the area of methodological obstacles, there is a lack of men and money committed to the task of ethnic church planting here in our target areas. Most efforts in this work are long term and need significant investments by the church and its people.

Developing ethnic leaders is difficult, especially male leadership. They need role models and disciples from our churches. Some of our requirements for ordination are also problematic. For example, the Bible Fellowship Church policy of requiring a man to serve six months full-time in order to qualify for ordination, could discourage the ethnic leader who must work and minister at the same time. It could

disqualify a man who is called of God, knowledgeable in God's Word, skilled in the culture and trained in effective cultural ministry. His valuable leadership and ministry skills are needed within the Bible Fellowship Church.

Every culture has to wrestle with how it applies the principles of Scripture to its cultural context. We must look at each other's culture and understand the application of Biblical principles as they are practiced within each believer's culture. Therefore, a church's application of a Biblical principle to its own cultural setting does not become the standard for another church's application of that same principle to its differing cultural setting.

Even though the obstacles listed are significant and demand an enormous amount of work in order to overcome, the obligations to do ethnic church planting and the opportunities which God has brought here and now, far outweigh the load of barriers this work faces. The same encouragement which was given in the Great Commission is presented to the church today. We can go in the midst of tremendous obstacles because Christ said,

"Go...and lo I am with you always, even to the end of the age" (Mt. 28:19,20).

### III. Offered Solutions and Conclusions

Before offering some solutions which the Committee brings to Annual Conference, the Committee would like to commit itself to a willingness to assist any Bible Fellowship Church who would be willing to attempt to work on an inter-cultural church planting project, or to reach out to ethnics in its area of ministry. The whole-hearted desire and prayer of this Committee is that all Bible Fellowship Churches, and their people, become the World Christians God has called them to be and have a profound commitment to the Great Commission of our Lord and Savior.

#### Offered Solutions!

1. If you are anticipating an ethnic ministry or have contacts with people from a different culture, these following practical helps may assist in your relating to the ethnic person God has led by your way:

- Be Genuine! Be open and honest and respect each other's cultural distinctiveness.

- Understand The Culture Of Another Person! Learn about the current events from the ethnic's country of origin (magazines, news releases, etc.). Ask the ethnic to teach you about his culture. Listen and observe the small nuances of culture (food, dress, schedules, etc.).

- Know The Individual As A Friend! Make a friend, not an acquaintance, or worse, a "target" for evangelism. Establish the right to share your value system by befriending him.

- Understand Possible Sources of Cultural Conflict! Most ethnics have a totally different way of thinking than an Anglo-American (non-crisis vs. crisis, event oriented vs. time oriented, person oriented vs. task oriented). The apparent insensitivity of Americans is a problem. In America we say, "You must come over to my house for dinner," and in many cases this even does not take place, it is only a social gesture. But the ethnic looks upon this invitation as the beginning of a relationship and is disappointed if the invitation is not followed through. Time is viewed by the ethnic in a different way. For him time is flexible and long term, especially in forming

relationships. The emphasis is upon events not time. Also, ethnics may be apprehensive to engage in intellectual or theological dialogues because of their lack of communicational skills.

- Terminology! Each culture has "code" words and actions which may mean something different to each person. A careful usage of terms is necessary when dealing with an ethnic person along with a wise use of actions.

2. In order for our churches to realize the opportunity each has in the area of ethnic church planting, the Committee suggest that each Bible Fellowship Church do a demographic study of its community, in terms of finding out how many ethnics live in their community and who they are. This could be accomplished through the church's Mission Committee, a Sunday School Class, a Youth Project, etc. The Committee could provide the needed assistance for producing this evaluation. When the surveys are completed, a copy should be submitted to the committee for further considerations and study.

3. A review of the Bible Fellowship Church's "Standards of Worship & Life" and its Faith and Order as a whole, as to their cultural relativity and ethnic transcendence would be a positive step toward evangelizing ethnics and including them in the body of Christ without any unnecessary yokes. This work could be accomplished by the Inter-Cultural Committee and sub-committees it would establish throughout the Conference to assist in the review, along with the Board of Missions and the Board of Church Extension in order to complete such an enormous and intricate undertaking.

4. If Conference were to allow the Inter-Cultural Committee to continue its work into the next year, the Committee would work toward the formulation of an ethnic church planting "Model." In conjunction with the Board of Missions and the Board of Church Extension, the Committee would seek to establish a model which could become a practical example to our churches of how to go about attempting an ethnic work in their ministry area.

5. From this Model and the vast amount of helpful information which has been gathered during this past year's work and that which will come from future work, a "Manual" for ethnic church planting could be produced. Our churches and others could refer to this Manual as they consider and work at ethnic ministry. THEREFORE,

WHEREAS, it has been documented by the Inter-Cultural Ministries Study Committee, as to the Biblical obligation the church has to seek out ethnic groups and establish churches among them; and

WHEREAS, the opportunities for ethnic church planting are well within the target areas of the Bible Fellowship churches, and God has sovereignly brought the nations of the world to our churches; and

WHEREAS, it is the shared opinion of the Inter-Cultural Committee that we must move ahead to develop a model and manual for ethnic church planting, along with a review of the "Standards of Worship and Life" of the Bible Fellowship Church as they compare with the cultural demands involved in ethnic church planting; therefore be it

**RESOLVED**, that the 107th Annual Conference allow the Inter-Cultural Ministries Study Committee to continue its work on ethnic church planting and report back to the 108th Annual Conference of the Bible Fellowship Church with a report of its progress toward the development of a "Model" and "Manual" for ethnic church planting and its review of the "Standards of Life and Worship" in light of cultural demands; and further

**RESOLVED**, that each Bible Fellowship Church be encouraged to complete a demographic study of their ministry target area and its opportunity for ethnic ministry among the community into which God has placed it and that the Inter-Cultural Committee assist the churches in accomplishing this task.

The Inter-Cultural Ministries Study Committee: Roy A. Hertzog, Chairman; David E. Gundrum, Secretary; Delbert R. Baker II, Carl C. Cassel, David H.C. Sng, Daniel G. Ziegler

(Note: Charles Snyder's resignation from the Committee was accepted on May 21, 1990).

Bibliographical Resources:

- Appleby, Jerry L. Missions Have Come To America. Kansas City, Mo.: Beacon Hill Press, 1986.
- Bakke, Ray. The Urban Christian. Downers Grove: Intervarsity, 1987.
- Chaney, Charles L. Church Planting At The End Of The Twentieth Century. Wheaton, Ill.: Tyndale House Publishers, Inc., 1982.
- Claerbaut, David. Urban Ministry. Grand Rapids, Mich.: Zondervan Press, 1983.
- Conn, Harvie. Eternal Word And Changing Worlds. Grand Rapids, Mich.: Academic Books, 1984.
- Conn, Harvie. Doing Justice And Preaching Grace. Grand Rapids, Mich.: Academic Books, 1983.
- Driggers, Carlisle B. Models of Metropolitan Ministry. Nashville, Tenn.: Broadman Press, 1973.
- Ellison, Craig W. The Urban Mission. Grand Rapids, Mich.: William B. Erdmans Publishing Co., 1974.
- Greenway, Roger S. An Urban Strategy For Latin America. Grand Rapids, Mich.: Baker Book House, 1973.
- Hesselgrave, David J. Planting Churches Cross-Culturally. Grand Rapids, Mich.: Baker Book House, 1980.
- Hopler, Thom. A World Of Difference: Following Christ Beyond Your Cultural Walls. Downers Grove, Ill.: Intervarsity Press, 1981.
- Mayers, Marvin. Ministering Cross-Culturally. Grand Rapids, Mich.: Baker Books, 1986.
- Mayers, Marvin. Christianity Confronts Culture. Grand Rapids, Mich.: Baker Books, 1986.
- McGavran, Donald A. Ethnic Realities And The Church; Lessons from India. Pasadena, Cal.: William Carey Library, 1979.
- McGavran, Donald A. and Hunter, George G., III. Church Growth Strategies That Work. Nashville: Abingdon, 1980.
- Nichols, Bruce. In Word & Deed, Evangelism And Social Responsibility. Grand Rapids, Mich.: Erdmans, 1985.

## Appendix A

### MARRIAGE (AN EXAMPLE OF A VALUES STATEMENT)

Marriage is the joining together of one man and one woman in a union instituted and ordained of God. This state, established by God to meet mankind's deepest and most personal, physical and emotional needs, is holy in God's sight and is to be a permanent bond until death of one partner to the union. For this reason, each marriage partner is commanded to be committed to the other physically, emotionally and sexually and to have no other than their marriage partner. Although God did not specifically condemn polygamy in every instance and sometimes blessed the individuals involved in polygamous relationships in the Old Testament, the biblical norm is one man married to one woman. This is reinforced by the teaching of the New Testament writers and our Lord during His earthly ministry.<sup>(1)</sup> This intimacy involves mutual rights and mutual obligations in the meeting of each partner's needs. Sexual activity outside the marriage bond by either of the marriage partners is adultery and is an attack on the oneness and permanence of marriage. Because the Bible clearly teaches oneness and permanence of marriage, for a Christian to marry a non-Christian is a clear violation of the Word of God.

However, marriage is not a state commanded by God for every person. One who is unmarried has not sinned or fallen short of God's standard. In fact, the unmarried do not have divided loyalties and may whole-heartedly serve the Lord and His church. The unmarried person must refrain from sexual activity which is given to man and to be expressed only in the marriage union. To be innocent of all sexual activity before marriage is the Biblical standard and those who can control their sexual desires are free to remain unmarried to the glory of God. All sexual activity outside of marriage union is sin in God's eyes and is the only sin people can commit against their own bodies. <sup>(2)</sup>

Divorce is the breaking of the union and bond of marriage. It is a hated thing in God's eyes and should be avoided and counseled against. The only Biblical ground for divorce is adultery, although a believer is not commanded to divorce a marriage partner who has committed adultery. Divorced persons who were not divorced on biblical grounds must remain in their present state; and, if neither partner has remarried, each must seek reconciliation with the former marriage partner and remain unmarried until God Himself resolves the breakdown of this God-ordained union.<sup>(3)</sup>

Divorced persons must seek forgiveness and the grace of God for any sin that led to, or is associated with their divorce. It is the church's responsibility to validate the grounds for divorce to preserve the church's purity and guard a believer's integrity.

## Footnotes:

(1) The Committee seeks to avoid giving approval to polygamy; but it also seeks to each people from cultures practicing polygamy how to respond to biblical data which appear to approve polygamy. God appears to make cultural allowances in the unfolding of His truth. Now that we have the entire revealed will of God, God's standards for marriage is one man and one woman. We must work within a culture to bring people to God's truth.

(2) The Committee inserts this sentence because of Paul's statement in 1 Corinthians 6:18: "All other sins a man commits are outside his body, but he who sins against his own body." Study is still to be done to identify more precisely Paul's meaning in this statement. Because Paul presents marriage as a comprehensive and permanent oneness, a oneness which exists in the believer's relationship to Christ and in marriage, Paul then teaches that the uniqueness of this relationship makes sexual sin the only sin one can commit against one's body. This verse is so significant it must be included in a statement on marriage despite the difficulty in interpretation.

(3) It is clear to the Committee that God may resolve this breakdown of the marriage union by the death of one partner or the remarriage of one partner. There may be other ways God will resolve broken marriages, but the Committee has not yet identified them.

Note: This "Marriage Values Statement" is merely an example and should not be viewed as a statement for discussion and adoption.



