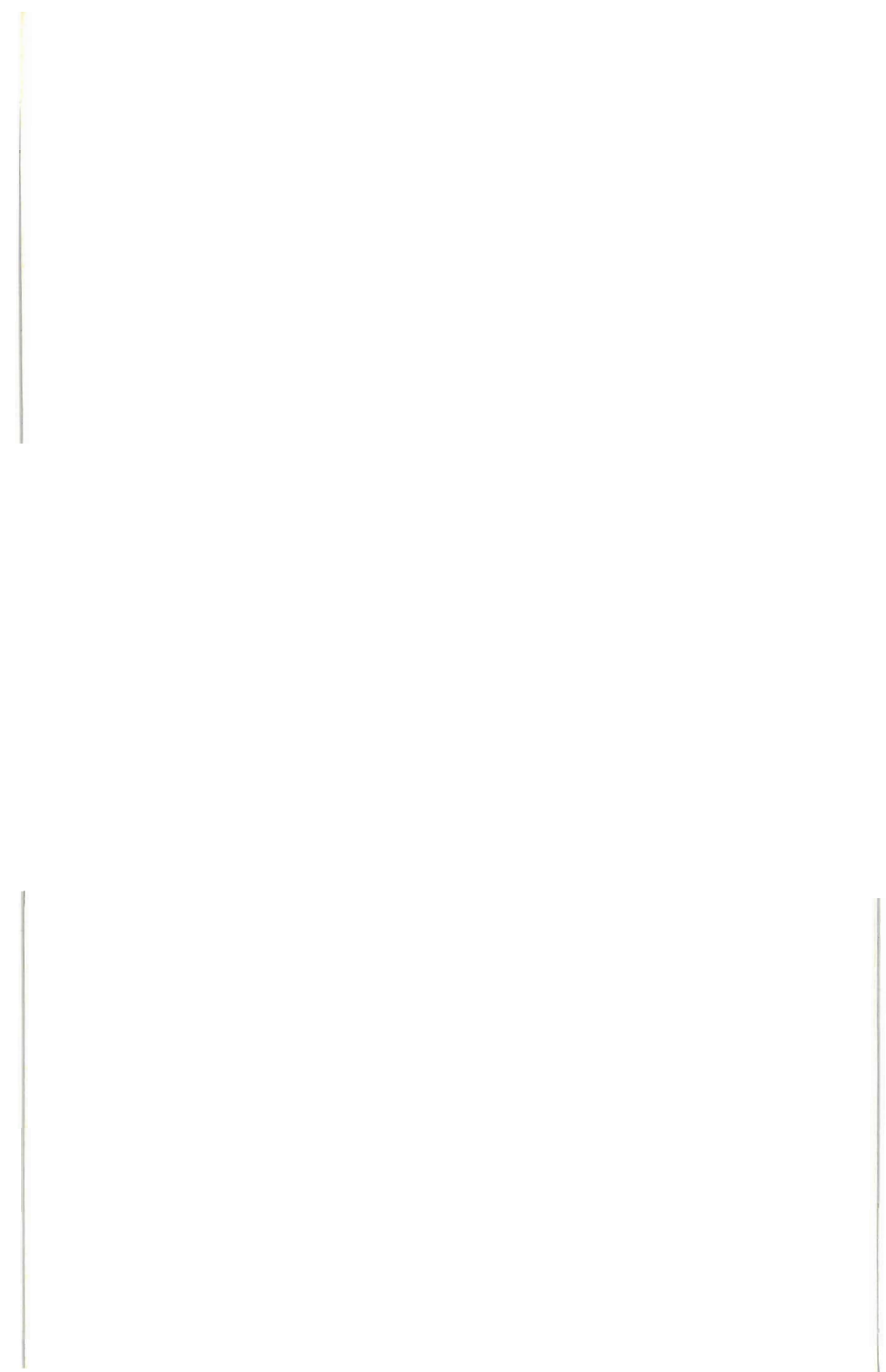


# *Bible Fellowship Church*



## *Year Book*

*1992*



**ONE HUNDRED NINTH**

**ANNUAL CONFERENCE**

**of the**

**BIBLE FELLOWSHIP CHURCH**

**1992**

110th Annual Conference

Convenes: 7:00 PM, October 18, 1993

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 19-21, 1992

Published by Order of Annual Conference

Randall A. Grossman, Editor

Price \$5.50

Officers of the 109th Annual Conference:

Chairman, James A. Beil

Vice Chairman, Carl C. Cassel

Secretary, Randall A. Grossman

Assistant Secretary, Robert W. Smock

Publisher, Daniel P. Allen

Printer, Thomson-Shore

Computer Operator:

David A. Thomann



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New Church Facility  
of  
Trinity Bible Fellowship Church  
Blandon PA  
Dedication of Church Building - January 12, 1992  
Dedication of Sanctuary - October 4, 1992



Pastor Carl J. Fischer, Jr. and Michael T. Littlejohn, Chairman  
of the Sanctuary Building Committee



# Directory of Boards and Committees

## *Directory of Boards*

### Board of Directors of the Bible Fellowship Church

- (1993) Bert N. Brosius, Jay H. Fasnacht, Harvey J. Fritz, Jr.  
(1994) James A. Beil, Carl C. Cassel, Robert W. Gehret  
(1995) Jansen E. Hartman, Horace A. Kauffman, L. James Roberts, 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

- (1993) Edward W. Ahlum, Jr., G. Wayne Clapier, Timothy D. Cole,  
Richard T. Paashaus  
(1994) Stephen C. Cassel, Daniel F. Delozier, Ronald C. Erb, David  
N. Schoen  
(1995) W. David Armstrong, Robert S. Commerford, Scott J.  
Fetterolf, Jonathan D. Reynolds

Richard T. Paashaus, Chairman  
W. David Armstrong, Vice Chairman  
Daniel F. Delozier, Secretary  
David N. Schoen, Treasurer

### Board of Church Extension

- (1993) Alfred G. Roberts, William G. Schlonecker, William R.  
Singletary, Dana E. Weller  
(1994) Joseph L. Dugan, Robert W. Smock, Richard E. Taylor,  
Robert H. Zentz  
(1995) John C. Vandegriff, Jr., Clyde W. Snyder

Daniel G. Ziegler, Executive Director  
Dana E. Weller, Chairman  
Robert W. Smock, Vice Chairman  
William G. Schlonecker, Secretary  
William R. Singletary, Treasurer

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

- (1993) William H. Bartron, Charles F. Hersh, Glenn D. Ruoss,  
William G. Schlonecker  
(1994) James G. Koch, Dean A. Stortz, Robin Musselman, John W.  
Trauch  
(1995) LeRoy S. Heller, Robert W. Smock, Doris A. Wire, Robert  
H. Zentz

James A. Beil, President, Bible Fellowship Church Homes

Board of Pensions

- (1993) Dennis M. Cahill, Wayne A. Davidson, Jay H. Fasnacht  
(1994) Joseph L. Dugan, Willard E. Cassel  
(1995) Richard J. Volpe, David J. Watkins

Board of Directors of Pinebrook Bible Conference

- (1993) Lee E. Boyles, Robert F. Johnson, John F. Moran, William  
C. Rapp, Calvin T. Reed  
(1994) Carl Ackerman, Daniel P. Allen, Kermit K. Gehman, Philip  
E. Morrison, John M. Stengele  
(1995) Alva C. Cassel, LeRoy O. Herb, Harold L. Snyder, Jr.

Bert N. Brosius, Director

Board of Directors of Pinebrook Junior College

Kenneth F. Barber, Dennis M. Cahill, G. Wayne Clapier,  
Raymond R. Dotts, Jay H. Fasnacht, Carol A. Gearhart,  
John H. Herb, Rodney A. Muthard, Robert C. Newman,  
Ronald W. Reed, L. James Roberts, Jr., C. Robert Roth,  
Russell M. Ruch, Thomas P. Shorb, Karen R. Stull, Robert  
H. Zentz

Board of Missions

- (1993) R.C. Reichenbach, Gerald L. Schlonecker, Thomas P. Shorb  
(1994) Ralph M. Soper, Robert Breitegam, James Sunday  
(1995) Kenneth F. Barber, LeRoy O. Herb

Roy A. Hertzog, Executive Secretary  
Charles J. Albert, Financial Secretary

### Board of Publication and Printing

- (1993) James R. Batchler, Jr.
- (1994) Daniel P. Allen, Byron G. Barnshaw
- (1995) William H. Bartron, Clyde W. Snyder

William H. Bartron, Chairman  
Daniel P. Allen, Secretary  
James E. Neher, Fellowship News Editor  
Paul T. Rutman, Fellowship News Business Manager

### Board of Victory Valley Camp

- (1993) Calvin T. Reed, Jonathan D. Reynolds, David L. Weller
- (1994) Clyde D. Bomgardner, Jr., Bryan B. Bray, Bright N. Heist
- (1995) William G. Schlonecker, John G. Vandegriff, Jr., Dana E. Weller

Phil Atkins, Director

## ***Other Committees***

### Beneficiary Society

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

### Ministerial Convention Committee

- (1993) Carl C. Cassel, Randall A. Grossman, Gilbert J. Vining
- (1994) Thomas P. Shorb, David J. Watkins

## ***Directory of Committees***

### **Committee on Credentials**

(1993) James A. Beil, LeRoy S. Heller, Keith E. Plows, David A. Thomann, James A. Wickstead

Keith E. Plows, Chairman  
David A. Thomann, Secretary

### **Committee on Ministerial Candidates**

(1993) Carl C. Cassel, Daniel G. Ziegler  
(1994) Randall A. Grossman  
(1995) Calvin T. Reed, Richard E. Taylor

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

### **Committee on Nominations**

(1993) Thomas P. Shorb, Harold E. Snyder  
(1994) Robert H. Cox, Calvin T. Reed  
(1995) Bert N. Brosius, Harold R. Crider, Dean A. Stortz

Bert N. Brosius, Chairman  
Thomas P. Shorb, Secretary Pro Tem

### **Conference Judiciary**

(1993) Keith E. Plows, Thomas P. Shorb  
(1994) Ronald C. Mahurin, L. James Roberts, Jr.  
(1995) Jansen E. Hartman, Clyde W. Snyder  
(1996) Carl C. Cassel, Harvey J. Fritz, Jr.  
(1997) James A. Beil, Lee E. Boyles

### **Historical Committee**

(1993) Ralph D. Cole, Daniel G. Ziegler  
(1994) Willard E. Cassel, Harold P. Shelly  
(1995) Bright N. Heist

Richard E. Taylor, Archivist

### **Ministerial Relations Committee**

(1993) Lee E. Boyles, Dana E. Weller  
(1994) Alva C. Cassel, Harold L. Snyder, Jr.  
(1995) Harvey J. Fritz, Jr., L. James Roberts, Jr., David J. Watkins

### Stewardship Council

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

(1993) Russell M. Ruch

(1994) Richard J. Volpe

(1995) James G. Koch

## ***Directory of Annual Conference Committees***

### Committee on Agenda and Program

Randall A. Grossman, Thomas P. Shorb, David J. Watkins,  
Ronald C. Erb, Chairman of Annual Conference

### Committee on Arrangements for the 110th Annual Conference

David A. Thomann, Thomas P. Shorb, Daniel P. Allen,  
Randall A. Grossman, Registrar

### Committee on Statistics

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

### Committee on Examination of Minutes of Particular Churches

Ralph M. Soper, Ronald C. Erb, Dennis M. Cahill, David H.  
Jones, Larry M. Smith

### Committee to Examine the Minutes of 109th Annual Conference

James E. Neher, Gregory A. Uhrich

### Conference Advisory Committee

Thomas P. Shorb, Vice Chairman of Annual Conference

### Officers of 110th Annual Conference

James A. Beil, Chairman

Carl C. Cassel, Vice Chairman

Randall A. Grossman, Secretary

Philip E. Morrison, Registrar

Willard E. Cassel, Assistant Registrar

## ***Study Committees***

### **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, Joseph L. Dugan,  
David E. Gundrum

### **Strategic Planning Committee**

Ronald W. Reed, David N. Schoen, Carl C. Cassel, Raymond  
R. Dotts, Neil E. Montgomery, Richard T. Paashauss, Robert  
A. Sloan, Jr.

### **Study Committee on Advance Directives**

James A. Beil, William G. Schlonecker, Glenn D. Ruoss,  
Phyllis Clapier, Carl J. Fischer, Jr., Donald T. Kirkwood,  
George Priestly

### **Study Committee on Higher Education**

Richard J. Gehman, Randall A. Grossman, Calvin T. Reed,  
George K. Monroe, William G. Schlonecker

### **Advisory Committee on Revising the *Faith & Order***

Randall A. Grossman, Robert W. Smock, Thomas P. Shorb,  
Richard T. Paashauss, Kenneth L. Good

### **Committee to Formulate the Board of Higher Education and Pinebrook Educational Foundation**

Raymond R. Dotts, Carl C. Cassel, Robert H. Zentz, George  
K. Monroe, Calvin T. Reed

## *Table of Ordained Ministers*

<u>Pastor</u>	<u>Year of BFC License</u>	<u>Year of Ordination</u>	<u>Year of Present Status</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
Brush, R. Jerome	1988	1992	1991
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	1888
Commerford, Robert S.	1984	1986	1982
Coulbourn, Hugh C. Jr.	1977	1970	1976
Erb, Ronald C.	1981	1983	1987
Fischer, Carl J. Jr.	1990	1985	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
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
Morrison, Philip E.	1980	1982	1986
Munyan, Edgar H.	1989	1955	1992
Neher, James E.	1987	1989	1990
Paashaus, Richard T.	1988	1990	1976
Phillips, D. Thomas	1971	1976	1992
Plows, Keith E.	1966	1968	1979
Prontnicki, Louis	1983	1985	1990
Ravis, Richard B.	1990	1985	1990
Reed, Calvin T.	1982	1984	1983



## *Ordained Ministers*

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	1986	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
Studenroth, John C.	1991	1976	1991
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
Wells, Howard N.	1990	1992	1990
Wickstead, James A.	1976	1981	1976
Widger, Byron	1985	1988	1985
Ziegler, Daniel G.	1960	1963	1970

### **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	
Frable, 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.			

### **Ordained Ministers Between Calls**

Byrd, Terris L.	1969	1972	1988
Dommel, Albert J.	1982	1984	1991
Ellingson, Bruce A.	1963	1966	1991
Herb, Frank L. Jr.	1954	1957	1991
Herb, John H.	1962	1966	1989
McConnell, Charles J.	1978	1971	1992

Shelly, Austin G.	1956	1961	
Weaber, Harold C.	1963	1967	1985

**Ordained Ministers on Leave of Absence**

Dotts, Raymond R.	1960	1965	
Lea, Herbert K.	1980	1982	1985
MacMillan, Thomas S.	1983	1986	
Spackman, Carl K.	1969	1971	
Upton, Bryan G.			

**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
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	1982
Yarrington, Harold D.	1942	1952	

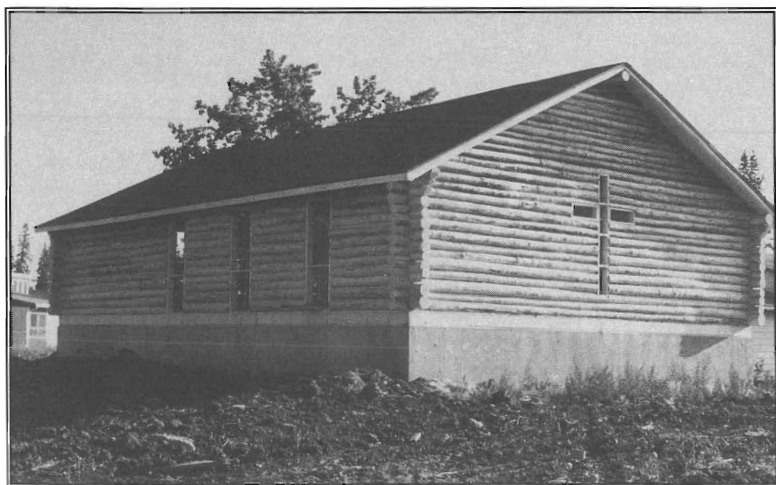
**Ordained Ministers under the Direction of the Board of Missions**

Aukamp, William C.	1985	1988	1986
Boone, Clifford B.	1989	1992	1991
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	
Johnston, Walter M.	1987	1987	1991
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

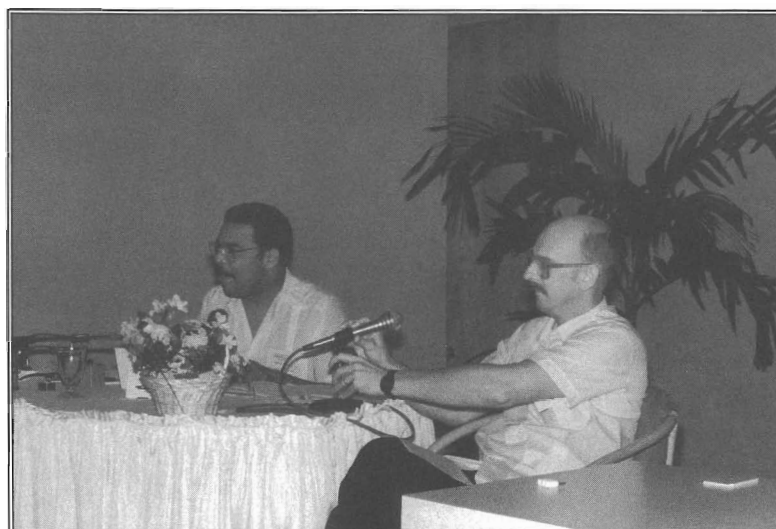
<b>Board of Pensions M A F Transition Flow Chart</b>		
<i>By When?</i>	<i>Description</i>	<i>Who</i>
12/31/92	Make special 4th quarter MRF contribution (based on old contribution rate to MRF, 3%)	All Pastors
1/4/93	Complete census of MRF "Cash Out" group (i.e.: as of 1/1/93, less than age 55, and less than 15 years MRF credit)	Horace Kauffman
1/4/93	Determine MRF 6% Cash Out amounts for above group; issue check to Board of Pensions	Horace Kauffman
1/8/93	Deposit total "Cash Out" check in a separate US Government Money Market Fund, for future break out to individual accounts	B.O.P
1/8/93	Determine Investment Options for Individuals	B.O.P
2/1/93	Group Mailing to All Pastors: Census forms Investment Options Information Individual Account Application	B.O.P
3/1/93	Return census forms and Individual Account Application to B.O.P	Pastors
3/15/93	Establish individual MAF accounts for Pastors	B.O.P
4/1/93	Deposit "Cash Out" amounts, plus interest, to individual accounts of Pastors who are cashed out of the MRF	B.O.P
4/1/93	Mail Quarterly Contribution Notices to all participants (Quarter #1)	B.O.P
4/30/93	Return payment for quarter (Latest date to not be delinquent)	Pastors
7/1/93	Mail Quarterly Contribution Notices to all participants (Quarter #2)	B.O.P
7/30/93	Return payment for quarter (Latest date to not be delinquent)	Pastors
10/1/93	Mail Quarterly Contribution Notices to all participants (Quarter #3)	B.O.P
10/30/93	Return payment for quarter	Pastors
1/2/94	Mail Quarterly Contribution Notices to all participants (Quarter #4)	B.O.P

# MINUTES

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*Cumberland House Church built in Saskatchewan, Canada.  
Missionaries Rob & Lana Patterson*



*Bill Early and McDaniel Phillips broadcast live from the Holiday Beach Hotel  
in Curacao. Bill and Lois Early are with Trans World Radio in Bonaire.*

## *Annual Conference Proceedings - 1992* *First Meeting*

### **First Meeting - Monday Evening, October 19, 1992, 8:00 PM**

The first meeting of the 109th Annual Conference of the Bible Fellowship Church was called to order by the Chairman, James A. Beil, at 8:00 PM, October 19, 1992 on the grounds of Pinebrook Bible Conference, Stroudsburg, PA.

The conference joined in singing, *"To God Be the Glory"*.

The Chairman led the conference in the opening prayer.

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

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

The roll of Annual Conference was established as follows:

Allentown, Cedar Crest . . .	Ronald C. Mahurin, Robert F. Johnson, Jay H. Fasnacht, Neil E. Montgomery, Donald I. Transue, John W. Trauch
Allentown, Salem . . . . .	( ), Alan Abel
Bethlehem . . . . .	Harvey J. Fritz, Jr., Carl Ackerman
Blandon . . . . .	Carl J. Fischer, Jr., Raymond R. Bertolet
Camden, DE . . . . .	James G. Koch, Raymond R. Dotts
Catasauqua . . . . .	(Probationer), Calvin A. Boyle
Coopersburg . . . . .	Thomas P. Shorb, Richard T. Paashauss, Clyde W. Snyder
Denville, NJ . . . . .	Richard D. Harris, Steven C. Boepple
Emmaus . . . . .	Dana E. Weller, David N. Schoen, Gerald Schlonecker, Jonathan D. Reynolds
Englishtown, NJ . . . . .	Raymond G. Burnett, Robert W. Buck

Ephrata .....	Daniel P. Allen, Robert W. Gehret
Finesville, NJ .....	David H. Jones, Donald P. Straub
Fleetwood .....	(Probationer), Thomas E. Hummel
Graterford .....	David J. Watkins, Douglas Bowne
Harleysville .....	W. David Armstrong, Jr., Daniel J. Coyle
Harrisburg .....	(Probationer), Harold E. Snyder
Hatfield .....	(Probationer), Lee E. Boyles
Howell, NJ .....	John C. Vandegriff, Jr., Joseph L. Dugan
Kutztown .....	(Probationer), George K. Monroe
Lancaster .....	David A. Thomann, Horace A. Kauffman
Lebanon .....	Calvin T. Reed, Leroy O. Herb
Leighton .....	William H. Bartron, Bruce A. Kellerman
Maple Glen .....	Louis Pronnicki, George A. Priestly
Mt. Carmel .....	Alva C. Cassel, Harold L. Snyder, Jr.
Mt. Pocono .....	Ronald C. Erb, Salvatore Roseti
Nazareth .....	Keith E. Plows, Allen M. Gehman
Newark, DE .....	William G. Schlonecker, Roger Cole
Ocean County, NJ .....	Dean A. Stortz, David M. Markuson
Oley .....	Kenneth F. Barber, Gilbert J. Vining, Clayton E. Weber
Paradise .....	Ralph M. Soper, David Eisenhower
Philadelphia, Emmanuel .....	(Probationer), Timothy D. Cole
Philadelphia, Wissinoming .....	G. Wayne Clapier, Daniel Crosley
Poughquag, NY .....	James A. Wickstead, Thomas Ward
Quakertown .....	David E. Gundrum, L. James Roberts, Jr.
Reading .....	Randall A. Grossman, James E. Neher, Charles Lavigna, Walter Raybuck, Ronald W. Reed
Royersford .....	Robert W. Smock, Dennis Souder
Scranton .....	James R. Batchler, Jr., John T. Jeffery
Shamokin .....	Hugh C. Coulbourn, Jr., T. Lamarn Manney
Sinking Spring .....	Robert A. Sloan, Jr., Donald Woodring
Spring City .....	Carl T. Martin, Richard E. Frick



Stroudsburg . . . . .	Carl C. Cassel, G. Daniel Beaver
Sunbury . . . . .	LeRoy S. Heller, Robert Cox, Lamar Fetterman, Carl Weaver
Terre Hill . . . . .	Steven L. Trommler, James Wetzler
Wallingford . . . . .	Richard E. Taylor, William R. Singletary
Walnutport . . . . .	Larry M. Smith, Stanley H. Stahler
Wappingers Falls, NY . .	Byron Widger, Charles Webb
York	Kenneth L. Good, Philip G. Norris
Zionsville . . . . .	Gregory A. Uhrich, David L. Weller

### Ordained Ministers in Retirement

Willard E. Cassel, John Dunn, Walter H. Frank, Jansen E. 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

### Ordained Missionaries

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

### Probationers Serving as First Pastors of Churches

R. Jerome Brush, W. Neil Harding, Jr., Gene W. Smith, John C. Studenroth, Alan Vivona, Howard N. Wells

### Ordained Men Serving Bible Fellowship Ministries

James A. Beil, Bert N. Brosius, Bernard N. Coble, Roy A. Hertzog, Barry J. Minsky, Daniel G. Ziegler

### Ordained Men Serving as Pastors of Missions

Delbert R. Baker II, Dennis M. Cahill, Robert S. Commerford, D. Thomas Phillips, Richard B. Ravis, Roger L. Reitz

## Ordained Men Between Calls

Terris L. Byrd, Albert J. Dommel, Frank L. Herb, Jr., John H. Herb, Charles J. McConnell, Edgar H. Munyan, Austin G. Shelly, Harold C. Weaver

**RESOLVED**, that the following alternate delegates be seated:  
Harold Crider (Harleysville), Thomas J. Beil (Philadelphia, Wissinoming), Richard Erb (Royersford).

## Report of the Committee on Agenda and Program

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

## Report of the Committee on Arrangements (see page 59)

**RESOLVED**, that the report of the Committee on Arrangements be accepted.

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

The Secretary, Randall A. Grossman, appointed Robert W. Smock as Assistant Secretary and Daniel P. Allen and David A. Thomann, Assistants to the Secretary.

The Chairman appointed the following committees:

**Communications**: Carl T. Martin, Delbert R. Baker II, William R. Singletary, Gerald L. Schlonecker, Raymond R. Dotts

**Tellers**: Keith E. Plows, LeRoy S. Heller, Harvey J. Fritz, Robert Cox, Leroy O. Herb, Clyde W. Snyder, William H. Bartron, Harold L. Snyder

**Resolutions**: James G. Koch, Steven L. Trommler, Richard D. Harris, David M. Markuson, Jonathan D. Reynolds

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

Reporter: David E. Gundrum

Time Keeper: Richard T. Paashauss

Parliamentarian: Charles F. Webb

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

Those delegates who were at Annual Conference for the first time introduced themselves to the body.

Roy A. Hertzog, Executive Director of the Board of Missions, introduced the missionaries in attendance to the conference. Introduced were: Byron and Lisa Barnshaw, Osborne and Diane Buchanan, William Early, Raymond Bertolet, John and Judy Nicely, Alma Hunsicker, John LoRusso, Leonard and Nina Buck, Mark and Diana Meitzler, Donna Robbins, and Cliff and Becky Boone. Donna Robbins and the Boones made brief remarks to the body.

Richard E. Taylor, Secretary of the Ministerial Candidate Committee, introduced the following men under the care of the committee: Howard N. Wells, Thomas J. Beil, Ralph E. Ritter, Richard J. Vroman, Daniel F. DeLozier, R. Jerome Brush, Clyde D. Bomgardner, Jonathan P. Tait, Gene W. Smith, J. Mark McCreary, Ronald R. Vining, Jerry L. Moyer, W. Neil Harding, Jr., John C. Studenroth, Jimmy D. Head, Kevin K. Gehman, Dennis J. Lawrence.

The conference joined in singing, "*A Mighty Fortress is Our God*". Carl C. Cassel read Revelation 1:9-20, and delivered a message entitled, "Our Need: A Fresh, Overwhelming Vision of Jesus." The conference sang, "*Jesus, I am Resting, Resting in the Joy of What Thou Art*".

The conference was adjourned to the dining hall for small group prayer at 9:40 PM.

## *Second Meeting*

### **Second Meeting - Tuesday Morning, October 20, 1992, 8:50 AM**

The meeting was called to order at 8:50 AM. "*Great God of Wonders*" was sung, followed by the reading of Isaiah 6:1-9 and prayer led by Steven L. Trommler.

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

The registrar reported the following requests for excuses: Alan Abel, A.L.Seifert, Barry Minsky, Herbert K. Lea, Thomas Ward, Edgar Munyan, Raymond R. Dotts, Albert J. Dommel, Bernard N. Coble, John H. Herb, Richard T. Paashaus, C.L.Miller, Laird F. Stengele, Timothy D. Cole, William C. Aukamp, Brian H. Butler, Robert L. Draper, Richard J. Gehman, J. Barclay Harley, Ronald W. Hoyle, Walter M. Johnston, Philip E. Morrison, Edward Moyer, William W. Mull, David W. Riddell, Philip E. Yerrington, Paul G. Zimmerman, C.E.Kirkwood.

**RESOLVED**, that the excuses be granted.

**RESOLVED**, that the Alternate Delegate from Mt. Pocono, Paul T. Rutman, be seated.

#### **Report of the Nominating Committee**

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

#### **Report of the Ministerial Relations Committee** (see page 61)

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

#### **Report of the Committee on Credentials** (see page 65)

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

**WHEREAS**, the Ministerial Candidate Committee has recommended Clifford B. Boone, R. Jerome Brush and Howard N. Wells for ordination; and

**WHEREAS**, the Ministerial Candidate Committee has recommended prior ordination recognition for John C. Studenroth, 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 Committee on Credentials believes these men to be called of God to the gospel ministry and to be in accord with the Faith & Order of the Bible Fellowship Church; therefore be it

**RESOLVED**, that Clifford B. Boone, R. Jerome Brush and Howard N. Wells be ordained to the gospel ministry of the Bible Fellowship Church and further;

**RESOLVED**, the prior ordination of John C. Studenroth to the gospel ministry be recognized by the Bible Fellowship Church and further,

**RESOLVED**, that the service of ordination shall be held Tuesday, October 20, 1992, at 7:30 PM at Berean Bible Fellowship Church, Stroudsburg, PA.

**Report of the Ministerial Candidate Committee** (see page 68)

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

**Report of the Board of Directors of the Bible Fellowship Church**  
(see page 71)

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

**Report of the Board of Church Extension** (see page 81)

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

**WHEREAS**, the Board of Church Extension is of the opinion that the Edison, New Jersey, Mission and the Holmes, New York, Mission meet the qualifications of a church as specified in Article 18 of the Faith & Order of the Bible Fellowship Church, therefore be it

**RESOLVED**, that the Edison, New Jersey, Mission and the Holmes, New York, Mission be recognized as churches and their delegates received into membership of the 109th Annual Conference of the Bible Fellowship Church.

The above resolution was passed unanimously. Board of Church Extension Secretary, Richard E. Taylor, led the conference in thanks to God. Delegates John Dawson (Holmes, NY) and Richard Vroman (Edison, NJ) were introduced and welcomed to the Conference Bar.

**Report of the Director of Church Extension** (see page 87)

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

**Report of the Board of Missions** (see page 100)

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

Roy A. Hertzog, Executive Director of the Board of Missions, presented an opportunity for missionary service in the formerly Communist nations of Eastern Europe. He stressed the strategic nature of this work and appealed to the conference to seek the Lord concerning the involvement of individuals and churches.

**Report of the Board of Directors of Pinebrook Junior College** (see page 116)

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

Lee E. Boyles, the realtor responsible for overseeing the sale of the Pinebrook property, reported on prospective buyers. Carl C. Cassel, president, appealed to the conference to pray that the Lord would grant the sale of the property in such a manner that our obligations might be honorably met. He reported that if the churches continue to pray and give and if the property is sold by June 30, 1993, no further debt will be incurred.

**Report of the Board of Directors of Bible Fellowship Homes, Inc.** (see page 128)

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

**Report of the Board of Directors of Pinebrook Bible Conference** (see page 141)

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

**Report of the Board of Victory Valley Camp** (see page 146)

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

**Report of the Stewardship Council** (see page 150)

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

Richard J. Volpe, Director of BFC Stewardship Services, introduced Vyron Schmidt, Vice President of Congregational Services for Mennonite Mutual Aid, who made a brief presentation.

**RESOLVED**, that the Mennonite Mutual Aid be encouraged to make satisfactory arrangements with particular Bible Fellowship Churches to make their services available to their membership.

**Report of the Board of Christian Education** (see page 153)

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

David N. Schoen presented Sunday School awards as follows: Upper Perkiomen Valley, largest actual increase in a small church (0-50 members), Wappingers Falls, largest percentage increase in a small church; Sinking Spring, largest actual and percentage increase in a medium size church (51-150 members); and Quakertown, largest actual and percentage increase in a large church (151 and up). The pastors received the awards on behalf of their churches.

**Report of the Board of Publication and Printing** (see page 158)

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

**Report of the Historical Committee** (see page 162)

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

The Bible Fellowship Church by Harold Shelly is now published and is available from the Historical Committee. Dr. Shelly, Professor of Church History at Alliance Theological Seminary, was introduced and made brief remarks. He presented an autographed copy of the book to Richard E. Taylor, Bible Fellowship Church Archivist.



**WHEREAS**, the 105th Annual Conference established that group photographs of the Annual Conference be taken every four years, and

**WHEREAS**, the Agenda Committee has determined that the schedule for the 109th Annual Conference does not allow for photographs to be taken, therefore be it

**RESOLVED**, that the Agenda Committee for the 110th Annual Conference schedule a time for group photographs to be taken.

**Report of the Conference Judiciary** (see page 164)

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

**Report of the Ministerial Convention Committee** (see page 165)

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

**Report of the Beneficiary Society** (see page 167)

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

**Report of the Committee to Examine the Minutes of the 108th Annual Conference** (see page 169)

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

**Report of the Committee to Examine the Minutes of Particular Churches** (see page 170)

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

**WHEREAS**, the 1986 *Faith & Order*, pages 88-90, clearly sets forth the required information to be included in the minutes of annual congregational meetings of Particular Churches, and

**WHEREAS**, the complete and accurate recording of this information is important and necessary, and

**WHEREAS**, the Committee on Examination of Minutes of Particular Churches would like to encourage the complete and accurate recording of minutes of Annual Congregational

meetings, therefore be it

**RESOLVED**, that starting in 1993, those churches found with major omissions and deficiencies (to be determined by the Committee) be listed in the report of the Committee and may it be further

**RESOLVED**, that those churches without evidence of elected delegate or alternate delegate to annual conference for 1992 be listed in this year's report of the Committee to Examine Minutes of Particular Churches.

**RESOLVED**, that we extend the time.

The following legislation was adopted at second reading:

### Men Entering the Ministry

The Ministerial Candidate Committee divides those under its care into three groups: Applicants, Candidates, and Probationers. An Applicant is a man who offers himself to this committee for service in the Bible Fellowship Church; young men are encouraged to seek this recognition as early in their educational program as they sense the call of God to the ministry. A Candidate is a man whose application is accepted and who remains under the guidance of this Committee; men move to this group when they near the completion of their educational preparation for the ministry. A Probationer is a man who has been approved by this Committee, has passed examinations on the Faith and Order of the Bible Fellowship Church, and is working in the Bible Fellowship Church (a particular church or agency) or other ministry approved by the Ministerial Candidate Committee in consultation with the Credentials Committee. Such other ministry does not include service on the pastoral staff of a church other than a Bible Fellowship Church. Men who meet all stated requirements for probationers are eligible to be licensed as probationers by the Ministerial Candidate Committee.

### Probationary Service in a Particular Church Or Mission

Normally, a probationer serves in a full-time capacity. After a probationer has served at least two years, he may be recommended to the Credentials Committee for ordination examination. The minimum period of probationary service may be extended; having

served as a probationer does not guarantee ordination.

A man serving his probationary period on a part-time basis may do so with the following requirements: a. He shall serve the equivalent of at least two years full-time service as determined by the Ministerial Candidate Committee, in consultation with the Credentials Committee. b. He shall serve at least one year under the supervision of a Board of Elders and/or another evaluating body approved by the Ministerial Candidate Committee and the Credentials Committee.

#### Probationary Service in Other Ministry

If a man seeks ordination in the Bible Fellowship Church and is not serving as the pastor of a particular church or mission, he may do so with the following requirements: a. He shall be a member of a Bible Fellowship Church. b. He shall follow the same procedure for ordination as other probationers. c. He shall comply with the Faith and Order in the course of his service d. He shall be supervised by the Board of Elders of the church in which he holds membership, the governing board of the ministry under which he serves, and any other evaluating agencies the Ministerial Candidate Committee may require during the probationary period of service. The time of the probationary service may be in full or part-time capacity.

This material shall replace the material under the heading "Men Entering the Ministry" Bylaws for Annual Conference, Article II: Procedure for the Recognition of a Minister (Faith and Order, pp.119-120) (SECOND READING)

**RESOLVED**, that we adjourn.

Ronald C. Mahurin dismissed the Conference with prayer at 12:15 PM.

## *Third Meeting*

### **Third Meeting - Tuesday Afternoon, 1:30 PM**

The meeting was called to order with prayer by James E. Neher.

**RESOLVED**, that the minutes of the first meeting be approved.

The following persons were elected:

#### **Ministerial Relations Committee**

Harvey J. Fritz, Jr. (3 years)  
David J. Watkins (3 years)  
Dana E. Weller (1 year)  
L. James Roberts, Jr. (3 years)

#### **Board of Directors of Bible Fellowship Church**

Jansen E. Hartman (3 years)  
Horace A. Kauffman (3 years)  
L. James Roberts, Jr. (3 years)

#### **Board of Church Extension**

John C. Vandegriff, Jr. (3 years)  
Clyde W. Snyder (3 years)

#### **Board of Directors of Bible Fellowship Church Homes, Inc.**

LeRoy S. Heller (3 years)  
Robert W. Smock (3 years)  
Doris A. Wire (3 years)  
Robert H. Zentz (3 years)

#### **Board of Victory Valley Camp**

William G. Schlonecker (3 years)  
John C. Vandegriff, Jr. (3 years)  
Dana E. Weller (3 years)

#### **Board of Missions**

Kenneth F. Barber (3 years)  
LeRoy O. Herb (3 years)

Board of Pinebrook Bible Conference

Alva C. Cassel (3 years)  
 LeRoy O. Herb (3 years)  
 Harold L. Snyder, Jr. (3 years)

Committee on Credentials

James A. Beil (1 year)  
 LeRoy S. Heller (1 year)  
 Keith E. Plows (1 year)  
 David A. Thomann (1 year)  
 James A. Wickstead (1 year)

Ministerial Candidate Committee

Calvin T. Reed (3 years)  
 Richard E. Taylor (3 years)

Historical Committee

Bright N. Heist (3 years)

Stewardship Council

James G. Koch (3 years)

Conference Judiciary

James A. Beil (5 years)  
 Lee E. Boyles (5 years)

Dennis DeHaan of Radio Bible Class and editor of *Our Daily Bread*, brought greetings to the conference.

The following legislation was adopted at second reading:

All retired ministers willing to serve are eligible for election to Boards and Committees.(SECOND READING)  
 (This shall be placed in the *Faith & Order* as the fourth paragraph of Article X: General Rule of Elections and Resignations, pp.132-133).

Report of the Study Committee on Inter-Cultural Ministries (see page 172)

Dr. William Krispin, Executive Director of the Center for Urban Theological Studies (CUTS) in Philadelphia, made a presentation on the challenge of urban ministry through partnership with other city ministries.

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

**WHEREAS**, the Inter-Cultural Ministries Study Committee believes that God has opened a door to produce a viable model for ethnic church planting; and

**WHEREAS**, this model will take some time to formulate and present to Annual Conference; therefore be it

**RESOLVED**, the Inner-Cultural Ministries Study Committee be directed to proceed with the formulation of an ethnic church planting model and report back at the 110th Annual Conference.

**WHEREAS**, it is the Lord's desire to reach all tongues, tribes and people with the Gospel of Christ; therefore be it

**RESOLVED**, that the Particular Churches of the Bible Fellowship Church continue to discover and be sensitive to ethnic people groups in their ministry target areas and seek ways of reaching these culturally diverse peoples.

The following legislation was adopted at second reading:

**WHEREAS**, the Nominating Committee of Annual Conference has recommended to the Board of Publication and Printing that it give consideration to preparing legislation for Annual Conference whereby the Editor and Business Manager of Fellowship News would no longer be elected by Annual Conference but be appointed by the Board of Publication and Printing and ratified by Annual Conference, and

**WHEREAS**, the Board of Publication and Printing concurs with the recommendation of the Nominating Committee since it is imperative that these individuals be qualified, willing and persons with whom the board can work, therefore be it

**RESOLVED**, that the By-Laws of the Board of Publication and Printing, Faith & Order Update 1987, page 8, entitled "Election," paragraph 2, be amended to read:

The Editor of Fellowship News and the Business Manager of Fellowship News shall be appointed 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.[SECOND READING]

**WHEREAS**, the one year term of James E. Neher as the Fellowship News Editor has been completed, and

**WHEREAS**, the Board of Publication and Printing has appointed him to a three- year term, therefore be it that we ratify the election of James E. Neher as the Fellowship News Editor.

**WHEREAS**, the one year term of Paul T. Rutman as the Business Manager of the Fellowship News has been completed, and

**WHEREAS**, the Board of Publication and Printing has appointed him to a two-year term, therefore be it that we ratify the election of Paul T. Rutman as the Business Manager of Fellowship News.

**RESOLVED**, that the minutes of the Second Meeting be approved as corrected.

The following persons were elected:

**Board of Christian Education**

W. David Armstrong (3 years)  
Robert S. Commerford (3 years)  
Scott J. Fetterolf (3 years)  
Jonathan D. Reynolds (3 years)

**Board of Publication and Printing**

William H. Bartron (3 years)  
Clyde W. Snyder (3 years)

The following legislation was adopted at second reading:

**Committee on Agenda and Program**

Appointment.



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

#### Duties

1. The Committee on Agenda and Program shall establish and oversee a program for the succeeding Annual Conference designed to bring spiritual blessing and challenge to the members of the Annual Conference.
2. It shall receive from any Particular Church or Agency requests for time in the agenda of the Annual Conference. Such requests must be in writing and in the hands of the Committee at least 6 weeks prior to the beginning of the Annual Conference.
3. It shall establish the proposed order of business and program for the succeeding Annual Conference.
4. It shall circulate the proposed agenda at least 2 weeks prior to the Annual Conference.

(SECOND READING)

The above legislation replaces the material on the Committee on Program (*Faith & Order*, p. 133-134) and the Committee on Agenda (*Faith & Order*, p. 138) and shall be inserted as the first in the list of Committees appointed by the Chairman (*Faith & Order*, p. 133).

**WHEREAS**, the Board of Missions is faced with a number of issues that may make it unwise for it to participate in the MAF, therefore be it

**RESOLVED**, in the event that the MAF is adopted at second reading, the Board of Missions be given until the 110th Annual Conference to make a final determination in regard to whether or to what extent it will participate in the MAF.

The following legislation was adopted at second reading:

### Ministers' Annuity Fund

- I. Name. The name of the Fund is the Ministers' Annuity Fund of the Bible Fellowship Church.
- II. Purpose. The Ministers' Annuity Fund is established to provide retirement benefits for persons ministering under the direction of the Annual Conference who have ordination credentials with the Bible Fellowship Church.
- III. Administration. The Fund shall be controlled and operated by the Board of Pensions of the Bible Fellowship Church under the direction of the Annual Conference.
- IV. Participation in the Fund
  - A. Churches and agencies must contribute to the Fund on behalf of all full-time or part-time employees ordained by the BFC and working under the direction of Annual Conference unless granted an exception by Annual Conference.

In addition, any agency of the Annual Conference may seek from the Board of Pensions, and be granted, exemption from participation in the Ministers' Annuity Fund for any person working under its direction for as long as the supervising agency and the MAF eligible person provide assurance that the person is participating in a retirement plan equal, or superior to, the Ministers' Annuity Fund.

Should a Ministers' Annuity Fund eligible person working under an agency and not granted an exception by Annual Conference be covered by a retirement plan deemed by the Board of Pensions to be inferior to the Ministers' Annuity Fund the agency shall contribute to a MAF account for that person a percentage of his income sufficient to make his retirement plan equal to what it would be if he participated in the Ministers' Annuity Fund.

- B. Churches and agencies may contribute to the Fund on behalf of full-time or part-time employees licensed by the Bible Fellowship Church.
  - C. When a man is ordained or has his ordination credentials recognized by the Bible Fellowship Church the Board of Pensions shall inform him and the church or agency required to make payments on his behalf, of Fund requirements and benefits.
  - D. Should church or agency obligation for MAF payment be based on less than the full salary of a person, the required payment shall be based on BFC related salary or the percent of retirement program paid by BFC. The same calculation shall be used to determine Annual Conference mandated payment to meet MRF obligations.
- V. Contributions to the Ministers' Annuity Fund. Each church or other eligible employer shall pay into the Fund the percentage mandated by Annual Conference of participant's annual Bible Fellowship Church generated Schedule SE compensation in monthly or quarterly payments. Quarterly payments are due April 30 (for January, February, and March of current year); July 30 (for April, May and June of current year); October 30 (for July, August, and September of current year); and January 30 (for October, November, and December of previous year).

Whether payment is monthly or quarterly, an April 30 payment is required and must be accompanied by a copy of the participant's Schedule SE for the previous year. An MAF member, or supervising agency, unable to meet the April 30 previous year payment adjustment requirements shall inform the Board of Pensions in writing of the nature of the problem and an extension may be granted. If the participant is not covered by Social Security he shall complete a Schedule SE for Ministers' Annuity Fund purposes and submit it to the Board of Pensions. If the Schedule SE indicates underpayment or overpayment for the previous year the accompanying check shall reflect the adjustment required. Checks shall be made payable to the BOARD OF PENSIONS and sent to the Pensions Secretary.

The annual payment required is the Bible Fellowship Church- generated Schedule SE compensation figure multiplied by the annual percentage payment required by Annual Conference.

- VI. Account ownership: When the initial payment is received on behalf of a person eligible to participate in the Ministers' Annuity Fund, an individual account is opened in his name and all payments made to the Fund on his behalf, and all earnings of the account, are the property of the participating individual.
- VII. Participant investment choices: A Ministers' Annuity Fund participant may choose among Board of Pensions approved investment options according to written guidelines provided to all MAF participants by the Board of Pensions.
- VIII. Benefits: The value of an individual account will vary according to factors such as years of service, amount of money contributed to the account, investment choices made by the individual participant, and general levels of investment earnings during the period of the participant's employment.
- IX. Withdrawal of fund from Ministers' Annuity Fund accounts: A person with an account in the MAF may, upon date of retirement from Fund approved employment, remove all funds from his account. An MAF member in ministry may make withdrawals from his account by: a. following withdrawal rules governing his investment of choice, b. informing his elders or agency head of his decision in writing, c. directing his request through the Board of Pensions.  
(Yes 94, No 21) (SECOND READING)

Phil Atkins, Director of Victory Valley Camp, reported on the condition of his daughter, Jill, who is undergoing rehabilitation from a serious illness.

**RESOLVED**, that we suspend the rules and extend the time.

**RESOLVED**, that we adjourn.

Daniel G. Ziegler led in closing prayer at 5:15 PM.

## *Fourth Meeting*

### **Fourth Meeting - Wednesday Morning, October 21, 1992, 8:50 AM**

Song leader LeRoy S. Heller led the conference in singing, "*Glorious Things of Thee Are Spoken*". Louis Prontnicki read Ezekiel 47:1-12 and led the body in prayer.

#### Report of the Registrar:

The registrar presented requests for excuses from the following men: Raymond G. Burnett, Donald P. Straub, Richard D. Erb.

**RESOLVED**, that we grant all the excuses.

**RESOLVED**, that the alternate delegate from Edison, Ken Zimmerman, be seated.

The following legislation was adopted at second reading:

Committee on Examination of Annual Conference Minutes.

Purpose.

To certify that the Yearbook is an accurate account of the proceedings of Annual Conference.

Appointment.

The chairman of Annual Conference shall appoint the Committee on Examination of Annual Conference Minutes from the membership of Annual Conference at the first meeting, with at least one experienced member being retained when possible.

Duties.

1. The Committee shall independently monitor the proceedings of Annual Conference in order to assist the Secretary of Annual Conference in producing accurate minutes.
2. It shall assist the Annual Conference in correcting the

Secretary's minutes. The Secretary's minutes, as corrected, become the official minutes of Annual Conference at the time of their approval.

3. Following the approval of minutes by the Annual Conference, all corrections to the official minutes shall be certified by the secretary, recorded by this committee, and reported to the Annual Conference if judged by this committee to be substantive.
4. It shall examine the minutes as printed in the Yearbook and compare them with the official minutes of the Secretary of Annual Conference.
5. It shall receive notification from members of Annual Conference of any suggested correction in the Yearbook and shall research its validity.
6. It shall report in writing to the next Annual Conference any and all discrepancies between the Yearbook and the official minutes, and any other recommended corrections to the Yearbook. Recommended corrections take effect upon adoption of the report by Annual Conference.
7. It shall submit to Annual Conference two corrected copies of the Yearbook certified to contain an accurate account of the proceedings of the previous Annual Conference. These copies shall be placed in the Bible Fellowship Church Archives.

(SECOND READING)

This material is to replace the material under the heading "Committee on Examination of Annual Conference Minutes." (Faith & Order, pp.137-138).

The chairman appointed Richard B. Ravis as Timekeeper.

The following legislation was adopted at second reading:

"The purpose of the meetings of Annual Conference shall be to govern the Bible Fellowship Church according to the powers outlined above, to provide oversight and accountability of the churches and agencies within the body, to cultivate fellowship and unity among the brethren, and to generate unified vision and planning for the churches and their joint endeavors. The achievement of these purposes is to be pursued in a spirit of worship toward God and mutual edification."

(SECOND READING)

(The above paragraph shall be placed in the *Faith & Order* p. 118, Article I, paragraph 4. Previous paragraph 4 shall become paragraph 5).

The following legislation was adopted at second reading:

Board of Pensions:

Composition and Election of the Board

The Board of Pensions is a board of the Annual Conference and shall be composed of 3 active ordained ministers participating in the Ministers' Annuity Fund, 2 retired ministers who ministered under direction of Annual Conference at least 20 years, and four laymen in good standing with their local churches.

Classes shall be formed as follows:

- Class I     One active minister, one retired minister and one layman
- Class II    One active minister, one retired minister and one layman
- Class III   One active minister and two laymen

Each class shall be elected in turn annually by ballot for a term of 3 years.

Duties:

1. To receive, invest, and disburse funds contributed to the Ministers' Retirement Fund and supervise investment of funds contributed to the Ministers' Annuity Fund and process requests for withdrawal of funds from the MAF.
2. To determine eligibility for participation in the MAF, provide new participants with introductory information and starting date of participation; provide Fund participant and contributing organization information needed to calculate required payments; and offer personal counsel to all Fund participants and contributing churches and agencies.

3. To provide annually to each participant and sponsor an up-to-date report which includes contributions to the account during the year and present value of the account.
4. To recommend annually to Annual Conference the rate of payment for annuities under the Ministers' Retirement Fund.
5. To approve all depositories for Ministers' Annuity Fund individual accounts.
6. To review annually the MRF and MAF to determine their adequacy, and, when they deem it advisable, to recommend changes in the plans to the Annual Conference.
7. To submit to the Annual Conference of the Bible Fellowship Church a written report and audited financial report which shall include certification that each account has been credited with the required annual contribution.
8. To establish criteria for hearing petitions concerning the fulfillment of pension requirements, to receive such petitions, and to make decisions in response to them.

#### Pensions Secretary

Election: The Pensions Secretary shall be elected by and from the Board of Pensions.

#### Duties

1. The Pensions Secretary shall conduct the day-to-day business of the Board of Pensions.
2. The Pensions Secretary shall represent the Board of Pensions in matters having to do with dissemination of information to plan participants, churches and agencies and is the person to contact should participants or sponsors have questions relating to the plan.
3. The Pensions Secretary shall have the authority delegated to that office by the Board of Pensions.

(SECOND READING)

**RESOLVED**, that the alternate delegate from Maple Glen, Kenneth J. Hurst, be seated.

The following transitional legislation was adopted at second reading:



Transitional Legislation: The legislation which follows consists of Ministers' Retirement Fund provisions which remain in force, revised MRF provisions, and miscellaneous clarifications.

1. All credit for service under the Ministers' Retirement Fund is frozen on January 1, 1993.
2. Final determination of years of MRF credited service will be calculated based on years of MRF eligible service for which the fully mandated contribution has been received by the Board of Directors of the BFC before January 1, 1993.
3. Each Ministers' Annuity Fund participant who is also eligible for benefits from the Ministers' Retirement Fund shall have his years of MRF service frozen on January 1, 1993. Upon retirement such a participant may draw from the Ministers' Annuity Fund account in his name, and shall also receive annuities for years of service under the Ministers' Retirement Fund, and shall receive any cost of living increases granted to Ministers' Retirement Fund annuitants.
4. Contributions from the Conference Administrative Budget to MRF shall continue, as needed, to complete all commitments to MRF. The Board of Pensions shall annually recommend level of support.
5. Resolution of issues raised by persons directly affected by the decision to create the Ministers' Annuity Fund and phaseout the Ministers' Retirement Fund shall be the responsibility of the Board of Pensions. Definition of "persons directly affected" is limited to those in the following categories January 1, 1993: retirees receiving an annuity, widows of retirees receiving an annuity, and MRF participants. The problem-solving process is:
  - A. The concern shall first be directed to the Pensions Secretary who shall seek to resolve the matter by applying relevant rules to the situation. If the concern is not satisfactorily resolved by the Pensions Secretary the concerned party proceeds as follows:
  - B. The matter shall be addressed to the Board of Pensions in writing. If Ministers' Annuity Fund or Transitional Legislation addresses the issue the Board of Pensions shall resolve it according to that legislation. If the matter is not clearly addressed there, provisions of the

Ministers' Retirement Fund in effect as of the 109th Annual Conference (1992) shall be taken into account in resolving the problem. If the concern is not satisfactorily resolved by the Board of Pensions the concerned party may:

C. Appeal to the Board of Directors of the Bible Fellowship Church or the Annual Conference.

6. All members of the Ministers' Retirement Fund less than 55 years of age and having less than 15 years of service on January 1, 1993 shall cease to be members of the Ministers' Retirement Fund on that date. The terms of their separation from the MRF are:

All money contributed on behalf of the individual plus six percent interest compounded annually (partial-year interest will be calculated in relevant cases) from the first year of service until the last day of participation in MRF is the value of the member's participation in MRF. The contribution plus interest is credited to the individual's Ministers' Annuity Fund account.

7. A Ministers' Retirement Fund member who is less than 65 yrs old and has completed 15 years, but less than 25 years of credited service, and is not in active service on January 1, 1993 shall, within 60 days, inform the Board of Pensions in writing of his irrevocable decision to: a. have MRF money credited to his MAF account refunded; or, b. retain his account in the MRF and be eligible to receive a MRF annuity at age 65.
8. No minister, after having accepted a refund from MRF, who is not working under direction of Annual Conference on January 1, 1993 shall be eligible, upon returning to ministry under direction of Annual Conference, to return the refund and gain retirement credit, or be credited with interest under rules established by Ministers' Annuity Fund legislation.

9. An active minister who has earned at least 15 years of MRF credit when the Ministers' Annuity Fund becomes operational may retire at any time, but is not eligible to receive a Minister's Retirement Fund annuity until age 65.
10. Disability: A minister with 25 years or more of active service under MRF to the Bible Fellowship Church is eligible for an MRF annuity at the end of the month in which he becomes totally and permanently disabled. Decision of Social Security Administration shall be given consideration in determining disability.
11. The annuity for a retired minister under MRF shall be calculated at the rate established annually by Annual Conference upon recommendation of the Board of Pensions by a two-thirds majority vote at one reading.
12. If at any time the money in the MRF account is insufficient to pay the annuities in full, the Board of Pensions shall determine the amount of monthly installments pro rata.
13. Widows:
  - a. The widow of a deceased minister who has complied with the provisions of the Fund shall receive MRF annuities beginning at the time of death of the husband, provided that the widow shall have attained the age of 65 years, or beginning at the time she shall attain the age of 65 years.
  - b. A widow's MRF annuity shall be calculated at 7/12th the rate for pastor's annuities for each year she was the wife of a minister during which he was in active service in the Bible Fellowship Church up to the total number of MRF credited years, but no more than 40 years.
  - c. The MRF annuity shall cease if the widow remarries.
14. All MRF annuities shall cease at the time of the death of the primary annuitant or his eligible widow.

(SECOND READING)

The following resolution was adopted at second reading.

**WHEREAS**, the Annual Conference has adopted the Ministers' Annuity Fund in place of the Ministers' Retirement Fund as its retirement plan for ministers, and,

**WHEREAS**, Ministers' Retirement Fund regulations which need to remain in effect during the phaseout of the MRF are contained in Ministers' Annuity Fund, Board of Pensions, and, Transitional Legislation adopted today, therefore be it

**RESOLVED**, That pages 3-7 of the 1987 Update of the *Faith & Order* (see 1987 Yearbook, pp. 22-27) be removed from the *Faith & Order* and be replaced by the legislation on Ministers' Annuity Fund, Board of Pensions, and those parts of the Transitional Legislation deemed by the Secretary of Annual Conference to have ongoing importance, to be placed in the *Faith & Order* between Board of Publication and Printing and the Committee on Credentials.  
(SECOND READING)

The following persons were elected:

**Committee on Nominations**

Bert N. Brosius (3 years)

Dean A. Stortz (3 years)

**Secretary of Annual Conference**

Randall A. Grossman (1 year)

**WHEREAS**, the legislation regarding Ministers' Annuity Fund and the Board of Pensions has been approved at Second Reading, therefore be it

**RESOLVED**, that the election of the Board of Pensions be implemented as follows:

Elect Class I for 3 years

Elect Class II for 2 years

Elect Class III for 1 year

**RESOLVED**, that the minutes of the third meeting be adopted as corrected.

**WHEREAS**, the Inter-Cultural Ministries Study Committee has completed its review of the *Standards of Worship & Life* as directed by the 108th Annual Conference; and

**WHEREAS**, the Committee has identified Standards that do not express culturally transcendent biblical truths and values in language that is applicable to all cultures without bias; and

**WHEREAS**, it has been deemed necessary by the Committee to formulate biblical value statements that are culturally transcendent; therefore be it,

**RESOLVED**, that the Inter-Cultural Ministries Study Committee be directed by Annual Conference to develop culturally transcendent biblical "Value Statements" for consideration at Annual Conference, and further,

**RESOLVED**, that the Inter-Cultural Ministries Study Committee be allowed to ask members of the Bible Fellowship Church to assist in the task of developing these "Value Statements."

**Report of the Study Committee on Mandatory Retirement Age** (see page 180)

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

The following legislation was adopted at first reading:

(Material in brackets is to be deleted, material in italics is new material)

Article III: Retirement from the Ministry (pp. 123-24)

[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 25 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.

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.]

*A. Any minister of the Bible Fellowship Church may retire at any time under the provisions of the Ministers' Annuity Fund (pp. xxx-xxx).*

*B. Any minister holding credentials with the Bible Fellowship Church and seeking retirement shall notify the Credentials Committee of the Bible Fellowship Church at least 90 days prior to the effective date of his retirement. The Credentials Committee shall set the effective date of the retirement, change the status of the minister on the conference records, and notify the Board of Directors of the effective date of the retirement. [The Board of Directors shall determine the starting date and the amount of benefits to be received according to the rules of the Ministers' Retirement Fund.] Those ministers pastoring a church shall dissolve the pastoral relationship through the rules of Pulpit Supply.*

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).*

(Yes, 102; No, 20)

(FIRST READING)

**Report of the Committee on Auditing** (see page 183)

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

**Report of the Committee on Communications** (see page 184)

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

**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.

**RESOLVED**, that the 110th Annual Conference be held at Pinebrook Bible Conference, October 18 - 20, 1993, at 8:00 PM with organization and the keynote worship service, preceded by registration at 7:00 PM.

**RESOLVED**, that the Committee on Agenda and Program provide full morning and afternoon sessions for business and evening sessions for worship and fellowship for the 110th Annual Conference.

**RESOLVED**, that we extend the time.

**RESOLVED**, that, should it be necessary to have an adjourned session of the 110th Annual Conference that it be held at the Ebenezer BFC, Bethlehem, PA, on Saturday, November 20, 1993, beginning at 9:00 AM.

**RESOLVED**, that we cast a ballot and then adjourn.

Robert W. Smock dismissed the meeting with prayer at 12:25 PM.

## *Fifth Meeting*

### **Fifth Meeting - Wednesday Afternoon, 1:30 PM**

The meeting was called to order at 1:30 PM.

Robert A. Sloan, Jr., pastor of the Sinking Spring church, presented the request of the Board of Elders of that church concerning Article X, A "Alcoholic Drinks" of the Standards of Worship and Life.

**WHEREAS**, we recognize the Word of God as our only rule of faith and life, and

**WHEREAS**, our current restrictions add man made rules to the biblical instructions, and demean our stand on the scriptures as our only rule for faith and life,

**RESOLVED**, that Article X - A, Alcoholic Drinks (page 47), of the Standards of Worship and Life be amended as follows:

The use of alcoholic beverages is one of the most serious 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 alcoholic beverages and their consequences is a tremendous and unnecessary burden on all of society.

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

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

(1) Romans 13:13; 1 Corinthians 6:9-10; Galatians 5:18-21

(2) Proverbs 20:1, 23:31-35

(3) Matthew 18:6-7; Romans 14:20-21; 1 Cor. 8:9-11,13

(Yes - 88, No - 42, Abstained - 2) (FIRST READING)



The following persons were elected:

Board of Pensions

Frank L. Herb, Jr. (3 years)  
David J. Watkins (3 years)  
Keith E. Plows (2 years)

Chairman of Annual Conference

James A. Beil (1 year)

Vice Chairman of Annual Conference

Carl C. Cassel (1 year)

Committee on Nominations

Harold R. Crider (3 years)

Report of the Strategic Planning Committee (see page 185)

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

**RESOLVED**, that we extend the time.

**RESOLVED**, that the Chairman of the 109th Annual Conference appoint a committee of four pastors and three laymen in order to continue the work of the Strategic Planning Committee until the 110th Annual Conference.

The Chairman appointed the following committee:

Strategic Planning Committee

Ronald W. Reed, David N. Schoen, Carl C. Cassel,  
Raymond R. Dotts, Neil E. Montgomery, Richard T.  
Paashaus, Robert A. Sloan, Jr.

**RESOLVED**, that we adjourn.

Willard E. Cassel led the conference in a closing prayer at 5:20 PM.

## *Sixth Meeting*

### **Sixth Meeting - Wednesday Evening, 6:30 PM**

The meeting was called to order at 6:30 PM.

The following persons were elected:

Board of Pensions

Dennis M. Cahill (1 year)

Willard E. Cassel (2 years)

Richard J. Volpe (3 years)

**WHEREAS**, the Lord has blessed our conference with a spirit of unity and cooperation in His Name, be it

**RESOLVED**, that we the members of the 109th Annual Conference give praise to the Lord for this spirit of oneness and commit ourselves to continued harmonious cooperation.

**WHEREAS**, there has been a concerted effort to facilitate the operation of Annual Conference through the work of the Committee on Agenda and Program, the Committee on Arrangements, the Committee to Develop a Guide to Parliamentary Procedure, and the Chairman of Annual Conference, James A. Beil therefore be it

**RESOLVED**, that we thank these men for their hard work in helping us to use our time wisely and in a manner pleasing to the Lord.

**WHEREAS**, the Lord has supplied, in a miraculous way, a building for the Community Bible Fellowship Church in the Upper Perkiomen Valley, and,

**WHEREAS**, our churches were encouraged, by resolution of the 108th Annual Conference of the Bible Fellowship Church, to pray for the success of this new work, therefore be it

**RESOLVED**, that we gratefully thank the Lord for an answer to prayer in providing a building in Red Hill.

**WHEREAS**, this body has received both the Edison, New Jersey, mission and the Holmes, New York, mission into the Annual Conference as fully organized churches, therefore be it

**RESOLVED**, that we praise the Lord for His gracious working in raising up these congregations of believers.

**WHEREAS**, the Inter-Cultural Ministries Study Committee has continued to faithfully work towards the goal of establishing an ethnic church planting manual and model; and

**WHEREAS**, the Inter-Cultural Ministries Study Committee believes enthusiastically that planting ethnic churches is a worthy goal to pursue; therefore be it

**RESOLVED**, that we ask the Lord of the Harvest to give us wisdom and His clear guidance in ministering the gospel to ethnic people groups in our midst.

**WHEREAS**, many missionary applicants under the purview of the Board of Missions have been in deputational ministry, some for as long as two years, and

**WHEREAS**, there is a biblical mandate for the Church to respond to the Great Commission, therefore be it

**RESOLVED**, that the 109th Annual Conference of the Bible Fellowship Church earnestly beseech our Lord to meet the financial needs of these missionary appointees who are in deputational ministry, to the end that they will be active in their fields of service by the time of the 110th Annual Conference.

**WHEREAS**, the Board of Church Extension is severely limited in carrying out its mandate and reaching its established Wider Horizon goals because of limited funding, therefore be it

**RESOLVED**, that each pastor, board of elders and congregation make this need a frequent matter of prayer, and be it further

**RESOLVED**, that each church consider increasing its giving to the Agency.

**WHEREAS**, Jill Atkins, the daughter of Phil Atkins our director of Victory Valley Camp, is still very ill, therefore be it

**RESOLVED**, that we continue to remember Jill and her family in prayer.

**WHEREAS**, the Committee on Credentials has presented Clifford B. Boone, R. Jerome Brush and Howard N. Wells for ordination; and John C. Studenroth for the recognition of prior ordination, therefore be it

**RESOLVED**, that we praise God for these fine servants of Christ, and commit ourselves to prayer for these men and their congregations as they begin their formal ministries with our fellowship.

**WHEREAS**, the Director of Pinebrook Bible Conference, Bert N. Brosius, has faithfully discharged his duties in hosting the 109th Annual Conference and

**WHEREAS**, the staff and volunteers of Pinebrook Bible Conference have graciously accommodated the members of the 109th Annual Conference, therefore be it

**RESOLVED**, that we thank the Director, staff and volunteers for serving the 109th Annual Conference.

**WHEREAS**, our pages Clyde D. Bomgardner, David C. Butler, Walter A. Davis, Daniel F. Delozier, Ronald K. Denlinger, Kevin K. Gehman, Jimmy D. Head, Dennis J. Lawrence, J. Mark McCreary, Jerry L. Moyer, Jonathan P. Tait and Ronald R. Vining have served our conference expeditiously, therefore be it

**RESOLVED**, that we thank God for their fine service to our Lord and His Church.

**WHEREAS**, the Secretary of Annual Conference and his assistants have worked diligently to prepare the Yearbook, therefore be it

**RESOLVED**, that the Board of Publication and Printing give an honorarium of \$50.00 each to the Secretary of Annual Conference and his assistants.