## Appendix B

Papers produced by this Committee and available for reference:

1. The Theological Basis For Ethnic Church Planting by David E. Gundrum
2. What Is The Theological Basis For Our Responsibility To Evangelize People From Other Cultures? by Carl C. Cassel
3. Ministering To Ethnic. By David H.C. Sng
4. Obstacles In Inter-Cultural Church Planting. by Delbert R. Baker II
5. Obstacles Facing The Bible Fellowship Church In Church Ethnic Church Planting. by Delbert R. Baker II
6. Obstacles To Church Planting In Ethnic Communities. by David H.C. Sng
7. Transferable Statement On Principles Of Worship And Life. by Committee as Whole
8. Values Example : Marriage by Delbert R. Baker II & Carl C. Cassel
9. The Bible Fellowship Church and Its Cultural Development. by Daniel G. Ziegler
10. America Is A Major Mission Field. by Daniel G. Ziegler
11. Newark, New Jersey: A Demographic Study. by Delbert R. Baker II



## APPENDIX

Statistical Information . . . . .	162
Pastor's Activities . . . . .	162
Membership . . . . .	163
Enrollment/Attendance/Church Property . . . . .	164
Conference Disbursements . . . . .	165
Local Disbursements . . . . .	166
Local Disbursements Cont./Total . . . . .	167
Pastor's Statistical Information . . . . .	168
Prayer Chain . . . . .	172
Directories . . . . .	177
Directory of Missionaries . . . . .	178
Directory of Mission Boards . . . . .	180
Directory of Churches . . . . .	183
Directory of Delegates . . . . .	187
Directory of Ordained Ministers . . . . .	190
Directory of Probationers Serving Churches . . . . .	196
Index of Previous Reports . . . . .	197
1990 Index . . . . .	198

### Pastor's Activities

Church	Pastor	Ordained Ministers	Probationers	Elders	Deacons	Pastoral Visits	Other Pastoral Visits	Baptized	Children Dedicated	Weddings	Funerals
Allentown, CC	Mahurin	6	1	9	13	368	1667	15	6	4	12
Allentown, S	McConnell	1	0	2	3	267	0	0	1	1	0
Bangor	Munyan	0	1	2	2	982	0	0	2	3	0
Bethlehem	Fritz	2	0	10	10	610	10	11	5	1	8
Blandon		1	0	6	5	431	0	2	2	1	2
Camden, DE	Koch	2	0	4	3	395	0	1	4	0	0
Catasauqua		0	1	1	0	140	0	0	1	0	1
Coopersburg	Shorb	4	1	6	8	422	255	13	3	1	5
Denville, NJ	Harris	1	0	1	4	200	0	0	0	0	2
Emmaus	Weller	2	0	15	15	531	424	15	9	4	2
Englishtown, NJ	Burnett	2	0	1	0	200	0	0	3	0	0
Ephrata	Allen	2	0	4	7	268	0	7	1	3	1
Finesville, NJ	Jones	1	0	2	4	270	0	10	0	0	0
Fleetwood	F. Herb	1	0	3	0	470	0	0	1	0	0
Graterford	Watkins	2	0	10	0	293	128	8	8	2	2
Harleysville	Armstrong	4	0	9	11	252	16	8	9	0	3
Harrisburg	Dommel	1	0	9	0	381	0	8	3	1	3
Hatfield	Wells	1	1	5	7	209	50	19	2	1	3
Howell, NJ	Vandergriff	1	0	2	7	530	0	9	3	2	1
Kutztown		0	0	2	2	133	0	11	6	3	1
Lancaster	DA Thomann	4	0	11	0	423	234	1	4	1	1
Lebanon	C. Reed	2	0	7	4	617	0	13	3	1	1
Lehighton	Bartron	1	0	3	4	301	0	0	4	0	2
Maple Glen	Prontricki	3	0	3	7	140	0	6	9	1	0
Mt. Carmel	A. Cassel	1	0	7	0	300	0	6	3	0	2
Mt. Pocono	Erb	2	0	4	3	107	0	5	5	0	0
Nazareth	Plows	2	1	9	4	463	295	8	6	4	3
Newark, DE	Schlonecker	1	1	3	3	260	25	10	6	0	1
Oley	Barber	1	1	9	6	300	300	8	4	6	1
Paradise	Soper	1	0	5	7	353	0	0	0	3	2
Phil. Emmanuel	Harding	1	1	2	0	248	0	0	0	0	0
Phil. Wissinoming	Clapier	1	0	2	3	231	0	4	1	1	6
Poughquag, NY	Wickstead	1	0	2	1	105	0	2	0	0	0
Quakertown	Gundrum	3	0	7	7	650	700	9	4	0	1
Reading	Grossman	2	0	11	7	247	0	33	11	2	6
Royersford	Smock	2	0	9	0	415	25	3	1	0	4
Scranton	Batchler	2	0	4	2	459	0	2	0	0	1
Shamokin	Coubourn	2	0	8	0	252	1238	0	8	2	5
Sinking Spring	Sloan	1	1	5	8	175	369	7	1	1	2
Spring City	Martin	1	0	6	4	631	0	3	3	2	1
Staten Is., NY		3	1	3	0	10	0	0	0	0	2
Stroudsburg	P. Morrison	4	0	2	4	547	52	24	11	0	1
Sunbury	Heller	1	0	12	13	917	462	9	4	3	11
Terre Hill	Trommler	1	0	3	3	241	0	2	0	2	1
Wallingford	Taylor	2	1	8	9	507	0	2	2	4	4
Wappinger Falls	Widger	1	0	1	0	200	0	3	3	0	0
York	Good	2	0	9	3	115	0	4	1	1	4
Zionsville	Uhrich	0	1	7	0	145	0	2	1	0	1
<b>TOTALS</b>		<b>82</b>	<b>13</b>	<b>265</b>	<b>203</b>	<b>16,711</b>	<b>6,250</b>	<b>303</b>	<b>164</b>	<b>61</b>	<b>109</b>
Edison, NJ	Cahill	1	1	0	0	121	29	16	0	0	3
Holmes, NY	Commerford	2	0	0	0	475	0	0	1	1	1
Newark, NJ	Baker	1									
Ocean County, NJ	Stortz	1	0	0	0	271	0	4	0	2	1
P'sant Valley, NY	Way	0	1	0	0	35	0	1	1	0	0
Somers Point, NJ	Reitz	1	0	0	0	862	0	0	1	1	1
Spencer, MA	C. Morrison	0	2	0	0	25	188	4	0	0	0
Walnutport	Smith	1	1	3	0	224	0	0	0	0	4
<b>TOTALS</b>		<b>7</b>	<b>5</b>	<b>3</b>	<b>0</b>	<b>2013</b>	<b>217</b>	<b>25</b>	<b>3</b>	<b>4</b>	<b>10</b>
<b>GRAND TOTALS</b>		<b>89</b>	<b>18</b>	<b>268</b>	<b>203</b>	<b>18724</b>	<b>6467</b>	<b>328</b>	<b>167</b>	<b>65</b>	<b>119</b>

Church	Membership												
	Received into Membership	Transferred from Other BFC	Transferred from Non-BFC	Increase	Died	Withdrawn	Dropped	Transferred to Other BFC	Transferred to Non-BFC	Decrease	Net Increase	Net Decrease	Membership
Allentown, CC	42	1	0	43	3	0	0	0	1	4	39	1	476
Allentown, S	0	0	0	0	0	1	0	0	0	0	0	1	56
Bangor	0	0	2	2	0	3	0	4	7	14	12	28	28
Bethlehem	5	0	0	5	5	0	0	0	7	12	7	279	279
Blandon	6	0	0	6	2	0	0	0	0	2	4	117	117
Camden, DE	0	0	0	0	0	0	0	0	0	0	0	48	48
Catasauqua	0	0	0	0	1	0	0	3	0	4	4	51	51
Coopersburg	7	1	1	9	1	3	1	0	0	5	4	182	182
Denville, NJ	0	0	0	0	1	0	0	0	0	1	1	38	38
Emmaus	5	0	0	5	1	3	0	0	0	4	1	328	328
Englishtown, NJ	0	0	0	0	0	2	0	0	12	14	14	15	15
Ephrata	19	0	0	19	1	0	19	0	0	20	1	171	171
Finesville, NJ	2	0	0	2	0	0	0	0	0	0	2	36	36
Fleetwood	4	0	0	4	0	0	0	4	0	4	0	105	105
Graterford	17	3	2	22	0	0	0	0	1	1	21	158	158
Harleysville	20	0	2	22	1	3	2	6	5	17	5	142	142
Harrisburg	5	2	0	7	1	1	0	0	0	2	5	153	153
Hatfield	17	2	0	19	1	0	6	4	0	11	8	124	124
Howell, NJ	13	0	0	13	0	0	5	0	0	5	8	63	63
Kutztown	2	2	0	4	0	0	3	0	2	5	1	36	36
Lancaster	11	2	0	13	1	4	0	0	0	5	8	228	228
Lebanon	14	0	0	14	0	2	0	0	1	3	11	126	126
Lehighton	7	0	0	7	1	0	0	0	0	1	6	107	107
Maple Glen	8	0	0	8	1	1	15	4	7	28	20	101	101
Mt. Carmel	5	2	0	7	1	0	0	0	0	1	6	173	173
Mt. Pocono	6	3	0	9	0	0	0	0	0	0	9	49	49
Nazareth	8	2	4	14	2	0	3	1	1	7	7	185	185
Newark, DE	6	0	6	12	0	0	1	0	0	1	11	63	63
Oley	18	6	0	24	1	0	0	0	2	3	21	189	189
Paradise	5	0	0	5	2	3	2	0	2	9	4	126	126
Phil. Emmanuel	0	0	0	0	0	0	0	0	0	0	0	34	34
Phil. Wissinoming	4	0	0	4	6	4	4	0	0	14	10	111	111
Poughquag, NY	0	0	0	0	0	0	2	0	1	3	3	17	17
Quakertown	9	3	0	12	1	0	0	3	4	8	4	219	219
Reading	17	0	0	17	0	0	0	0	1	1	16	430	430
Royersford	0	0	0	0	3	3	0	3	2	11	11	121	121
Scranton	0	0	0	0	1	0	0	0	0	1	1	29	29
Shamokin	3	0	0	3	0	0	0	0	0	0	3	148	148
Sinking Spring	15	0	0	15	1	3	0	0	0	4	11	113	113
Spring City	2	1	1	4	1	0	1	0	0	2	2	126	126
Staten Is., NY	0	0	0	0	0	2	0	0	0	2	2	25	25
Stroudsburg	16	0	0	16	0	5	7	2	11	25	9	133	133
Sunbury	27	0	0	27	3	4	0	2	0	9	18	395	395
Terre Hill	4	0	0	4	0	0	0	0	2	2	2	71	71
Wallingford	2	0	0	2	3	0	0	0	2	5	3	185	185
Wappinger Falls, NY	4	0	0	4	0	0	0	0	0	0	4	17	17
York	11	0	0	11	3	0	0	0	0	3	8	170	170
Zionsville	5	0	0	5	0	0	0	1	0	1	4	61	61
TOTALS	371	30	18	419	49	47	71	37	71	275	248	104	6,358
Edison, NJ	9	2	0	11	0	0	0	0	0	0	11	16	16
Holmes, NY	0	2	0	2	0	0	0	0	0	0	2	15	15
Newark, NJ	0	0	0	0	0	0	0	0	0	0	0	42	42
Ocean County, NJ	0	0	0	0	0	0	0	0	0	0	0	0	0
Pi'sant Valley, NY	0	0	0	0	0	0	0	0	0	0	0	0	0
Somers Point, NJ	0	0	0	0	0	0	0	0	0	0	0	0	0
Spencer, MA	0	0	0	0	0	0	0	0	0	0	0	0	0
Walnutport	4	0	0	4	0	0	0	1	0	1	3	44	44
TOTALS	13	4	0	17	0	0	0	1	0	1	16	0	117
GRAND TOTALS	384	34	18	436	49	47	71	38	71	276	264	104	6,475

## Enrollment/Attendance/Church Property

Church	Sunday School Roll	Cradle Roll	Home Dept.	Sunday School	Morning Worship	Evening Worship	Church Building(s)	Parsonage(s)	Present Value of Church Property	Total Income	Total Offering
Allentown, CC	518	8	20	387	429	164	1	0	1,500,000	606,962	606,733
Allentown, S	30	0	0	0	0	0	1	1	283,600	54,227	50,973
Bangor	82	0	0	52	55	35	0	0	0	34,213	33,977
Bethlehem	251	0	0	185	261	95	1	1	1,571,640	268,434	260,097
Blandon	147	3	2	113	128	57	1	1	242,960	120,450	114,742
Camden, DE	47	0	0	36	46	22	1	0	125,000	41,440	39,623
Catasauqua	61	0	0	33	48	24	2	1	403,000	39,753	37,463
Coopersburg	212	0	0	151	228	99	2	1	762,500	196,437	195,707
Denville, NJ	34	0	0	35	57	20	1	1	500,000	39,643	35,969
Emmaus	326	18	8	294	366	168	1	4	2,200,000	316,407	301,066
Englishtown, NJ	10	0	0	5	35	8	1	1	224,200	52,537	50,448
Ephrata	220	0	0	165	229	150	1	0	1,000,000	266,573	262,579
Finesville, NJ	70	0	0	45	65	25	1	1	325,000	55,746	51,850
Fleetwood	135	5	0	96	85	49	1	1	425,000	81,794	75,719
Graterford	171	0	0	130	184	82	1	2	1,012,517	146,534	145,429
Harleysville	229	15	0	188	231	120	1	1	900,000	217,049	199,065
Harrisburg	159	9	0	160	210	71	1	1	600,000	154,732	154,732
Hatfield	147	0	0	117	132	80	1	3	500,000	130,882	123,432
Howell, NJ	85	10	0	67	110	40	1	1	800,000	86,388	64,388
Kutztown	136	0	0	60	92	34	1	1	275,000	70,439	65,186
Lancaster	307	15	0	192	268	107	1	1	950,000	240,170	236,156
Lebanon	203	0	0	152	167	130	1	1	705,000	186,181	180,751
Lehighton	106	0	0	82	96	51	1	1	310,000	65,943	64,469
Maple Glen	120	0	0	90	153	66	1	0	582,000	149,129	130,337
Mt. Carmel	100	0	0	100	75	55	1	1	475,000	90,700	90,700
Mt. Pocono	0	0	0	66	123	37	1	0	300,000	96,112	79,269
Nazareth	253	0	0	173	198	99	1	2	740,000	169,897	161,692
Newark, DE	110	10	0	84	147	68	1	0	275,000	114,280	113,721
Oley	290	0	0	240	415	188	2	0	1,500,000	368,322	368,322
Paradise	0	0	0	117	146	66	1	1	500,000	120,793	118,071
Phil. Emmanuel	23	0	0	19	32	12	1	1	150,000	17,924	17,774
Phil. Wissinoming	73	3	8	50	87	35	1	0	200,000	51,660	51,660
Poughquag, NY	53	0	0	40	58	0	0	1	135,000	12,805	12,061
Quakertown	211	5	3	187	244	105	1	1	800,000	193,431	187,940
Reading	496	7	25	358	370	150	1	2	1,600,000	375,658	280,841
Royersford	161	0	0	112	141	83	1	1	1,500,000	116,593	109,154
Scranton	44	0	0	44	45	18	1	1	367,775	28,878	25,104
Shamokin	205	0	0	136	175	109	1	1	500,000	108,580	102,405
Sinking Spring	102	4	0	92	197	89	1	1	900,000	176,011	175,683
Spring City	195	0	0	126	171	85	1	1	950,000	137,483	131,758
Staten Is., NY	0	0	0	0	15	4	1	1	100,000	23,913	15,583
Stroudsburg	236	6	0	156	220	109	1	1	700,000	140,221	138,158
Sunbury	386	0	0	284	432	218	1	1	1,850,000	273,700	273,700
Terre Hill	103	3	4	77	93	51	1	1	900,000	66,880	66,880
Wallingford	240	0	0	160	226	90	1	2	2,000,000	247,502	247,502
Wappingers Falls, NY	34	0	0	23	32	17	0	0	85,000	38,777	38,392
York	188	0	0	140	183	88	1	1	1,500,000	137,267	137,267
Zionsville	60	1	2	49	65	35	1	1	100,000	61,241	61,241
TOTALS	7,369	122	72	5,668	7,565	3,508	48	47	34,325,192	6,790,691	6,485,769
Edison, NJ	0	0	0	42	85	26	0	0	0	55,540	48,241
Holmes, NJ	40	0	0	21	42	0	0	1	0	0	0
Newark, NJ	0	0	0	0	41	0	0	0	0	34,064	12,580
Ocean County, NJ	0	0	0	24	39	0	0	0	0	19,236	19,236
Pl'sant Valley, NY	29	0	0	25	36	0	0	0	0	16,410	16,410
Somers Point, NJ	0	0	0	0	30	0	0	0	0	14,265	7,876
Spencer, MA	33	0	0	24	50	20	1	1	180,000	29,824	20,078
Walnutport	0	0	0	0	0	0	0	0	0	0	0
TOTALS	102	0	0	136	323	46	1	2	180,000	169,339	124,421
GRAND TOTALS	7,471	122	72	5,804	7,888	3,554	49	49	34,505,192	6,960,030	6,610,190

## Conference Disbursements

Church	Administrative Budget	Missions	Church Extension	Home	PJC	Christian Education	V.V.	FBC	Total Conf. Disbursements
Allentown, CC	5,340	82,333	9,500	2,500	3,000	150	2,000	4,500	109,323
Allentown, S	300	55	0	0	0	44	0	0	399
Bangor	50	81	38	0	0	0	50	50	269
Bethlehem	2,200	45,103	4,520	3,300	3,300	100	715	1,320	60,558
Blandon	700	6,286	700	635	500	50	450	100	9,421
Camden, DE	50	39	0	0	0	0	0	0	89
Catasauqua	275	2,478	425	200	75	75	75	75	3,678
Coopersburg	2,930	28,609	8,250	500	4,000	75	1,000	850	46,214
Denville, NJ	150	27	50	0	0	0	0	0	227
Emmaus	3,000	49,738	15,875	700	4,200	100	1,800	800	76,213
Englishtown, NJ	565	5,100	1,000	754	1,000	0	500	0	8,919
Ephrata	2,200	26,490	325	110	150	110	150	110	29,645
Finesville, NJ	250	3,287	2,460	0	100	0	100	100	6,797
Fleetwood	1,450	15,457	1,900	300	150	25	250	250	19,782
Graterford	2,430	22,405	6,325	1,085	2,500	125	500	150	35,520
Harleysville	1,800	15,442	10,332	375	450	275	375	375	29,424
Harrisburg	2,200	20,646	0	200	300	75	250	600	24,271
Hatfield	1,600	10,307	9,933	500	4,500	50	700	300	27,890
Howell, NJ	1,200	3,500	2,400	250	250	0	500	0	8,100
Kutztown	750	3,695	1,484	750	750	0	845	750	9,024
Lancaster	4,200	20,264	600	3,700	2,000	125	500	300	31,689
Lebanon	1,500	15,198	3,400	500	3,200	100	1,250	200	25,348
Leighton	530	3,590	282	100	100	50	100	100	4,852
Maple Glen	2,200	16,777	2,000	0	0	50	0	0	21,027
Mt. Carmel	840	7,239	125	0	125	45	50	100	8,524
Mt. Pocono	450	3,627	3,200	0	0	0	750	0	8,027
Nazareth	2,600	14,782	5,490	1,000	1,200	75	200	500	25,847
Newark, DE	200	5,384	5,300	100	600	100	400	200	12,284
Oley	2,068	30,698	10,258	200	500	50	500	0	44,274
Paradise	1,650	11,580	1,661	600	500	25	550	500	17,066
Phil. Emmanuel	25	850	568	125	15	15	100	15	1,713
Phil. Wissinoming	612	1,040	800	462	100	30	50	100	3,194
Poughquag, NY	200	605	50	0	0	0	0	0	855
Quakertown	2,200	21,386	4,000	500	4,000	100	700	500	33,386
Reading	3,750	56,212	5,075	830	3,550	85	1,450	830	71,782
Royersford	1,500	17,947	15,521	100	100	25	100	100	35,393
Scranton	45	817	50	0	0	0	0	0	912
Shamokin	800	3,432	0	100	0	100	350	200	4,982
Sinking Spring	1,000	8,517	1,600	600	250	50	200	150	12,367
Spring City	1,400	27,461	1,350	200	100	0	120	100	30,731
Staten Is., NY	150	0	0	0	0	0	0	0	150
Stroudsburg	1,200	19,714	2,925	250	1,000	50	300	100	25,539
Sunbury	1,850	28,000	4,562	100	1,200	50	100	0	35,862
Terre Hill	615	11,155	1,125	500	125	125	150	125	13,920
Wallingford	1,600	21,647	4,320	200	1,500	50	150	200	29,667
Wappingers Falls, NY	180	923	170	0	0	0	0	0	1,273
York	1,220	13,226	4,600	250	650	0	250	100	20,296
Zionsville	330	3,719	900	600	450	250	500	350	7,099
TOTALS	64,355	706,868	155,449	23,176	46,490	2,804	19,080	15,100	1,033,822
Edison, NJ	30	437	415	80	30	30	30	30	1,082
Holmes, NY	50	1237	408	15	15	0	0	15	1,740
Newark, NJ									0
Ocean County, NJ	0	0	0	0	0	0	0	0	0
Pi'sant Valley, NY	153	1300	1340	0	0	0	0	0	2,793
Somers Point, NJ	50	0	180	57	150	0	0	0	437
Spencer, MA	0	0	0	0	0	0	0	0	0
Walnutport	75	0	50	425	0	0	0	0	550
TOTALS	358	2,974	2,393	577	195	30	30	45	6,602
GRAND TOTALS	64,713	709,842	157,842	23,753	46,685	2,834	19,110	15,145	1,040,424