**WHEREAS**, James A. Beil has served with honor as Chairman of the 109th Annual Conference of the Bible Fellowship Church, therefore be it

**RESOLVED**, that the members of Annual Conference express their appreciation for Brother Beil with a standing ovation.

**Report of the Committee on Statistics**

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

The Chairman appointed the following committees:

**Agenda and Program**: Randall A. Grossman, Thomas P. Shorb, David J. Watkins, Ronald C. Erb, Chairman of Annual Conference

Committee on Arrangements: David A. Thomann, Thomas P. Shorb, Daniel P. Allen, Randall A. Grossman, Registrar

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

Examination of Minutes of Particular Churches: Ralph M. Soper, Ronald C. Erb, Dennis M. Cahill, David H. Jones, Larry M. Smith

Conference Advisory Committee: Thomas P. Shorb, Vice Chairman of Annual Conference

Registrar: Philip E. Morrison

Assistant Registrar: Willard E. Cassel

**RESOLVED**, that the adjourned session of the 109th Annual Conference be held at the Quakertown BFC on Saturday, November 21, 1992, beginning at 9:00 AM.

The following legislation was adopted at first reading:

**WHEREAS**, there seems to be sound reason to maintain a balance of ministers and laymen on the Conference Judicatory, and

**WHEREAS**, the present legislation and election procedure (1987 Update, *Faith and Order*, p.2) does not assure that balance, therefore be it

**RESOLVED**, that the Book of Discipline, Chapter II - Jurisdiction, 3. Churches or Agencies, page 2 of the 1987 Update to the *Faith and Order*, be amended to read as follows (changes are depicted in italics):

3. Churches or Agencies. Original jurisdiction over particular churches or agencies of the denomination belongs to a judicatory elected by the Annual Conference, called the Conference Judicatory. *The Conference Judicatory shall be composed of 5 ordained ministers who are voting members of Annual Conference*

*and 5 laymen who are voting members of Annual Conference at the time of their election. Laymen on the Conference Judicatory who are no longer voting members of Annual Conference may continue to serve their term of office as long as they remain members in good standing of a Bible Fellowship Church. The Annual Conference shall elect the members of the Judicatory for five year terms in five classes as follows:*

<i>Class I</i>	<i>one minister and one layman</i>
<i>Class II</i>	<i>one minister and one layman</i>
<i>Class III</i>	<i>one minister and one layman</i>
<i>Class IV</i>	<i>one minister and one layman</i>
<i>Class V</i>	<i>one minister and one layman</i>

*When a case is presented to the Conference Judicatory, all ten members shall designate which five shall hear the case and shall designate which one of the five shall serve as moderator. All charges shall be presented to the secretary who shall be chosen by the ten members from among their number. The name of the secretary shall be announced at Annual Conference and included in its minutes.*

[FIRST READING]

The Secretary of the Conference Judicatory for 1992-1993 is Thomas P. Shorb. Any communication to the Conference Judicatory shall be directed to him.

**WHEREAS**, we believe it is the Scriptural responsibilities of the church to adequately meet the needs of its Pastors (Matthew 10:10; I Corinthians 9:7-15; Galatians 6:6; Philippians 4:10-19; I Timothy 5:17-18); therefore be it

**RESOLVED**, that we encourage each church to increase its Pastor's salary commensurate with the general economic condition in the nation and local community, with the Consumer Price Index as a suggested means of measurement; and further

**RESOLVED**, that the minimum salary adequate for a Pastor serving a Bible Fellowship Church including benefits is \$20,950.00 for the year 1992-1993.

**RESOLVED**, that the service of Installation of a Pastor of the Bible Fellowship Church be added to the *Faith & Order* under IV Appendices; B. Suggested Forms; Installation of a Pastor p. 202.

**RESOLVED**, that the Ordination Service be held Tuesday, October 19, 1993 during the 110th Annual Conference at the Stroudsburg Bible Fellowship Church.

**RESOLVED**, that a particular church be encouraged to have a service acknowledging the Ordination of their Pastor and that they be encouraged to invite the Committee on Credentials to send representation to be present at the service, and be it further

**RESOLVED**, that the Committee on Credentials prepare a form for the recognition of the ordination of a pastor for the local church.

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

Probationers (Year of licensing in parenthesis)

Clifford B. Boone . . . . Tanzania, East Africa (1989)  
 Douglas D. Bowne . . . . Pottstown, PA  
 R. Jerome Brush . . . . Fleetwood, Pa (1988)  
 Daniel F. DeLozier . . . Lancaster, PA  
 Arthur J. Frisbie\* . . . . Newark, DE (1976)  
 W. Neil Harding, Jr. . . . Philadelphia, PA (1983)  
 Donald R. Hibbs . . . . Sciota, PA (1991)  
 Barnabas Marshall . . . . Staten Island, NY  
 Christopher J. Morrison Spencer, MA (1988)  
 Jerry L. Moyer . . . . . Wallingford, PA (1992)  
 Ralph E. Ritter . . . . . Staten Island, NY (1991)  
 Brent E. Robinson\*\* . . Baltimore, MD (1988)  
 Gene W. Smith . . . . . Catasauqua, PA (1991)  
 David H. C. Sng . . . . . Lansdale, PA  
 Dennis W. Spinney . . . . Dudley, MA (1984)  
 John C. Studenroth . . . Kutztown, PA (1991)  
 Allan R. Vivona . . . . . Harrisburg, PA (1992)  
 David R. Way . . . . . Pleasant Valley, NY (1989)  
 Howard N. Wells . . . . . Hatfield, PA (1990)

### Candidates

Thomas J. Beil . . . . . Upper Darby, PA  
 William Crowell . . . . . Limerick, PA  
 Wayne A. Davidson . . . Schwenksville, PA  
 Jimmy D. Head . . . . . Bethlehem, PA  
 Kevin K. Gehman . . . . Lancaster, PA  
 Dennis J. Lawrence . . . Sunbury, PA  
 J. Mark McCreary . . . . Stroudsburg, PA  
 Philip J. Mitchell . . . . Allentown, PA  
 Duane E. Moyer . . . . . Guadeloupe, West Indies  
 Thomas A. Pollock . . . Puposky, MN  
 Jonathan P. Tait . . . . . Royersford, PA  
 Thomas F. Templeton . Somers Point, NJ  
 Ronald R. Vining . . . . Allentown, PA  
 Daniel J. Vitalo . . . . . Reading, PA  
 J. Richard Vroman . . . Edison, NJ

### Applicants

Clyde D. Bomgardner . Graterford, PA  
 Peter C. Fessler . . . . . Lebanon, PA  
 Scott Fetterolf . . . . . Mt. Carmel, PA  
 Harold F. Noyes . . . . . Cambridgeport, VT  
 (\* Now retired / \*\* On leave of absence.)

**RESOLVED**, that payments from the Ministers' Retirement Fund beginning October 1, 1992 be made at the rate of \$174.00 per year of service up to 40 years of service for which the retiree is eligible.

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

**RESOLVED**, that the Administrative Budget for October 1, 1992 to September 30, 1993 be adopted. (see page 80)

**RESOLVED**, that the proposed Administrative Budget for October 1, 1993 to September 30, 1994 be approved for consideration by the churches and agencies for their pledge support, to be made by April 15, 1993. (see page 80)



**RESOLVED**, that the Conference fiscal year be changed to the calendar year effective January 1, 1994, and that churches and agencies comply if possible.

A service of worship was conducted at 8:00 PM. The congregation joined in singing "*Our Great Savior*". LeRoy O. Herb, delegate from our Lebanon church, read Revelation 1:4-8 and led in prayer. Calvin T. Reed then delivered a message based on Revelation 2-3 entitled, "What Christ Thinks of the Church."

Richard E. Taylor, Secretary of the Board of Church Extension, read the resolution recommending the missions in Holmes, NY, and Edison, NJ, to the Annual Conference to be recognized as Particular Churches. Chairman James A. Beil declared that the vote had been unanimous, and Registrar Willard E. Cassel certified that the delegates had been duly elected. Testimonies and introductions were given, as well as remarks by pastor Robert S. Commerford from Holmes and pastor Dennis M. Cahill from Edison. The chairman led in a prayer of thanksgiving to God.

**WHEREAS**, the three year term of Charles J. Albert, Jr. as Financial Secretary of the Board of Missions has been completed; and

**WHEREAS**, the Board of Missions has re-elected him to his second term at the May 19, 1992 Board meeting; therefore be it

**RESOLVED**, that we ratify the election of Charles J. Albert, Jr., as Financial Secretary of the Board of Missions.

**RESOLVED**, that a memorial for Fred Gibbon be included in the 1992 *Year Book*.

The Chairman appointed the Board of Missions to prepare the memorial for Fred Gibbon to appear in the first page of the report section in the 1992 *Year Book*.

The following legislation was adopted at first reading:

NOTE: [ ] Bracketed material is to be deleted. *Italic* material is to be added.

#### A. Purpose

Board Of Missions. Purpose. The Board of Missions is delegated by Annual Conference to direct and promote the Missions program of the Bible Fellowship Church and to select, oversee, and care for its missionaries who serve in foreign countries and in the United States of America in ministries other than Bible Fellowship Churches and Agencies, *except where cooperative ventures in cross-cultural church planting have been developed with the Board of Church Extension.*

#### C. Election

*(Change in last paragraph only.)*

The Chairman *and Vice-Chairman* of the Board of Missions shall be elected annually by and from the board of Missions at its organizational meeting. The Chairman, the Executive Secretary, and the Financial Secretary shall [constitute] *comprise* the Executive Committee of the Board of Missions.

#### E. Duties of the Chairman of the Board of Missions

1. He shall serve as Chairman of the Executive Committee.
- [2. He shall prepare an agenda for each Board meeting in consultation with the Executive Committee.]
2. He shall call Board and Executive Committee meetings and preside at the same.
3. He shall appoint committees as necessary and monitor their progress.
- [5. He shall arrange for applicants to be interviewed by the Board of Missions.]

- [6. He shall arrange for all missionaries to be interviewed periodically by the Board of Missions.]
- 4. He shall be responsible to see that the Board's decisions and policies are implemented.

*F. Duties of the Vice-Chairman*

*He shall fulfill the duties of the Chairman in the absence of the Chairman.*

*G. Duties of the Executive Secretary of the Board of Missions*

- 1. He shall call for and conduct the election of the Chairman.
- 2. *He shall prepare an agenda for each Board meeting in consultation with the Chairman.*
- 3. *He shall arrange for all applicants to be interviewed by this Board.*
- 4. *He shall arrange for all missionaries to be interviewed by this Board.*
- [2]5. He shall [keep] *be responsible for* an accurate record of the proceedings of this Board's meetings and [distribute] *the distribution of* the same to all Board members.
- [3]6. He shall be the custodian of the minutes and records of this Board and of the files of the applicants, appointees, and missionaries.
- [4]7. He shall be responsible for all correspondence with particular churches, applicants, appointees, missionaries, and others, except correspondence pertaining to financial matters.
- [5]8. He shall receive all inquiries and applications for missionary service.

- [6]9. He shall be responsible for public relations for this Board and seek to promote interest and involvement in missions among the constituency of the Bible Fellowship Church.
- [7]10. He shall seek to know and to minister to the spiritual needs of the missionaries.
- [8]11. He shall represent the missionaries and their needs to this Board and to the particular churches.
- [9]12. He shall annually submit the Board of Missions Report to the Annual Conference.
- [10]13. He shall personally interview missionaries on furlough at the earliest possible time.

(FIRST READING)

**WHEREAS**, the social and political upheaval in the former Soviet Union (now the C.I.S.) and Eastern Europe has created great opportunities for the proclamation of the Gospel of our Lord Jesus Christ; and

**WHEREAS**, there has been a desperate cry for help from evangelical church leaders for cooperative assistance from evangelicals; and

**WHEREAS**, history and present world circumstances indicate that these opportunities may only be open for a short time; and

**WHEREAS**, there are cooperative efforts of evangelical mission boards to develop and to implement strategies to make disciples and to plant churches; and

**WHEREAS**, the BFC and its particular churches can fully identify with and cooperate with these efforts; therefore be it

**RESOLVED**, that each pastor and delegate return to their particular church with the challenge to prayerfully regard the opportunities for involvement in the several cooperative efforts of evangelical missions to make disciples and to plant churches in the C.I.S. and Eastern Europe; and be it further

**RESOLVED**, that each pastor and delegate communicate this urgent need to their Board of Elders and/or Missions Committee to ascertain interest and involvement and to

communicate any serious interest and possible participation with the Board of Missions by December 31, 1992.

The following legislation was adopted at first reading:

Duties of the Board of Directors:

1. The Board of Directors of Pinebrook Bible Conference shall formulate the objectives and establish the policies for the ministry and operation of the conference.
2. The Board shall be responsible to execute all legal transactions of the conference and manage all business affairs in accord with their own by-laws and subject to the Faith & Order and By-Laws of the Bible Fellowship Church.
3. The Board shall elect a Director who will be responsible for the immediate supervision and operation of the conference.
4. The Chairman shall appoint any necessary committees or sub-committees to carry out their responsibilities.
5. The Board shall hire or terminate all the full-time personnel upon recommendation of the Director and the Personnel Committee.
6. The Board shall establish all full-time personnel salaries and shall approve an annual budget as recommended by the Director and the Finance Committee.

(FIRST READING)

The above material is to be placed in the Faith & Order on p.166.

**RESOLVED**, that the following legislation be adopted:

- h. Each church shall make an annual contribution to Pinebrook Bible Conference. Checks shall be made payable to Pinebrook Bible Conference and sent to the Director, PO Box 1, Stroudsburg, PA 18360.

**RESOLVED**, that it be placed in the Faith & Order on page 102 according to the provision on amendments on page 183 in the Faith & Order.

**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 Bible Conference, and the Board of the Homes.

**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, 1992.

**RESOLVED**, that the cost of the 1992 *Year Book* be \$ 5.50.

**RESOLVED**, that we recommend that each church pay for its pastor(s) and his wife to attend the 1993 Ministerial Convention of the Bible Fellowship Church.

**WHEREAS**, the Federal and State governments have adopted legislation entitling any person to draw up legal documents known as Advance Directives in which a person can declare his desires relative to future health care, and

**WHEREAS**, the Board of Directors of Bible Fellowship Church Homes, Inc. believes that Christians should declare such directives based on Biblical principles, and

**WHEREAS**, the Bible Fellowship Church is in a position to offer guidance to its members relative to preparing Advance Directives; therefore be it

**RESOLVED**, that the Chairman of the Annual Conference appoint a Committee on Advance Directives consisting of seven (7) members, three (3) of which shall come from the Board of Directors of Bible Fellowship Church Homes, Inc. and four(4) from the denomination at large. This Committee shall prepare a position paper on the utilization of Advance Directives relative to heroic medical measures and recent trends on euthanasia and shall submit a report to the next Annual Conference.

The chairman appointed the following committee:

**Study Committee on Advance Directives**

James A. Beil, William G. Schlonecker, Glenn D. Ruoss, Phyllis Clapier, Carl J. Fischer, Jr., Donald T. Kirkwood, George Priestly.

**WHEREAS**, Pinebrook Junior College closed its educational program on September 30, 1992 after 42 years of distinguished service for the Lord, and

**WHEREAS**, Pinebrook Junior College is still in the process of selling its remaining property, and thus continues to incur expenses, therefore be it

**RESOLVED**, that each particular church continue to support the college through diligent prayer and financial giving as needed, and be it further

**RESOLVED**, that the members of the 109th Annual Conference continue to pray for Pinebrook Junior College, that God would provide a buyer for its remaining property as well as giving wisdom in the conclusion of the work of the college.

**WHEREAS**, the Cornerstone Bible Fellowship Church of Bangor, PA, has disbanded during the year, therefore be it

**RESOLVED**, that we note with sadness the closing of the Cornerstone Bible Fellowship Church.

**Report of the Committee on Examination of Minutes of Particular Churches** (see page 188). An appended report was presented.

**RESOLVED**, that the appended report be accepted.

The following person was elected:

**Board of Pensions**

Joseph L. Dugan (2 years)

**RESOLVED**, that final payments to the Ministers' Retirement Fund be made for one-fourth of a year (October, November, and December, 1992) at the rate of 3%. (Note: If the minimum is being paid, the amount to be paid is \$157.13).

**Report of the Committee to Develop a Guide to Parliamentary Procedure** (see page 189)

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

**RESOLVED**, that the paper entitled *A Concise Guide to Parliamentary Procedure* and the slide rule which is offered be considered the fulfillment of the directives of the 108th Annual Conference for a committee "to develop and

distribute a guide on parliamentary procedure for use at Annual Conference."

**RESOLVED**, that the paper entitled *A Concise Guide to Parliamentary Procedure* be published in booklet form by the Board of Publication and Printing.

The following persons were elected:

**Board of Pensions**

Wayne A. Davidson (1 year)

Jay H. Fasnacht (1 year)

**RESOLVED**, that we adjourn.

The meeting was dismissed at 10:35 PM with prayer led by R. C. Reichenbach and Richard B. Ravis.



## *Seventh Meeting*

### **Seventh Meeting - Saturday Morning, November 21, 1992, 9:00 AM**

The meeting was called to order at 9:30 AM.

Allan R. Vivona led the conference in singing "Now Thank We All Our God". Roger L. Reitz read Psalm 103 and led in prayer. Special prayer was offered for the spiritual needs of missionaries Bill Campbell and Shirl Harriman.

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

Registrar Willard E. Cassel called the roll.

The following men submitted requests for excuses: David A. Thomann, Gilbert J. Vining, James E. Neher, Gregory A. Uhrich, David N. Schoen, Robert S. Commerford, John Dawson, Richard D. Harris, Steven C. Boepple, C.E. Kirkwood, Ralph M. Soper, David Eisenhower, Kenneth F. Barber, Lamar Fetterman, LeRoy S. Heller, James G. Koch, George A. Priestly, Thomas Ward, Timothy D. Cole, Gene W. Smith.

**RESOLVED**, that we grant all the excuses.

**RESOLVED**, that the minutes of the fourth, fifth and sixth meeting be adopted as corrected.

#### **Report of the Study Committee on Higher Education** (see page 203)

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

**RESOLVED**, that a Committee be appointed, including representation from the Higher Education Study Committee and the Pinebrook Foundation Committee, to prepare legislation for an ongoing Board of Higher Education, which will provide for the support of higher education on both the undergraduate and graduate level through the establishment of the Pinebrook Educational foundation.

**RESOLVED**, that the same committee be authorized by Annual Conference to negotiate a draft document for an affiliation with Biblical Theological Seminary which may initially include no more than board of trustees representation, Bible Fellowship Church course offerings, and a chaplaincy program. This affiliation shall be further developed by the Board of Higher Education, subject to the approval of Annual Conference.

**RESOLVED**, that any remaining assets of Pinebrook Junior College, as determined by the Board of Directors of the Bible Fellowship Church, be reserved until the establishment of the Pinebrook Educational Foundation.

**RESOLVED**, that we extend the time.

**RESOLVED**, that for calendar year 1993, the Board of Pensions be funded by \$50,000.00 from the Conference Administrative Budget and a 4% contribution from Churches and Agencies. The 4% contribution will be divided as follows: 1% for Ministers' Retirement Fund and 3% for Ministers' Annuity Fund.

**WHEREAS**, the one hundred eighth (108th) Annual Conference of the Bible Fellowship Church passed the following resolution in its regular session at Pinebrook Bible Conference in Stroudsburg, Pennsylvania on October 24, 1991:

**"RESOLVED**, that all Boards, Committees of Annual Conference and each particular church review the Faith & Order of the Bible Fellowship Church and propose to the 109th Annual Conference changes they desire to have made." and

**WHEREAS**, the scope of such a project is beyond the purview of the Board of Publication and Printing to accomplish fully and accurately by itself, therefore, be it

**RESOLVED**, that the Chairman of the 109th Annual Conference appoint an Advisory Committee On Revising the Faith & Order consisting of up to five (5) members to assist in coordinating the assembling of the necessary revisions to the Faith & Order and be it further

**RESOLVED**, that this committee have its work completed by April 30, 1993.

The Chairman appointed the following committees:

**Advisory Committee on Reviewing the Faith & Order**

Randall A. Grossman, Robert W. Smock, Thomas P. Shorb,  
Richard T. Paashauss, Kenneth L. Good.

**Committee to Formulate the Board of Higher Education and Pinebrook Education Foundation**

Raymond R. Dotts, Carl C. Cassel, Robert H. Zentz, George  
K. Monroe, Calvin T. Reed

**WHEREAS**, the Grace Bible Fellowship Church of Quakertown, PA has graciously hosted the Adjourned Session of the 109th Annual Conference, therefore be it

**RESOLVED**, that we thank the church for providing for the needs of the Adjourned Session of the 109th Annual Conference.

**RESOLVED**, that we adjourn.

The 109th Annual Conference was dismissed with prayer by Jansen E. Hartman at 12:50 PM.

Unexcused: Alan Abel, Raymond G. Burnett, Robert Buck, Harold L. Snyder, Jr., Robert Cox, Carl Weaver, Bernard N. Coble, Terris L. Byrd, Albert J. Dommel, John H. Herb, Charles J. McConnell, Austin G. Shelly



*Bill and Holly Campbell in front of the Book Stand at the church they attend in Marseille, France.*

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## IN MEMORY



*Frederick A. Gibbon*

# IN MEMORY

Frederick A. Gibbon  
1929-1992

Frederick Arthur Gibbon was born in Watchung, NJ on November 19, 1929. He came to know Christ as his personal Savior in 1946 at the age of 16 through the ministry of Mt. Bethel Baptist Church in Warren, NJ where he became a member and was active in evangelistic outreach.

Fred studied at the Bible Institute of Pennsylvania (now Philadelphia College of Bible), and while a student there, yielded his life unconditionally to the Lordship of Jesus Christ and became convinced that God was calling him to missionary service. After graduating in 1951, he studied missions for a year at Moody Bible Institute and then returned to his home church as youth director.

In October, 1953 Fred married Marian Knisely, who had graduated from the Bible Institute of Pennsylvania and who shared a deep sense of God's calling to serve the Lord as a missionary nurse. They left for Kenya in November, 1954 to serve under the Africa Inland Mission.

Fred spent 21 years in evangelism and church-planting ministries at four assignments in Ogado, Eldama Ravine, Kapsowar, and Litein. His work included primary and secondary school supervision, teaching and administration at the Bible School level, village evangelism, church organization and development, Theological Education by Extension, and maintenance supervision. He established himself as being especially gifted in youth ministry, cross-cultural evangelism, training of young Africans for ministry, and building construction and maintenance. During these years five children were born to Fred and Marian: Elizabeth, Fred, David, Daniel, and Jonathan.

In 1975 Fred and Marian were assigned to Kijabe where Fred joined the faculty of Moffat College of Bible and Marian joined the staff at Kijabe Medical Center. For the next 16 years, interrupted only by study leave and furloughs, Fred invested his life discipling young Africans in Christian piety, evangelism, Bible teaching, and world missions. Fred pioneered the initiation and development of curriculum in world missions at Moffat. He also initiated and supervised Student Missions Internship Teams to give students exposure and experience in cross-cultural evangelism and ministry as part of their curriculum at Moffat.

Fred was a lifelong student himself, perennially reading and taking courses to become a more effective teacher. He earned the B. S. degree from Philadelphia College of Bible in 1978. He took courses in cross-cultural evangelism and church-planting at Trinity Evangelical Divinity School in the 1980's, and earned a Master's Degree in Missiology from Grace Graduate School of Missions in 1989.

Fred and Marian were introduced to the Bible Fellowship Church through Jim and Renee Bigley and other BFC missionaries in Kenya. They spent a furlough year worshiping and serving in the Stroudsburg congregation in 1980-81. They became members of Berean Church in Stroudsburg in May, 1981 and part of the BFC missionary family later that year. Fred had a deep appreciation for the BFC. He especially valued the Articles of Faith, our form of local church government, our denominational bond of unity, and our zeal for church extension and world missions.

While teaching a class on November 11, 1991, Fred began to experience the symptoms of what was to be a disabling stroke. Despite surgery and rehabilitation, Fred went home to be with the Lord on January 3, 1992 and was buried at Kijabe in his beloved Kenya.

Fred was a man of deep piety, practical Christianity, and fervent commitment. He radiated a winning smile, a heart for others, the gift of encouragement, and a zeal for the salvation of every non-believer. World missions was his way of life and he invested his life in discipling Africans and Americans to use their spiritual gifts to advance the Gospel of Christ in their community and to the ends of the earth.



## *Report of the Committee on Arrangements for Annual Conference*

The Committee on Arrangements for the 109th Annual Conference met several times during the course of the 1991 and 1992 year. They continue in their attempt to assist the members of Annual Conference in having a smooth and productive conference. They've also taken on the task of making the arrangements for Adjourned Sessions.

The following is information necessary in aiding to make this conference a successful one.

### Procedures for Annual Conference

1. **Pages:** Again this year the Page System will be employed. Mr. Mark McCreary, 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.
2. **Lapel Tags & Name Plaques:** Both the Lapel Tags and Name Plaques are essential for the operation of Annual Conference. The Lapel Tags will be needed for entrance to meals. The Name Plaques are used not only 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 guests of Annual Conference and are entitled to all meals. Others, including wives (except approved kitchen-dining room workers) and children, may purchase meal tickets at the Registrar's Table. The cost of the meals is established by Pinebrook Bible Conference.
3. **Priority Seating:** The Chairman of Annual Conference has the right to establish Priority Seating. If there is a special reason for a Member of Annual Conference to sit at a specific location, talk first with the Registrar. He will convey this to the Chairman.
4. **Reserving Tables:** Dining Room tables may be reserved by a representative of any Agency, Board or Committee. This request must be submitted, in writing, to 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.
5. **Addressing Annual Conference:** Members of the Bar wishing to address the Conference should do so as mandated in the FAITH & ORDER [page 129-132]. 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.

6. "Show 'n Tell": During most sessions of Annual Conference members of the bar may have 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, all such "Show'n Tell" and announcements shall be presented to the Registrar. He will work with the Chairman for their presentation.

#### Recommendations

The Committee on Arrangements for Annual Conference would like to take a "straw vote" concerning the production of *Year Books* and the minutes of Adjourned Sessions. The Adjourned Session minutes of the 108th Annual Conference will be placed as an addendum in the 1992 *Year Book*. The 1992 *Year Book* contains the minutes of the 109th Annual Conference. We are wondering if the members of Annual Conference would prefer to hold off the production of a given year's *Year Book* until after the Adjourned Session, thus placing both the minutes of the Annual Conference and Adjourned Session in the same book.

Question: Would you like a given year's *Year Book* to contain the minutes of its Adjourned Session? Yes/No.

#### Recommendations

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 20th.

RESOLVED, that should an adjourned session for the 109th Annual Conference be needed that it be held at the Quakertown BFC church on Saturday, November 21, 1992, beginning at 9:00 AM.

RESOLVED, that the 110th Annual Conference be held at Pinebrook Bible Conference and begin on Monday, October 18 - 20, 1992, at 8:00 PM with the keynote worship service, preceded by registration at 7:00 PM and followed by organization of Annual Conference.

RESOLVED, that the Committee on Agenda and Program provide full morning and afternoon sessions for business and evening sessions for worship and fellowship for the 110th Annual Conference.

RESOLVED, that should an adjourned session for the 110th Annual Conference be needed it be held at the Ebenezer BFC church on Saturday, November 20, 1993, beginning at 9:00 AM.

Committee on Arrangements for 109th Annual Conference: David A. Thomann, Chairman; Daniel P. Allen, Secretary; Randall A. Grossman, Philip E. Morrison, Thomas P. Shorb

## *Report of the Ministerial Relations Committee*

When the 108th Annual Conference adjourned, the church seeking a pastor was Blandon, PA.

In the year ending September 30, 1992, resignations from pastorates were as follows:

<u>Church</u>	<u>Pastor</u>	<u>Effective Date</u>
Nazareth . . . . .	Carl J. Fischer, Jr. . . . . (Assistant)	December 29, 1991
Roseto . . . . .	Edgar H. Munyan . . . . .	December 31, 1991

The following pastorates were established under our rules.

<u>Church</u>	<u>Pastor</u>	<u>Effective Date</u>
Stroudsburg . . . . .	Donald L. Hibbs . . . . . (Adjunct Pastor)	September 25, 1991
Upper Perkiomen . . . . .	D. Thomas Phillips . . . . . (Church Extension)	October 24, 1991
Blandon . . . . .	Carl J. Fischer, Jr. . . . .	January 8, 1992
Wallingford . . . . .	Jerry L. Moyer . . . . . (Assistant)	March 3, 1992
Harrisburg . . . . .	Allan R. Vivona . . . . .	April 21, 1992

The Berean Bible Fellowship Church of Stroudsburg, PA granted Philip E. Morrison a one year sabbatical leave of absence to serve as a volunteer missionary teacher at Moffat College of the Bible, Kenya, East Africa, August 1992 through August 1993.

Carl C. Cassel is serving as the Interim Pastor of the Stroudsburg congregation and is living in the parsonage during Philip E. Morrison's absence.

Philip E. Morrison has submitted his resignation as a member of the Ministerial Relations Committee due to inability to serve during his sabbatical leave. We recommend that the Nominating Committee place in nomination names to fill the two years remaining in Philip E. Morrison's term.

The Cornerstone Bible Fellowship Church of Roseto, PA (formerly Bangor) decided at a duly called meeting on the evening of September 13, 1992 to discontinue services.

We recommend that the following be adopted by the 109th Annual Conference:

1. WHEREAS, we believe it is the Scriptural responsibilities of the church to adequately meet the needs of its Pastors (Matthew 10:10; I Corinthians 9:7-15; Galatians 6:6; Philippians 4:10-19; I Timothy 5:17-18); therefore be it RESOLVED, that we encourage each church to increase its Pastor's salary commensurate with the general economic condition in the nation and local community, with the Consumer Price Index as a suggested means of measurement; 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 \$20,950.00 for the 1992-1993 year.

2. That the service of Installation of a Pastor of the Bible Fellowship Church be added to the FAITH & ORDER under IV appendices; B. Suggested Forms; Installation of a Pastor p. 202.
3. WHEREAS, Jansen E. Hartman has served faithfully for many years as a Pastor of the Bible Fellowship Church, as Chairman of the Ministerial Relations Committee and has been elected and appointed to other leadership positions within the Bible Fellowship Church; and  
WHEREAS, his combined years of experience represents a valuable resource to the Bible Fellowship Church and this Committee; and  
WHEREAS, since his retirement he has been freed to minister to our particular churches without affecting pastoral duties in a particular church of his own; and  
WHEREAS, it gives the freedom for a minister on the Committee to respond quickly to problems and to attend meetings on Sundays and Wednesdays where otherwise it would be unreasonable for one of the ministers to be absent from his own church; and  
WHEREAS, the Committee has never had the opportunity for one of its ministers heretofore to give attention on a continuing basis to an ongoing need in a particular church; and  
WHEREAS, during this past year Jansen E. Hartman has functioned as supply Pastor of Cornerstone Bible Fellowship Church, Roseto, PA since January; therefore be it  
RESOLVED, that by the Rule of Exception Annual Conference allow Jansen E. Hartman to stand for re-election to the Ministerial Relations Committee for a three-year term.

Ministerial Relations Committee: Jansen E. Hartman, Chairman; Harvey J. Fritz, Jr., Secretary; Lee E. Boyles, Alva C. Cassel, L. James Roberts, Jr., Harold L. Snyder, Jr.

## Suggested Outline and Elements of a Service of Installation of a Pastor of the Bible Fellowship Church

Prelude  
Call to Worship  
Statement of Purpose of Meeting  
Hymn  
Invocation  
Greetings from Invited Guests

From Community Leaders  
From Representatives of the Bible Fellowship Church  
From Evangelical Leaders of Church and Parachurch Organizations

Recognition of the presence of other Pastors and Missionaries  
Offering  
Special Music  
Message or Sermon  
Installation of Pastor

Leader (Delegate to Annual Conference) takes podium, as Pastor stands before the congregation.

Leader: Do you, \_\_\_\_\_, confess that Jesus Christ is your Lord and Savior and that He alone is the Redeemer and Head of the Church?

Pastor: (Brief affirmation)

Leader: Are you inwardly persuaded that you are called of God to the proclamation of the Gospel and to the office of Pastor and Teacher?

Pastor: (Brief affirmation)

Leader: On (date) \_\_\_\_\_, (name of church) \_\_\_\_\_ voted to call you as its pastor to serve under the Constitution of the FAITH & ORDER of the Bible Fellowship Church and the By-Laws of this Body. Do you believe that this call is the will of God, and do you accept this call?

Pastor: (Brief affirmation) (Takes his seat in front pew)

Charge to the Congregation: (By designated person; charge should not take more than three minutes)

Question: Will you as a congregation, on the basis of the evidence given as to the validity of the call of \_\_\_\_\_, receive and honor him as your minister and pastor?  
If so, answer "We Will" (Congregation responds)

Charge to Elders and Deacons: (By designated person, who directs the elders and deacons to stand in front of the congregation) (Charge should take no more than three minutes)

Question: Will you, the elders and deacons of this congregation, assume your God-given responsibilities and support the Pastor in the carrying out of his and your sacred stewardship? If so, answer, "We Will!" (Elders and Deacons respond)

Charge to the Pastor: (by designated person; charge to be no longer than three minutes) (He directs Pastor to stand before the elders and deacons)

Question: Will you as Pastor-Teacher solemnly affirm that you will take heed to yourself and to all the flock, over which the Holy Spirit has made you an overseer, to feed the church of God, which He has purchased with His own blood?

Pastor: By God's help, I will!

Installation Prayer: (Pastor kneels, with elders, deacons, and other designated participants around him. Designated person(s) will lead in prayer)

Response from the Pastor

Hymn  
Benediction

Reception

## *Report of the Committee on Credentials*

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

During the year the Committee on Credentials met with several of the Pastors and counseled with them.

The following action was taken: Albert J. Dommel, who had been under the care of the Committee on Credentials since his resignation from Grace Bible Fellowship Church, Harrisburg, PA, has been reinstated to the list of available men waiting for a call from a Bible Fellowship Church. Herbert K. Lea has been placed on the list of Ordained Ministers on Leave of Absence. Bruce A. Ellingson has been placed on the list of Ordained Ministers Working in Other Christian Ministries. Philip E. Morrison has been placed on the list of Ordained Ministers Working Under the Direction of the Board of Missions of the Bible Fellowship Church. Edgar H. Munyan has been placed on the list of Ordained Ministers Between Calls.

The *FAITH & ORDER* questionnaire was sent to each of the ministers holding Ordination Credentials with the Bible Fellowship Church. All of the brethren, except one, returned their questionnaire and gave affirmative answers to all questions. No response was received from Donald B. Schaeffer and he was subsequently dropped from the list of Ordained Ministers holding credentials with the Bible Fellowship Church.

The Committee on Credentials gives thanks to our Lord and Savior, Jesus Christ, Who has given these gifted men to the ministry of the Bible Fellowship Church. The Committee met with three men for ordination examination.

WHEREAS, the Ministerial Candidate Committee has recommended R. Jerome Brush and Howard N. Wells for ordination; and

WHEREAS, the Ministerial Candidate Committee has recommended prior ordination recognition for John C. Studenroth, 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 Committee on Credentials believes these men to be called of God to the gospel ministry and to be in accord with the *FAITH & ORDER* of the Bible Fellowship Church; therefore be it

RESOLVED, that R. Jerome Brush and Howard N. Wells be ordained to the gospel ministry of the Bible Fellowship Church and further;

RESOLVED, the prior ordination of John C. Studenroth to the gospel ministry be recognized by the Bible Fellowship Church and further,

RESOLVED, that the service of ordination shall be held Tuesday, October 20, 1992, at 7:30 PM at Berean Bible Fellowship Church, Stroudsburg, PA.

The Committee on Credentials 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.	Grossman, Randall A.	Schoen, David N.
Armstrong, W. David	Gundrum, David E.	Shorb, Thomas P.
Baker, Delbert R. II	Harris, Richard D.	Sloan, Robert A. Jr.
Barber, Kenneth F.	Heller, LeRoy S.	Smith, Larry M.
Bartron, William H.	Hertzog, Roy A.	Smock, Robert W.
Batchler, James R. Jr.	Jones, David H.	Soper, Ralph M.
Beil, James A.	Johnson, Robert F.	Stortz, Dean A.
Brosius, Bert N.	Koch, James G.	*Studenroth, John C.
*Brush, R. Jerome	Mahurin, Ronald C.	Taylor, Richard E.
Burnett, Raymond G.	Martin, Carl T.	Thomann, David A.
Cahill, Dennis M.	McConnell, Charles J.	Trommler, Steven L.
Cassel, Alva C.	Neher, James E.	Uhrich, Gregory A.
Cassel, Carl C.	Paashaus, Richard T.	Vandegriff, John C. Jr.
Clapier, G. Wayne	Phillips D. Thomas	Vining, Gilbert J.
Coble, Bernard H.	Plows, Keith E.	Watkins, David J.
Commerford, Robert S.	Prontnicki, Louis	Weller, Dana E.
Coulbourn, Hugh C. Jr.	Ravis, Richard B.	* Wells, Howard N.
Erb, Ronald C.	Reed, Calvin T.	Wickstead, James A.
Fischer, Carl J.	Reitz, Roger L.	Widger, Byron
Fritz, Harvey J. Jr.	Schlonecker, William G.	Ziegler, Daniel G.
Good, Kenneth L.		

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

Aukamp, William A.	Gehman, Richard J.	Moyer, Edward
*Boone, Clifford B.	Harley, J. Barclay	Mull, William W.
Buck, Leonard E.	Hoyle, Ronald W.	Riddell, David
Butler, Brian H.	Johnston, Walter M.	Yerrington, Philip E.
Draper, Robert L.	Morrison, 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	Gordon, Robert N.	Manney, David L.
Ellingson, Bruce A.	Hagy, Ronald C.	Shell, Henry A.
Frable, Arthur H. Jr	Keeler, Kenneth D.	



## V. Ordained Ministers between calls

Byrd, Terris L.	Herb, John H.	Shelly, Austin G.
Dommel, Albert J.	Munyan, Edgar H.	Weaber, Harold C.

## VI. Ordained Ministers on Leave of Absence

Dotts, Raymond R.	MacMillan, Thomas S.
Lea, Herbert K.	Spackman, Carl K.

## VII. Ordained Ministers in Retirement

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

The Committee on Credentials makes the following recommendations:

1. That the Ordination Service be held Tuesday, October 19, 1993 during the 110th Annual Conference at the Stroudsburg Bible Fellowship Church.
2. That a particular church be encouraged to have a service acknowledging the Ordination of their Pastor and that they be encouraged to invite the Credentials Committee to send representation to be present at the service.
3. That the 109th Annual Conference approve the material presented by the Ministerial Candidate Committee relative to Article II Procedure For the Recognition of Minister (page 118-120 FAITH & ORDER).

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

Committee on Credentials: Keith E. Plows, Chairman; David A. Thomann, Secretary; James A. Beil, LeRoy S. Heller, Philip E. Morrison

## ***Report of the Ministerial Candidate Committee***

The Ministerial Candidate Committee met ten times during the conference year.

The following men were interviewed during the year: Jeffrey B. Thompson, Jimmy D. Head, Jonathan P. Tait, Thomas J. Beil, Howard N. Wells, R. Jerome Brush, John C. Studenroth, W. Neil Harding, Jr., Kevin K. Gehman and Clifford B. Boone.

Allan R. Vivona, Daniel F. DeLozier, and Jerry L. Moyer were approved as probationers eligible to receive a call.

Donald R. Hibbs, Jerry L. Moyer, and Allan R. Vivona were issued licenses during the year.

Brent E. Robinson is on a leave of absence.

The following men were recommended for ordination examination: R. Jerome Brush, John C. Studenroth, Howard N. Wells and Clifford B. Boone.

An orientation seminar was held for the men under the care of the Committee. Dr. Samuel Logan, president of Westminster Theological Seminary, spoke on the theme, *"How to Cultivate a Genuine Love for Christ."* His presentation reviewed Jonathan Edwards' writing, *A Treatise on Religious Affections*, and showed Edwards' concern to distinguish genuine and counterfeit conversion. Six men completed the seminar.

The Committee began a new system for evaluating sermons during the year. Men are asked to preach a sermon in the church which they serve and submit a video tape of the sermon with evaluations from the church. Members of the Committee review the tapes and submit a report to the men.

The Orientation Seminar for next year will be held June 7-10, 1993. Pastors are invited to this seminar which will focus on the skills of the ministry.

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

### Probationers (Year of licensing in parenthesis)

Clifford B. Boone	.....	Tanzania, East Africa (1989)
Douglas D. Bowne	.....	Pottstown, PA
R. Jerome Brush	.....	Fleetwood, Pa (1988)
Daniel F. DeLozier	.....	Lancaster, PA
Arthur J. Frisbie*	.....	Newark, DE (1976)
W. Neil Harding, Jr.	.....	Philadelphia, PA (1983)
Donald R. Hibbs	.....	Sciota, PA (1991)
Barnabas Marshall	.....	Staten Island, NY
Christopher J. Morrison	....	Spencer, MA (1988)
Jerry L. Moyer	.....	Wallingford, PA (1992)
Ralph E. Ritter	.....	Staten Island, NY (1991)
Brent E. Robinson**	.....	Baltimore, MD (1988)
Gene W. Smith	.....	Catasauqua, PA (1991)
David H. C. Sng	.....	Lansdale, PA
Dennis W. Spinney	.....	Dudley, MA (1984)
John C. Studenroth	.....	Kutztown, PA (1991)

Allan R. Vivona . . . . .	Harrisburg, PA (1992)
David R. Way . . . . .	Pleasant Valley, NY (1989)
Howard N. Wells . . . . .	Hatfield, PA (1990)

### Candidates

Thomas J. Beil . . . . .	Upper Darby, PA
William Crowell . . . . .	Limerick, PA
Wayne A. Davidson . . . . .	Schwenksville, PA
Jimmy D. Head . . . . .	Bethlehem, PA
Kevin K. Gehman . . . . .	Lancaster, PA
Dennis J. Lawrence . . . . .	Sunbury, PA
J. Mark McCreary . . . . .	Stroudsburg, PA
Philip J. Mitchell . . . . .	Allentown, PA
Duane E. Moyer . . . . .	Guadeloupe, West Indies
Thomas A. Pollock . . . . .	Puposky, MN
Jonathan P. Tait . . . . .	Royersford, PA
Thomas F. Templeton . . . . .	Somers Point, NJ
Ronald R. Vining . . . . .	Allentown, PA
Daniel J. Vitalo . . . . .	Reading, PA
Richard J. Vroman . . . . .	Edison, NJ

### Applicants

Clyde D. Bomgardner . . . . .	Graterford, PA
Peter C. Fessler . . . . .	Lebanon, PA
Scott Fetterolf . . . . .	Mt. Carmel, PA
Harold F. Noyes . . . . .	Cambridgeport, VT

(\* Now retired / \*\* On leave of absence.)

RESOLVED, that the By-Laws for Annual Conference, Article II, Procedure for the Recognition of a Minister, Men Entering the Ministry (*FAITH & ORDER*, pages 119-120) be revised as follows:

#### Men Entering the Ministry

The Ministerial Candidate Committee divides those under its care into three groups: Applicants, Candidates, and Probationers. An Applicant is a man who offers himself to this committee for service in the Bible Fellowship Church; young men are encouraged to seek this recognition as early in their educational program as they sense the call of God to the ministry. A Candidate is a man whose application is accepted and who remains under the guidance of this Committee; men move to this group when they near the completion of their educational preparation for the ministry. A Probationer is a man who has been approved by this Committee, has passed examinations on the *FAITH & ORDER* of the Bible Fellowship Church, and is working in the Bible Fellowship Church (a particular church or agency) or other ministry approved by the Ministerial

Candidate Committee in consultation with the Credentials Committee. Such other ministry does not include service on the pastoral staff of a church other than a Bible Fellowship Church. Men who meet all stated requirements for probationers are eligible to be licensed as probationers by the Ministerial Candidate Committee.

#### Probationary Service in a Particular Church or Mission

Normally, a probationer serves in a full-time capacity. After a probationer has served at least two years, he may be recommended to the Credentials Committee for ordination examination. The minimum period of probationary service may be extended; having served as a probationer does not guarantee ordination.

A man serving his probationary period on a part-time basis may do so with the following requirements: a. He shall serve the equivalent of at least two years full-time service determined by the Ministerial Candidate Committee, in consultation with the Credentials Committee. b. He shall serve at least one year under the supervision of a Board of Elders and/or another evaluating body approved by the Ministerial Candidate Committee and the Credentials Committee.

#### Probationary Service in Other Ministry

If a man seeks ordination in the Bible Fellowship Church and is not serving as the pastor of a particular church or mission, he may do so with the following requirements: a. He shall be a member of the Bible Fellowship Church. b. He shall follow the same procedure for ordination as other probationers. c. He shall comply with the *FAITH & ORDER* in the course of his service. d. He shall be supervised by the Board of Elders of the church in which he holds membership, the governing board of the ministry under which he serves, and any other evaluating agencies the Ministerial Candidate Committee may require during the probationary period of service. The time of the probationary service may be in full or part-time capacity. [SECOND READING] (See pages 26-27, 1991 *Year Book*)

Ministerial Candidate Committee: Carl C. Cassel, Chairman; Richard E. Taylor, Secretary; Alva C. Cassel, Randall A. Grossman, Daniel G. Ziegler

## ***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. Additional meetings included Annual Conference and Adjourned Session of Conference. The Board attended to corporate business related to the Annual Conference, agencies and the churches.

The Board provided oversight and advice in areas of fiscal, legal, property acquisition and disposition for the following:

**Annual Conference:**

Blue Cross, Blue Shield Medical Plan, Ministers' Retirement Fund, Administering the Administrative Budget.

**Agencies:**

Pinebrook Junior College, Pinebrook Bible Conference, Bible Fellowship Home, Inc., and Church Extension.

**Churches:**

Nazareth PA, Poughquag NY, Edison NJ, Ocean County, NJ, Finesville, NJ, Red Hill, PA (Upper Perkiomen)

The Board of Directors of the Bible Fellowship Church purchased from the Resolution Trust Corp., receiver for Red Hill Financial Savings Association, at option June 25, 1992, Philadelphia, PA, the property located on 426 Main Street, Red Hill, PA, for the newly formed Red Hill congregation [Upper Perkiomen], a Church Extension ministry.

The appraised value of the property was \$475,000 and was purchased for a total cost of \$179,371.99 [Property - \$ 165,800; Taxes - \$13,571.99]. Settlement was completed July 28, 1992.

The new address for the Board of Directors of the Bible Fellowship Church is: 3100 Hecktown Road, Bethlehem, PA 18017.

We recommend that the 109th Annual Conference adopt the following:

- 1) That payments from the Ministers' Retirement Fund beginning October 1, 1992 be made at the rate of \$174.00 per year of service up to 40 years of service for which the retiree is eligible.
- 2) That the rate of mileage reimbursement remain at \$0.20 per mile.
- 3) That the Administrative Budget for October 1, 1992 to September 30, 1993 be adopted.
- 4) That the proposed Administrative Budget for October 1, 1993 to September 30, 1994 be approved for consideration by the churches and agencies for their pledge support, to be made by April 15, 1993.

- 5) That the Conference fiscal year be changed to the calendar year and that churches and agencies comply if possible. (Note: This could be done effective January 1, 1993 for the Administrative Budget by adding one quarter to the proposed 1993, 1994 Budget, including fifteen months in the changeover year.)

The Board of Directors of the Bible Fellowship Church received the assignment from the 108th Annual Conference to oversee the liquidation of the assets of Pinebrook Junior College and to meet all liabilities that remain after the closing of the college. A joint committee was formed by the members of the Board of Directors and members of the Board of Directors of Pinebrook Junior College to have oversight of the maintenance of the building and completing the business of the college.

Several prospective buyers have inspected the property, but to date no buyer has been found for the property.

The funds held by the Board of Directors of the Bible Fellowship Church are deposited with the Farmer's First Bank of Lititz, PA. The accounts were audited by Walter A. Davis.

Board of Directors of 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.

# Financial Report of the Board of Directors, Bible Fellowship Church

Balance Sheet - September 30, 1992

<u>ASSETS</u>	<u>1992</u>	<u>1991</u>
General Funds	\$ 8,449,611.53	\$ 8,504,400.45
Fund to Promote Church Extension	1,434,430.63	1,173,432.18
Ministers' Retirement Fund	<u>556,828.23</u>	<u>503,099.07</u>
Total Assets	\$ 10,440,870.39	\$ 10,180,931.70
 <u>LIABILITIES</u>		
General Funds	\$ 6,642,288.48	\$ 6,778,192.62
Fund to Promote Church Extension	466,874.83	390,175.49
Ministers' Retirement Fund	<u>0.00</u>	<u>0.00</u>
Total Liabilities	\$ 7,109,163.31	\$ 7,168,368.11
 <u>FUNDS HELD IN TRUST</u>		
Fund to Promote Church Extension	\$ 489,757.90	\$ 311,655.25
 <u>NET WORTH</u>		
General Funds	\$ 1,807,323.05	\$ 1,726,207.83
Fund to Promote Church Extension	477,797.90	471,601.44
Ministers' Retirement Fund	<u>556,828.23</u>	<u>503,099.07</u>
Total Net Worth	\$ 2,841,949.18	\$ 2,700,908.34
Total Liabilities, Trust Funds & Net Worth	\$ 10,440,870.39	\$ 10,180,931.70

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 September 30, 1992

<u>ASSETS</u>	<u>1992</u>	<u>1991</u>
Current Assets		
Cash - General Fund	\$ (819.61)	\$ 8,027.67
Cash - Moving Fund	6,273.98	8,835.52
Cash - Ministers' Ass't Fund	4,555.19	5,538.19
Cash - Fund to Ass't Church	8,785.91	8,685.91
Cash - MCC Intern. Fund	2,503.39	2,003.39
Accounts Receivable		
Admin. Budget (Note 1)	1,432.17	2,646.11
Medical Ins. (Note 1)	12,460.50	17,451.00
Workmen's Ins. (Note 1)	7,622.66	12,681.00
Comm to Dev. Parlim. Proc.	337.50	0.00
Note - Fellowship Manor	488,097.00	488,097.00
Note - Pinebrook Conf.	<u>79,065.74</u>	<u>87,047.00</u>
Total Current Assets	\$ 610,314.43	\$ 641,012.79

<b>Fixed Assets</b>		
Equipment, Computer	\$ 17,570.07	\$ 17,570.07
R.Est. - Pinebrook Conf.	435,268.08	435,268.08
R.Est. - Pinebrook Jr.Col.	982,729.50	982,729.50
R.Est. - Victory Valley	111,877.01	111,877.01
Land & Bldgs - BFC Home	277,708.44	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 - Buildings	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
Fel.Community-Improvements	<u>1,439,000.00</u>	<u>1,439,000.00</u>
Total Fixed Assets	\$ 7,839,297.10	\$ 7,863,387.66
Total Assets	\$ 8,449,611.53	\$ 8,504,400.45

**LIABILITIES**

<b>Prepayments</b>		
Admin. Budget (Note 1)	\$ 775.00	\$ 1,240.00
Medical Insurance (Note 1)	7,845.00	3,660.00
Workmen's Comp. Ins (Note 1)	0.00	21,258.00
Note - Merchants Bank (F.M.)	488,097.00	488,097.00
Mortgage - Pinebrook Jr. Col.	590,758.00	620,468.00
Mortgage - Pinebrook Conf.	79,065.74	87,047.00
Mortgage - Fellowship Manor	<u>5,475,747.74</u>	<u>5,556,422.62</u>
Total Liabilities	\$ 6,642,288.48	\$ 6,778,192.62
Net Worth	<u>1,807,323.05</u>	<u>1,726,207.83</u>
Total Liabilities & Net Worth	\$ 8,449,611.53	\$ 8,504,400.45

NOTE 1 - General Fund accounts receivable and prepayments for the 1991-1992 Conference Year (Sept. 20)

**Accounts Receivable****Medical Insurance**

Allentown, Salem	\$ 608.00
Coopersburg	779.00
Finesville, NJ	389.50
Graterford	39.00
Holmes, NY	2,812.00
Howell, NJ	765.00
Mt. Carmel	270.00
Poughquag, NY	389.50
Scranton	1,254.00
Somers Point, NY	389.50
Wappingers Falls, NY	389.50
Bd. C. Extension	1.50
Pinebrook Jr. Col.	<u>\$ 4,374.00</u>

**Administrative Budget**

Finesville, NJ	\$ 50.00
Harleysville	100.00
Holmes, NY	100.00
Howell, NY	300.00
Mt. Carmel	79.17
Newark, NJ	197.50
Paradise	95.50
Phila., Emmanuel	35.00
Spring City	375.00
BFC Home	<u>100.00</u>

\$ 1,432.17

Total \$ 12,460.50

Workmen's Comp. Ins. A.R. BFC Home

7,622.66



## Prepayments

Medical Insurance		Administrative Budget	
Bethlehem	2,181.00	Nazareth	\$ 725.00
Catasauqua	350.50	Fleetwood	<u>50.00</u>
Emmaus	1,301.50		
Ephrata	156.00	Total	\$ 775.00
Reading	3,116.00		
Sinking Spring	<u>740.00</u>		
Total	\$ 7,845.00		

General Fund Statement of Income  
September 30, 1992

<u>INCOME</u>	<u>1992</u>	<u>1991</u>
Administrative Budget	\$ 73,092.95	\$ 73,263.71
Workmen's Comp. Insurance	45,594.00	230,931.00
Pay on PJC Mortgage	29,710.00	12,678.00
Pay on Fellowship Manor	80,674.88	55,290.92
Medical Insurance	482,299.50	370,666.00
Mennonite Foundation Receipt	<u>5,283.00</u>	<u>8,894.00</u>
Total Income	\$ 716,654.33	\$ 751,723.63

EXPENSES

Moving Fund	\$ 2,661.54	\$ 2,084.26
Ministers' Assistance Fund	1,233.00	1,293.50
Fund to Assist Churches	0.00	2,000.00
MCC Internship Fund	0.00	336.89
An.Conference Entertainment	4,000.00	4,000.00
An. Conference Expense	3,279.38	2,887.49
Beneficiary Fund	1,000.00	1,000.00
Historical Committee	1,000.00	1,000.00
Ministers' Retirement Fund	50,000.00	46,000.00
Publication & Printing	3,500.00	3,500.00
Ministerial Convention Exp.	1,000.00	1,000.00
Expenses of Committees		
Com. to Exam Church Min.	107.80	147.18
Com. to Exam Conf. Min.	0.00	39.80
Credentials Committee	812.31	1,240.96
Com to Study Min.Ret.Fund	198.02	160.46
Ministerial Cand.Com.	2,283.42	1,499.02
Ministerial Rel. Com.	1,515.49	1,421.39
Nominating Committee	224.84	343.18
Statistical Committee	361.10	289.07
Com. on Intercultural Min.	833.08	774.52
Conference Agenda & Program	63.00	334.60
Study Com. On Higher Ed.	583.40	0.00
Parliamentary Law Study Com.	56.60	0.00
Strategic Planning Com.	<u>240.70</u>	<u>0.00</u>
Total Committee Expense	7,279.76	6,250.18

Chaplaincy Expense	818.44	486.49
Stewardship Council	2,500.00	2,500.00
Mennonite Foundation Payment	5,283.00	8,894.00
BD.Directors' Exp. - Computer	0.00	131.00
BD.Directors' Expenses	660.55	1,109.24
Paid to BFC Homes, Inc.	24,090.56	0.00
Workmen's Comp Insurance	45,594.00	230,931.00
Medical Insurance	481,638.88	373,308.09
Uncollected Budget Pledges	<u>0.00</u>	<u>180.00</u>
Total Expenses	\$ 635,539.11	\$ 688,892.14
Gain or (Loss)	\$ 81,115.22	\$ 62,831.49

Ministers' Retirement Fund Balance Sheet  
September 30, 1992

<u>ASSETS</u>	<u>1992</u>	<u>1991</u>
Cash	\$ 47,791.90	\$ 22,550.53
Farmers Bank - Trust Fund	487,536.33	459,048.54
Stocks	<u>21,500.00</u>	<u>21,500.00</u>
Total Assets	\$ 556,828.23	\$ 503,099.07
<u>LIABILITIES</u>		
Net Worth	<u>\$ 556,828.23</u>	<u>\$ 503,099.07</u>
Total Liabilities & Net Worth	\$ 556,828.23	\$ 503,099.07

Ministers' Retirement Fund Statement of Income  
September 30, 1992

<u>INCOME</u>	<u>1992</u>	<u>1991</u>
Administrative Budget	\$ 50,000.00	\$ 46,000.00
Members' Contribution	55,356.97	44,577.09
Interest	43,412.15	42,805.26
Dividends	<u>4,387.79</u>	<u>900.00</u>
Total Income	\$ 153,156.91	\$ 134,282.35
<u>EXPENSES</u>		
Retirement Payments	\$ 91,657.41	\$ 88,238.62
Refunds to Members	<u>7,770.34</u>	<u>2,400.56</u>
Total Expenses	\$ 99,427.75	\$ 90,639.18
Gain or (Loss)	\$ 53,729.16	\$ 43,643.17

Fund to Promote Church Extension Balance Sheet  
September 30, 1992

<u>ASSETS</u>	<u>1992</u>	<u>1991</u>
<b>Current Assets</b>		
Cash	\$ 137,751.15	\$ 177,711.40
Note - Edison, NJ	26,520.03	26,543.08
Note - Holmes, NY 3/21/84	21,500.00	24,000.00
Note - Kutztown	13,241.64	15,016.39
Note - Ocean Co., NJ 8/1/88	27,834.07	27,834.07
Note - Mt. Pocono	10,970.09	12,401.54
Note - Newark, DE	11,450.80	15,197.44
Note - Poughquag, NY	7,324.11	7,526.38
Note - Somers Point, NJ 6/91	12,015.95	12,015.95
Note - Victory Valley - Pool	9,686.81	27,664.08
Note - Victory Valley	17,796.55	6,922.93
Note - Red Hill (8%)	35,000.00	0.00
Note - Red Hill 7/16/92	30,000.00	0.00
Note - Red Hill (Private)	90,000.00	0.00
Note - Walnutport 10/89	9,642.82	10,509.21
Mortgage - First Baptist	<u>53,363.37</u>	<u>57,394.10</u>
Total Current Assets	\$ 514,097.39	\$ 420,736.57
<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	126,985.70	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 - Plainfield, NJ	42,760.00	42,760.00
R.Est - Poughquag, NY	43,958.00	43,958.00
R.Est - Somers Point, NJ	40,547.95	40,547.95
R.Est - Red Hill	<u>165,800.00</u>	<u>0.00</u>
Total Fixed Assets	\$ 920,333.24	\$ 752,695.61
Total Assets	\$ 1,434,430.63	\$ 1,173,432.18

LIABILITIES

Notes Payable

I.Cressman Gehman	\$ 7,500.00	\$ 7,500.00
Pawling Baptist Church	4,000.00	4,000.00
Didden Greenhouses	50,000.00	0.00
Donald R. Brensinger	20,000.00	0.00
James Kline	10,000.00	0.00
Sylvester Kriebel	10,000.00	0.00

Mortgages

Edison, NJ	87,845.17	88,954.57
Howell, NJ	94,851.00	94,851.00
Holmes, NY	39,709.17	39,709.17

Kutztown	22,195.27	23,896.24
Ocean Co., NJ	93,616.29	93,616.29
Newark, NJ - Goldsmith	2,100.96	3,131.65
Newark, NJ - Randolph	11,963.23	16,646.99
Plainfield, NJ	151.06	1,956.01
Poughquag, NY	<u>12,942.68</u>	<u>15,913.57</u>
Total Liabilities	466,874.83	390,175.49
<u>TRUST FUNDS</u>		
Edison, NJ	35,697.91	34,588.51
Howell, NJ	51,295.00	51,295.00
Holmes, NY	38,601.83	38,601.83
Kutztown	66,762.23	65,061.26
Ocean Co., NJ	33,369.41	31,531.78
Newark, NJ - Randolph	26,668.25	21,984.49
Poughquag, NY	31,015.32	28,044.43
Somers Point, NJ	40,547.95	40,547.95
Red Hill	<u>165,800.00</u>	<u>0.00</u>
Total Funds Held in Trust	\$ 489,757.90	\$ 311,655.25
Net Worth	<u>\$ 477,797.90</u>	<u>\$ 471,601.44</u>
Total Liabilities, Net Worth and Trust Funds	\$ 1,434,430.63	\$ 1,173,432.18

Fund to Promote Church Extension Income Statement  
September 30, 1992

<u>INCOME</u>	<u>1992</u>	<u>1991</u>
Paid for Newark, NJ - Goldsmith	\$ 1,030.69	\$ 2,235.69
Paid for Plainfield, NJ	1,804.95	3,277.15
Interest Received	<u>13,541.93</u>	<u>16,105.12</u>
Total Income	\$ 16,377.57	\$ 21,617.96
<u>EXPENSES</u>		
Property Investigations	\$ 181.11	\$ 82.00
Office Equipment	0.00	10,000.00
Grants to Missions	<u>10,000.00</u>	<u>5,000.00</u>
Total Expenses	\$ 10,181.11	\$ 15,082.00
Gain or (Loss)	\$ 6,196.46	\$ 6,535.96

## Pledges to the Administrative Budget

Church	1991-92	1992-93	Church	1991-92	1992-93
Allentown, C.C	6,225	6,525	Newark, NJ	460	550
Allentown, Salem	300	200	Ocean Co, NJ	0	150
Bethlehem	2,300	2,400	Oley	2,650	2,915
Bangor	60		Paradise	600	600
Blandon	744	760	Phila.Emmanuel	25	25
Camden, DE	75	75	Phila.Wissinoming	675	680
Catasauqua	75	75	Pleasant Valley, NY	250	400
Coopersburg	3,118	3,330	Poughquag, NY	169	169
Denville, NJ	150	150	Quakertown	2,600	2,800
Edison, NJ	120	120	Reading	4,900	3,000
Emmaus	3,500	4,000	Royersford	1,500	1,500
Englishtown, NJ	200	200	Scranton	0	0
Ephrata	2,200	2,200	Shamokin	800	800
Finesville, NJ	400	350	Sinking Spring	1,500	1,600
Fleetwood	500	500	Somers Point, NJ	100	75
Graterford	2,730	2,825	Spring City	1,500	1,525
Harleysville	2,000	2,200	Staten Island, NY	0	50
Harrisburg	2,325	2,425	Stroudsburg	1,500	1,600
Hatfield	1,700	1,800	Sunbury	2,000	2,000
Holmes, NY	100	100	Terre Hill	650	650
Howell, NJ	1,200	1,200	Wallingford	2,450	2,700
Kutztown	800	800	Walnutport	55	55
Lancaster	4,600	4,800	Wappingers Falls, NY	220	275
Lebanon	1,680	1,780	York	1,430	1,500
Lehighton	550	560	Zionsville	350	350
Maple Glen	1,500	1,500	BFC Home	100	150
Mt. Carmel	950	950	Bd. Church Extension	200	200
Mt. Pocono	500	500	Bd. Missions	900	950
Nazareth	2,900	2,900	Pine. Bible Conf.	1,800	1,800
Newark, DE	800	850			
			Totals	73,686	75,144

## Proposed Administrative Budgets

	Oct. 1, 1992 to <u>Sept. 30, 1993</u>	Oct. 1, 1993 to <u>Sept. 30, 1994</u>
A. Benefits for Each Pastor		
1. Beneficiary Fund	\$ 500	\$ 0
2. Ministers' Assistance Fund	500	500
3. Ministerial Convention	1,000	1,000
4. Ministers' Retirement Fund	<u>50,150</u>	<u>50,000</u>
Total	\$ 52,150	\$ 51,500
B. Benefits for Each Church		
1a. Conference Entertainment	\$ 5,000	\$ 5,000
1b. Conference Expense	3,000	3,000
2. Moving Fund	0	250
3. Fund to Assist Churches	<u>100</u>	<u>100</u>
Total	\$ 8,100	\$ 8,350
C. Annual Conference Programs		
1. Publication & Printing	\$ 3,500	\$ 3,500
2. Expenses of Boards and Committees		
a. Chaplaincy Expenses	700	700
b. Stewardship Council	2,000	2,500
c. All other Expenses	6,000	6,000
3. Expenses, Board of Directors		
a. Computer Use	200	200
b. Other Expenses	600	1,000
4. M.C.C. Internship Fund	750	750
5. Historical Committee	1,000	1,000
6. Contingencies	<u>144</u>	<u>200</u>
Total	\$ 14,894	\$ 15,850
Total Budget	\$ 75,144	\$ 75,700

## *Report of the Board of Church Extension*

The Board of Church Extension met four times during the past year. In addition to these meetings, there have been numerous meetings of committees of the Board.

High and low points characterize the ministry of Church Extension during the past year. The high points are found in the ministry of the churches and the progress being recorded. Four of our churches are in the final stages for qualification for membership in Annual Conference. The need for property, while it places a strain on finances, shows the progress that is taking place.

The low points are found in the financial condition of the Board. Last year's report noted that the financial condition of the Board was precarious. Since that time, the Board's financial condition has worsened. Special efforts were made to raise new funds and new supporters. That effort has been helpful and has served to generate new interest in the work of Church Extension. Difficult decisions will need to be made. The issue is not merely whether new churches can be started. The issue is whether adequate care can be given to the families of our church planters. The Board earnestly asks you to pray for wisdom in the coming days.

Significant actions of the Board include the following:

1. Purchase of property at Upper Perkiomen, Pennsylvania;
2. Appointment of assessment committees for Upper Perkiomen, PA, Spencer, MA, and Somers Point, NJ.

The following is a list of the ministries of the Board of Church Extension and the church planters serving in those ministries:

Edison, NJ . . . . .	Dennis M. Cahill, Richard B. Ravis
Newark, NJ . . . . .	Delbert R. Baker, III
Spencer, MA . . . . .	Christopher J. Morrison
Dudley, MA . . . . .	Dennis W. Spinney
Ocean County, NJ . . . . .	Dean A. Stortz
Pleasant Valley, NY . . . . .	David R. Way
Somers Point, NJ . . . . .	Roger L. Reitz
Holmes, NY . . . . .	Robert S. Commerford
Walnutport, PA . . . . .	Larry M. Smith
Staten Island, NY . . . . .	Ralph E. Ritter
Upper Perkiomen Valley, PA	Ronald Denlinger, D. Thomas Phillips

The Board of Church Extension recommends the following resolutions be adopted by the 109th Annual Conference of the Bible Fellowship Church:

WHEREAS, the Board of Church Extension is of the opinion that the Edison, New Jersey, Mission and the Holmes, New York, Mission meet the qualifications of a church as specified in Article 18 of the FAITH & ORDER of the Bible Fellowship Church, therefore be it

RESOLVED, that the Edison, New Jersey, Mission and the Holmes, New York, Mission be recognized as churches and their delegates received into membership of the 109th Annual Conference of the Bible Fellowship Church.