## Local Disbursements

Church	Minister's Salary	Minister's Benefits	Parsonage Allowance	Insurance	Assistant's Salary	Assistant's Benefits	Christian Education	Debt Service	Local Benevolence
Allentown, CC	17,361	6,239	18,000	2,375	26,840	36,853	20,046	160,574	14,293
Allentown, S	20,000	4,618	0	2,655	0	0	681	0	1,548
Bangor	14,092	3,270	6,746	2,614	0	0	1,712	0	1,000
Bethlehem	25,392	4,800	0	2,380	1,124	0	16,224	43,402	2,030
Blandon	22,316	669	0	2,690	0	0	5,439	243	135
Camden, DE	17,400	4,547	6,120	2,128	0	0	919	3,011	1,448
Catasauqua	17,195	4,000	0	2,780	0	0	851	0	0
Coopersburg	22,000	6,931	0	5,310	13,282	17,662	6,812	19,972	994
Denville, NJ	21,000	420	3,700	2,760	0	0	566	3,832	0
Emmas	22,996	4,512	0	4,960	23,955	4,030	16,128	82,121	694
Englishtown NJ	22,250	5,327	0	2,690	0	0	0	0	2,100
Ephrata	14,400	7,335	13,000	2,197	0	3,165	8,401	14,211	606
Finesville, NJ	15,000	3,473	0	3,435	0	0	1,600	8,158	225
Fleetwood	17,901	4,174	0	2,352	0	0	7,404	0	512
Graterford	20,595	4,568	0	0	12,912	3,642	6,304	0	835
Harleysville	19,604	5,463	0	2,955	4,570	483	12,334	40,811	2,306
Harrisburg	23,532	0	0	2,585	0	0	22,882	10,320	1,000
Hatfield	22,443	0	0	0	5,530	0	5,593	19,042	2,509
Howell, NJ	28,350	0	0	4,140	0	0	775	14,955	1,697
Kutztown	17,894	2,400	3,675	2,195	0	0	2,758	6,321	1,500
Lancaster	32,905	66	0	5,672	19,995	0	10,311	54,758	2,365
Lebanon	19,100	5,240	0	2,620	0	0	10,059	0	2,037
Lehighton	15,435	4,936	0	3,655	0	0	1,974	15,981	0
Maple Glen	24,325	2,365	6,004	4,525	6,520	445	9,553	24,725	3,750
Mt. Carmel	24,000	4,080	0	1,800	0	0	1,125	28,837	0
Mt. Pocono	14,912	4,377	7,241	2,425	0	0	3,188	2,111	2,648
Nazareth	21,859	7,266	0	2,296	15,392	4,566	7,225	0	203
Newark, DE	12,550	6,080	9,828	2,462	0	0	3,044	26,044	2,290
Oley	20,600	5,868	11,000	2,262	24,700	4,504	9,570	40,375	11,774
Paradise	20,000	4,594	0	2,655	2,767	380	7,517	12,015	850
Phila. Emmanuel	5,720	2,162	3,294	2,620	0	0	507	0	0
Phil. Wissinoming	12,500	5,080	0	0	0	0	1,750	0	1,145
Poughquag, NY	5,970	798	0	975	0	0	616	1,335	0
Quakertown	29,000	0	0	2,200	6,100	0	0	40,451	575
Reading	17,390	7,900	0	4,274	11,495	0	18,627	32,514	3,324
Royersford	17,008	7,000	0	3,125	2,700	0	9,060	0	1,000
Scranton	13,913	2,694	0	2,646	0	0	538	0	0
Shamokin	18,980	5,160	0	3,550	13,800	2,100	2,926	19,298	1,400
Sinking Spring	15,475	5,400	12,000	5,196	14,400	4,271	8,400	4,140	600
Spring City	18,160	6,035	0	2,460	0	0	8,897	0	1,046
Staten Is., NY	1,050	179	0	400	3,625	693	453	0	45
Stroudsburg	19,000	3,320	0	2,890	0	0	8,439	29,638	1,733
Sunbury	21,500	5,812	0	2,177	3,920	889	7,914	118,137	210
Terre Hill	19,292	4,858	0	2,690	0	0	5,195	0	1,366
Wallingford	20,621	5,835	0	2,460	0	0	7,101	70,368	1,178
Wappinger Falls, NY	11,960	4,980	12,000	2,655	0	0	668	0	120
York	14,050	12,672	0	2,655	0	0	3,561	31,476	3,222
Zionsville	12,740	6,425	0	2,655	0	0	2,500	0	0
TOTALS	881,736	203,928	112,608	129,201	213,627	83,683	288,147	979,176	78,313
Edison, NJ	0	472	0	2,885	6,333	4,869	982	10,314	60
Holmes, NY	0	0	0	0	0	0	0	0	0
Newark, NJ	0	0	0	0	0	0	507	12,640	0
Ocean County, NJ	0	0	0	0	0	0	0	0	0
Pfisant Valley, NY	0	285	2,000	0	0	0	0	0	0
Somers Point, NJ	0	0	0	2,655	0	0	1006	0	688
Spencer, MA	0	0	2,565	0	0	0	152	0	405
Walnutport	9,520	642	0	3,345	0	0	492	420	795
TOTALS	9,520	1,399	4,565	8,885	6,333	4,869	3,139	23,374	1,928
GRAND TOTALS	891,256	205,327	117,173	138,086	219,960	88,552	291,286	1,002,550	80,241



## Local Disbursements Cont./Total

Church	Other Missions	Church Schools	WMS	Conference Delegate	General Disburse	Total General Disburse	Total Disburse
Allentown, CC	27,570	0	4,375	750	146,474	481,750	591,073
Allentown, S	1,345	0	0	225	18,298	49,370	49,769
Bangor	425	0	0	0	4,720	34,579	34,848
Bethlehem	39,550	0	1,750	250	79,554	216,456	277,014
Blandon	1,948	0	31	300	42,224	75,995	85,416
Camden, DE	1,885	0	0	0	6,521	43,979	44,068
Catasauqua	1,071	0	136	0	11,332	37,365	41,043
Coopersburg	7,815	0	755	200	46,443	148,176	194,390
Denville, NJ	0	0	2,151	0	0	34,429	34,656
Emmaus	23,996	0	3,146	500	69,138	256,176	332,389
Englishtown, NJ	4,585	0	0	0	13,114	50,066	58,985
Ephrata	15,210	0	0	250	80,536	159,311	188,956
Finesville, NJ	2,268	0	0	0	13,092	47,251	54,048
Fleetwood	3,826	0	0	200	23,768	60,137	79,919
Graterford	4,096	0	900	250	54,406	108,508	144,028
Harleysville	13,877	0	2,598	275	66,113	171,389	200,813
Harrisburg	7,631	0	2,600	300	41,457	112,307	136,578
Hatfield	3,975	0	375	250	32,647	92,364	120,254
Howell, NJ	500	0	0	0	33,468	83,885	91,985
Kutztown	5,680	0	0	0	17,356	59,779	68,803
Lancaster	9,343	0	662	400	50,819	187,296	218,985
Lebanon	3,696	0	851	275	66,523	110,401	135,749
Lehighton	1,990	0	3,140	100	18,082	65,293	70,145
Maple Glen	15,364	0	0	0	30,553	128,129	149,156
Mt. Carmel	475	0	0	500	21,798	82,615	91,139
Mt. Pocono	3,331	0	0	0	51,938	92,171	100,198
Nazareth	6,395	0	2,228	225	42,068	109,723	135,570
Newark, DE	1,950	0	0	0	27,763	92,011	104,295
Oley	29,653	0	0	0	160,081	320,387	364,661
Paradise	9,529	0	0	295	37,652	98,254	115,320
Phil. Emmanuel	0	0	0	0	7,401	21,704	23,417
Phil. Wissinoming	730	0	0	50	27,597	48,852	52,046
Poughquag, NY	0	0	0	0	1,587	11,281	12,136
Quakertown	4,000	0	300	0	0	82,626	116,012
Reading	9,590	0	1,539	350	221,807	328,810	400,592
Royersford	1,593	0	0	140	31,380	73,006	108,399
Scranton	257	0	100	75	7,745	27,968	28,880
Shamokin	7,346	0	400	200	29,786	104,946	109,928
Sinking Spring	16,640	0	0	256	67,949	154,727	167,094
Spring City	0	0	201	150	38,696	75,645	106,376
Staten Is., NY	0	0	0	0	14,860	21,305	21,465
Stroudsburg	2,525	0	35	150	44,059	111,789	137,328
Sunbury	23,867	597	581	300	59,762	245,666	281,528
Terre Hill	4,049	0	171	275	25,705	63,601	77,521
Wallingford	18,100	600	0	300	74,444	201,007	230,674
Wappinger Falls	833	0	0	0	4,611	37,827	39,100
York	2,388	0	1,309	200	63,037	134,570	154,866
Zionsville	1,353	0	110	250	24,435	50,468	57,567
TOTALS	342,250	1,197	30,444	8,241	2,052,799	5,405,350	6,439,172
Edison, NJ	0	0	0	0	22,986	34,342	46,196
Holmes, NY	0	0	0	0	0	0	3,480
Newark, NJ	0	0	0	0	0	0	0
Ocean County, NJ	132	0	0	0	19,282	32,561	32,561
Pleasant Valley, NY	960	0	0	0	11,267	12,227	20,098
Somers Point, NJ	225	0	0	0	5,788	7,687	11,216
Spencer, MA	150	0	0	0	10,983	11,690	14,255
Walnutport	562	0	0	0	6,278	8,547	23,154
TOTALS	2,029	0	0	0	76,584	107,054	150,960
GRAND TOTALS	344,279	1,197	30,444	8,241	2,129,383	5,512,404	6,590,132

## *Pastor's Statistical 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:

Board of Missions  
c/o Rev. Roy Hertzog  
2721 Andrea Drive  
Allentown, PA 18103

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  
8631 Country Place Drive  
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 (same as above)

---

From Statistical Report - Property Value of Agencies + Total BFC Property Value

Pinebrook Junior College	\$ 1,557,556
Pinebrook Bible Conference	2,925,943
BFC Church Homes, Inc.	6,315,943
Parsonages - Missions/Church Extension	433,086
Victory Valley	217,719
Total Property Value from Churches	<u>\$ 34,505,192</u>
Grand Total of BFC Property Value	\$ 45,955,439

## *Prayer Chain*

Bible Fellowship Church Ministering Brethren  
 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.

Lehigh Valley District .....	Ronald C. Mahurin Office (215) 432-2200, Home: (215) 799-0920
Berks County District .....	Randall A. Grossman Office (215) 375-2333, Home: (215) 372-3330
Western District .....	Albert J. Dommel Office (717) 652-5229, Home: (717) 652-4128
Central District .....	Carl T. Martin Home 948-3791
Southern District .....	G. Wayne Clapier Office (215) 743-3751, Home 288-6369
Northern District .....	LeRoy S. Heller Office (717) 286-8313, Home 286-6106
Pocono District .....	Philip E. Morrison Office (717) 421-0617, Home 421-0533
New York District .....	James A. Wickstead Home: (914) 724-5363
New Jersey District .....	David H. Jones Office (201) 995-7678, Home 995-7308

Lehigh Valley District

\* Captain

Allentown, Cedar Crest

\*Ronald &amp; Darlene Mahurin

Office (215) 432-2200

Home (215) 799-0920

Robert &amp; Sara Johnson

Home (215) 966-4253

Ron &amp; Lee Ann Vining

Home (215) 391-9415

Roy &amp; Diane Hertzog

(215) 435-6625

Allentown, Salem

Charles &amp; Ruth McConnell

Office (215) 797-7271

Home (215) 791-4577

Bethlehem

Harvey &amp; Bertha Fritz, Jr.

Office (215) 868-5501

Home (215) 866-2703

Catasauqua

Thomas &amp; Elizabeth Barshinger

(215) 264-1120

Coopersburg

Thomas &amp; Yvonne Shorb

Office (215) 282-3161

Home (215) 282-3580

Richard &amp; Arlene Paashaus

Home (215) 282-4496

Emmaus

Dana &amp; Lanette Weller

Office (215) 965-2682

Home (215) 967-2555

David &amp; Debbie Schoen

Home (215) 967-2010

Nazareth

Keith &amp; Lois Plows

(215) 759-1712

Carl &amp; Julie Fisher

(215) 759-1817

Fellowship Manor

James &amp; Gail Beil

Office (215) 799-3000

Home (215) 759-3053

Walnutport

Larry &amp; Fern Smith

Office (215) 767-1365

Home (215) 767-7447

Bangor

Edgar &amp; Doris Munyan

(215) 797-8443

Quakertown

David &amp; Donna Gundrum

Office (215) 536-6096

Home (215) 536-4437

Zionsville

Gregory &amp; Karen Uhrich

(215) 965-6346

David &amp; Polly Thomann

(215) 391-1290

Victory Valley

Director Phil Atkins

(215) 966-5880

Pinebrook Jr. College

Carl &amp; Charlene Cassel

College (215) 282-4000

Home (215) 282-3525

Bruce &amp; Carolyn Ellingson

Home (215) 967-4917

Berks County DistrictReading

\*Randall & Nancy Grossman  
 Office (215) 375-2333  
 Home (215) 372-3330  
 James & Judy Neher  
 Home (215) 478-8940  
 Jansen & Ruth Hartman  
 Home (215) 478-0738

Blandon

Office (215) 926-4594

Kutztown

Office (215) 683-9366

Fleetwood

Frank & Margaret Herb  
 Office (215) 944-7080  
 Home (215) 944-7715

Oley

Kenneth & Carolyn Barber  
 Office (215) 987-3192  
 Home (215) 987-3672  
 Gilbert & Dawn Vining  
 Home (215) 367-7240