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

# Financial Report of the Board of Church Extension 1991-1992

**RECEIPTS:**

Balance, August 31, 1991

\$ 20,000.00

From Churches:Undesignated:

\$ 90,738.29

Designated:

Baker, Newark	\$ 3,700.00
Newark Benevolence	1,155.31
Cahill, Edison	12,360.00
Commerford, Holmes	4,753.00
Denlinger, UPV	300.00
Morrison, Spencer	4,216.02
Phillips, UPV	100.00
Reitz, Somers Point	8,192.50
Ritter, Staten Island	3,600.00
Smith, Walnutport	4,800.00
Spinney, Dudley	1,342.50
Stortz, Ocean County	10,799.50
Director's Support	2,530.00
Upper Perk, Valley Mission	600.00
Summit	<u>200.00</u>

58,648.83

Total from Churches

149,387.12

From Other Sources:General Fund:

25,400.20

Designated:

Baker, Newark	16,945.75
Cahill, Edison	1,266.00
Commerford, Holmes	335.00
Morrison, Spencer	740.00
Phillips, UPV	230.00
Reitz, Somers Point	1,925.00
Ritter, Staten Island	6,107.00
Smith, Walnutport	2,205.00
Spinney, Dudley	6,942.00
Stortz, Ocean County	3,415.73
Director's Support	160.00
Dir. of Dev. Support	530.00
Upper Perk. Valley Mission	13,996.00
Memorial Fund	155.00
Ravis, Edison	1,047.00
Summit	310.00
Extension Call	64.00
Office Equipment	<u>350.00</u>

56,723.48



Reimbursements and Refunds

Director's Travel	718.07	
Insurance	2,383.00	
Equipment - Wider Horizons	<u>400.00</u>	
		3,501.07
Interest		891.91
Loan-Emergency Reserve Fund		
Fidelity	6,934.27	
Meridian	<u>4,564.61</u>	
		11,498.88
Total from Other Sources		98,015.54
Total Receipts and Balance		\$ 267,402.66

Appropriations:

Newark, NJ	\$ 21,710.00	
Newark Benevolence	1,642.81	
Edison, NJ	19,632.18	
Holmes, NY	7,500.00	
Upper Perk. Valley	18,272.15	
Spencer, MA	8,428.00	
Somers Point, NJ	22,892.00	
Staten Island, NY	10,062.00	
Walnutport	8,000.00	
Dudley, MA	8,968.00	
Ocean County, NJ	<u>27,582.00</u>	
		154,689.14

Administration

Exec. Dir. Salary & Benefits	\$ 24,000.00	
Exec. Dir. Health Insurance	4,326.50	
Dev. Dir. Salary & Benefits	23,750.00	
Dir. Operating Account	14,100.00	
Office Operating Account	10,500.00	
Clerical Salary	5,468.50	
Parsonage/Office Bldg.	1,882.09	
Office Rent	2,250.00	
Employer's Taxes - Soc. Security	<u>3,504.09</u>	
		89,781.18

Reimbursements and Miscellaneous

CABS - Aetna	\$ 4,104.37	
Bank Charges	84.58	
Administrative Budget	200.00	
Stewardship Council	200.00	
Worker's Compensation	265.00	
Summit	400.00	
Memorial Fund	379.15	
Interest Emergency Reserve Fund	<u>1,000.00</u>	
		6,633.10

TOTAL EXPENDITURES	\$ 251,103.42
Balance, August 31, 1992	\$ 16,299.24*

## \* Deposited as follows:

Checking Account, Meridian Bank	\$ 364.84
Money Market Saving, Dime Savings Bank of NJ	15,934.40

The accounts and reports 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 8/31/91	Receipts	Expenses	Balance 8/31/92
Book Fund	\$ 70.67	0.00	0.00	\$ 70.67
Luzerne County Project	127.30	0.00	0.00	127.30
Spinney, New England	323.16	8,284.50	8,968.00	0.00
Somers Pt. Land Fund	25.00	0.00	0.00	25.00
Boyerstown Area Mission*	600.00	0.00	600.00	0.00
Stortz, Ocean County	3,048.82	14,215.23	27,582.00	0.00
Memorial Fund	249.15	155.00	379.15	25.00
Morrison, Spencer	4,308.31	4,956.02	8,428.00	836.33
Ritter, Staten Island	695.00	9,707.00	10,062.00	340.00
Upper Perk.Val.Mission	5,146.15	15,226.00	18,272.15	2,100.00
Intercultural Mission	6,887.66	0.00	0.00	<u>6,887.66</u>
Total				\$ 10,411.96

\*Transferred to Upper Perkiomen Valley Account

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:

Balance, 8/21/91	\$ 11,294.43
Contributions	155.00
Interest	<u>670.60</u>
Balance	\$ 12,120.03*
* Passbook, Dime Savings Bank of NJ	\$ 11,686.10
Principal Balance Loan to Edison Mission	301.25
Principal Balance Loan to Ocean County Mission	107.68
In General Account	<u>25.00</u>
	\$ 12,120.03

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

Balance, 8/31/91	\$ 48,198.33
Interest	<u>1,016.55</u>
	\$ 49,214.88*
* Savings Account, Dime Savings Bank of New Jersey	\$ 1,000.00
Loan to General Account	48,214.88
Interest Receivable from Board	\$ 2,197.37

**Financial Report of the  
Board of Church Extension  
1991-1992**

INCOME	91-92 Budget	91-92 Actual	92-93 Budget
Balance			\$ 10,000
<u>Undesignated Gifts:</u>			
From Churches	\$ 95,400	\$ 90,738.29	\$ 98,000
From Other Sources	7,500	25,400.20	8,500
<u>Designated Gifts:</u>			
From Churches	67,480	58,648.83	62,000
From Other Sources	69,396	56,723.42	79,080
<u>Interest</u>	<u>1,000</u>	<u>891.91</u>	<u>600</u>
Total	\$ 240,776	\$ 232,402.65	\$ 258,180

EXPENSES

Appropriations:

Newark, NJ	\$ 21,600	\$ 21,710.00	\$ 22,680**
Newark Benevolence		1,642.81	
Edison, NJ	19,500	19,632.18	17,000*
Holmes, NY	7,500	7,500.00	5,400
Upper Perkiomen Valley	4,000	18,272.15	12,000*
Spencer, MA	8,430	8,428.00	8,430**
Somers Point, NJ	22,892	22,892.00	23,037**
Staten Island, NY	12,000	10,062.00	16,800*
Walnutport	8,000	8,000.00	8,400**
Dudley, MA	8,970	8,968.00	9,420**
Ocean County NJ	<u>27,582</u>	<u>27,582.00</u>	<u>26,782**</u>
Totals	\$ 140,474	\$ 154,688.51	\$ 149,949

\* Contingent on Designated Offerings

\*\* Partially contingent on Designated Offerings

Administration

Exec. Dir. Salary and Benefits	\$ 24,000	\$ 24,000.00	\$ 25,200**
Exec. Dir. Health Insurance	3,648	4,326.50	5,625
Dev. Dir. Salary and Benefits	23,750	23,750.00	24,938**
Department Travel	9,000	4,691.38#	10,000

Parsonage - Office Building

Mortgage	1,879	1,882.09	160
Fuel	1,200	1,288.56	1,400
Electric	1,600	1,185.57	1,400
Other Utilities	900	941.91	1,200
Maintenance	2,400	2,362.30	2,400
Insurance (Fire, Liability)	<u>675</u>	<u>672.00</u>	<u>800</u>
	8,654	8,332.43	7,360

Office Operations

Rent	2,850	2,250.00	3,600
Secretary	6,000	5,468.50	6,300
Printing and Supplies	4,000	4,551.87	4,000
Equipment	1,200	749.45	700
Mailing	5,000	5,206.95	5,500
Telephone	2,400	1,576.61	2,400
	21,450	19,803.38	22,500
Board Expenses	1,800	671.82	908
Taxes Employer	2,000	3,504.09	2,400
Promotion	1,000	311.51	450
Surveys 200	49.80	100	
Administrative Budget	200	200.00	100
Workers' Compensation	1,800	1,867.00	1,800
Stewardship Council	200	200.00	100
Fellowship News	<u>100</u>	<u>0.00</u>	<u>250</u>
	\$ 97,802	\$ 91,707.91	\$ 101,731

# net after reimbursements

Reserves:

Debt Repayment	\$ 1,000	\$ 1,000	\$ 5,000
Principal and Interest			
Health Insurance contingency	500	0	500
General Contingency	<u>1,000</u>	<u>0</u>	<u>1,000</u>
	\$ 2,500	\$ 1,000	\$ 6,500
TOTAL	\$ 240,776	\$ 247,264.87	\$ 258,180

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

### **Seed to the Sower and Bread for Food**

*Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. (II Corinthians 9:6)*

*I planted the seed, Apollos watered it, but God made it grow ... The man who plants and the one who waters have one purpose, and each will be rewarded according to his own labor. (I Corinthians 3:6,7)*

*The hard-working farmer should be the first to receive a share of the crops. (II Timothy 2:6)*

*Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. (II Corinthians 9:10)*

Agriculture is the idea and invention of the Lord God. He created plants and designed that they should reproduce and multiply by means of seeds (Genesis 1:11-13). He gave the plants to humans for food (Genesis 1:29). He put Adam in the Garden of Eden "to work it and take care of it" (Genesis 2:15). Even before the Fall, the Lord designed that through labor man should have part in producing his food.

After the parents of us all sinned and the ground was cursed because of their sin, they found that "through *painful* toil you will eat..." (Gen. 3:17) and "By the sweat of your brow you will eat your food" (vs. 19).

A large proportion of the Scriptures deals with agriculture. In addition to what the Bible says about direct, literal farming and related agricultural pursuits, sowing and reaping are also used to describe such other human activities as evangelism, new church formation, moral and immoral behavior and the giving of offerings for the Lord's work.

### **Agricultural Principles**

In the process of sowing and harvesting, whether in literal plant culture or any of the other areas of our lives that are likened to it in Scripture, there are principles that will constantly and invariably hold true. Some of them are:

1. Each variety of seed will produce after its kind; "A man reaps what he sows" (Galatians 6:7).

2. The quantity of the harvest is in direct proportion to the quantity of seed sown; "Whoever sows sparingly will reap sparingly, and whoever sows generously will also reap generously (II Corinthians 9:6).

3. Though there are factors that affect the harvest, in any of the activities, that are out of the control of us humans and subject only to God's control (such as temperature, light and rainfall), yet the harvest and its benefits are in proportion to the labor expended; "... each (laborer) will be rewarded according to his own labor" (I Corinthians 3:8).

II Corinthians 9:10 brings together the seed and the harvest, the Lord and the laborer in a beautiful way. The Lord supplies "seed to the sower and bread for food." He provides both of these out of the self-same harvest. The grain that will become the seed for the next year's harvest (seed grain) is not different from that which will be ground into flour to make the bread we eat.

The Lord supplies the harvest, yet it is through the labors of the planter, the waterer and the harvester.

The person who takes all the credit for the harvest is a fool (Luke 12:20). "So neither he who plants nor he who waters is anything, but only God, who makes things grow" (I Corinthians 3:7). But the man who wrote those words says in the next sentence that "each will be rewarded according to his own labor" (vs. 7) and elsewhere that the hard working farmer benefits from his work (II Timothy 2:6).

### A True Synergism

In the area of evangelism/church starting and financial giving, there is a true *synergism*, a "working together." The Apostle writes, in a discussion of church planting, "For we are God's fellow workers (Greek: *synergoi*)" (I Corinthians 3:9). In his comment on this verse, Godet says, "The meaning therefore is 'We are at work with God Himself.'"

There is no synergism in salvation, for "Salvation is the work of God, from its commencement to its consummation" (Article XVII, p.19, *FAITH & ORDER*). We are not saved by or because of anything we do; nor can we keep ourselves saved by what we do. It is all of God and of Him alone.

But understanding the synergism in sowing and reaping, we know that our labor may and should be productive. Imagine a farmer who would say, "All that matters is that I work hard. I have no need to be concerned about the results, the quantity of the harvest, the bottom line." He knows that the right kind of seed, planted in the right quantity at the right time with his hard and properly focused work, will produce. While there are the factors that he cannot control (but God does) that will affect the harvest, the farmer, if he thinks rightly about his work, knows he works together with his God. So he plows and threshes "in the hope of sharing in the harvest" (I Corinthians 9:10). Hope, in the biblical usage, is in no way "iffy" — but rather filled with certainty about that which is to come.

If we say sometimes, "God doesn't expect us to be successful, only faithful," we run the risk of rationalizing our own lack of labor or our pointless "busy work" that may amount to no more than "spinning our wheels." When it comes to evaluating our church planters, who work with a minimum of resources in a task that is truly labor intensive, we know that they have to produce or they'll be out of the business. The baby church must grow or that work will be closed. The church planter — like the farmer — knowing the synergism, works in hope and by faith, and together with his Partner brings in a harvest.

I counsel each of my colleagues-in-farming, don't be a fool and take credit to yourself for what God produces. Neither, however, buy into the notion that the quality or quantity or direction or wisdom of your labors are of no consequence. The Lord of the harvest has called you to be a laborer with Him. And He has said to you, "Let's not become weary in doing good, for at the proper time we will reap a harvest if we do not give up" (Galatians 6:10).

### Saving and Sowing the Seed

A most important part of the farmer's work, for which he bears full responsibility, is to separate out of the harvest, and carefully to conserve that part of the grain that will be the next year's seed. Because it is just like the rest of the crop, he might use it for bread if he gets hungry enough or sell it if he is poor enough. But if he plans to continue to farm, he will resist those temptations absolutely. He must not eat the seed grain.

The seed grain of the Bible Fellowship Church, which will produce future evangelism, new churches and the growth of the brotherhood, is our offerings for church extension.

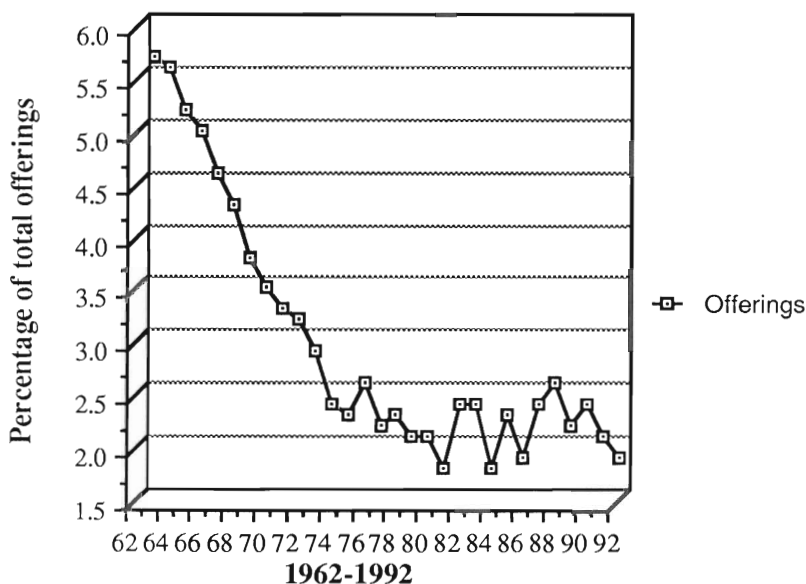
The farmer knows that if he wants to increase his harvest next year, he'll have to increase the amount of seed grain he saves from this year's harvest.

On the family farm, the younger generation learns from those who have worked the farm before how much seed to save so that the fields may be adequately seeded. Through the generations, our forebears were very constant and faithful in their provision of the seed grain. For at least 80 years, they set aside 5-6% of their total church offerings and invested it in church planting evangelism. Starting in the mid to late 1960's, our generation came along and began to eat some of the seed grain. We did this by spending the money we should have reserved for church planting evangelism for other things. At first it was just a wee bit, but gradually we became more hungry, or more poor, or more greedy or more foolish. We proceeded to eat more and more of the seed. The last year that our churches in aggregate gave 5% of the total offerings for church extension was 1965. The last year they gave 4% was 1967. In 1973 we fell below 3% for the first time and we have never returned to that level of giving. Three times in the 80's we fell below 2%. Our all-time low was 1.91% in 1984. By 1988, perhaps sensing that we were heading toward bankruptcy, we conserved more seed — up to 2.59% of our offerings. But then temptation overtook us and the feeding frenzy was on again. This year we may again have fallen under 2%.

### MANAGING THE FARM: Planning for the Harvests

Bible Fellowship Church Giving for Church Extension, 1962-1992

(percentage of total offerings)



We have forgotten the instruction and examples of our spiritual parents, grandparents and great grandparents. We are eating the seed grain. Because we are, we are sowing sparingly. And the divine agricultural principle is that as we sow sparingly we shall reap sparingly.

At this Annual Conference, we rejoice that we may recognize two more particular churches — Edison, New Jersey and Holmes, New York (both started ten years ago), and receive them into Conference membership. We have added to Conference membership four new churches in three years; nine in eight years! But in a few years, the pace of these new church recognitions will likely slow and cease, for we are eating the seed grain.

From 1974 through 1990, there were 25 new missions opened, an average of over three churches every two years. Last year we opened one, this year none. And there will likely be few in the years ahead, for we are eating the seed grain.

Other evangelical denominations are experiencing God's blessing on aggressive programs of new church development. Some of these are the Christian and Missionary Alliance, the Church of the Nazarene, the Assemblies of God, the Church of God in Christ, the Vineyard Movement, the Calvary Chapel Movement, and the Missionary Church, which includes our former Western Conferences. Their successes demonstrate that there are receptive people and communities in North America among whom new churches can be planted. But the Bible Fellowship Church may reap sparingly while others gather abundantly. We are sowing sparingly because we prefer to eat the seed grain.

We have been learning how better to identify, select and recruit effective church planters. But what good is that knowledge or what use is it if there is no seed to sow and therefore no harvest to reap?

We have demonstrated that the present is a time when the telephone can be used effectively to reach people with the Gospel and plant churches. This fruitful method is being by-passed by the Bible Fellowship Church because we are eating the seed grain.

We send harvesters out into whitened fields, where they ought to invest all their time and energy in gathering the sheaves. But they cannot do so because we do not support them. We choose rather to eat the seed grain.

Our sovereign God is sending an amazing variety of peoples from all over the globe, in large numbers, to the USA. The Bible Fellowship Church is not evangelizing these people and forming churches among them. We are denying them what we owe them — the Good News of the Savior — because we'd rather eat the seed grain.

In 1983 and 1984, the Bible Fellowship Church set some exciting goals for itself — to massively increase its farming operations and gather a much greater harvest. The Church commissioned the Church Extension Department to open 39 new churches in the WIDER HORIZONS years (1985-2000). Some of the churches planned to start daughter churches. Together the churches resolved to double their church extension offerings to enable the Church Extension Department to plant those new churches. If the churches had met their goal and doubled their 1983 offerings by 1985, and then maintained the '85 percentage, they would have given over \$760,000 more than they have in the last seven years to extend the Church. That sum could have planted a lot of churches! But rather than discipline ourselves to meet the goal, we have eaten the seed.



## What Might Have Been

There are now 20 Bible Fellowship Church congregations worshipping God, proclaiming the Gospel, making disciples and edifying the Lord's people that were not in existence in 1970. Had the WIDER HORIZONS faith goals to this point been achieved, we would have 11 more new congregations and as many as 1000 more members than we have.

We should not be surprised that, because we have been eating the seed rather than planting it, we have reaped less. It's merely a demonstration that God's agricultural principles hold true.

If our churches had only learned from our forebears to preserve 5% of the harvest for the next year's seeding (as was done in 1965), and if we had done this each year since 1965, we could have expected that our Lord who said, "Everyone who has will be given more, and he will have an abundance" (Matthew 25:29), would have enabled us significantly to have exceeded the WIDER HORIZONS goals. We might count 40 to 50 congregations that would have been begun since 1970 with perhaps 2000 to 3000 more members than we now have. But you can't eat your seed, decrease your sowing and reap a larger harvest. The Lord says the reaping will be diminished, and so it shall be.

A year ago we had to take one of the saddest and most difficult actions that we could imagine — to close Pinebrook Junior College. We were forced to do it, and it has surely diminished our morale and our ministry as a denomination. If we had had 25 more young congregations and 2500 more members than we do, would we have had to close our school? In my 1986 report, I demonstrated that the young churches give proportionally greater support to our denominational ministries than the older congregations (Report of Executive Director, 1986 Year Book, pp 59-61). The outcome could have been quite different. But you cannot reap generously unless you have sown generously and you can't sow grain which you have eaten. The choices we make have consequences, which may be good or bad, sad or happy.

We all rejoice in the way the Lord is calling members of the Bible Fellowship Church to become foreign missionaries. If He continues to call them, will the financial support be there for them from our churches? We may see more and more people, moving here and there ever more actively, for increasingly long time periods, doing deputation work to find fewer and fewer dollars for their support. Increasing numbers may have to decide to withdraw from candidacy because their support cannot be raised. I have talked with several visionary brothers among us who can see this happening and who are deeply concerned. Oh that we had those added congregations and members to help to support our growing missionary family. But grain was eaten rather than sown . . .

## What Should Have Been

In the three decades between the 1960 and 1990 censuses, the population of the United States grew 38.7%. Compared to that growth percentage for the nation, what would you think should be the minimum acceptable growth percentage of the Bible Fellowship Church? Wouldn't you expect our growth in membership to exceed the national growth? By how much?

Don't you believe our Lord would expect us to grow faster than our nation grew? What would He be pleased with? He said He will build His Church (Matthew 16:18). He commissioned us to make disciples (Matthew 28:19).

Surely there were times of good opportunity and receptivity to the Gospel during those thirty years. What growth rate should we have seen? The fact is that our

growth was just about exactly that of the United States — 39.2% just 1/2 of 1% above the national figure.

As we ingested more and more of the seed and planted and sowed for ever decreasing harvests, is it surprising that we grew no faster than our nation grew?

As a spokesperson for my generation, those born before World War II, I confess that all of this happened on our watch. As we ascended to the leadership of our Church, we broke rank and faith with our forefathers and foremothers. We nibbled away merrily at the seed grain. And when the decade of the eighties came, the "me" decade of self-centeredness and self-indulgence, we were right there conformed to the world, and we led our church into its lowest commitment ever for sowing and reaping in the USA. We have put the future of this farm in jeopardy.

And who told us to keep our denomination within such tight geographical boundaries? Certainly not the One who called His disciples to be His witnesses simultaneously "in Jerusalem and in all Judea and Samaria, and to the ends of the earth" (Acts 1:8). Who directed us to keep the Bible Fellowship Church so ethnically, racially, linguistically and culturally homogeneous? Not the One who bade His followers to "go and make disciples of all nations ..." (Matthew 28:19).

Over the last thirty years, most of our churches have been located in areas with growing populations. And they are close by great metropolises which have been neglected and abandoned by the evangelical church. When we should have been saving and sending increasing stores of seed so that those masses might have opportunity to partake of the Bread of Life, what have we been doing? We've become "recreational seed chowers." Whose idea was that? Clearly not His who said, "For the bread of God is he who comes down from heaven and gives life to the world" (John 6:33).

Maybe there's still time in the waning years of our lives and ministries for our generation to reverse what we've done. Lord, help us to do it.

To the generations on the rise, don't follow our example. Be the right kind of farmers. Have the vision of the harvest ever before your eyes. Earnestly desire to be a partaker of that harvest. And know that the only way to enjoy that outcome is by diligently saving, sending and sowing that seed.

### **Churches that Save, Send and Sow**

I must report that we who are involved in sowing your seed in the United States and gathering the harvest are grateful for the support of the churches. But this year there was a decrease of more than \$4200 in giving from the churches on the heels of a \$4000 drop a year ago. I suspect that these are attributable to some of the churches being unable to give what they had planned or would have liked to have given due to the effect of the difficult and protracted recession. The Lord provided a dramatic surge in gifts from individuals this year, which filled the gap and enabled us to pay all bills. We are committed to taking whatever the churches give for extending the Church and managing it into as large a harvest as we can. We will not give up and walk out of the fields — we have no permission from the Lord of the harvest to do that.

Some of the churches give largely for church planting. An analysis of 1991 giving revealed that five of the churches gave 5% or more of their total offerings for extending the Church. No seed grain eating there! And two churches gave more than 10%. They may have experienced some hungry days as they disciplined themselves to increase their store of seed.

Our analysis showed that the group of churches with the greatest proportion of their harvest allocated for seeding (3.03%) was the 19 middle sized congregations,

whose total offerings ranged from \$60,000 to \$150,000. Of the largest nine, whose offerings exceeded \$200,000 each, only one, Emmaus, gave over 5%. There was none other over 2.8% and as a group, they averaged 1.9%. These churches, because of their size and relative affluence, could provide for the sowing of a lot of fields. By the low proportion of their harvest that they allocate for sowing, combined with their high visibility, they probably somewhat dissuade each other and the rest of the churches from greater commitments to increasing the harvest.

The mission at Pleasant Valley, New York, was not dissuaded. One of our smallest in size and budget, Pleasant Valley is like the Macedonians of New Testament times, for "their overflowing joy and their extreme poverty welled up in rich generosity" (II Corinthians 8:2). They gave 7% of their offerings for seeding. They did not give in order to be commended by other people.

We know that the Lord's criteria for commendation are the attitude ("God loves a cheerful giver." II Corinthians 9:7) and the proportion (the tithe is His idea), not the "bottom line." The greatest gift ever given by any human and one that Jesus arranged to be remembered forever, was a pittance deposited in the temple treasury by a poor widow who "out of her poverty put in all she had to live on" (100%).

One of the most touching gifts that came to our office during this year was a check for \$1255.20 from an elderly widowed saint, who shall be anonymous. She lives on a small fixed income, which she manages very carefully. She loves the work of church extension, she loves me, and she prays for us every day. She has learned to sow bountifully, and where her treasure is, her heart is also.

If you think that I am trying to play the churches off against one another to stimulate their giving — I plead guilty! If you think there is something wrong with that, let me say that I learned it from my mentor, Paul (II Corinthians 8). And the Holy Spirit, who prompted him to write it, saw that it was included in His Holy Word for our benefit. Furthermore, I would delight to be able to induce our churches to look at one another more often and more closely, to draw closer to each other and become wholly committed to the Bible Fellowship Church as a movement and to the things we do together. If individual believers may "spur one another on toward love and good deeds" (Hebrews 10:24), why shouldn't churches do so also?

### **Possibility of Great Harvests**

Dr. C. Peter Wagner states his view that ten healthy, wholesome churches ought to be able to start one new church each year. Assuming that we have 30 such churches, with others on the way, we should be able to open at least three new congregations per year. Our analysis of the 19 middle size churches shows that they receive average offerings of about \$100,000 a year. If ten of these average Bible Fellowship Churches would save and send 5% of their offerings as "seed grain," the total would be \$50,000. The cost of a pastor's salary, health insurance and housing presently runs about \$38,000. That could be met from the \$50,000. I believe we could seek to raise the initial start-up program costs, perhaps \$20,000 to \$25,000 from individual givers. In the second year, the \$12,000 remainder from the ten churches' seed money could be augmented by designated support giving for the planter to meet the needs of the organizing pastor's family which are not yet being met by the mission congregation. Thus the ten could sustain a schedule of a new opening each year. As they grow and continue to give their 5% seed money, they can keep pace with increases in pastoral support needs with some additional money toward administrative costs and eventually more new starts. Some of the ten will decide to mother a new daughter church. And so the pace will increase. The new churches and the presently

smaller and weaker churches will become stronger and will soon add a fourth cadre of ten to the "new church a year" club. Growth will accelerate. Possibly, the WIDER HORIZONS goals will yet be achieved by the year 2000!

The Department is structured for growth. To be faithful to the mandate that the churches gave us in WIDER HORIZONS to plant 39 churches in 15 years (2.6/year) we had to restructure. Our Development Office is doing great work. It has upgraded our communications, added over 400 names to our mailing lists, added over 150 new or lapsed givers since it has gotten up and going, and it provides numerous services to our organizing pastors and missions.

Our development efforts have been used of the Lord to raise about as much in new giving as were the added costs in this first full year of a full-time Director of Development and Communication. All the rest of the output is bonus. One of the most important results — probably *the* most important — is the greatly increased volume of intercessory prayers through improved and more widely circulated prayer letters, our photo prayer packets and our monthly prayer bulletin, "The Extension CALL."

We have heard from some who feel that we have too much administrative cost — to high a proportion. It is difficult to compare us to other mission operations, for fully one-half of what we call "administration" expenditures are for field and personnel work, which few if any of the missions attribute to home office or headquarters administration.

We believe we could take on the supervision and support of about twice as many congregations and missionaries as we now have without increasing costs any more than 10%. That would be a total of 22 churches and missions and 24 to 26 pastors. This would just about cut our dollar cost for administration per unit in half.

The percentage of expenditures for administration this year dropped from 38.4% in 1990-91 to 37.1% in 1991-92. If and when the churches are able to save and send 5% of their total offerings for seed sowing, that percentage figure would drop to about 20%. If we can continue to expend half of our efforts on field and personnel work, the real "overhead" will be 10%.

### **How to Assess Your Church's Seed Saving**

If you wish to calculate your church's percent of offerings for extending the Church, it is very easy to do. Enter into your calculator the church extension giving for the year just ended. You can take that from the report of the committee on statistics or from the table in the back of the *Year Book*. Then divide (÷) by your total offering figure and punch the equal button. Your answer will probably have a decimal point in it. Move the decimal two places to the right. Round off the first number to the right of the decimal and you have your percentage, to the tenth — for example, 4.2%

### **Planning for Larger Harvests**

Increasing your store of seed grain will not be as easy as making the calculation. You will need to do some careful planning and exercise some tight management. You may need to plan several steps, for example adding 1% or 0.5% to the budget line to bring say a 3% proportion up to 5% over two or four years.

You might be thinking, "Oh, our people don't know enough about Church Extension (or don't care enough) to do that." There are two keys to changing that. The first is faith — on the part of the leadership — to believe that the Lord wants us to have a greater harvest and then to add hope — biblical hope — to your faith.

This scriptural principle is explicated in such texts as, "According to your faith will it be done to you" (Matthew 9:29); "And He did not do many miracles there because of their lack of faith" (Matthew 13:58) — remember the synergism here — and "O Jerusalem, . . . how often I have longed to gather your children together, as a hen gathers her chicks under her wings, but you were not willing!" (Luke 13:34) and "You do not have because you do not ask" (James 4:2).

The second step is the action step. Again James writes, " . . . I will show you my faith by what I do" (James 2:18) and the writer to the Hebrews fills a great chapter with what real people *did* by faith (Hebrews 11). This step is to begin to reserve a larger portion of your harvest and see that it gets out to the fields for sowing. At first thought, this may sound backward — to commit the giving before the awareness and concern are there. But this is Jesus' way, "Where your treasure is, there your heart will be also" (Matthew 6:21). Stop being "seed grain junkies." Give it up and send it on, and your peoples' awareness, concern and prayers will come to be there, for the heart follows the treasure.

As your people pray, instruct them concerning Jesus' directions to His disciples in the face of ripened harvest fields (they're on the way, for God has declared that our bountiful sowing will lead to bountiful harvest), "ask the Lord of the harvest . . . to send out workers into his harvest field" (Matthew 9:36).

We may expect the Lord to call some of the sons of our churches to be church planting evangelists and some of our couples to be summoned also to be Priscilla and Aquilla teams to help form churches. Why have so few of our own members been called to be missionaries to extend the Bible Fellowship Church in North America? Have our consciences been stirred about this eating of the seed grain? Have we believed God and acted on that belief? Have we sent our treasure? Are we praying for harvesters? If our treasure is there in the fields, and our hearts have followed, we'll be delighted to send our sons and daughters to where our hearts and treasures are. Some of us might also go ourselves.

If your church does this, you're going to find incredible blessings, for in the work of this generous treasure-sending and seed-sowing, our Father gives one of those overwhelming assurances, that He "is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work" (II Corinthians 9:8). In another context about giving, the Lord says, "... see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it" (Malachi 3:10).

You might say to me, "Dan, aren't you being awfully literal and mechanical about this? Haven't you failed to acknowledge the sovereign grace of God in this?" I believe wholeheartedly in the absolute sovereignty of God in salvation — all of Him, none of us. But in this seed-sowing and harvesting, there is a synergism. Surely, God will save whom He chooses to save. But if we fail to do what He desires of us, we shall miss out on the harvest — or at least enjoy only a little gleaning of a few stalks when there are sheaves to be brought in.

Counting-out and giving the tithe is mechanical. Separating and saving the seed grain in the amount needed is literal and mechanical — as is sowing it at the right time and in the right place.

Let's "trust and obey" and I believe we shall be amazed at what He will do in and through the Bible Fellowship Church in the next eight years.

## **Travel Plans**

It is my desire to visit with as many of my fellow pastors as I can during this 1992-93 year. I want to hear your thoughts, ideas, criticisms, suggestions for extending the Church. What can we do better? Where are there great open doors for us to enter with the Good News? What is your church doing to evangelize the lost in your community and to make disciples.

And I'd like to talk with you about your church's plans to save and send that seed. And maybe I could meet with the appropriate budgeting group(s). I'd like to have you invite me to come. For those who do not, I'll try to contact as many as I can to arrange to visit as many as I can by the most efficient travel plans, from late winter through early summer, 1993.