Sinking Spring

Robert & Ann Sloan  
 Office (215) 678-5166  
 Home (215) 777-4326  
 Terris & Doretha Byrd  
 Home (215) 678-2564

Western Bloc DistrictHarrisburg

\*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) 392-7851  
 Home (717) 393-7677

Paradise

Ralph & Sharon Soper  
 Office (717) 687-7577  
 Home (717) 687-9286

Terre Hill

Steven & Gloria Trommler  
 Office (215) 445-4094  
 Home (215) 445-4401

Ephrata

Daniel & Vonnie Allen  
 Office (717) 733-2526  
 Home (717) 733-7326

Lebanon

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



Central DistrictSpring City

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

Royersford

Robert & Thelma Smock  
Home (215) 948-4545

Graterford

David & Yvonne Watkins  
Office (215) 363-8941  
Home 489-2281

Harleysville

David & Cherene Armstrong  
Office (215) 256-8981

Hatfield

Harold Wells  
Office (215) 855-2449  
John & Nancy Herb  
Home (215) 855-6046  
David & Judith Sng  
Home (215) 855-8649

Southern DistrictPhiladelphia, Wissinoming

\*G. Wayne & Phyllis Clapier  
Office (215) 743-3751  
Home (215) 288-6369

Philadelphia, Emmanuel

W. Neil & Ivy Harding  
(215) 729-2018

Wallingford

Richard & Joyce Taylor  
Office (215) 876-8449  
Home (215) 874-5660  
C.E. & Dorrit Kirkwood  
(215) 872-0808

Maple Glen

Louis & Lynn Pronnicki  
Office (215) 646-1220  
Home (215) 457-3686

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 DistrictSunbury

\*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 DistrictStroudsburg

\* Philip & Janice Morrison  
Office (717) 421-0617  
Home (717) 421-0533

Pinebrook Bible Conference

Director Bert N. Brosius  
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

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 DistrictPoughquag, NY

\* James & Barbara Wickstead  
(914) 724-5363

Pleasant Valley, NY

David & Barbara Way  
(914) 635-8404

Holmes, NY

Robert & Doreen Commerford  
(914) 855-5860

Wappinger Falls, NY

Byron & Jennifer Widger  
(914) 297-1924

Spencer, Mass

Dennis & Sue Spinney  
(617) 949-0476

Chris & Noreen Morrison  
(203) 224-4902

New Jersey DistrictHowell, NJ

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

Denville, NJ

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

Edison, NJ

Dennis & Patricia Cahill  
Office (201) 819-9520  
Home (201) 572-4121

Englishtown, NJ

Raymond & Carol Burnett  
(201) 536-9025

Finesville, NJ

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

Home (201) 454-8486

Newark, NJ

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

Plainfield, NJ

Daniel & Jacqueline Ziegler  
(201) 753-6978

Somers Point, NJ

Roger & Sandy Reitz  
(609) 927-4971

Staten Island, NY

(718) 442-2782

Tom's River

Dean & Donna Stortz  
(201) 505-8174

## *Directories*

### Lay Members of the Board of Directors

Fasnacht, Jay  
3540 Briarwood Lane  
Allentown, PA 18103  
215-437-6770

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

Gehret, Robert W.  
R.D. #4, Box 60  
Ephrata, PA 17522  
H. 717-733-3883/O. 733-1673

Roberts, L. James, Jr.  
342 S. 9th St.  
Quakertown, PA 18951  
215-536-8475

### Additional Addresses and Telephone Numbers

Audio Visual Library  
c/o David Schoen  
418 Elm St.  
Emmaus, PA 18049  
(215) 965-2682

Missionary Home #1  
419 Elm Street  
Emmaus, PA 18049  
215-965-2197

Church Extension Department  
P.O. Box 2628  
Plainfield, NJ 07060  
201-753-6978

Missionary Home #2  
421 Elm Street  
Emmaus, PA 18049  
215-967-1980

Fellowship Home  
7 South New Street  
Nazareth, PA 18064  
215-759-5121

Pinebrook Bible Conference  
Box 1  
Stroudsburg, PA 18360  
717-424-1212

Fellowship Manor  
3000 Fellowship Drive  
Whitehall, PA 18052  
(215) 433-5595, 799-3000

Pinebrook Junior College  
600 South Main Street  
Coopersburg, PA 18036  
215-282-4000

Missions Department  
2721 Andrea Dr.  
Allentown, PA 18103  
215-820-4161

Victory Valley Camp,  
Phil Atkins, Dir.  
R.D. 1, Box 116  
Zionsville, PA 18092  
215-966-5880

### Women's Missionary Society

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), Rio Grande Bible Institute & Language School, 4300 South Business 281, Edinburg, TX 78539
- Aukamp, Rev. 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), (Leave of Absence), 605 North Monroe Street, Unit #1, Pacific, MO 63069
- Bigley, Mr. & Mrs. Joel (Ingrid), John Brown University, Siloam Springs, AR 72761
- Blauser, Mr. R. Glenn, 913 S. Grand Avenue, #50, San Jacinto, CA 92383
- Blauser, Mr. & Mrs. Richard (Peggy), 913 S. Grand Avenue, #50, San Jacinto, CA 92383
- Boone, Pastor & Mrs. Clifford (Becky), PO Box 1414, Mwanza, Tanzania, EAST AFRICA
- Boone, Miss Esther, House of Promise, P. O. Box 430, Newfoundland, PA 18445
- Buchanan, Dr. & Mrs. Osborne (Diane), 18 Faith Drive, Maiden creek, Blandon, PA 19510-9765
- 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), 419 Elm Street, Emmaus, PA 18049
- Chappell, Mrs. Barbara, 25 Garden Street, Millinocket, ME 04462
- Chatterpaul, Mr. & Mrs. Basil (Angie), Postbus 9145, Paramaribo Zuid, SURINAME/SOUTH AMERICA
- Chow, Rev. Moses, c/o Mr. Ling Liang Thang, No.6 Leighton Lane Leighton Rd HONG KONG
- Clayton, Miss Linda, c/o HCJB, Casilla 691, Quito, ECUADOR/SOUTH AMERICA
- Dougherty, Mr. & Mrs. William (Linda), 2116 Moreland Road, Abington, PA 19001
- Draper, Rev. & Mrs. Robert (Lois), Pwani Bible Institute, PO Box 95964, Mombasa, KENYA/EAST AFRICA
- Early, Mr. & Mrs. William (Lois), Trans World Radio, Bonaire, NETHERLAND ANTILLES
- Easton, Mr. & Mrs. Michael (Jocelyn), 442 South Pearl Street, Oregon City, OR 97045
- Faust, Miss Theresa, Mal. CARE, No. 21, Jalan Sultan Abdul Samad, Brickfields, 50470 Kuala Lumpur MALAYSIA
- Franka, Rev. & Mrs. Ondrej (Milina), c/o G.Hoffman, Zehenthofstr.16, A-9500 Villach, AUSTRIA, EUROPE

- Gehman, Dr. & Mrs. Richard (Florence), P.O. Box 64, Kijabe,  
KENYA/EAST AFRICA
- Gibbon, Rev. & Mrs. Fred (Marian), P. O. Box 93,  
Kijabe, KENYA (EAST AFRICA)
- Hansell (Howard), Mrs. Patricia, 2429 Walbert Avenue,  
Allentown, PA 18104
- Harley, Rev. & Mrs. Barclay (Judy), 421 Elm Street,  
Emmaus, PA 18049
- Harriman, Mr. & Mrs. Robert (Shirley), 183 Kokomo Road,  
Haiku, Maui, HI 96708
- Hartman, Miss Connie, Klaus 20, A-4362 Bad Kreuzen,  
AUSTRIA/EUROPE
- Hoffman, Mr. & Mrs. Aaron (Marlene), 723 Meadowglen Drive,  
Duncanville, TX 75137
- Hoyle, Rev. & Mrs. Ron (Doris), 1 rue de Bourgogne, 95570  
Bouffemont, FRANCE/EUROPE
- Johnston, Mr. & Mrs. Walter (Sue), O.M.F. -- P. O. Box 41, 4300 Lucena City,  
PHILIPPINES
- Kauffman, Mr. & Mrs. Timothy (Wanda), 229 North Fifth Street,  
Emmaus, PA 18049
- Lea, Rev. & Mrs. Herbert (Susan), Chemin St. Andre, 13120 Gardanne,  
FRANCE
- MacArthur, Mr. & Mrs. James (Trudi), Postbus 9145, Paramiribo Zuid,  
SURINAME (SOUTH AMERICA)
- 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), c/o John Mull, 5 Acomo Drive,  
Dillsburg, PA 17019
- Nicely, Mr. & Mrs. John (Judith), 1020 Green Street,  
Allentown, PA 18102
- Patterson, Mr. & Mrs. Robert (Lana) Patterson, P.O.Box 347, Cumberland House,  
Saskatchewan SOE OSO, CANADA
- Pollock, Mr. & Mrs. Thomas (Becky), Rt. #1, Box 65,  
Puposky, MN 56667
- Poysti, Rev. & Mrs. Earl (Pirkko), Box 1667,  
Estes Park, CO 80517
- Ramirez, Mrs. Lillian, Apartado 10250, San Jose,  
COSTA RICA/CENTRAL AMERICA
- Rawn, Miss Olive, Oicha, P. O. Box 21285, Nairobi,  
KENYA/EAST AFRICA
- Riddell, Rev. & Mrs. David (Rebecca), 6, Colline de la Raviniere, 95520 Osny,  
FRANCE
- Sacher, Rev. & Mrs. Thomas (Joyce), 1221 Woodward Drive,  
Downingtown, PA 19335
- Schlonecker, Mr. & Mrs. David (Roxy), Apartado 75, San Cristobal, Tachira  
5001A, VENEZUELA/S. AMERICA

- Scott, Mr. & Mrs. Daniel (Jacqueline), S/R WOF, Casilla 1007,  
Cochabamba, BOLIVIA/S. AMERICA
- Sears, Mrs. Frances, Doris Todd Memorial Christian School, P.O.Box 729,  
Paia, Maui, HI 96779
- Shelling, Mr. & Mrs. Ted (Grete), 3700 Cloudland Drive,  
Atlanta, GA 30327
- Solt, Dr. & Mrs. David (Georgina), c/o Detweiler, 229 Green Hill Road,  
Telford, PA 18969
- Stephens, Mr. & Mrs. Elford (Gracie), Windward Ministries, 101 Monroe Drive,  
Harleysville, PA 19438
- Wingo, Rev. & Mrs. Barry (Candace), Apartado 535, Chihuahua, Chih.,  
MEXICO
- Yerrington, Rev. & Mrs. Philip (Nancy), 2116 Moreland Road,  
Abington, PA 19001
- Zimmerman, Rev. & Mrs. Paul (Julie), Scott Theological College, Box 49,  
Machakos, KENYA/EAST AFRICA

Missionary Appointees

- Barnshaw, Mr. & Mrs. Byron (Lisa), 123 N. Walnut St.,  
Fleetwood, PA 19522
- Krauss, Mr. & Mrs. Allen (Nancy), 180 Cherry Hill Road,  
Ronks, PA 17562
- Pattison, Miss Joy, 903 South Ott Street,  
Allentown, PA 18103
- Reyes, Mr. & Mrs. Arthur (Vicki), 120 Chicago Ave., Apt. #7,  
Oakpark, IL 60302
- Robbins, Miss Donna, 488 Woolf Road,  
Milford, NJ 08848
- Wimble, Mrs. Mark (Cathy), Linwood Garden Apartments, 1601 Chichester Ave.  
Apt. #105, Linwood, PA 19061