To those who will save and sow the seed grain through giving, the Lord says, "You will be made rich in every way, so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God" (II Corinthians 9:11). Can you ever begin to imagine what that could mean for the Bible Fellowship Church? Can't we be sure that that overflow of thanksgiving will be richly pleasing to our great and gracious God?

## **A YEAR OF GOOD PROGRESS**

1991-92 has been a year of good progress for the 11 churches and missions in the Department. There were many highlights in the programs of our congregations, including vital children's and youth ministries, special outreach projects, new and enjoyable traditions. There were a good many glorious baptismal services. Four of the churches/missions have made major organizational transitions.

## **Organizational Development**

Two of the congregations achieved the primary step of electing elders. Faith Church of Holmes, New York, elected John Dawson, Al Cocker, Allen Light, Alexander Mitchell and Harris Snowdon. The church has had at least three baptismal services, received numerous new members, welcomed a steady stream of visitors, developed and presented vital and attractive programs and seen steady growth in average attendance at worship and Sunday School.

Christ Community Church of Edison, New Jersey, became the first organized mission to elect elders and deacons at the same time. The newly elected elders are Joseph Adavai, Robert Matthey, J. Richard Vroman and Kenneth Zimmerman. The deacons are Clark Griffith and William Kriney. Worship attendance at Edison averages about 120.

We expect both churches to seat their delegates as members of this 109th Annual Conference. Each will substantially decrease the amount of financial assistance it will draw from the Board of Church Extension in 1992-93.

Two of the missions, Somers Point, New Jersey and Spencer, Massachusetts, met with their assessment committees this year for the committed family assessments. Both were found to have about ten credible committed families and were approved, by the Board at its last meeting, to form membership rolls and become organized missions.

During the year a fine charter presentation service was held in Ocean County, New Jersey.

## Property Matters

Our two newest missions are nearing their first anniversaries and are involved in the process of obtaining buildings.

The South County Mission began public worship in Dudley, Massachusetts, last December. After meeting for a time in a home, they were able to obtain use of the Dudley Town Hall auditorium for a limited time, which ended on September 27. Worship attendance has recently been averaging in the mid-30's, with seven to nine families demonstrating faithful commitment.

A diligent search for a suitable meeting place in the Dudley-Webster area turned up nothing. There is, however, a fine attractive and well located 4000 square foot former restaurant building for sale just over the state line in Thompson, Connecticut. Along with Dudley and Webster, Thompson, which is immediately contiguous, will make up a three town target area with a large population and dearth of evangelical churches. If the locus of the work shifts to Thompson, it will bring us back into the Nutmeg State after a three year absence since the congregation at New Fairfield was dissolved.

The mission in the Upper Perkiomen Valley in Pennsylvania has taken the name Community Bible Fellowship Church. Having rapidly outgrown its original meeting place in East Greenville, it moved last December to larger quarters in an office building in Red Hill. On December 1, 1991, the pastoral team began its ministry in the Valley.

The Lord provided a competent and experienced lead organizing pastor in an unusual manner. Ron Denlinger is a missionary with the Rural Home Missionary Association, Inc. (RHMA). He and his wife, Joan, have two special needs children, Kari and Ryan. The intense and constant care of the children and their need for special medical attention made demands on Ron and Joan that did not allow them to continue at the church Ron had planted in Lebanon, Connecticut. They took a leave of absence and returned to Lancaster County where they had grown up and their families lived.

To shorten a long story, the Lord put the Denlingers and the Church Extension Department in touch with each other just when each was ready for the other and just as He had provided a committed Christian caregiver, Lois Woolston, to take on ministry with Kari and Ryan and thus to enable Ron to return to church planting.

Our mission in the Upper Perkiomen Valley is a partnership with RHMA, a fine parachurch ministry that is thoroughly compatible, in belief and church formation methodology, with us. RHMA provides the Denlingers' support package and we provide the housing. We have primary direction of the work which will be a Bible Fellowship Church. We are delighted with this new partnership model.

The Board of Church Extension has called D. Thomas Phillips, a veteran with us, as associate organizing pastor, to serve bivocationally. The team is working harmoniously, happily and fruitfully.

God has generously enabled us to purchase a fine 15,000 square foot building in Red Hill. In its wisdom, the Resolution Trust Corporation, acting in the interest of the taxpayers of the United States, turned down our contract offer to purchase the building and decided to offer it for sale at a large public auction. We went to the auction in Philadelphia on June 25 and were successful in buying the property at a saving of over \$75,000 of the Lord's money. Closing of title occurred July 28. The building is in virtual "move-in" condition. After the required municipal approvals, the congregation met for its first Lord's Day there on October 18. A dedication service

is planned for the afternoon of November 15. We estimate that the building can comfortably contain a full program of a congregation of at least 250. Recently worship attendance topped 100 nine of ten consecutive Lord's Days.

Our growing and lively congregation in Newark, New Jersey, has outgrown its present building, leading to an intensive search for a new facility. Preliminary negotiations have been opened with another denomination toward the prospect of acquiring a large church building about two blocks from our current Clinton Hill location.

The Edison, New Jersey, church is also actively exploring options for acquiring a "next step" place in which to meet.

### **Working Groups**

This was a year for work crews from established churches to come and help the young churches. This was particularly evident in Staten Island, New York.

A crew of seven men came from Emmanuel Church, Sunbury, Pennsylvania, July 17-19 for two days of intensive work on the grounds and a Sunday morning of ministry.

On Friday afternoon and Saturday, August 21 and 22, a total of about 50 persons from Faith Churches in Harleysville and Spring City, Pennsylvania, descended to work. Exterior work continued, including the construction of a new concrete basketball court, while several large interior areas were magically transformed with paint and paint brush.

A group of ten from Sinking Spring, Pennsylvania, returned this summer to Ocean County, New Jersey, to provide leaders and workers for a VBS. Together with workers from the host church, they presented a fruitful and effective children's program.

These incidents of mission teams for ministry hold great promise for future replication.

### **The Future**

One of the strategic provisions which we are making for future growth is the Board's Memorial Fund. Provided by gifts in memory of loved ones and friends who have gone on to glory, the fund is reserved to help young churches with real estate acquisition and construction. Revolving loans help those churches and build up the principal of the fund so that it grows and will go on helping new congregations to get established till the Lord Jesus returns. During the year, memorial gifts totaling \$155 were received in memory of Edward Stortz and Edith Hall.

We have great hopes (in the biblical sense) and expectations for our dear young congregations. And we yearn to see many more start up in the years just ahead.

May the Lord of the harvest grant us to be good seed savers and sowers and may He give us the joy of beholding a great harvest of souls and new churches — to His glory, thanks and praise. Amen!



# Financial Report of the Executive Director of Church Extension 1991-92

## Receipts:

Balance, August 31, 1991	\$ 1,134.86
From Board	14,100.00
Interest	<u>26.16</u>
Total	\$ 15,261.02

## Expenditures:

Department Travel	\$ 3,522.45
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## Office:

Equipment	\$ 119.45	
Supplies	265.25	
Mailing	198.68	
Telephone	<u>1,259.54</u>	
		1,842.92

## Parsonage/Office Building

Gas-Fuel	\$ 1,289.06	
Electric	1,185.57	
Other Utilities	941.91	
Maintenance	2,362.30	
Insurance	<u>3,030.08</u>	
		8,808.92

## Board Expenses

	671.82
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Surveys	49.80
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Bank Charges	<u>108.92</u>
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Total	\$ 15,004.83
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Balance, August 31, 1992	\$ 256.19
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Depository: United National Bank, Plainfield, NJ

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

## OFFICE ACCOUNT

## Receipts:

Balance, August 31, 1991	\$ 92.80
From Board	10,500.00
Other	<u>475.59</u>
Total	\$ 11,068.39

## Expenditures:

Equipment	\$ 630.00
Mailings	5,008.27
Printing and Supplies	4,286.62
Promotion	311.51
Telephone	<u>317.07</u>
Total	\$ 10,553.47

Balance, August 31, 1992	\$ 514.92
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Depository: Meridian Bank

The accounts and report have been audited by Stephen C. Cassel

## *Report of the Board of Missions*

*"Look among the nations! Observe! Be astonished! Wonder!  
Because I am doing something in your days—  
You would not believe if you were told."  
Habakkuk 1:5*

As we look among the nations, we are truly awed at what God is doing! We look at the Commonwealth of Independent States and we find God's work almost unfathomable. For many years we prayed for those enslaved by Communism and opportunities to reach the Soviet peoples with the Gospel. It happened so rapidly that we scarcely could believe what was happening. Are we gearing up to put feet on our prayers, to do all that we can while the window of receptivity is open and before the cults and false religions claim their victims?

At the same time we are appalled at other events that are taking place. Such repulsive things as the civil war that is taking place in the former Yugoslavia. We are indeed concerned for our Christian brothers and sisters that are in that heinous conflict as well as those outside of Christ. Are we preparing to step in after the conflict in order to demonstrate Christian compassion and God's love?

As we look back at the Persian gulf conflict we see three outstanding steps in the ultimate victory. 1.) The development of a broad cooperative effort and pooling of resources from among a coalition of nations; 2.) the development of goals and a very comprehensive strategic plan; 3.) the cooperative implementation of that strategic plan guarding their unity in the midst of many factors that could potentially divide the coalition of nations. A connectional unity — a collaborating plan — and a cooperative strategy. This is also God's plan for the Church. The Bible Fellowship Church is a connectional fellowship. But in order for us to achieve God's best, we must unite together to form common God-given goals and a cooperative strategy before there can be a great demonstration of God's power and the ultimate fulfillment of His purposes.

The Church of Jesus Christ is called a body. A body comprises many members diversely gifted for the carrying out of the purposes of Jesus Christ, the Head of the Body. The writer of the book of Hebrews proclaims "the unchangeableness of His (God's) purpose" (Heb. 6:17). In verses 13 and following, the author first alludes to the promise to Abraham in Gen. 12:1-3 where God promises to bless Abraham, give him a son and make of him a great nation; and secondly, to God's unchanging purpose that through the heirs of Abraham (all believers in Christ according to Gal. 3:29) all the peoples of the earth shall be blessed. The eternal purpose of God is clear. The carrying out of that purpose is not always so clearly set forth in our objectives and the objectives of our churches. "Where God guides He provides" is an old cliché but it is also a statement that is eternally true. We *KNOW* the eternal purpose of God; and we also *KNOW* that God has provided all that the Church needs to be a blessing to all the peoples of the earth. May we be good stewards of all that He has entrusted to us and zealously apply our hearts and our cooperative strategies to His eternal purpose of world evangelization.

We rejoice in the many applicants that have come forward to offer themselves for Christian ministry. Some have been in a deputational ministry now for two years.

This has been a very difficult time for raising financial support. One of our appointees has written a poem concerning this dilemma.

### THE LABORERS WAIT

Written by -- Louise M. Bertolet, 1992

The brothers prayed for workmen sent  
To take His Name abroad.  
In fervent prayer their time was spent,  
As ordered in His Word.

Some willing ones He called apart,  
In answer to their pleas.  
Then praise ascended from the heart,  
"Thank you, Lord, for these."

These missionaries waited long,  
Their work for Him to start.  
They needed funds to reach the throngs,  
Ere they could do their part.

Year after year, the brothers prayed  
As workers languished here.  
Reluctantly, the laborers stayed,  
As His return drew near.

The brothers who had asked for these,  
Grew doubtful with the years.  
The Lord could give funds if He pleased,  
"Twas not His will," they feared.

Like lightning flash, the Lord returned  
To lift His children higher;  
To glory and the crowns they'd earned  
And all they would desire.

"I gave you workers fit to go,  
To gather souls for me."  
"Why did you not," their Lord would know  
"Send them abroad for Me?"

"But Lord, the needed funds," they sighed  
"We waited for Your hand."  
With saddened eyes, the King replied,  
"My funds were in YOUR hands."

We are very gratified as we reflect on the ministry of our missionaries and the commendable spirit they have demonstrated. As you can imagine, there are many types of administrative activities that are required to keep these missionaries on the field. Some of these include receiving and receipting contributions for missionary

support, tracking these contributions, and sending such contributions on a timely basis to the various sending boards. In addition to this we have tried to keep missionaries and churches informed of various events and other information, plan the Pastors & Leaders Seminar and World Missions Week at Pinebrook. We have had meetings in churches to share and assist in many ways with the opportunity to sit down with several missions committees to assist them in their task. The Executive Secretary was also appointed by Annual Conference to serve on the Inter-Cultural Ministries Study Committee which is searching ways to develop ethnic churches under the Bible Fellowship Church. It has been a joy to us to be a small but vital part in God's work to help people get to the mission field and to help local churches fulfill their responsibilities of world evangelism.

We have attempted to be sensitive to all our pastors and churches to perceive how we can better serve you in the task of world evangelism. Throughout the year we have added various features to our reporting to you. As requested by a particular church, we now send churches a receipt for each check sent. We also send a quarterly report listing what we understand your budget to the Board of Missions to be and the payments that you have made toward your commitment. This, too, has been at the request of a particular church. If errors are made by us in allocating your contributions or if we misunderstand your budget to the Board of Missions, please contact us immediately.

If you have some suggestion(s) as to how we can serve you more effectively, please contact the Executive Secretary or any of our board members.

We want to thank the many 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 to the missionary outreach of your church through the Board of Missions during this economic recession. 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 six times this year and the following information indicates some of the highlights of the year between September 1, 1991 and August 31, 1992.

### Missionary Candidates

This past year we have been involved with many individuals in various stages of preparation for the field. At this point we have about 21 active applicants. To some degree we worked with 42 different applicants this year of which 13 became appointees. We also worked with 27 in the appointee category, 7 of whom left for their field of ministry this year. They progressed through the process as follows (number of adults):

Applicants at September 1, 1991 (16 family units) . . . . .	28
Applicants Added (6 family units) . . . . .	14
Applicants Transferred to Inactive (6 family units) . . . . .	8
Applicants Withdrawn . . . . .	0
Additional Applicants accepted by this Board (8 family units) . . . . .	14

(Getter, Herring, Hunsickers, LoRussos, Millers, Morrison, Murrins, Nicelys)	
Applicants at August 31, 1992 (12 family units) . . . . .	21
Appointees at September 1, 1991 (7 family units) . . . . .	14
Appointees who became missionaries on their field of ministry . .	7
(4 family units - Herring, Morrison, Reyes, Wimbles)	

#### General Statistical Report on August 31, 1992

1.	Number of Sending Boards under which our missionaries are working . . . . .	34
2.	Number of countries in which our missionaries are working . . . . .	25
3.	Number of Missionaries:	
	Family Units      Couples      Singles      Total Adults	
	Active Missionaries . . . . .	54      41      13      95
	Leave of Absence . . . . .	2      2      0      4
	Appointees . . . . .	10      10      0      20
	Active Applicants . . . . .	12      9      3      21
	TOTALS . . . . .	78      62      16      140

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

Area	Families	Adults	Countries
U.S. . . . .	18	31	U.S.
North America . . . . . (excluding the U.S.)	4	8	Canada, Mexico
Central America . . . . .	5	9	Bonaire, Costa Rica, Guadeloupe, St. Vincent
South America . . . . .	7	12	Bolivia, Ecuador, Suriname, Venezuela
Europe . . . . .	7	13	U.K., France, Austria, Spain, Yugoslavia
Africa . . . . .	9	16	Kenya, Morocco, Seychelles, Tanzania, Zaire
Asia . . . . .	2	3	Mongolia, Thailand
Southeast Asia . . . . .	2	3	Malaysia, Philippines,
TOTALS . . . . .	54	95	25 COUNTRIES

Missionary Appointees & Inactive Missionaries in Transition to Active (10 family units, 20 adults)

1. Byron & Lisa Barnshaw were accepted by this Board on September 25, 1990 to work with IMI in their home office in Reading, Pennsylvania.
2. Raymond & Louise Bertolet were accepted on January 15, 1991 to work with Trans World Radio at a location yet to be determined.
3. Chris & Alma Hunsicker were accepted on September 17, 1991 to work at the hospital of HCJB World Radio in Quito, Ecuador.
4. Tim & Wanda Kauffman have requested to change their status from leave of absence to active to serve again with UFM in Zaire. They are awaiting the sale of their home.
5. Allen & Nancy Krauss were accepted by this Board on December 7, 1989 to serve with AIM. They are waiting for an assignment in the teaching field but presently are under assignment by the local church.
6. John & Nancy LoRusso were accepted by this Board and AIM on February 10, 1992. They will be involved in ministry to an unreached Sandawe people in Tanzania.
7. Mark & Diana Meitzler were accepted on July 23, 1991 to serve with International Teams in France. They are available for deputational meetings.
8. Glenn & Stacy Miller were accepted by this Board and AIM when they completed their educational requirement on May 30, 1992. They are presently under assignment by their local church.
9. Anthony & Joanna Murrin were accepted by this Board when they were accepted by New Tribes Mission on April 1, 1992. They anticipate ministry in Papua, New Guinea where Tony will fly and maintain aircraft.
10. John & Judy Nicely were short termers for one year and now have completed their educational requirements for this Board and TEAM. They are planning to teach at Christiansen Academy in Rubio, Venezuela.

Missionary Appointees Who Left For Their Field Of Service (4 family units, 7 adults)

1. April Herring left for her field of ministry on August 3, 1992 to minister to students at Thiel College, about two hours north of Pittsburgh. She is serving with Coalition For Christian Outreach.
2. Philip & Jan Morrison have taken a sabbatical from the pastorate at our Stroudsburg B.F. Church to teach for one year at Moffat College of Bible in Kijabe, Kenya. They left on August 19, 1992 after God's people provided the support that they needed in just a few weeks.
3. Art & Vicki Reyes left our area the beginning of April for Chicago where Art donated his kidney to his sister. After a brief time of recuperation, they left for language school at Rio Grande Language Institute where Vicki will continue her Spanish instruction. They serve with TEAM and are headed for ministry in Mexico.
4. Mark & Cathy Wimble are missionaries with OMF and left for their field of ministry on June 10, 1992 to serve in Thailand. Unexpected medical problems detained them in Singapore where Cathy had surgery. They hope to be in Thailand by September 15.

### Missionary Teacher Promoted To His Heavenly Reward

Fred A. Gibbon went to be with his Lord on January 3, 1992 after having suffered a massive stroke on November 11, 1991. He ministered in Kenya for 37 years and was presently teaching at Moffat College of Bible. He completed his Master's Degree in Missiology because of his primary concern in missions while he was at Moffat. Marian, his wife, is remaining in Kenya to continue the medical work at Kijabe which was very near and dear to her heart. Marian is scheduled for furlough beginning in August 1993.

### Missionaries On Leave Of Absence

Herb & Susan Lea were placed on leave of absence until they are able to go to the Central African Republic. Their youngest daughter Kara had to be near good medical facilities until the time that she would outgrow a childhood disorder. They opted to go to France where they would retain the French language and where Herb would work on his doctoral degree program. They hope to return to the C.A.R. in two years.

David & Nancy Wehr continue to be on leave of absence with a desire to return to Kenya to work at Rift Valley Academy.

### Missionaries Going To Inactive Status

Moses & Wendy Chow returned in April 1992 from Hong Kong to "retire" in Texas by becoming a pastor of a Chinese church.

### Missionary Reassignments

William & Addy Mull completed their assignment in Mozambique. Bill served as Assistant Area Representative in Pennsylvania and southern New Jersey but now they have been reassigned by AIM for one to two years to the Seychelles to work in the area of training church leadership in an indigenous church.

### Summer Missionary Financial Aid

Financial assistance totalling \$4,000 was given to twenty-three applicants from twelve Bible Fellowship Churches to serve with recognized organizations in twelve different areas of the world.

### Missions Emphasis Events Of The Board Of Missions

The Board of Missions conducted its Sixteenth Missions Seminar for Pastors, Missionaries, and Key Lay Missions Leaders on March 31, 1992 at our Sinking Spring Bible Fellowship Church. The general theme was: "Missions Is Still The Heart Beat Of God!" Dr. George W. Murray, General Director of Bible Christian Union, was the speaker. About 185 people attended this seminar.

World Missions Week at Pinebrook Bible Conference was held from August 8 - 14, 1992. Dr. Ron Blue, Professor from Dallas Theological Seminary and now President of CAM International, was the evening speaker and his general theme was: "YOU nited In Mission."

A Conference-wide Missionary Rally was conducted on May 14, 1992 at our Reading Church.

### Dates To Mark On Your Calendar Of Events:

- Tuesday, March 30, 1993 . Pastors & Leaders Missions Seminar from 10:00 a.m. to 3:00 p.m. in our Quakertown Church. James W. Reapsome, Editor of Evangelical Missions Quarterly will be the speaker.
- Thursday, May 13, 1993 . . Conference-Wide Missionary Rally from 10:00 a.m. to 3:00 p.m. at our Lebanon B.F. Church.
- August 7 — 13, 1993 . . . . . World Missions Week at Pinebrook Bible Conference. Rev. Eric Crichton will be the evening speaker.

### 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 . . Registrar & teaching
2. William Aukamp . . . . . Evangelism, discipleship, Bible classes
3. Mel & Jan Babcock . . . . . Purchasing Agent, support ministry, hospitality
4. Glenn Blauser . . . . . Shipping and transporting in support ministry
5. Richard & Peggy Blauser . . Shipping Manager, support ministry
6. Cliff & Becky Boone . . . . . Evangelism, discipleship, church planting
7. Osborne & Diane Buchanan Assist. to the President for International Missions
8. Leonard & Nina Buck . . . . Audio visuals for TEAM & for missionaries
9. Brian & Maureen Butler . . Director of International Outlook Course
10. William & Holly Campbell . Evangelism among Muslims
11. Barbara Chappell . . . . . Children's work
12. Basil & Angie Chatterpaul . Evangelism, Bible classes, church work
13. Moses & Wendy Chow . . . . Evangelism, discipleship, and radio broadcasts
14. Linda Clayton . . . . . X-ray technology, Bible studies, church work
15. William & Linda Dougherty Evangelism, discipleship
16. Robert & Lois Draper . . . . Teaching/training pastors and church workers
17. William & Lois Early . . . . Radio production, radio evangelism
18. Michael & Jocelyn Easton . Bible clubs, children's ministry, leadership training
19. Theresa Faust . . . . . Ministering to handicapped, speech therapy, training nationals
20. Ondrej & Milina Franka . . Evangelism, discipleship, church/youth ministries
21. Richard & Flo Gehman . . . Theological Advisory Group, church work
22. Fred & Marian Gibbon . . . Fred-teaching, Dir. of Missions, maintenance, went to be with the Lord January 3, 1992; Marian-Supervisor of O.R./Maternity, teaching
23. Barclay & Judy Harley . . . Church planting, teaching, camps, houseboat and river evangelism
24. Robert & Shirl Harriman . . Evangelism/discipleship with Bookstore ministry
25. Constance Hartman . . . . . Evangelism, discipling, Bible studies
26. April Herring . . . . . College student evangelism and discipleship
27. Roy & Diane Hertzog . . . . Coordinating missions program of BFC
28. Aaron & Marlene Hoffman Dallas Center Chaplain



29. Ronald & Doris Hoyle . . . . Evangelism, church planting, camp ministry
30. Walter & Susan Johnston . . Evangelism, church work
31. James & Trudi MacArthur . Evangelism, discipleship, church work
32. Philip & Jan Morrison . . . . Teaching/training pastors and church workers
33. Duane & Joetta Moyer . . . Church/youth work, Extension Seminary
34. Edward & Ruth Moyer . . . Teaching Bible School, training, church advisor
35. William & Addy Mull . . . . Teaching/training church leadership
36. Robert & Lana Patterson . . Evangelism, discipleship among native Americans
37. Joy Pattison . . . . . Teaching children in Bolivia
38. Thomas & Becky Pollock . . Evangelism, discipleship, and church ministries
39. Earl & Pirkko Poysti . . . . Evangelism and Russian Radio production
40. Lillian Ramirez . . . . . Health, medical, Bible classes, 1-on-1 evangelism
41. Olive Rawn . . . . . Medical work, local church work
42. Arthur & Vicki Reyes . . . . Evangelism, discipleship, church planting
43. David & Rebecca Riddell . . Evangelism, discipleship, church planting
44. Donna Robbins . . . . . Evangelism, discipleship, church planting
45. Thomas & Joyce Sacher . . . Assistant Director, camp ministries
46. David & Roxy Schlonecker . Teaching school, administration, church work
47. Daniel & Jackie Scott . . . . Survey & research work for unreached people
48. Ted & Grete Shelling . . . . International Student evangelism/discipleship,  
training others to do the same
49. David & Georgina Solt . . . Literature, radio, TV and film, camp, seminary  
and Bible school
50. Elford & Gracie Stephens . . Evangelism, Christian education
51. Edward Stuebner . . . . . Printing and literature work
52. Mark & Cathy Wimble . . . . Language school for evangelism and discipleship
53. Barry & Candace Wingo . . Evangelism, translation, church planting
54. Philip & Nancy Yerrington . . Evangelism, church ministries
55. Paul & Julie Zimmerman . . Paul - Theological teaching, leadership training  
Julie - librarian, registrar

### Annual Reports From Missionaries

The annual reports from missionaries will again be published in a book entitled Missionary Directory and Annual Ministry Reports of the Bible Fellowship Church Missionary Family 1992. For financial considerations this one will not 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. We are enclosing an envelope in each book encouraging recipients to make a contribution to enable the Board of Missions to continue this ministry of providing these books free of charge.

### Recommendations To The 109th Annual Conference

1. WHEREAS, the three year term of Charles J. Albert, Jr. as Financial Secretary of the Board of Missions has been completed; and  
WHEREAS, the Board of Missions has re-elected him to his second term at

the May 19, 1992 Board meeting; therefore be it

RESOLVED, that we ratify the election of Charles J. Albert, Jr. as Financial Secretary of the Board of Missions.

2. RESOLVED, that a memorial for Fred Gibbon be included in the 1992 Year Book.
3. RESOLVED, that we amend the Board of Missions By-Laws in the Faith and Order, pp. 153 to 157, as follows (FIRST READING):

NOTE: [ ] Bracketed material is to be deleted. *Italic* material is to be added.

A. Purpose

Board Of Missions. Purpose. The Board of Missions is delegated by /Annual Conference to direct and promote the Missions program of the Bible Fellowship Church and to select, oversee, and care for its missionaries who serve in foreign countries and in the United States of America in ministries other than Bible Fellowship Churches and Agencies, ~~except where cooperative ventures in cross-cultural church planting have been developed with the Board of Church Extension.~~

C. Election

*(Change in last paragraph only.)*

The Chairman *and Vice-Chairman* of the Board of Missions shall be elected annually by and from the board of Missions at its organizational meeting. The Chairman, the Executive Secretary, and the Financial Secretary shall [constitute] ~~comprise~~ the Executive Committee of the Board of Missions.

E. Duties of the Chairman of the Board of Missions

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

F. *Duties of the Vice-Chairman*

*He shall fulfill the duties of the Chairman in the absence of the Chairman.*

## G. Duties of the Executive Secretary of the Board of Missions

1. He shall call for and conduct the election of the Chairman.
2. *He shall prepare an agenda for each Board meeting in consultation with the Chairman.*
3. *He shall arrange for all applicants to be interviewed by this Board.*
4. *He shall arrange for all missionaries to be interviewed by this Board.*
- [2]5. He shall [keep] *be responsible* for an accurate record of the proceedings of this Board's meetings and [distribute] *the distribution* of the same to all Board members.
- [3]6. He shall be the custodian of the minutes and records of this Board and of the files of the applicants, appointees, and missionaries.
- [4]7. He shall be responsible for all correspondence with particular churches, applicants, appointees, missionaries, and others, except correspondence pertaining to financial matters.
- [5]8. He shall receive all inquiries and applications for missionary service.
- [6]9. He shall be responsible for public relations for this Board and seek to promote interest and involvement in missions among the constituency of the Bible Fellowship Church.
- [7]10. He shall seek to know and to minister to the spiritual needs of the missionaries.
- [8]11. He shall represent the missionaries and their needs to this Board and to the particular churches.
- [9]12. He shall annually submit the Board of Missions Report to the Annual Conference.
- [10]13. He shall personally interview missionaries on furlough at the earliest possible time.

### **Communism Is Dead!?**

### **What Is Filling The Void?**

### **What Shall Our Response Be For Christians' Cry For Help?**

Virtually all of you prayed for those under the grip of the former Communist regime. We rejoiced at the demise of the Communist party believing that it was in answer to many prayers. Today in the former Soviet Union (now the CIS), the communist party is somewhat dormant but many of the communist leaders are still in places of authority and leadership. There are purportedly still some communists reading the mail that goes through the CIS postal system to remain aware of what is going on. With the political instability, there could be a resurgence of communist power at any moment.

At this moment there is a big void in the CIS. Cults, false religions, pornographers and profiteers see their opportunity and are rushing in to fill the void. In Central Asia the Saudis and Iranians have spent millions of dollars on importing Korans and building mosques. At a recent meeting of agencies working in the CIS, it was announced that several months ago there were 300 foreign agencies registered and resident in Moscow. A leader in the Evangelical Baptist Church (EBC) acknowledged that this was true but that only about 14 agencies were involved and assisting the evangelical church. Today there are over 900 foreign agencies registered

and resident in Moscow! Few of them are helping the evangelical churches. Most of the foreign agencies registered have been described as "raiding parties" going for their booty. Can you imagine the confusion and pandemonium in the evangelical church especially among the new believers and the spiritually immature? The President of the Evangelical Baptist Church visited the U.S. at the beginning of this year to meet with leaders of evangelical sending agencies to seek their assistance in a cooperative effort. Leaders have traveled to the CIS at the invitation of evangelical leaders of the CIS. The cry coming from virtually all of the republics and the Eastern European evangelical communities is "come and help us."

The Apostle Paul heard the Macedonian call, "Come over to Macedonia and help us." You remember the prompt response of Paul — "...immediately we sought to go into Macedonia, concluding that God had called us to preach the Gospel to them" (Acts 16:9, 10). How shall we respond to our "Macedonian call"?

How long will the window of opportunity remain open? Mark Elliott in a recent article in the Evangelical Missions Quarterly was attempting to demonstrate the urgency of a cooperative effort, giving the following incident. "At one meeting, urgency and the need for evangelical agencies to cooperate was proclaimed. The three themes of the Evangelization of Russia Conference were: 1) the 'greatness of the present opportunity in Russia, with its doors open'; 2) 'the necessity of taking up the work at once, or the danger of delay'; and 3) the need for 'conducting the work in Russia upon such a broad evangelical basis as not to unduly exhibit to the new Russia the denominational differences which have existed in our evangelical work in America.' These words, spoken at Chicago's Moody Tabernacle by Dr. Jesse W. Brooks, superintendent of the Chicago Tract Society and chairman of the meeting, date not from 1991, but from 1918... Urgency and cooperation still should take precedence because it is an open question whether or not the present opportunities will last much longer than the short-lived opening of 1917-18." (Quote is from an article entitled, "New opportunities, new demands in the old Red Empire" in the EMQ, January 1992, page 34. Author of the article is Mark Elliott, professor of history and director of the Institute for East-West Christian Studies, Billy Graham Center, Wheaton College.)

There are many who believe history indicates that the window of receptivity may only be open for 2 to 3 years. The time is NOW! The trumpets are being sounded throughout the land NOW! I believe that NOW is the time for us as a denomination to band together with the church in the CIS in a determined strategy to help the church reach their republics and ethnic groups with the Gospel message.

What can we do? At present there are several cooperative efforts of evangelical missions with which we could identify. But in my mind there are 2 major cooperative efforts worthy of our consideration and hopefully our participation.

#### 1. The CoMission.

The CoMission is a cooperative venture of many Christian organizations--individual churches, denominations, para-church organizations, and mission agencies--from all over the world. The goal is to field in the CIS, Bulgaria, Rumania and Albania, 1,200 10-member teams. CoMission team members commit one or two years (or ever longer) to work primarily with public-school teachers and students. Their job would be to share the Gospel, do follow-up, disciple new Christians, lead small group Bible studies, and oversee large Video Bible Classes. A brochure and list of qualifications accompany this information.

## 2. The Saturation Church Planting (SCP) Alliance.

AD 2000 and DAWN (Discipling A Whole Nation) Ministries has asked United World Mission, Dwight Smith President, to form an Alliance made up of mission agencies and denominations to cooperate together to field training teams and, in some cases, church-planting teams in the CIS and Eastern European countries. The fielded trainers and facilitators would provide training for the nationals in leadership and church planting skills, as well as work alongside national leaders to plant new church movements in unreached areas. The ultimate goal is to have one church for every 1,000 people throughout all of these areas. This Alliance is in the early stages. Worldteam has joined the Alliance and is serving in a leadership role with United World Mission. Woody Phillips, formerly on the pastoral staff at The Church of the Saviour, will serve as the field coordinator for the Alliance. At this very time he is taking up residence in Prague where he will coordinate field activities. They hope to have teams begin training in the U.S. in January of 1993. There are three types of teams that they are praying for: 1) Pioneer church planting teams; 2) Leadership training teams; 3) DAWN teams to assist nationals in church planting. Their first five-year goals are to train 12,000 national and expatriate church planters, and to plant 5,500 churches. The objective is to have at least half of each team to be mature, seasoned, deployed missionaries, pastors, Bible teachers or church leaders. Teams #1 and #3 are long term but leadership training teams, #2, (pastors, Bible teachers, church leaders) are desired even for a short term (about 1 year in length).