*Directory of Mission Boards*

- Africa Inland Mission, P.O.Box 178, Pearl River, NY 10965
- |                              |                                     |
|------------------------------|-------------------------------------|
| Mr. & Mrs. Clifford Boone    | Rev. & Mrs. Fred Gibbon             |
| Mr. & Mrs. James Bigley      | Rev. & Mrs. Herbert K. Lea          |
| Mr. & Mrs. Joel Bigley       | Mr. & Mrs. Allen Krauss (appointee) |
| Mr. & Mrs. Clifford Boone    | Rev. & Mrs. William W. Mull         |
| Rev. & Mrs. Robert L. Draper | Miss Olive Rawn                     |
| Dr. & Mrs. Richard J. Gehman | Rev. & Mrs. Paul G. Zimmerman       |
- Ambassadors For Christ, Inc., P.O. Box AFC, Paradise, PA 17562-9990  
Rev. Moses Chow
- American Missionary Fellowship, P.O. Box 368, 672 Conestoga Road,  
Villanova, PA 19085  
Rev. William A. Aukamp

- Arab World Ministries (formerly North Africa Missions),  
47 Long Lane, P. O. Box 96, Upper Darby, PA 19082  
Dr. & Mrs. William Campbell
- Association of Evangelical Churches of Eastern Venezuela  
Rev. & Mrs. J. Barclay Harley
- BCM International, 237 Fairfield Ave., Upper Darby, PA 19082  
Rev. & Mrs. Thomas Sacher
- Berean Mission Inc., 3536 Russell Boulevard, St. Louis, MO 63104  
Mr. & Mrs. Robert L. Harriman  
Mrs. Frances Sears
- Child Evangelism Fellowship of Maine, Inc., 778 Forrest Avenue,  
Portland, ME 04103  
Mrs. Barbara Chappell
- Frontiers, P.O. Box 40159, Pasadena, CA 91104  
Mr. & Mrs. William Dougherty
- 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
- InterAct Ministries (formerly Arctic Mission, Inc.), 31000 SE  
Kelso Road, Boring, OR 97009  
Mr. & Mrs. Melvin Babcock
- International Missions, Inc., P. O. Box 14865, Reading, PA 19612-4865  
Dr. & Mrs. Osborne Buchanan  
Mr. & Mrs. Basil Chatterpaul  
Mr. & Mrs. James MacArthur
- International Students Inc., Star Ranch, P.O. Box C, Colorado Springs, CO 80901  
Mr. & Mrs. Ted Shelling
- Inter-Varsity Christian Fellowship, P.O. Box 7895, Schroeder Rd.,  
Madison, WI 53707-7895  
Mrs. Pat Hansell (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
- Northern Canada Evangelical Mission, Box 3030, Prince Albert,  
Saskatchewan S6V 7V4, CANADA  
Mr. & Mrs. Robert Patterson
- Oak Hills Fellowship, Inc., 1600 Oak Hills Road S.W., Bemidji, MN 56601  
Mr. & Mrs. Thomas Pollock

- Overseas Missionary Fellowship, 404 S.Church Street, Robesonia, PA 19551-0404  
Miss Theresa Faust  
Mr. & Mrs. Walter Johnston  
Mrs. Cathy Wimble (appointee)
- Pioneers, P. O. Box 527, Sterling, VA 22170  
Miss Donna Robbins (appointee)
- Pocket Testament League, Inc., 11 Toll Gate Road, Lititz, PA 17543  
Miss Connie Hartman
- Rio Grande Bible Institute & Language School, 4300 South Business 281,  
Edinburg, TX 78539  
Mr. & Mrs. Keith Anderson
- Russian Christian Radio, PO Box 1667, Mountain View Circle,  
Estes Park, CO 80517  
Rev. & Mrs. Earl Poysti
- SIM International, Cedar Grove, NJ 07009  
Rev. & Mrs. Brian H. Butler  
Miss Joy Pattison (appointee)
- The Evangelical Alliance Mission, P.O.Box 969, Wheaton, IL 60189-0969  
Rev. & Mrs. Leonard E. Buck                      Mr. & Mrs. David Schlonecker  
Mr. & Mrs. John Nicely                                      Rev. & Mrs. Philip E. Yerrington
- Trans World Radio, P.O.Box 700, Cary, NC 27512-0700  
Mr. & Mrs. William Early, Jr.
- Unevangelized Fields Mission International, P.O. Box 306, 306 Bala Ave.,  
Bala Cynwyd, PA 19004  
Mr. & Mrs. Timothy Kauffman
- WEC International, 709 Pennsylvania Ave., PO Box 1707, Ft. Washington, PA 19034  
Mr. Edward Stuebner
- 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 585603, Orlando, FL 32858-5603  
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                      Mr. & Mrs. David Riddell  
Rev. & Mrs. Edward Moyer
- Wycliffe Bible Translators, Huntington Beach, CA 92647  
Mr. & Mrs. Richard Blauser                      Mr. & Mrs. Aaron Hoffman  
Mr. R. Glenn Blauser, Jr.



## *Directory of Churches*

Church/Name Phone	Location Address	S.S.	AM	PM Prayer
Allentown, Cedar Crest (215) 432-2200	1151 S. Cedar Crest Blvd, . . . . Allentown, PA 18103	9:50	8:30 11:00	6:30 7:00
Allentown, Salem (215) 797-7271	641 S. Genesee St. 723 S. Filmore St. Allentown, PA 18103	9:00	10:15	6:30 7:30
Bangor, Cornerstone (215) 863-4892	Beehive Community Center 633 Abel Colony Rd. Wind Gap, PA 18091	10:45	9:30	6:30 6:30
Bethlehem, Ebenezer (215) 868-5501	3100 Hecktown Rd. Bethlehem, PA 18017	10:45	9:30	6:30 7:15
Blandon, Trinity (215) 926-4594	415 Chestnut St. . . . . . Blandon, PA 19510	9:45	8:30 11:00	7:00 7:30
Broadheadsville	1st United Meth. Broadheadsville, PA		11:30(Varied)	7:00*
Camden, DE, (302) 697-0434	201 E. Camden-Wyoming Ave, Camden, DE 19934	9:45	11:00	7:00 7:00
Catasauqua, Bethany (215) 264-1120	233 Walnut St. Catasauqua, PA 18032	9:30	10:45	6:00 7:30
Coopersburg, Calvary (215) 282-3161	6782 N. Main St. P.O. Box 166, Coopersburg, PA 18036	9:00	10:15	6:00 7:00
Denville, NJ (201) 625-1880	263 Diamond Spring Rd. Denville, NJ 07834	9:30	11:00	6:30 7:30
Edison, NJ, Christ Community (201) 819-9520	Washington Sch., Winthrop Rd. P.O. Box 1251, Edison, NJ 08817	10:00	11:00	6:30 (1)
Englishtown, NJ, Grace (201) 536-9025	667 Tennent Rd. Englishtown, NJ 07726		10:30	7:00 7:30
Emmaus, Bethel (215) 965-2682	418 Elm St. Emmaus, PA 18049	10:45	9:30	7:00 7:00

Ephrata (717) 733-2526	.....	9:15	10:30	6:00	7:00	
	Diamond Station & Peach Rd PO Box 299, Ephrata, PA 17522					
Finesville, NJ, Calvary (201) 995-7678	.....	9:45	11:00	(2)	7:00	
	191 Rt. 627 Phillipsburg, NJ 08865					
Fleetwood, Faith (215) 944-7080	.....	9:15	10:30	7:00	7:00	
	236 South Richmond St. Fleetwood, PA 19522					
Graterford (215) 489-9389	.....	9:30	10:45	6:30	(1)	
	Route #29, 693 Church Road Graterford, PA 19426					
Harleysville, Faith (215) 256-8253	.....	11:00	9:30	6:00	7:30	
	140 Harleysville Pike Harleysville, PA 19438					
Harrisburg, Grace (717) 652-5229	.....	9:30	10:45	6:00	7:15	
	1250 Colonial Rd. Harrisburg, PA 17112					
Hatfield, Bethany (215) 855-2449	.....	9:30	10:45	6:00	7:00	
	75 W. Broad St. Hatfield, PA 19440					
Holmes, NY, Faith (914) 855-5860	.....	9:30	10:45	6:00	7:00	
	Horsepound Rd. PO Box 79 Holmes, NY 12531					
Howell, NJ, Community (201) 363-8941	.....	9:30	10:45	7:00	7:30	
	Lakewood & Allenwood Rd. Box 538, RD 2, Howell, NJ 07731					
Kutztown (215) 683-9366	.....	11:15	9:30	6:00	7:00	
	15170 Kutztown Rd. Kutztown, PA 19530					
Lancaster, Faith (717) 392-7851	.....	9:20	8:00	7:00	7:15	
	Prospect & Hager Sts. ....		10:30			
	Lancaster, PA 17603					
Lebanon (717) 273-4802	.....	9:30	10:45	7:00	7:30	
	1635 Mill Rd., Lebanon, PA 17042					
Lehighton (717) 386-2578	.....	9:30	10:45	6:30	7:00	
	1105 Frederick's Grove Rd. Lehighton, PA 18235					
Maple Glen (215) 646-1220	.....	9:15	10:30	6:00	(3)	
	700 Welsh Rd. Box 3102 Maple Glen, PA 19002					
Mount Carmel, Bethany (717) 339-4693	.....	9:30	10:40	7:00	7:00	
	Bethany Acres Mt. Carmel, PA 17851					
Mount Pocono, Pocono Mountain (717) 839-6922	.....	11:00	9:45	6:30	7:00	
	Box 300 Mt. Pocono, PA 18344					

Nazareth, Grace (215) 759-7036	.....	9:30	10:30	6:30	7:00	
	Rose Inn & Beil Ave. Nazareth, PA 18064					
Newark, DE (302)366-8539	.....	10:00	11:00	6:30	7:00	
	808 Old Baltimore Pike Newark, DE 19702					
Newark, NJ (261) 373-3677	.....	10:00	11:00	6:30	7:15	
	30 Randolph Place Newark, NJ 07108					
Ocean County, NJ	.....		10:30			(2)
	Boy Scout Hdgt. Rt.571 800 First Ave. Toms River, NJ 08757					
Oley, New Life (215) 987-3192	.....	9:00	9:00	6:00	7:15	
	Route 73, P.O. Box 114 Oley, PA 19547	10:30	10:30			
Paradise (717) 687-7577	.....	9:30	10:35	7:00	7:00	
	3092 Lincoln Hwy.E. Paradise, PA 17562					
Philadelphia, Emmanuel (215)729-2018	.....	10:00	11:00	6:30	7:00	
	65th & Dickens Ave. 6439 Dickens Ave. Philadelphia, PA 19142					
Philadelphia, Wissinoming (215) 743-3751	.....	9:45	11:00	6:00		(2)
	4414 VanKirk St. Philadelphia, PA 19135					
Poughquag, NY (914) 724-4087	.....	10:00	11:00			7:30
	Clove Rd., N.Clove, NY Valley P.O. Box 213, Poughquag, NY 12570					
Quakertown, Grace (215) 536-6096	.....	9:00	10:10	7:00	7:15	
	1811 Old Bethlehem Pike N. Quakertown, PA 18951					
Reading, Grace (215) 375-2333	.....	9:30	10:40	7:00	7:00	
	1128 Hampden Blvd. Reading, PA 19604					
Royersford (215) 948-9764	.....	9:00	10:15	7:00	7:30	
	431 N. Lewis Rd. Royersford, PA 19468					
Scranton, Calvary (717) 342-2027	.....	9:45	11:00	7:00	7:00	
	1021 Taylor Ave. Scranton, PA 18510					
Shamokin, Calvary (717) 648-1466	.....	9:30	10:45	7:00	7:00	
	35 S. Second St. Shamokin, PA 17872					
Sinking Spring, Calvary (215) 678-5166	.....	9:00	10:00	6:00	7:15	
	217AA Green Valley Rd. Sinking Spring, PA 19608					