Wouldn't it be great to have a part in shaping the destiny of a nation — to be involved in transforming a nation's value system from an atheistic foundation to the absolute transcultural standards of God's Word? Our teachers could possibly take sabbaticals to work with the CoMission for a year. Pastors and teachers of Bible (men and women) could possibly take a sabbatical to work with the SCP Alliance for a year. Missionary candidates could be preparing for long term involvement in the SCP Alliance while others are going short term to fill the gap and the immediate need that is there. In several republics everything is in place to start a sort of "seminary training." In the republic of Moldova they planted 46 churches last year and have a goal of 200 more, one in every village. Workers are ready. They desperately want and ask for help in training leadership. For many years we have been singing "Send the Light" and preaching "Go into all the world and preach the Gospel". Isn't this the time to make a strategic effort to respond to the call for help? "If not now — WHEN? If not you — WHO?"

For further information write to the Bible Fellowship Church Board of Missions, 2721 Andrea Drive, Allentown, PA 18103-4624 or call Roy Hertzog at (215) 820-4161.

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*

September 15, 1992

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, 1992 and the Statements of Income and Expenses for the year September 1, 1991 to August 31, 1992 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, 1992 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

### BALANCESHEET

August 31, 1992

#### ASSETS (Cash & Investments)

Cash (ML - MM/Checking)	\$ 64,984.05
Cash (Meridian Checking)	35,988.27
Cash (Petty Cash Fund)	500.00
DW General Fund Investments	262,320.99
DW General Fund MM	8,358.66
PB Supp. Aid Investments	40,000.00
PB Supp. Aid MM	41,228.66
PB Housing Fund Investments	116,000.00
PB Housing Fund MM	76,039.16
PB General Fund Investments	143,000.00
PB General Fund MM	2,925.33
ML General Fund Investments	45,000.00
Board Office	<u>12,362.49</u>

Total Assets

\$ 848,707.61

#### LIABILITIES (Missionary Support & Projects)

Missionary Support/Projects	\$ 62,217.67
Awaiting Designation	<u>8,260.64</u>
Total Liabilities	\$ 70,478.31

FUNDS HELD IN TRUST

Prior Year's Balance	
General Fund	\$ 482,788.37
Supplementary Aid Fund	75,183.17
Housing Fund	195,724.98
This Year's Excess (Deficit)	<u>24,532.78</u>
Total Funds Held in Trust	<u>778,229.30</u>
Total Liabilities and Funds Held	<u>\$ 848,707.61</u>

GENERAL FUND - INCOME & DISBURSEMENTS

For the Year ended August 31, 1992

<u>General Fund Income</u>	<u>Year-To-Date</u>	<u>%</u>
Undesignated Income		
Churches	\$ 24,589.64	28.75
Individuals	660.00	.77
Honorarium Income	405.00	.47
Seminar Income	833.10	.97
Prayer Calendar Income	2,951.10	3.45
Missionary Directory Income	787.00	.92
General Fund Interest	42,680.97	49.90
Board Ministry Income	11,575.77	13.53
Miscellaneous Income	<u>1,043.55</u>	<u>1.22</u>
Total Income	\$ 85,526.13	100.00
<u>General Fund Disbursements</u>		
Supplemental Contributions	\$ 4,104.00	4.80
Regular Board Expenses	3,502.82	4.10
Board of Publications	283.50	.33
Missionary Specials/Projects	1,000.00	1.17
Hospitality	323.70	.38
Office Supplies/Equipment	7,092.17	8.29
Computer Equipment/Software	6,938.65	8.11
Computer Support Assistance	2,090.00	2.44
Publicity & Postage	8,001.13	9.36
Prayer Calendar	4,533.44	5.30
Telephone	1,879.31	2.20
Seminar	1,695.00	1.98
ACMC	1,201.56	1.40
Summer Ministries	3,975.00	4.65
World Missions Week	2,846.01	3.33
Missionary Rallies/Conferences	.00	.00
Outgoing Funds	3,000.00	3.51
Hospitalization	3,608.00	4.22
Office Rental Expense	9,661.64	11.30
Financial Secretary	3,200.00	3.74
General Secretarial Services	10,554.44	12.34
Payroll Taxes (FICA)	4,521.36	5.29
Urbana	.00	.00
Administration Budget	900.00	1.05
Miscellaneous Expenses	<u>533.68</u>	<u>.62</u>
Total Disbursements	<u>85,445.41</u>	<u>99.91</u>
General Fund Excess (Deficit)	<u>\$ 80.72</u>	<u>.09</u>

HOUSING/SUPPLEMENTAL AID - Income & Disbursements  
For Year ended August 31, 1992

<u>Housing Fund Income</u>	Year-To-Date	%
Housing	\$ 426.50	2.55
Interest Income	<u>16,314.18</u>	<u>97.45</u>
Total Income	\$ 16,740.68	100.00
 <u>Housing Fund Disbursements</u>		
Utilities - Electric	\$ 102.30	.61
Utilities - Gas/Fuel	.00	.00
Utilities - Water/Sewer	58.98	.35
Utilities - Cable TV	.00	.00
Subsidized Housing Expense	1,590.00	9.50
Rents paid	4,300.00	25.69
Housing Repairs/Maintenance	<u>.00</u>	<u>.00</u>
Total Disbursements	<u>6,051.40</u>	<u>36.15</u>
Housing Fund Excess (Deficit)	\$ 10,689.40	63.85
 <u>Supplementary Aid Income</u>		
Board General Fund Transfers	\$ .00	.00
Investment Interest Income	6,045.49	43.93
Retirement Income - Churches	<u>7,717.17</u>	<u>56.07</u>
Total Income	<u>13,762.66</u>	<u>100.00</u>
This Year's Excess (Deficit)	<u>\$ 24,532.78</u>	

MISSIONARY SUPPORT/PROJECTS - Income & Expenses  
For the Year ended August 31, 1992

	Year-To-Date	%
<u>Missionary Support &amp; Projects Income</u>		
Missionary Support	\$ 887,389.98	94.70
Missionary Projects	39,160.36	4.18
Awaiting Designation	<u>10,552.76</u>	<u>1.13</u>
Total Income	\$ 937,103.10	100.00
 <u>Missionary Support &amp; Projects Disbursements</u>		
Missionary Support	\$ 842,857.30	97.26
Missionary Projects	21,475.37	2.48
Awaiting Designation	<u>2,292.12</u>	<u>.26</u>
Total Disbursements	<u>866,624.79</u>	<u>100.00</u>
Total Support Excess (Deficit)	<u>\$ 70,478.31</u>	

NOTES TO THE FINANCIAL STATEMENTS  
For the Year ended August 31, 1992

Note #1      The Board of Missions has provided a Balance Sheet as of August 31, 1992 and is using the fund accounting concept. Any excess of cash received as Designated Income over funds disbursed is shown as a payable since it is being held for future payment of missionary support or designated project.



Note #2      General Fund Investments and per cent return on investments.

A. Dean Witter Reynolds, Inc		
Maryland Bank	\$ 50,000.00	8.25
Cont. Ill	20,000.00	9.15
Chase Man. Bank	50,000.00	7.30
GNMA Pool	5,888.80	7.61
GNMA Pool	8,837.90	7.61
FNMA	25,310.26	7.44
FHLMC	72,938.96	7.37
GNMA Pool	2,280.89	7.64
FHLMC	10,000.00	7.50
GNMA Pool	11,074.50	8.48
FHLMC	<u>5,989.68</u>	<u>7.76</u>
	<u>\$ 262,320.99</u>	<u>7.75 avg.</u>
B. Prudential Bache		
FHLMC Remic	\$ 3,000.00	9.45
FHLMC Remic	50,000.00	9.00
Prud. Bache Sec.	10,000.00	7.65
Maryland Nat. Bk.	<u>80,000.00</u>	<u>8.30</u>
	<u>\$ 143,000.00</u>	<u>8.51 avg.</u>
C. Merrill Lynch		
FHLMC	\$ 25,000.00	7.09
Freddie Mac	<u>20,000.00</u>	<u>7.88</u>
	<u>\$ 45,000.00</u>	<u>7.42</u>

Note #3      Housing Fund Investments and per cent return on investments.

Prudential Bache		
Cont. Bk. Ill	\$ 25,000.00	8.40
FHLMC Remic	50,000.00	8.96
FHLMC Remic	11,000.00	9.45
FHLMC Remic	<u>30,000.00</u>	<u>7.81</u>
	<u>\$ 116,000.00</u>	<u>8.53 avg.</u>

Note #4      Supplemental Aid Fund Investments and per cent return on investments.

Prudential Bache		
FHLMC Remic	\$ 6,000.00	9.45
FNMA Remic	7,000.00	8.29
GNMA Pool	13,000.00	8.63
GNMA Pool	<u>14,000.00</u>	<u>7.65</u>
	<u>\$ 40,000.00</u>	<u>8.30 avg.</u>

Note #5      The actual amount received from Bible Fellowship Churches for the twelve (12) months ended August 31, 1992.

Designated	\$ 834,209.97
Undesignated	<u>24,099.64</u>
Total	<u>\$ 858,309.61</u>

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

The 108th Annual Conference approved the recommendation of the Board of Pinebrook Junior College to close its educational program. At Annual Conference, the date of closure was June 30, 1992; to make possible the completion of a second year of the Bible Certificate Program, the Board of Directors of Bible Fellowship Church upon recommendation of the Board of College, extended the time to provide courses in that curriculum to September 30, 1992.

The Board of Directors of Pinebrook Junior College expresses thanks to God for the privilege of educating the men and women who studied at Berean Bible School and Pinebrook Junior College through 42 years of operation. The training, skills and commitment of faculty, staff and administration through all these years are another cause for praise to our Lord. We also praise God for our churches and individual members of our churches who have faithfully supported this work in prayer and with financial gifts. We anticipate that our Lord will use the graduates and former students of the College to the honor of His name and the extension of His church until Christ returns.

Despite the difficulties of a last year, it was a good year. On May 2, 1992, thirty-seven associate degrees and seven Bible certificates were granted. Many colleges offered to transfer credits for students who have not completed their degree. Nyack College's program of transfer was attractive, and twenty-seven former Pinebrook students are enrolled there now, and other former students are continuing their education at other colleges.

Nyack College is now the custodian of the permanent academic records of all Berean Bible School and Pinebrook Junior College graduates and non-graduates. Any former student desiring an academic or financial aid transcript should request it in writing from: Office of the Registrar, Nyack College, Nyack, NY 10960.

Philadelphia College of the Bible purchased the books and equipment which were our library. These books are supporting the new PCB campus at Liberty Corner, NJ, and the new graduate program at Langhorne.

Lee Boyles, William A. Emerick, Inc. is seeking a buyer for the 20 plus acres which were the main campus. The asking price now is \$1,950,000.00. No offer has been made for the property. The property at 428 South Main Street was sold. After closing costs were paid, \$135,000.00 remained and is being used to meet current expenses: debt service, property maintenance, and minimal operations.

At this time all creditors have been paid in full except Meridian Bank, Quakertown National Bank, and four individuals. The Board of Directors of Bible Fellowship Church has made available to the College \$50,000.00 for use by the college for cash flow purposes, if needed prior to the sale of the property and to be repaid after the sale of the property.

We request that churches continue to give to the College until the property is sold, and that upon sale of the property, they continue to support the Pinebrook Educational Foundation.

The Board of Directors of Pinebrook Junior College desires to establish the Pinebrook Educational Foundation to extend the usefulness of endowment funds accumulated during the years of the College's existence. To achieve this, we present the following material and recommend the approval of the resolutions below.

## **Pinebrook Educational Foundation**

### *MISSION*

The purpose of the Pinebrook Educational Foundation is to continue the ministry of Pinebrook Junior College/Berean Bible School through an organized approach to aid persons and institutions involved in Christian post-secondary education.

### *OVERVIEW*

The Pinebrook Educational Foundation would receive, invest, administer, and disburse funds to aid persons and institutions involved in Christian higher education. Emphasis and priority would be given to educational endeavors closely related to the Bible Fellowship Church. Its structure would be broad enough to include a wide spectrum of aid projects.

### *CONTROL*

The Pinebrook Educational Foundation (PEF) would be created by direction of the Annual Conference of the Bible Fellowship Church (BFC). A board of no less than six (6) members would be elected by the Annual Conference and that board would be answerable to the Annual Conference. The PEF would rely upon the ongoing sponsorship of the BFC.

The PEF would have the appropriate entity status (incorporation, etc.) for this type of activity, as determined by legal counsel. Internal Revenue Service recognition for tax deductible donations would be necessary.

### *ADMINISTRATION*

Administration of the Foundation would be the responsibility of an Executive Director. Hopefully, this position would begin as a volunteer post. Part-time secretarial help should be the only paid personnel costs in the early years. The Executive Director, along with help from board members, would: design application forms, set up an accounting system, process applications, disburse funds, communicate with the investment agency, report to donors and to the Annual Conference.

An investment agent (bank trust department, financial management firm, money manager, etc.) would do the actual investing of Foundation monies. Risk levels and investment criteria would be set by the board.

Sources of funds would be: present Pinebrook Junior College (PJC) endowment funds, excess proceeds from the sale of the PJC property, gifts from donors, bequests, annuity arrangements, grants from other foundations, proceeds from general and endowment investments.

Uses of funds would be: administrative costs, grants, and loans. Administrative costs should be limited to not exceed some reasonable percentage of proceeds. Grants could be made to individuals or institutions. Loans would probably be made only to individuals.

Current PJC support groups such as the Fellows, Ladies Auxiliary and Alumni Association would continue to function. They could raise funds, generate enthusiasm and provide counsel to the Foundation.

### *AID PROJECTS*

As stated in the Overview, the Foundation would be structured to include many types of aid to Christian higher education. Various programs of aid would be delineated by "funds" or accounts within the Foundation. Donors would be encouraged to contribute to funds set up as endowments in order to insure a continuous stream of proceeds for the future. However, donations to funds which are funded by current gifts would also be encouraged. Undesignated gifts would go to a General Fund from which administrative costs and board-directed grants/loans would be made. Sizable initial gifts could create an endowment of the donor's choosing, subject to board approval.

A list of suggested funds and/or types of educational aid follows. They are numbered for ease of reference, not by priority rank:

1. General Fund
2. Aid to students anticipating full-time service in a BFC church or agency. (This could be a loan program with forgiveness provisions similar to some teacher loan programs).
3. Aid to BFC ministers in graduate or doctoral programs.
4. Aid to selected educational institutions compatible with the BFC.
5. Aid to descendants of graduates of Berean Bible School (Grandchildren, etc.)
6. Aid to children and descendants of graduates of Pinebrook Junior College.
7. Aid to members of BFC churches.
8. Aid to children/dependents of full-time BFC employees (ministers, missionaries, agency employees).
9. Aid commemorating a living or departed person (donations made in honor or memory of that person).

### Recommendation:

In a meeting on August 6, 1992, the Committee on Pinebrook Educational Foundation and the Bible Fellowship Study Committee on Higher Education jointly and unanimously approved submitting to the 109th Annual Conference the resolutions below.

RESOLVED, that a Committee be appointed, including representation from the Higher Education Study Committee and the Pinebrook Educational Foundation Committee, to prepare legislation for an ongoing Board of Higher Education, which will provide for the support of higher education on both the undergraduate and graduate level through the establishment of the Pinebrook Educational Foundation; and be it further

RESOLVED, that the same committee be authorized by Annual Conference to enter into an affiliation with Biblical Theological Seminary which may initially include no more than board of trustees representation, Bible

Fellowship Church course offerings, and a chaplaincy program. This affiliation shall be further developed by the Board of Higher Education, subject to the approval of Annual Conference; and be it further

RESOLVED, that any remaining assets of Pinebrook Junior College, as determined by the Board of Directors of the Bible Fellowship Church, be reserved until the establishment of the Pinebrook Educational Foundation; and be it further

RESOLVED, that particular churches be encouraged to consider redirecting their giving to higher education toward the Pinebrook Educational Foundation.

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

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

## Independent Accountants' Report

We have reviewed the accompanying balance sheet of Pinebrook Junior College as of June 30, 1992 and the related statements of changes in fund balances and of current fund revenues, expenditures and other changes for the year then ended, in accordance with standards established by the American Institute of Certified Public Accountants. All information included in these financial statements is the representation of the management of Pinebrook Junior College. We previously audited and reported upon the financial statements of the college for the year ended June 30, 1991, figures of which are included for comparative purposes only.

A review consists principally of inquiries of college personnel and analytical procedures applied to financial data. It is substantially less in scope than an audit 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, we do not express such an opinion.

Based on our review, we are not aware of any material modifications that should be made to the accompanying financial statements in order for them to be in conformity with generally accepted accounting principles.

Campbell, Rappold & Yurasits  
Certified Public Accountants  
August 5, 1992

### BALANCE SHEETS

June 30, 1992

With Comparative Figures at June 30, 1991

- ASSETS -	Reviewed June 30, 1992	Audited June 30, 1991
<u>Current Funds</u>		
Unrestricted:		
Cash	\$ 8,348	\$ 18,072
Accounts Receivable Less		
Allowance of \$ 2,507 & \$ 10,857	14,214	46,460
Inventory -	2,258	
Prepaid Expenses	-	6,450
Property Held for Resale	-	90,000
Total Unrestricted	<u>\$ 22,562</u>	<u>\$ 163,240</u>
Restricted:		
Cash	\$ -	117
Accounts Receivable	2,689	4,843
Due from Other Funds	2,682	13,675
Total Restricted	<u>\$ 5,371</u>	<u>18,635</u>
TOTAL CURRENT FUNDS	<u>\$ 27,933</u>	<u>\$ 181,875</u>

LOAN FUNDS:

Cash	\$ 1,320	\$ 2,647
Loans Receivable Less		
Allowance of \$34,133 & \$15,804	31,793	47,360
Due from Other Funds	-	540
TOTAL LOAN FUNDS	<u>\$ 33,113</u>	<u>\$ 50,547</u>

ENDOWMENT FUNDS:

Investments (Note 2)	\$ 43,684	41,615
Accrued Interest Receivable	1,096	1,046
TOTAL ENDOWMENT FUNDS	<u>\$ 44,780</u>	<u>\$ 42,661</u>

- LIABILITIES & FUND BALANCES -

Reviewed                      Audited  
June 30, 1992              June 30, 1991

CURRENT FUNDS:

## Unrestricted

Accounts Payable	\$ 96,524	\$ 84,832
Notes Payable (Note 4)	302,000	248,000
Accrued Expenses	612	18,168
Students' Deposits	-	10,535
Deferred Revenues	-	52,390
Due to Other Funds	55,977	59,523
Fund Deficit	<u>(432,551)</u>	<u>(310,208)</u>
Total Unrestricted	<u>\$ 22,562</u>	<u>\$ 163,240</u>

## Restricted:

Fund Balance	<u>\$ 5,371</u>	<u>\$ 18,635</u>
Total Restricted	<u>\$ 5,371</u>	<u>\$ 18,635</u>
TOTAL CURRENT FUNDS	<u>\$ 27,933</u>	<u>\$ 181,875</u>

LOAN FUNDS:

Due to Other Funds	\$ 5,210	\$ -
Fund Balance		
Capital, -		
Federal Government	\$ 20,467	\$ 31,943
College Funds - Restricted	<u>7,536</u>	<u>18,604</u>
Total Fund Balance	<u>27,903</u>	<u>50,547</u>
TOTAL LOAN FUNDS	<u>\$ 33,113</u>	<u>\$ 50,547</u>

ENDOWMENT FUNDS:

Due to Other Funds	\$ 3,089	\$ 1,213
Fund Balance		
Endowment	\$ 33,848	\$ 34,270
Quasi Endowment-Restricted	<u>7,843</u>	<u>7,178</u>
	<u>41,691</u>	<u>41,448</u>
TOTAL ENDOWMENT FUNDS	<u>\$ 44,780</u>	<u>\$ 42,661</u>

BALANCE SHEETS  
June 30, 1992  
With Comparative Figures at June 30, 1991

- ASSETS -	Reviewed June 30, 1992	Audited June 30, 1991
<u>PLANT FUNDS:</u>		
Unexpended:		
Accounts Receivable - Sale of Library	\$ 86,005	-
Due from Other Funds	61,594	46,521
Total Unexpended	<u>\$ 147,599</u>	<u>\$ 46,521</u>
Retirement of Indebtedness:		
Due from Other Funds	\$ 1,996	\$ 3,188
Total Retirement of Indebtedness	<u>\$ 1,996</u>	<u>\$ 3,188</u>
Investment in Plant: (Notes 1 & 3)		
Land	\$ 116,657	\$ 116,657
Buildings 1,107,889	1,096,752	
Equipment	236,501	232,587
Library Books	-	129,062
Furniture	115,995	145,939
	<u>\$1,577,042</u>	<u>\$1,720,997</u>
Less: Accumulated Depreciation	<u>(660,584)</u>	<u>(687,545)</u>
Total Investment in Plant	<u>\$ 916,458</u>	<u>\$1,033,452</u>
TOTAL PLANT FUNDS	<u><u>\$1,066,053</u></u>	<u><u>\$1,083,161</u></u>
<u>AGENCY FUNDS:</u>		
Cash	\$ 3,465	\$ 3,918
TOTAL AGENCY FUNDS	<u><u>\$ 3,465</u></u>	<u><u>\$ 3,918</u></u>
- LIABILITIES AND FUND BALANCES -	Reviewed June 30, 1992	Audited June 30, 1991
<u>PLANT FUNDS:</u>		
Unexpended:		
Fund Balance	\$ 147,599	\$ 46,521
Total Unexpended	<u>\$ 147,599</u>	<u>\$ 46,521</u>
Retirement of Indebtedness:		
Accrued Interest	\$ 1,996	\$ 3,188
Fund Balance	-	-
Total Retirement of Indebtedness	<u>\$ 1,996</u>	<u>\$ 3,188</u>
Investment in Plant:		
Long Term Debt (Note 4)	\$ 545,712	\$ 590,758
Due to Other Funds	1,996	3,188
Fund Balance	368,750	439,506
Total Investment in Plant	<u>\$ 916,458</u>	<u>\$1,033,452</u>
TOTAL PLANT FUNDS	<u><u>\$1,066,053</u></u>	<u><u>\$1,083,161</u></u>
<u>AGENCY FUNDS</u>		
Deposits Held in Custody for Others	\$ 3,465	\$ 3,918
TOTAL AGENCY FUNDS	<u><u>\$ 3,465</u></u>	<u><u>\$ 3,918</u></u>



Statement of Changes in Fund Balances  
Year Ended June 30, 1992

	<u>Current Funds</u>		<u>Loan Funds</u>	<u>Endowment Funds</u>	<u>Land, Buildings &amp; Equipment Funds</u>	
	<u>Unrestricted</u>	<u>Restricted</u>			<u>Retirement of Indebtedness</u>	<u>Invested in Plant</u>
<b>REVENUES &amp; OTHER ADDITIONS:</b>						
Education & General	\$ 791,392	\$ -	\$ -	\$ -	\$ -	\$ -
Auxiliary Enterprise Revenues	248,208	-	-	-	-	-
Restricted Revenues						
Private Gifts	-	36,340	-	-	-	-
Government Grants	-	194,990	-	-	-	-
Investment Income	-	-	-	3,535	-	-
Interest on Loans Receivable	-	-	345	-	-	-
Expended for Plant Facilities	-	-	-	-	-	17,689
Retirement of Indebtedness	-	-	-	-	-	46,238
Proceeds Upon Disposal of Plant Assets	-	-	-	-	118,767	-
<b>TOTAL REVENUES &amp; OTHER ADDITIONS</b>	<b>\$1,039,600</b>	<b>\$ 231,330</b>	<b>\$ 345</b>	<b>\$ 3,535</b>	<b>\$ 118,767</b>	<b>\$ 63,927</b>
<b>EXPENDITURES &amp; OTHER REDUCTIONS:</b>						
Educational & General Expenditures	\$ 862,878	\$ 220,380	\$ 22,989	\$ 3,204	\$ -	\$ -
Auxiliary Enterprises Expenditures	198,296	-	-	-	-	-
Expended for Plant Facilities	-	-	-	-	17,689	-
Retirement on Indebtedness	-	-	-	-	46,238	-

	<u>Current Funds</u>		<u>Loan</u>	<u>Land, Buildings &amp; Equipment Funds</u>		
	<u>Unrestricted</u>	<u>Restricted</u>	<u>Funds</u>	<u>Endowment</u>	<u>Unexpended</u>	<u>Retirement of Invested in Plant</u>
<b>REVENUES &amp; OTHER ADDITIONS:</b>						
Interest on Indebtedness	-	-	-	-	-	54,619
Disposal of Plant Assets	-	-	-	-	-	71,437
Depreciation	-	-	-	-	-	63,246
Returned to Donors	-	24,214	-	-	-	-
<b>TOTAL EXPENDITURES &amp; OTHER REDUCTIONS</b>	<b>\$1,061,174</b>	<b>\$ 244,594</b>	<b>\$ 22,989</b>	<b>\$ 3,204</b>	<b>\$ 17,689</b>	<b>\$ 100,857</b>
						<b>\$ 134,683</b>
<b>TRANSFERS AMONG FUNDS - ADDITIONS/(DEDUCTIONS):</b>						
Mandatory:						
Principal & Interest	\$(100,857)	\$ -	\$ -	\$ -	\$ -	\$ -
Nonmandatory Transfers	88	\$ -	\$ -	\$(88)	\$ -	\$ -
<b>TOTAL TRANSFERS</b>	<b>\$(100,769)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$(88)</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Net Increase (Decrease) for the Year</b>	<b>\$(122,343)</b>	<b>\$(13,264)</b>	<b>\$(22,644)</b>	<b>\$ 243</b>	<b>\$ 101,078</b>	<b>\$ -</b>
						<b>\$ (70,756)</b>
<b>Fund Balance (Deficit) at Beginning of Year</b>	<b>(310,208)</b>	<b>18,635</b>	<b>50,547</b>	<b>41,448</b>	<b>46,521</b>	<b>-</b>
						<b>439,506</b>
<b>FUND BALANCE (DEFICIT), June 30, 1992</b>	<b>\$(432,551)</b>	<b>\$ 5,371</b>	<b>\$ 27,903</b>	<b>\$ 41,691</b>	<b>\$ 147,599</b>	<b>\$ -</b>
						<b>\$ 368,750</b>

Statement of Current Funds Revenues, Expenditures,  
And Other Changes  
Year Ended June 30, 1992  
With Comparative Totals for 1991  
Reviewed

<u>REVENUES:</u>	<u>Year ended June 30, 1992</u>			<u>Audited</u>
	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>Prior Year Total</u>
Educational & General:				
Student Tuition & Fees	\$ 516,200	\$ -	\$ 516,200	\$ 563,624
Governmental Grants & Contracts	-	194,990	194,990	224,784
Private Gifts & Grants	247,982	25,390	273,372	365,457
Other Sources	<u>27,210</u>	<u>-</u>	<u>27,210</u>	<u>22,010</u>
Total Educational & General	\$ 791,392	\$ 220,380	\$1,011,772	\$1,175,875
Auxiliary Enterprises	<u>248,208</u>	<u>-</u>	<u>248,208</u>	<u>295,211</u>
 TOTAL REVENUES	 <u>\$1,039,600</u>	 <u>\$ 220,380</u>	 <u>\$1,259,980</u>	 <u>\$1,471,086</u>
 <u>EXPENDITURES &amp; MANDATORY TRANSFERS:</u>				
Educational & General:				
Instructional	\$ 152,238	\$ 56,323	\$ 208,561	\$ 239,881
Academic Support	57,314	-	57,314	64,047
Student Service	160,985	-	160,985	297,606
Institutional Support	285,855	230	286,085	340,063
Scholarship & Student Aid	71,268	147,749	219,017	218,095
Operation & Maintenance of Plant	<u>135,218</u>	<u>16,078</u>	<u>151,296</u>	<u>165,280</u>
Educational & General Expenditures	\$ 862,878	\$ 220,380	\$1,083,258	\$1,326,302
Mandatory Transfers for:				
Principal & Interest	<u>100,857</u>	<u>-</u>	<u>100,857</u>	<u>101,042</u>
Total Educational & General	\$ 963,735	\$ 220,380	\$1,184,115	\$1,426,014
Auxiliary Enterprises:				
Expenditures	<u>198,296</u>	<u>-</u>	<u>198,296</u>	<u>227,335</u>
Total Expenditures & Mandatory Transfers	<u>\$1,162,031</u>	<u>\$ 220,380</u>	<u>\$1,382,411</u>	<u>\$1,653,349</u>
 <u>Other Transfers and Additions (Deductions):</u>				
Nonmandatory Transfers	\$ 88	\$ -	\$ 88	\$ (11,862)
Returned to Donors	-	24,214	24,214	-
Excess of Restricted Receipts Over Transfers to Revenues	<u>-</u>	<u>10,950</u>	<u>10,950</u>	<u>12,014</u>
NET DECREASE				
IN FUND BALANCE	<u>\$(122,343)</u>	<u>\$(13,264)</u>	<u>\$(135,607)</u>	<u>\$(182,111)</u>

Notes to Financial Statements  
June 30, 1992

1. Summary of Significant Accounting Policies

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

To the extent that current funds are used to finance plant assets, the 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.

Investments

Investments are presented in the financial statements in the aggregate at the lower of cost (amortized, in the case of bonds) or fair market value.

Land, Buildings and Equipment

Land, buildings and equipment are stated at cost or market value at the date of donation in the case of gifts. Depreciation is computed by use of the straight-line method based on estimated useful lives.

Buildings - 30 Years; Equipment - 10 years; Library Books - 20 years

Contributions

All contributions, legacies and bequests are considered to be available for unrestricted use unless specifically restricted by the donor.

### Other Matters

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	\$ 1,878	\$ 2,581
Certificates of Deposit	40,505	40,505
Money Market Funds	<u>1,301</u>	<u>1,301</u>
	<u>\$ 43,684</u>	<u>\$ 44,387</u>

### 3. Real Property

Legal title to real properties acquired prior to 1987, is in the name of Bible Fellowship Church. Real properties acquired after 1986 are titled in the name of the College.

### 4. Notes Payable and Long-Term Debt

The College's debt is summarized as follows:

#### (a) Current Fund:

o Demand Note Payable to Individual, Interest Rate of 8% or Less	\$ 25,000
o Demand Note Payable to Individual, 9% Interest Rate, Due upon 90 Day Notice	25,000
o Demand Note Payable to Individual, Interest Rate of 6%, Due on Demand	20,000
o Demand Note Payable to Individual, Interest Rate of 8%, Due 4/30/93	125,000
o Demand Note Payable to Bank, Interest Rate Variable-Currently 7%	21,000
o Line of Credit with Bank, Interest Rate Variable-Currently 7% Maximum Amount Available is \$100,000	<u>86,000</u>
Total Current Fund Debt	<u>\$ 302,000</u>

#### (b) Plant Fund:

o 9% Mortgage Note Payable to Bank, Collateralized by Land and Buildings; Due in Monthly Installments of \$3,149, Including Interest, Until August, 1996	\$ 129,648
o 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	410,117
o 12% Note Payable to Vendor, Collateralized by Equipment; Due in Monthly Installments of \$230, Including Interest, Until December, 1994	<u>5,947</u>
Total Plant Fund Debt	<u>\$ 545,712</u>

TOTAL DEBT \$ 847,712

### 5. Discontinued Operations

In the fall of 1991, the Board of Directors of the College and the Board of Directors of the Bible Fellowship Church elected to close the College effective June 30, 1992. The College is currently in the process of disposing of all property and equipment. Prior to June 30, 1992, some of the assets including the library collection and equipment were sold. In the months of July and August of 1992, other assets including 428 S. Main St. in Coopersburg were sold. At present, there are still several assets to be sold including the main campus land, buildings and equipment. Management believes that no loss will be sustained upon disposal of the remaining assets of the College.

## *Report of the Board of Directors, Bible Fellowship Church Homes, Inc.*

The Board of Directors of the Bible Fellowship Church Homes, Inc. held four regular business meetings and numerous committee meetings during the year. James A. Beil, President, served as Chairman; Robert W. Smock as Vice-Chairman, Robert H. Zentz as Secretary, and Charles F. Hersh as Treasurer. Five committees functioned throughout the year. The President, James A. Beil, also functions as Administrator of Fellowship Manor; James Ernst is the Director of Personal Care at Fellowship Home, and James Roth was appointed Assistant Administrator of Fellowship Manor.

Both Fellowship Home and Fellowship Manor continue to manifest small but significant stability gains.

### The Courts

Construction has not started on the courts. One more unit must be signed-up before the financing will be consummated and construction would begin.

Mach Schoneveld of "Settle Inn" and who attends Nazareth Bible Fellowship Church, has completed a pre-concept evaluation for apartments. He is continuing to investigate, explore, and make contacts regarding building apartments. The contacts include design and construction people, finance people and feasibility/marketing consultants. Nothing is solidified at this time, but much of it appears to be promising.

### The Home

James Ernst continues to perform commendably as Director of Personal Care Services at Fellowship Home. Staffing, program, maintenance, and resident care are being kept at very acceptable levels. The struggle to obtain full occupancy continues to persist.

In October of 1992, ACT 185 for Personal Care Homes took effect. Due to the new regulations the administrator is required to obtain 40 hours of training. This has been done and James Ernst has received his Certificate of Training. He is required to keep an ongoing training schedule in Fire Safety, Gerontology, Food Preparation and Sanitation. Also, certain staff members have received training in CPR and First Aid. The personal care aides and their supervisor also need training in Medical Terminology.