Somers Point, NJ, Lighthouse (609) 927-4971	.....	10:00	11:00		7:00(4)
Ambler Rd. & Mass. Ave. 69 Village Dr., Somers Point, NJ 08244					
Spring City, Faith (215) 948-9448	.....	9:30	10:45	6:00	7:15
25 Pennhurst Rd Spring City, PA 19475					
Staten Island, NY (718) 442-2782	.....	10:45	10:45	6:30	7:45
243 Taylor St. Staten Island, NY 10310					
Stroudsburg, Berean (717) 421-0617	.....	10:30	9:15	6:30	7:00
Valley View Dr. RD#1 Box 1073, Stroudsburg, PA. 18360					
Sunbury, Emmanuel (717) 286-8313	.....	9:30	10:40	7:00	7:30
1051 Catawissa Ave. Sunbury, PA 17801					
Terre Hill, Berean (215) 445-4401	.....	9:30	10:30	7:00	7:30
407 W. Main St. PO Box 208 Terre Hill, PA 17581					
Wallingford, Grace (215) 876-8449	.....	9:30	10:45	6:00	7:15
723 South Providence Rd Wallingford, PA 19086					
Walnutport, Calvary (215) 767-7447	.....	9:15	10:15	7:00	7:00
233 Main Street Walnutport, PA 18088					
Wappingers Falls, NY (914) 298-1697	.....	9:30	10:40	6:00	7:30
Mt. Hope Grange Hall PO Box 1394, Wappingers Falls, NY 12590					
York, Faith (717) 846-7749	.....	9:30	10:45	7:00	6:45
675 Woodland View Dr. York, PA 17407					
Zionsville (215) 965-6346	.....	9:30	10:30	7:00	7:30
P.O. Box 266 Zionsville, PA 18092					

---

Prayer Service Time is for Wednesday unless otherwise stated

\* Prayer Service held Thursday

- (1) Prayer service in homes
- (2) Home Fellowships (Sunday 5:30 PM/Thursday 6:30 PM)
- (3) Monday Bible Study and Prayer
- (4) At Parsonage

## *Directory of Delegates*

Church/Delegate(s)	Phone	Address
<b>Allentown, C.Crest</b>		
Jay H. Fasnacht	215-437-6770	3640 Briarwood La., Allentown, PA 18103
John Trauch	215-395-3514	4421 Elm Drive, Allentown, PA 18103
Ron Sprankle	215-791-2615	649 Greenwood St., Allentown, PA 18103
<b>Allentown, Salem</b>		
Alan Abel	215-791-4314	1330 S. Albert St., Allentown, PA 18103
<b>Bangor</b>		
Henry U. Sandt, Jr.	215-863-4892	633 Abel Colony Rd., Wind Gap, PA 18091
<b>Bethlehem</b>		
Carl Ackerman	215-838-0715	317 Durham St., Hellertown, PA 18055
<b>Blandon</b>		
Raymond R. Bertolet	215-944-0779	RD #4, Box 4346, Fleetwood, PA 19522
<b>Camden, DE</b>		
Evan M. Knowles	302-335-3654	114 Lake Drive, Felton, DE 19943
<b>Catasauua</b>		
Calvin A. Boyle	215-837-6955	8415 Valley View Rd., Northampton, PA 18067
<b>Coopersburg</b>		
Clyde W. Snyder	215-536-0768	2660 Allentown Rd., Quakertown, PA 18951
<b>Denville, NJ</b>		
Steven C. Boepple	201-625-0750	PO Box 1248, Denville, NJ 07834
<b>Emmaus</b>		
Herbet Schultz	215-679-2837	Kings Road, MR 1, Pennsburg, PA 18073
Robert H. Zentz	215-966-3376	6072 Kings Hgwy S. Old Zionsville, PA 18068
<b>Englishtown - No Delegate</b>		
<b>Ephrata</b>		
Robert W. Gehret	717-733-3883	33 W. Mohler Church Rd., Ephrata PA 17522
<b>Finesville, NJ</b>		
Donald P. Straub	201-996-6291	PO Box 166, Little York, NJ 08834
<b>Fleetwood</b>		
Ronald P. Turner	215-682-6822	26 Pricetown Rd., Fleetwood, PA 19522
<b>Graterford</b>		
Wayne Davidson	215-287-6014	Spring Mt. Sm.B-9 Oaks, Schwenksville, PA 19473
<b>Harleysville</b>		
Harold Crider	215-256-8360	598 Quarry Rd., Harleysville, PA 19438
<b>Harrisburg</b>		
Harold E. Snyder	717-921-8283	1940 Snyder Lane, Dauphin, PA 17018
<b>Hatfield</b>		
Lee E. Boyles	215-368-1318	209 Knapp Rd., Lansdale, PA 19446
<b>Howell, NJ</b>		
Dennis Morgan	201-364-4507	24 Pittsfield Rd. Howell, NJ 07731
<b>Kutztown</b>		
George K. Monroe	215-944-9112	401 W. Somerset St., Fleetwood, PA 19522
<b>Lancaster</b>		
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			
Bruce A. Kellerman	717-427-8494	RD #2 Box 33, Weatherly, PA	18255
Maple Glen			
Jerry Shepherd	215-643-3752	261C N. Spring Garden St, Ambler PA	19002
Mt. Carmel			
Harold L. Snyder Jr	717-799-5446	RD #3 Box 401-A, Catawissa, PA	17820
Mount Pocono			
Sal Roseti	717-839-8264	49 Holly Forest Rd., Mt. Pocono, PA	18344
Nazareth			
Leonard F. Kessler	215-759-2521	609 Bangor Rd., RD #1, Easton, PA	18042
Newark, DE			
Arthur J. Frisbie	302-366-0973	4 Meadow Lane, Newark, DE	19713
Oley			
Clayton E. Weber	215-987-6082	RD 3, Box 26, Oley, PA	19547
Paradise			
David Eisenhower	717-768-3012	3733 Country Lane, Gordonville, PA	17529
Philadelphia - Emmanuel			
Timothy D. Cole	215-492-0477	6846 Dicks Ave., Philadelphia, PA	19142
Philadelphia - Wissinoming			
Lee Henderson	215-743-5634	1441 Stirling Street, Philadelphia, PA	19149
Poughquag, NY			
Tom Ward	914-724-3325	RD 2, Box 205, Millbrook, NY	12545
Quakertown			
L. James Roberts, Jr.	215-536-8475	342 S. Ninth St., Quakertown, PA	18951
Reading			
Gawain Koch	215-987-6631	RD 3, Box 27, Oley, PA	19547
Walter Raybuck	215-929-4983	713 Tuckerton Ave., Temple, PA	19560
Leonard Yerger	215-779-6863	920 Penndale Ave., Mt. Penn, PA	19606
Royersford			
Myron Bortz	215-948-8369	277 Old State Road, Royersford, PA	19486
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, Robesonia, PA	19551
Spring City			
Steven E. Hoffman	215-469-0400	RD 1, Box 344, Spring City, PA	19475
Staten Island, NY			
Ralph D. Cole	718-448-6071	113 Floyd St., Staten Island, NY	10310
Stroudsburg			
Willard E. Cassel	717-421-0602	RR 5, Box 5036, Stroudsburg, PA	18360
Sunbury			
Robert Cox	717-286-4017	RD 2, Box 325, Sunbury, PA	17801
Lamar Fetterman	717-286-4786	150 Fairmount Ave., Sunbury, PA	17801
Terre Hill			
James Wetzler	717-354-7476	1264 Edgewood Dr., E. Earl, PA	17519

**Wallingford**

William R. Singletary 215-872-8560 404 Christian Lane, Wallingford, PA 19086

**Walnutport**

Stanley H. Stahler 215-767-6232 RD 2, Box 103, Slatington, PA 18080

**Wappingers Falls**

Charles F. Webb 914-462-8160 4 Mainetti Drive, Poughkeepsie, NY 12603

**York**

Philip G. Norris 717-848-9112 740C Hardwick Place, York, PA 17404

**Zionsville**

David L. Weller 215-395-2476 1920 Hidden Valley Rd., Macungie, PA 18062

## *Directory of Ordained Ministers*

<b>Pastor/Wife</b>	<b>Phone Numbers Home/Office</b>	<b>Address</b>
Allen, Daniel P. Vonnice	717-733-7326 733-2526	222 South State Street Ephrata, PA 17522
Armstrong, W. David Cherene	215-256-8253 256-8253	140 Harleysville Pike Harleysville, PA 19438
Baker, Delbert R. II Priscilla	201-926-5077 373-3677	133 Goldsmith Ave. Newark, NJ 07112
Barber, Kenneth F. Carolyn	215-987-3672 987-3192	RD #1, Box 314A Mast Rd. Oley, PA 19547
Bartron, William H. Betsy	717-386-2578 386-2578	1089 Frederick's Grove Rd. Lehighton, PA 18235
Batchler, James R. Joan	717-342-2027 342-2027	1023 Taylor Ave. Scranton, PA 18510
Beil, James A. Gail	215-759-3053 799-3000	462 Gail Drive Nazareth, PA 18064
Brosius, Bert N. Joan	717-424-1214 424-1212	RR #7 Box 7451 East Stroudsburg, PA 18301
Cahill Dennis M. Patricia	201-572-4121 819-9520	205 Penn Ave. Edison, NJ 08817
Cassel, Alva C. Laura	717-339-4693 339-4693	Bethany Acres Mt. Carmel, PA 17851
Cassel, Carl C. Charlene	215-282-3525 282-4000	980 Dogwood Lane Coopersburg, PA 18036
Clapier, G. Wayne Phyllis	215-288-6369 743-3751	4426 VanKirk Street Philadelphia, PA 19135



Coble, Bernard N. Marilyn	717-421-2801 424-1212	RR #7 Box 7456 East Stroudsburg, PA 18301
Commerford, Robert S. Doreen	855-5860 914-878-3861	RR #2, Box 243 Holmes, NY 12531
Coulbourn, Hugh C. Janice	717-648-9732 648-1466	35 South Second Street Shamokin, PA 17872
Dommel, Albert J. Bonnie	717-652-4128 652-5229	1250 Colonial Rd. Harrisburg, PA 17112
Ellingson, Bruce A. Carolyn	215-967-4917 282-8202	350 A Beverly Hills Rd. Coopersburg, PA 18036
Erb, Ronald C. Carla	717-839-2602 839-6922	102 Center Ave. Mount Pocono, PA 18344
Fritz, Harvey J., Jr. Bertha	215-866-2703 868-5501	3040 Hecktown Road Bethlehem, PA 18017
Good, Kenneth L. Lorna	717-848-4617 846-7749	675 Woodland View Drive York, PA 17402
Grossman, Randall A. Nancy	215-372-3330 375-2333	1122 Hampden Blvd. Reading, PA 19604
Gundrum, David E. Donna	215-536-4437 536-6096	53 Kenwood Circle Quakertown, PA 18951
Harris, Richard D. Mary Jayne	201-627-6706 625-1880	25 Florence Ave. Denville, NJ 07834
Heller, LeRoy S. Patricia	717-286-6106 286-8313	650 Catawissa Ave. Sunbury, PA 17801
Herb, Frank L., Jr. Margaret	215-944-7715 944-7080	103 W. Pine St. Fleetwood, PA 19522
Hertzog, Roy A. Diane	215-435-6625 820-4161	2721 Andrea Drive Allentown, PA 18103

Johnson, Robert F. Sara	215-966-4253 432-2200	6380 Mulberry Lane Macungie, PA 18062
Jones, David H. Mary Anne	201-454-8486 995-7678	498 Schley Ave. Alpha, NJ 08865
Koch, James G. Bea	302-674-0342 697-0434	90 Janes Rd. R.D.3 Box 77 Dover, DE 19901
Mahurin, Ronald C. Darlene	215-799-0920 432-2200	1995 Pierce Drive Whitehall, PA 18052
Martin, Carl T. Beth	215-948-3791 948-9448	25 Pennhurst Road Spring City, PA 19475
McConnell, Charles J. Ruth	215-791-4577 797-7271	723 S. Filmore St. Allentown, PA 18103
Morrison, Philip E. Jan	717-421-0533 421-0617	RR #1, Box 1074 Stroudsburg, PA 18360
Munyan, Edgar H. Doris	215-797-8443 797-8401	4471 Glasgon St. Center Valley, PA 18034
Neher, James E. Judy	215-478-8940 375-2333	1116 Hampden Blvd. Reading, PA 19604
Paashaus, Richard T. Arlene	215-282-4496 282-3161	426 Landis St. Coopersburg, PA 18036
Plows, Keith E. Lois	215-759-1712	95 E. Beil Avenue Nazareth, PA 18064
Prontnicki, Louis Lynn	215-643-7963 646-1220	1814 Farmview Rd. Maple Glen, PA 19002
Reed, Calvin T. Bonnie	717-273-7074 273-4802	1635 Mill Rd. Lebanon, PA 17042
Reitz, Roger L. Sandi	609-927-4971 926-1793	69 Village Dr. Somers Point, NJ 08244

Schlonecker, William Pat	302-368-1387 366-8539	23 Anglin Drive Newark, DE 19713
Schoen, David N. Debbie	215-967-2010 965-2682	231 N. 5th St. Emmaus, PA 18049
Shorb, Thomas P. Yvonne	215-282-3580 282-3161	969 Butternut Road Coopersburg, PA 18036
Sloan, Robert A., Jr. Ann	215-777-4326 678-5166	105 Charles Blvd. Sinking Spring, PA 19608
Smith, Larry M. Fern	215-767-1365 767-7447	20 Cherry Street Walnutport, PA 18088
Smock, Robert W. Thelma	215-948-4545 948-9764	429 N. Lewis Rd. Royersford, PA 19468
Soper, Ralph M. Sharon	717-687-9286 687-7577	3092 Lincoln Highway East Paradise, PA 17562
Stortz, Dean A. Donna	908-505-8174	800 1st Ave. Toms River, NJ 08757
Taylor, Richard E. Joyce	215-874-5660 215-876-8449	723 South Providence Road Wallingford, PA 19086
Thomann, David A. Pat	717-464-5349 392-7851	743 Village Road Lancaster, PA 17602
Trommler, Steven L. Gloria	215-445-4094 215-445-4401	Box 208, 404 W. Main St. Terre Hill, PA 17581
Uhrich, Gregory A. Karen	215-965-6346	PO Box 266, 6733 Kings Highway Rd. S. Zionsville, PA 18092
Vandergriff, John C. Ruthie	201-363-1610 363-8941	Box 538, RD # 2 Howell, NJ 07731
Vining, Gilbert J. Dawn	215-367-7240 987-3192	35 Diehl Drive Gilbertsville, PA 19525
Watkins, David J. Yvonne	215-489-2281 489-9389	693 Church Road Graterford, PA 19426
Weller, Dana E. Lanette	215-967-2555 965-2682	313 N. 3rd St. Emmaus, PA 18049

- Wickstead, James A. 914-724-5363 RR # 2, Box 254  
Barbara Poughquag, NY 12570
- Widger, Byron 914-298-1697 27 H Alpine Dr.  
Jenifer Wappingers Falls, NY 12590
- Ziegler, Daniel G. 201-753-6978 1049 Kenyon Ave.  
Jacqueline Plainfield, NJ 07060

#### **Ordained Minister Working in the Military Chaplaincy**

- Minsky, Barry J. 301-674-7157 4822B Faith Ct.  
Nancy 202-576-0749 Ft. Meade, MD 20755

#### **Ordained Ministers Working in Other Christian Ministries**

- Bigley, T. James 813-746-1563 1200 Aurora Blvd.  
Renee Office 746-1857 Bradenton, FL 34202
- Frable, Arthur H., Jr. 405-227-2078 205 N. Seventh St.  
Betty Lou Fairview, OK 73737
- Gordon, Robert N. 804-275-7024 4657 Downland Rd.  
Frances Richmond, VA 23234
- Keeler, Kenneth D. 717-366-2605 RD #2 Box 2190  
Linda Orwigsburg, PA 17961
- Manney, David L. RD 1, Box 46H  
Rosemarie Houghton, NY 14744
- Schaeffer, Donald B. 602-938-4909 5420 Country Gables  
E. Ruth Glendale, AZ 85306
- Schell, Henry A. 201-735-8771 57 Lehigh St.  
Virginia Clinton, NJ 08809
- Shelly, Austin G. 215-820-8682 2125 Liberty St.  
Ruth Office 434-8885 Allentown, PA 18104

#### **Ordained Ministers Between Calls**

- Byrd, Terris L. 215-678-2564 164 Butternut Ct.  
Dee 678-2564 Sinking Spring, PA 19608
- Herb, John J. 215-855-6046 1924 Overbrook Road  
Nancy Hatfield, PA 19440
- Phillips, D. Thomas 215-257-0899 45 South Third Street  
Marjorie Perkasio, PA 18944
- Weaver, Harold C. 609-625-4048 33 Hickory Lane, Rt.20  
Joan Mays Landing, NJ 08330

**Ordained Ministers on Leave of Absence**

Dotts, Raymond R.	302-697-1422	211 Weeks Dr.
Mary	739-4057	Camden, DE 19934
MacMillan, Thomas S.		
Spackman, Carl K.	717-432-1011	701 Range End Rd.
Helen		Dillsburg, PA 17019
Upton, Bryan G.	802-436-2344	RD #1, Box 333
		Windsor, VT 05089

**Ordained Ministers in Retirement**

Cassel, Willard, E.	717-421-0602	RD 5, Box 5036
Esther		Stroudsburg, PA 18360
Dunn, John	904-473-4484	738 B Hebron Ave.
Cordelia		Keystone Heights, FL 32656
Dyke, Herb	215-965-3192	165 Spruce St.
		Emmaus, PA 18049
Frank, Walter H.		2111 Dalis Drive
Ethel		Concord, CA 04520
Hartman, Jansen E.	215-478-0938	1416 Linden St.
Ruth		Reading, PA 19604
Hartman, Wilbur W.	717-342-4444	1820 Ash St
Mae		Scranton, PA 18510
Herb, George E.	717-424-5548	29 Brush Drive
Gertrude		East Stroudsburg, PA 18301
Kirkwood, C. E.	215-872-0808	407 B Beech Rd.
Dorrit		Wallingford, PA 19086
Kirkwood, Donald	912-635-3942	46 B Ogden Street
Johanna		Jekyll Island, GA 31520
Miller, Leslie C.	805-659-2989	10773 Gavin St.
Nedra		Ventura, CA 93004
Reichenbach, R. C.	717-657-8807	6241 Warren Ave.
Alberta		Harrisburg, PA 17112
Riggall, John H.	717-386-2882	312 Highland Hills
Dorith		Leighton, PA 18235
	813-794-5812	4761 Independence Drive
		Bradenton, FL 34210
Seifert, A.L.	717-676-5157	Box 195
Ruth		Newfoundland, PA 18445
Stengele, Laird	215-770-0595	1106 Hamilton St.
Mary Ann		Allentown, PA 18101

Thomann, David E. 215-391-1290 Mailing Address: P.O.Box 835  
 Polly Trexlertown, PA 18087  
 1400-Rt 100 #25, Macungie, PA  
 Yarrington, Harold D. 203-632-0790 Box 351  
 Betty Middleton, CT 06457

### **Probationers Serving Churches**

Fischer, Carl J., Jr. 215-759-1817 203 N. Broad St.  
 Julie 759-7036 Nazareth, PA 18064  
 Harding, W. Neil, Jr. 215-729-2018 6439 Dickens Ave.  
 Ivy 729-2018 Philadelphia, PA 19142  
 Morrison, Christopher 508-885-3665 19 May Street, Apt. 2  
 Noreen Office 885-6086 Spencer, MA 01562  
 Ravis, Richard B. 201-819-0558 137 Mineola Place  
 Patsy Edison, NJ 08817  
 Sng, David H. C. 215-855-8649 207 N. Main St.  
 Judith Hatfield, PA 19440  
 Spinney, Dennis W. 508-949-0476 8 Konkel Drive  
 Sue Dudley, MA 01570  
 Way, David R. 914-635-8404 33 O'Holloran Circle  
 Barbara Pleasant Valley, NY 12569  
 Wells, Howard N. 215-855-5947 75 W. Broad St.  
 Meta 215-855-2449 Hatfield, PA 19440

### **Others Working Within the Bible Fellowship Church Agencies**

#### Victory Valley Camp

Atkins, Phil 215-966-4428 7472 Sigmund Road  
 Karen 966-5880 Zionsville, PA 18092

#### Administrator Fellowship Home

Porterfield, Craig 215-759-2470 7 South New Street  
 Patty 759-5121 Nazareth, PA 18064

#### Administrator Fellowship Manor

Smock, David J. 215-799-0692 3592 Mauch Chunk Rd.  
 Joyce 799-3000 White Hall, PA 18052

#### Director of Stewardship Services

Snyder, Harold E. 717-921-8918 1940 Snyder Lane  
 Jenny Dauphin, PA 17018

### *Index of Previous Reports*

1962	30	Stewardship
1963	47	Church Government
1964	33	Secret Societies
1965	37	Alternate Form of Church Government
	48	Divorce
	63	Ordination
1966	14	Harmonization - Church Government
1967	118	Pulpit Supply
1969	114	Revision - Pulpit Supply
	119	Church Membership
1971	13	New Pulpit Supply Material
1972	12	New Form - Church Government
1973	132	Church Membership Qualifications
1977	157	Role of Women in Church
1979	164	Church Discipline
1980	135	Role of Women in Church
	151	Women's Missionary Society (WMS) Constitution
1982	192	Abortion - (1984 page 40)
1983	11	Forms
	21	Wider Horizons
	27	Stewardship Council
	51	Book of Discipline
	75	Reflections on our Past Pictures of Conference Personnel
1985	28	Book of Discipline
	125	Homosexuality
	185	Total Abstinence and Church Membership
1986	118	Extra-Biblical Requirements for Membership
	125	Tongues
	140	Cults
1987	43	Homosexuality
	100	Stewardship Council
	129	Local Church Membership Requirements
	132	Divorce
1989	135	AIDS, Biblical Response
1990	139	Mandatory Retirement
	145	Inter-Cultural Ministries

## 1990 Index

Reports	Minutes Section	Report Section
Arrangements for Annual Conference, Committee	6	127
Auditing, Committee on	43	130
Beneficiary Society	18	125
Board of Directors, Bible Fellowship Church	11	49
Budget	33	50
Christian Education, Board of	16	57
Church Extension, Board of	11	60
Budget	34	62
Director	12	68
Communications, Committee on	43	131
Conference Judicatory	17	119
Credentials, Committee on	9	114
Directories		177
Examine Annual Conference Minutes, Committee on	39	132
Examine Minutes of Particular Churches, Committee	18	134
Homes, Board of Directors	13	75
Historical Committee	17	120
Ministerial Candidates, Committee on	10	117
Ministerial Convention Committee	18	137
Ministerial Relations, Committee on	8	121
Missions, Board of	12	97
Pastor's Statistical Schedule		168
Pinebrook Bible Conference, Board of	13	86
Pinebrook Junior College, Board of	13	89
Prayer Chain		172
Publication and Printing, Board of	17	107
Resolutions, Committee on	39	
Statistical Tables		162
Study Committee - Inter-Cultural Ministries	38	144
Study Committee - Mandatory Retirement	38	138
Stewardship Council	18	123
Victory Valley, Board of	13	110