The building is well maintained and constantly upgraded so that safety, comfort, and efficiency are upheld. In January of this year the cooking source was changed from electric to natural gas.

The staff of 20 over the past year has been consistent. They have donated a lot of their time in organizing and participating in the yard sale, craft and bake sale.

### The Manor

Since late Spring high occupancy has been maintained at Fellowship Manor, and at times there have been several names on the waiting list. The finances have been holding steady, but at times there is a cash flow crunch. Medical Assistance payments have been received on a rather timely basis, but Medicare payments sometimes back up. Staff members of Fellowship Manor have been receiving Hepatitis-B inoculations.

The second cycle is completed. The third cycle will be given in February or March to complete the vaccination. About 80% of the employees are receiving the inoculations at an estimated cost of \$15,000. It can be estimated that the total cost of job descriptions and other policy materials are being upgraded to comply with OSHA and ADA (disabled persons) regulations.

The Department Heads are doing excellent work and a fair degree of stability is beginning to be manifested in the entire staff for which we are thankful and praise God.

Through the President, this Board maintains contact with attorneys relative to tax laws, labor laws, and new laws and regulations imposed upon both facilities by State and Federal governments.

Both facilities have fine activities programs which are supplemented well by volunteers from Bible Fellowship Churches and the communities. These volunteers are to be thanked and God is to be praised for their excellent and valuable contributions of time and talent for the well-being of the residents. The volunteers and the staffs provide care at both facilities which is of the highest quality.

The Board members are also to be thanked for their time and commitment to this form of ministry.

**Recommendation:**

WHEREAS, the Federal and State government have adopted legislation entitling any person to draw up legal documents known as Advance Directives in which a person can declare his desires relative to future health care, and

WHEREAS, the Board of Directors of Bible Fellowship Church Homes, Inc. believes that Christians should declare such directives based on Biblical principles, and

WHEREAS, the Bible Fellowship Church is in a position to offer guidance to its members relative to preparing Advance Directives; therefore be it

RESOLVED, that the Chairman of the Annual Conference appoint a Committee on Advance Directives consisting of seven (7) members, three (3) of which shall come from the Board of Directors of Bible Fellowship Church Homes, Inc. and four(4) from the denomination at large. This Committee shall prepare a position paper on the utilization of Advance Directives relative to heroic medical measures and recent trends on euthanasia and shall submit a report to the next Annual Conference.

Bible Fellowship Church Homes, Inc: James A. Beil, President & Chairman; Robert W. Smock, Vice President & Vice Chairman; Robert H. Zentz, Secretary; Charles F. Hersh, Treasurer; William H. Bartron, LeRoy S. Heller, James G. Koch, Robin Musselman, Glenn D. Ruoss, William G. Schlonecker, Dean A. Stortz, John W. Trauch.

## *Financial Report of the Bible Fellowship Church Homes, Inc.*

Auditor: W.N.Serfass & Co., P.C.

Board of Directors Bible Fellowship Church Homes, Inc.

We have audited the accompanying balance sheet of Bible Fellowship Church Homes, Inc. as of June 30, 1992, 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 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.

We were not able to confirm accounts receivable as of June 30, 1992 stated at \$416,242. 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 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 paragraph above present fairly, in all material respects, the financial position of Bible Fellowship Church Homes, Inc. as of June 30, 1992 and the results of its operations and its cash flows for the year then ended in conformity with generally accepted accounting principles.

W.N.Serfass

August 26, 1992

### **BALANCE SHEET**

**June 30, 1992**

<u>ASSETS</u>	<u>Fund</u>			
	<u>General</u>	<u>Board</u>	<u>Plant</u>	<u>Combined</u>
Cash	\$ 68,094	\$ 8,706	\$ 4,471	\$ 81,271
Accounts Receivable	416,242	-	-	461,242
Inventory	24,952	-	-	24,952
Prepaid Expenses	81,622	-	781	82,340

*Fellowship Homes, Inc.*

*109th Annual Conference*



Investments				
Money Markets	-	30,900	2,260	33,160
Securities	-	37,875	-	37,875
Construction in Progress	-	-	186,813	186,813
Property, Plant & Equipment	-	-	537,770	537,770
Accumulated Depreciation	-	-	(295,484)	(295,484)
Capital Lease Rights	-	-	384,024	384,024
Accumulated Amortization	-	-	(203,225)	(203,225)
Lease Deposit	375,622	-	-	375,622
Other Deposits	27,849	-	-	27,849
Due From Other Funds	<u>7,268</u>	<u>57,821</u>	<u>-</u>	<u>65,089</u>

Total Assets	<u>\$ 1,001,649</u>	<u>\$ 135,302</u>	<u>\$ 617,347</u>	<u>\$ 1,754,298</u>
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#### LIABILITIES AND FUND BALANCES

Accounts Payable	\$ 68,383	\$ 1,000	\$ -	\$ 69,383
Payroll Withholdings	8,890	-	-	8,890
Accrued Liabilities	182,778	-	1,522	184,300
Deferred Revenue	179,991	-	-	179,991
Security Deposits	-	-	1,000	1,000
Restricted Grants	8,719	15,450	14,201	38,370
Obligation Under				
Capital Lease	-	-	214,026	214,026
Other Notes Payable	74,773	-	95,000	169,773
Due to B.F.Church	454,448	-	-	454,448
Due to Other Funds	<u>-</u>	<u>7,268</u>	<u>57,821</u>	<u>65,089</u>
Total Liabilities	977,982	23,718	383,570	1,385,270

Fund Balances				
Unrestricted	23,667	111,584	-	135,251
Plant Fund	<u>-</u>	<u>-</u>	<u>233,777</u>	<u>233,777</u>
Total Fund Balances	<u>23,667</u>	<u>111,584</u>	<u>233,777</u>	<u>369,028</u>
Total Liabilities & Fund Balances	<u>\$ 1,001,649</u>	<u>\$ 135,302</u>	<u>\$ 617,347</u>	<u>\$ 1,754,298</u>

#### Statement of Support, Revenue, Expenses & Changes in Fund Balances for the Fiscal Year Ended June 30, 1992

	Fund			
	General	Board	Plant	Combined
<u>ASSETS</u>				
Support & Revenue				
Support				
Contributions	<u>\$ 74,025</u>	<u>\$ 34,292</u>	<u>\$ 15,000</u>	<u>\$ 123,317</u>
Total Support	<u>\$ 74,025</u>	<u>\$ 34,292</u>	<u>\$ 15,000</u>	<u>\$ 123,317</u>
Revenue				
Patient				
Room & Board	4,562,365	-	-	4,562,365
Personal Laundry	15,680	-	-	15,680

Other	<u>306,011</u>	-	-	<u>306,011</u>
Total	4,884,056	-	-	4,884,056
Interest	6,467	698	709	7,874
Dividends	-	1,950	862	2,812
Unrealized Invest. Gain	-	10,625	-	10,625
Miscellaneous	84,777	-	-	84,777
Gain on Disposition of Assets	-	-	767	767
Total Revenue	<u>4,975,300</u>	<u>13,273</u>	<u>2,338</u>	<u>4,990,911</u>
Total Support & Revenue	5,049,325	47,565	17,338	5,114,228
Expenses				
Room & Board	1,303,816	-	-	1,303,816
Health Care	2,335,721	-	-	2,335,721
General Administration	638,842	-	2,589	641,431
Rent	610,216	-	-	610,216
Interest	48,300	-	39,101	87,401
Consulting Fees	-	26,047	-	26,047
Board Travel & Expenses	-	11,989	-	11,989
Depreciation	-	-	44,125	44,125
Amortization	-	-	58,064	58,064
Total Expenses	<u>4,936,895</u>	<u>38,036</u>	<u>143,879</u>	<u>5,118,810</u>
Excess (Deficit) of Support & Revenue Over Expenses	112,430	9,529	(126,541)	(4,582)
Fund Balances - 7/01/91)	17,268	102,055	254,287	373,610
Transfers	<u>(106,031)</u>	-	<u>106,031</u>	-
Fund Balances - 6/30/92	<u>\$ 23,667</u>	<u>\$ 111,584</u>	<u>\$ 233,777</u>	<u>\$ 369,028</u>

Combined Statement of Cash Flows  
for the Fiscal Year Ended June 30, 1992

Cash Flows From Operating Activities	<u>Combined</u>
Excess (Deficit) of Support & Revenue Over Expenses	\$ (4,582)
Plus (Minus) Items Not Affecting Cash	
Depreciation and Amortization	102,189
Gain on Disposition of Assets	(767)
Unrealized Investment Gain	(10,625)
(Increase) Decrease in Accounts Receivable	139,720
(Increase) Decrease in Inventory	(1,834)
(Increase) Decrease in Prepaid Expenses	11,413
Increase (Decrease) in Accounts Payable	8,838
Increase (Decrease) in Payroll Withholdings	(15,435)
Increase (Decrease) in Accrued Liabilities	53,377
Increase (Decrease) in Deferred Revenue	14,345
Increase (Decrease) in Restricted Grants	<u>22,028</u>
Cash Provided (Used) by Operating Activities	318,667

## Cash Flows From Investing Activities

Purchase Of Plant and Equipment	(54,379)
Construction in Progress	3,110
Proceeds From Sale of Equipment	870
Decrease in Money Markets	21,266
Decrease in Other Deposits	<u>183</u>
Cash Provided (Used) by Investing Activities	(28,950)

## Cash Flows From Financing Activities

New Borrowings	110,968
Debt Reduction	<u>(301,123)</u>
Cash Provided (Used) by Financing Activities	<u>(190,155)</u>

Increase In Cash	99,562
Cash Balance - July 1, 1991	<u>(18,291)</u>
Cash Balance - June 30, 1992	<u>\$ 81,271</u>

## Supplemental Disclosure of Cash Flow Information:

Interest	\$ 87,615
Income Taxes	-

## Notes to the Financial Statements

### June 30, 1992

## Note 1 - Significant Accounting Policies

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

## - Accrual Basis

The accompanying financial statements of Bible Fellowship Church Homes, 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.

## - Fund Accounting Concept

In order to ensure observance of 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.

## - Total Columns

The total columns (labeled "Combined") are the aggregate of the fund types. All consolidating and other eliminations were not made in arriving at the totals; thus they do not present consolidated information.

## Note 2 - Entity and Exempt Status

The Bible Fellowship Church Homes, Inc. is incorporated under the Non-Profit Corporation Law of the Commonwealth of Pennsylvania. The purposes for which the Bible Fellowship Church Homes, Inc. is incorporated are to establish and maintain a home for the aging and infirm and to engage in such forms of benevolent and charitable work as may be determined by its Board of Directors.

The Bible Fellowship Church Homes, Inc. is exempt from federal income taxes as an organization described in Section 501(c)3 of the Internal Revenue Code and is not a private foundation.

## Note 3 - Accounts Receivable

Receivables are principally due from agencies of the Federal Government and Commonwealth of Pennsylvania for medicare and medicaid, respectively. The accounts receivable represent financial instruments and have significant concentrations of credit risk.

Accounts receivable as of June 30, 1992 are shown net of an allowance for doubtful accounts of \$2,500.

## Note 4 - Inventory

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

## Note 5 - 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, 1992 consisted of the following:

1,000 shares First Fidelity Bancorp	\$ 37,875
MNB Money Markets	2,260
Dean Witter Money Market	<u>30,900</u>
	<u>\$ 71,035</u>

## Note 6 - Construction in Progress

Construction in progress as of June 30, 1992 represents amounts expended for development of the land surrounding Fellowship Manor which is the planned site of Fellowship Community. Fellowship Community is planned to include Fellowship Courts independent living units, an apartment complex and a personal care facility.

## Note 7 - Property, Plant and Equipment

Below is a schedule reconciling beginning and ending balances of property, plant and equipment accounts for the fiscal year ending June 30, 1992.

<u>Assets</u>	<u>Beginning of year</u>	<u>Additions</u>	<u>Disposals</u>	<u>End of year</u>
Land & Building Imp.	\$ 234,790	\$ 28,475	\$ -	\$ 263,265
Furniture & Fixtures	80,832	14,663	193	95,302
Vehicles	29,598	-	-	29,598
Equipment	136,162	11,241	1,345	146,058
Data Processing	<u>3,547</u>	<u>-</u>	<u>-</u>	<u>3,547</u>
Totals	<u>\$ 484,929</u>	<u>\$ 54,379</u>	<u>\$ 1,538</u>	<u>\$ 537,770</u>

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>Cost</u>	<u>Depreciation Expense</u>	<u>Accumulated Depreciation</u>
Land & Building Imp.	5-40 Yrs	\$ 263,265	\$ 10,990	\$ 100,275
Furniture & Fixtures	5-10 Yrs	95,302	6,501	68,970
Vehicles 5 Yrs	29,598	5,936	19,763	
Equipment	5-10 Yrs	146,058	19,989	104,968
Data Processing	5 Yrs	3,547	709	1,508
Totals		<u>\$ 537,770</u>	<u>\$ 44,125</u>	<u>\$ 295,484</u>

#### Note 8 - 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>Cost</u>	<u>Amortization Expense</u>	<u>Accumulated Amortization</u>
Office Equipment	5 Yrs	\$ 56,063	\$ 11,212	\$ 39,244
Operating Equipment	7 Yrs	327,961	46,852	163,981
Totals		<u>\$ 384,024</u>	<u>\$ 58,064</u>	<u>\$ 203,225</u>

#### Note 9 - 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 10 - Compensated Absences

Bible Fellowship Church Homes, Inc. has not accrued compensated absences because the amount cannot be reasonably estimated. The compensated absences consist of vacation, sick and personal days and are calculated by multiplying the hours worked by 5.7% for the first year, 7.7% for the second year and 9.6% for the third and succeeding years. By using this method compensated absences for the first through third years are approximately 15, 20 and 25 days, respectively.

Each year the employees may choose to be paid for any unused compensated absences or may designate them as vacation days and sick days to be carried over to the following year. A total of 5 vacation days and 30 sick days may be carried over.

#### Note 11 - Related Party Transactions

Bible Fellowship Church Homes, Inc. is a corporation formed by members of the Bible Fellowship Church, Inc. The Directors on the Board of the Bible Fellowship Church Homes, Inc. are elected by the Annual Conference of the Church held in October of each year and is the governing body of the Bible Fellowship Church Homes, Inc. Their responsibility is to set policy, review the performance of this administrative staff and ensure that the corporate goals are pursued as outlined.

The Bible Fellowship Church Homes, Inc. has engaged in various transactions with the Bible Fellowship Church, Inc. The details of these transactions are set forth below.

- Operating Agreement and Rent Expense

The Bible Fellowship Church Homes, 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 Homes 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 Homes 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 \$ 610,216 for the year ended June 30, 1992.

- Lease Deposit

The lease deposit figure of \$ 375,622, as shown on the balance sheet dated June 30, 1992, represents a deposit of the initial operating payment in accordance with the operating agreement between Bible Fellowship Church Homes, 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.

- Due to Bible Fellowship Church, Inc.

The Bible Fellowship Church, Inc. established credit lines for \$ 500,000 and \$ 300,000 with principal balances as of June 30, 1992 of \$ 430,870 and \$ 23,578, respectively. These funds were advanced to the Bible Fellowship Church Homes, 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 below.

- Contingent Liability

Bible Fellowship Church Homes, Inc., under a Contract of Suretyship, is a guarantor of the mortgage indebtedness incurred by the Bible Fellowship Church, Inc. for the construction of Fellowship Manor and development of the surrounding land. The mortgage indebtedness outstanding at June 30, 1992 was \$ 5,498,613.

In addition, Bible Fellowship Church Home, Inc., under a Contract of Suretyship, is a guarantor of the credit lines of the Bible Fellowship Church, Inc. which are available in the amount of \$ 500,000 and \$ 300,000. The balance outstanding on the credit lines at June 30, 1992 was \$ 430,870 and \$ 23,578, respectively.

Note 12 - Future Minimum Lease Payments

The following is a schedule of future minimum lease payments required under the operating and capital leases described in Notes 11 and 8-9, respectively, as of June 30, 1992;

	<u>Operating Leases</u>	<u>Capital Leases</u>	<u>Total</u>
June 30, 1993	\$ 532,386	\$ 81,792	\$ 614,178
June 30, 1994	*	81,792	81,792
June 30, 1995	*	81,792	81,792
June 30, 1996	*	13,632	13,632
June 30, 1997	*	-	-
Thereafter	<u>*</u>	<u>-</u>	<u>-</u>
Total	<u>\$ 532,386</u>	<u>\$ 259,008</u>	<u>\$ 791,394</u>

- \* The operating lease described in Note 11 with the Bible Fellowship Church, Inc. for the land, buildings and certain equipment is due to expire May 31, 1993. Negotiations are currently underway for renewal of this lease but have not been finalized. Accordingly, the future minimum lease payments above include payments equivalent to eleven months remaining on this operating lease.

#### Note 13 - Restricted Grants

The general fund's restricted grants of \$ 8,719 and the board fund's restricted grants of \$15,450 are comprised predominantly of the unexpended balance of contributions earmarked for repayment of the credit line.

The Bible Fellowship Church Homes, Inc. plans to convert the unfinished area in the basement of Fellowship Manor to a Chapel. Grants restricted for this purpose represent \$ 14,046 of the plant fund's restricted grants total of \$ 14,201. The remainder of \$ 155 is designated for patio improvements.

#### Note 14 - Operating Expenses

For financial statement reporting purposes departmental operating expenses have been accumulated and classified as follows:

- Room and Board includes the following:
  - o Dietary Services - Salaries, employee benefits, payroll taxes, food costs and other dietary expenses.
  - o Housekeeping and Laundry - Salaries, employee benefits, payroll taxes and supplies related to housekeeping and laundry service.
  - o Maintenance of Plant - Salaries, employee benefits, payroll taxes, supplies, heat, power, light and security.
  - o Patient Activities and Social Service - Salaries, employee benefits and payroll taxes related to patient activities and social service functions.
- Health Care - Nursing salaries, employee benefits, payroll taxes, pharmaceuticals, disposables and other health care supplies and services are included in this category.
- General Administration - Salaries, employee benefits, payroll taxes, office supplies and professional fees related to the administrative function and insurance and real estate taxes for the facility are included in this category.

#### Note 15 - Other Notes Payable

Other notes payable as of June 30, 1992 are comprised of the following:

<u>Lender</u>	<u>Interest Rate</u>	<u>Maturity Date</u>	<u>Amount</u>
Royersford BFC Church	8.5%	1993	\$ 52,773
Individual	8.5%	1996	55,000
Individual	8.5%	1996	40,000
Other	-		22,000
Total			<u>\$ 169,773</u>

The principal balance of the notes payable as of June 30, 1992 mature as follows:

June 30, 1993	\$ 77,773
June 30, 1994	25,000
June 30, 1995	25,000
June 30, 1996	20,000
June 30, 1997	-
Thereafter	<u>22,000</u>
Total	<u>\$ 169,773</u>

#### Note 16 - Retirement Benefits

Bible Fellowship Church Homes, Inc. had a simplified employee pension plan for all qualified employees, the cost of which was determined as a percentage of salaries and wages earned. The general policy was to fund costs currently. The plan was discontinued as of December 31, 1991.

#### Independent Auditors' 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, expenses and changes in fund balances for the Fellowship Manor, Fellowship Home and Fellowship Courts 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., P.C.

August 26, 1992

### Statement of Support, Revenue, Expenses and Changes in Fund Balances - Fellowship Manor Division for the Fiscal Year Ended June 30, 1992

Schedule 1

	Fund		Combined
	General	Plant	
Support & Revenue			
Support			
Contributions	\$ 30,051	\$ -	\$ 30,051
Total Support	30,051	-	30,051
Revenue			
Patient			
Room & Board	4,077,917	-	4,077,917
Personal Laundry	12,987	-	12,987
Other	<u>278,612</u>	<u>-</u>	<u>278,612</u>
Total	4,369,516	-	4,369,516
Interest	4,972	709	5,681
Miscellaneous	<u>69,834</u>	<u>-</u>	<u>69,834</u>
Total Revenue	<u>4,444,322</u>	<u>709</u>	<u>4,445,031</u>
Total Support & Revenue	4,474,373	709	4,475,082



## Expenses

Room & Board	1,106,344	-	1,106,344
Health Care	2,168,653	-	2,168,653
General Administration	519,383	2,589	521,972
Rent	441,186	-	441,186
Interest	48,262	29,577	77,839
Depreciation	-	23,419	23,419
Amortization	-	58,064	58,064
Total Expenses	<u>4,283,828</u>	<u>113,649</u>	<u>4,397,477</u>

## Excess (Deficit) of Support

& Revenue Over Expenses	190,545	(112,940)	77,605
Fund Balances - 7/01/91	185,299	153,667	338,966

Transfers (108,330)	<u>108,330</u>	<u>-</u>	
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Fund Balances - 6/30/92	<u>\$ 267,514</u>	<u>\$ 149,057</u>	<u>\$ 416,571</u>
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### Fellowship Home Division Schedule 2

Support & Revenue	Fund			Combined
	General	Board	Plant	
Support				
Contributions	\$ 43,974	\$ 34,292	\$ 15,000	\$ 93,266
Total Support	\$ 43,974	\$ 34,292	\$ 15,000	\$ 93,266
Revenue				
Patient				
Room & Board	484,448	-	-	484,448
Personal Laundry	2,693	-	-	2,693
Other	<u>27,399</u>	<u>-</u>	<u>-</u>	<u>27,399</u>
Total	514,540	-	-	514,540
Interest	1,495	698	-	2,193
Dividends	-	1,950	-	1,950
Unrealized Invest. Gain	-	10,625	-	10,625
Miscellaneous	14,943	-	-	14,943
Gain on Disposition of Assets	-	-	767	767
Total Revenue	<u>530,978</u>	<u>13,273</u>	<u>767</u>	<u>545,018</u>
Total Support & Revenue	574,952	47,565	15,767	638,284

## Expenses

Room & Board	197,472	-	-	197,472
Health Care	167,068	-	-	167,068
General Administration	95,150	-	-	95,150
Rent	169,030	-	-	169,030
Interest	38	-	-	38
Consulting Fees	-	26,047	-	26,047

Board Travel & Expenses	-	11,989	-	11,989
Depreciation	-	-	20,176	20,176
Total Expenses	<u>628,758</u>	<u>38,036</u>	<u>20,176</u>	<u>686,970</u>
Excess (Deficit) of Support				
& Revenue Over Expenses	(53,806)	9,529	(4,409)	(48,686)
Fund Balances - 7/01/91	(168,031)	102,055	131,616	65,640
Transfers	<u>(22,010)</u>	<u>-</u>	<u>22,010</u>	<u>-</u>
Fund Balances - 6/30/92	<u>\$ (243,847)</u>	<u>\$ 111,584</u>	<u>\$ 149,217</u>	<u>\$ 16,954</u>

### Fellowship Courts Division Schedule 3

	Fund		
	General	Plant	Combined
Support & Revenue			
Support			
Contribution	\$ -	\$ -	\$ -
Total Support	-	-	-
Revenue			
Patient			
Room & Board	-	-	-
Dividends	-	862	862
Total Revenue	-	862	862
Total Support & Revenue	-	862	862
Expenses			
Room & Board	-	-	-
Health Care	-	-	-
General Administration	24,309	-	24,309
Interest	-	9,524	9,524
Depreciation	-	530	530
Total Expenses	<u>24,309</u>	<u>10,054</u>	<u>34,363</u>
Excess (Deficit) of Support			
& Revenue Over Expenses	(24,309)	(9,192)	(33,501)
Fund Balances - 7/01/91	-	(30,996)	(30,996)
Transfers	<u>24,309</u>	<u>(24,309)</u>	<u>-</u>
Fund Balances - 6/30/92	<u>\$ -</u>	<u>\$ (64,497)</u>	<u>\$ (64,497)</u>

## *Report of the Pinebrook Bible Conference*

This past year has been one of development and advancement in the ministry of Pinebrook Bible Conference. God has graciously provided both the material and spiritual needs in order to make this agency of the Bible Fellowship Church to be one which has impacted the lives of thousands of people. The 1,679 guests at our 1992 Summer conferences were largely from the Bible Fellowship Church. However, during the year we were privileged to minister to people of the Slavic, Hispanic, Korean, Chinese, Spanish and black community and of many denominations and evangelical Christian groups.

One major project was the building of the Stoneybrook building which will be used for meeting rooms during the retreat season and for recreation in the Summer conferences. This was of prime importance and very necessary for the expanding and dynamic ministry of the Conferences.

Pinebrook is an important part of the Bible Fellowship Church. We are able to host the following denominational activities:

Annual Conference  
BFC Ministerial Convention  
Pastor-Elder-Deacon Advance  
Sno-Glo Youth Retreat  
Summer Bible Conference

Pinebrook continues to be a ministry that is committed to evangelism, discipleship and the training of Christians. We urge you to pray for the Board, the Director and staff. We also need your continued and increased financial support. The balance sheet and consolidated statement of income and expenses for 1991 is attached.

In response to the request of the Board of Directors of the Bible Fellowship Church as stated in their report to the 108th Annual Conference and recorded on page 56 of the 1991 Conference Year Book and resolved in the middle of page 29 of the 1991 Conference Year Book, we submit the following:

Revisions of pgs. 165, 166 of FAITH & ORDER

### Board of Pinebrook Bible Conference

**Election:** The Board shall be composed of five ministers and eight laymen and the Bible Conference Director. The ministers and laymen shall be elected for a term of 3 years in classes as follows:

Class I	2 Ministers	3 Laymen
Class II	2 Ministers	3 Laymen
Class III	1 Minister	2 Laymen

Duties of the Board of Directors:

1. The Board of Directors of Pinebrook Bible Conference shall formulate the objectives and establish the policies for the ministry and operation of the conference.
2. The Board shall be responsible to execute all legal transactions of the conference and manage all business affairs in accord with their own by-laws and subject to the FAITH & ORDER and By-Laws of the Bible Fellowship Church.
3. The Board shall elect a Director who will be responsible for the immediate supervision and operation of the conference.
4. The Chairman shall appoint any necessary committees or sub-committees to carry out their responsibilities.
5. The Board shall hire or terminate all the full-time personnel upon recommendation of the Director and the Personnel Committee.
6. The Board shall establish all full-time personnel salaries and shall approve an annual budget as recommended by the Director and the Finance Committee.

Addition to FAITH & ORDER

We believe that Pinebrook Bible Conference should be added to the list of agencies to be supported with an annual contribution from each church.

NOTE: FAITH & ORDER, page 101

Article VII Miscellaneous By-Laws

3 Offerings

If "b." is dropped then add this as

- b. Each church shall contribute to the support of Pinebrook Bible Conference annually. Checks should be made to Pinebrook Bible Conference and sent to the Director.

Bert N. Brosius, Director

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

# Financial Report of Pinebrook Bible Conference

Balance Sheet - December 31, 1991

## ASSETS

### Current Assets

Cash in Bank - Checking	\$ 28,794.03
Cash on Hand & A/R	11,911.44
Payroll Account	1,888.64
Investment Account	62,416.71
Money Market Accounts	16,239.02
Savings Account	<u>3,965.66</u>
Total Current Assets	\$ 125,215.50

### Fixed Assets

Land & Buildings	2,881,222.04
Inventory & Equipment	39,534.30
Furniture & Fixtures	4,011.39
Vehicles	<u>18,119.16</u>
Total Fixed Assets	2,942,886.89

### TOTAL ASSETS

\$3,068,102.39

## LIABILITIES AND EQUITY

### Current Liabilities

Accounts Payable	65,687.30
Payroll Taxes Payable	723.90
Line of Credit - UP Bank	0.00
Payroll Deductions Payable	433.08
Other Payables	0.00
Sales Tax Payable	<u>277.87</u>
Total Current Liabilities	67,122.15

### Long Term Liabilities

Mortgage	70,421.66
Other Loans	<u>36,285.08</u>
Total Long Term Liability	106,706.74

### Restricted Liabilities

Meadowbrook Fund	0.00
Scholarship/Tips Fund	4,122.08
Deposits - Retreats	21,324.50
Deposits - Summer Conferences	11,851.00
Shaper and Other Funds	1,139.00
Pierce Memorial Fund	16,239.02
Meadowbrook Pre-Registration	<u>24,100.00</u>
Total Restricted Funds	78,775.60

## EQUITY

Equity at Beginning of Year	2,813,650.35
This Year's Gain (Loss)	<u>1,847.55</u>
Total Equity	<u>2,815,497.90</u>

### Total Liabilities & Equity

\$ 3,068,102.39

## Consolidated Statement of Income and Expenses

For the Year Ended December 31, 1991

INCOME	Year-to-Date	%
Summer Conferences - BFC	\$ 132,056.98	13.93
Retreats	591,511.70	62.40
Camp Site Rentals	11,220.90	1.18
Banquets & Individual Meals	8,942.72	.94
Feminar Income	8,614.00	.91
PED Retreat Income	4,622.75	.49
Book Store Sales	60,931.94	6.43
Snack Shop Sales	25,063.09	2.64
Vending Machine Sales	17,633.69	1.86
Other Sales	28,094.30	2.96
Interest Received	1,258.16	.13
Terms Taken & Damage Reimbursed	1,839.65	.19
Gifts Received	38,833.68	4.10
Offerings Received	<u>17,316.15</u>	<u>1.83</u>
Total Income	947,939.71	100.00
EXPENSES		
Book Store Expense	53,040.88	5.60
Snack Shop Expense	26,327.51	2.78
Vending Machine Expense	12,484.82	1.32
Custodial Expenses	52,820.46	5.57
Kitchen Expenses	188,192.79	19.85
Retreat Expenses	3,509.74	.37
Feminar Expenses	1,016.24	.11
Banquets	1,378.38	.15
Sports/Music/Audio-Visual	4,754.77	.50
Maintenance	127,903.66	13.49
Maintenance Supplies	11,964.40	1.26
Pest Control	756.49	.08
Water Supply Expense	359.50	.04
Sewer Plant Supplies/Maint.	8,854.77	.93
Swimming Pools Expense	8,414.00	.89
Electric	46,372.29	4.89
Gas 7,499.00	.79	
Oil 30,693.73	3.24	
Vehicle Costs	31,746.41	3.35
Insurances	59,736.59	6.30
Payroll, FICA & Processing	119,275.11	12.58
Honoraria Paid	12,873.80	1.36
Gifts to Churches (RWR)	7,114.74	.75
Summer Conference Program	10,079.14	1.06
Office Supplies & Equipment	7,360.29	.78

Computer Expenses	10,765.67	1.14
Printing, Advertising & P/R	3,204.67	.34
Telephone	6,513.99	.69
Postage Stamps & Meter	5,536.92	.58
Board Expenses	750.84	.08
Benefits, Training & Educate	3,689.43	.39
Legal & Accounting	540.00	.06
Sanitation Removal	4,947.79	.52
Medical Supplies	81.84	.01
Bad Debt Expense	0.00	.00
Interest Paid	10,655.77	1.12
Real Estate Taxes	0.00	.00
General Improvements	60,140.04	6.34
Miscellaneous Expenses	<u>4,735.69</u>	<u>.50</u>
TOTAL EXPENSES	946,092.16	99.81
Excess (Loss)	<u>\$ 1,847.55</u>	<u>.19</u>

The cash balance is deposited in Mellon Bank in Stroudsburg.

The savings balance is deposited in Northeastern Bank in Stroudsburg.

The financial statements were audited by Robert W. Gehret

## *Report of the Board of Victory Valley Camp*

As the Board of Directors looks over the past year, it continues to see the hand of God working and moving at Victory Valley in many areas. Because of Jill's illness, Phil and Donna shifted responsibilities so that Donna stepped in as acting director of the camp beginning September, 1991 through April, 1992. We want to express our thanks to her for her fine months of service as acting director and her superb handling of all the extra labor and responsibilities which went along with that position. Phil is back and we are appreciative of his leadership as camp director. Again, there were many who continued to give to the camp to help "fill in the gaps" while Phil and his family worked through difficulties relating to Jill's illness. We say 'thank you.'

As we continue to labor in love for our Lord Jesus Christ here at Victory Valley Camp, we continue to see God's grace and the Holy Spirit working in the lives of staff and campers. Once again we had a quality summer staff, one which was committed to sharing and modeling the love of Christ to the campers who came. Of the 43 summer staff members, 40% had been here before. We praise the Lord for His goodness in that area. We had 607 campers this year at VVC, once again an increase from last year's number of 594. God was at work in the lives of the campers as thirty children made a decision to follow Jesus this summer and over 60 decided to recommit their lives to Christ. Praise the Lord!!!

It was evident that God was at work in many other ways over this past year at Victory Valley as well. There were many from among the BFC churches and VIPs (Valley Interested Person) who were here at workdays and other times throughout the year. These people helped to pick up the slack in the physical as well as other areas of the camp. Improvements that were made include a repaired drain field in front of the White House, a new range hood in the kitchen which was donated, and terracing in the pasture area which was done for ground conservation purposes. Finances are a struggle, but the Lord continues to provide. Being mindful of the recession and the struggles which continue to face our families financially, we will not be raising our camper fee again this year. We cordially request each church to evaluate its giving to the camp again this year. Any increase in support will be put to good use and very gratefully received. Just a reminder that church contributions given in the winter months help cash flow tremendously. Most camp income is generated during the summer months. We appreciate all those churches who can contribute earlier than the March deadline. A complete financial report follows this report.

The Board of Directors of Victory Valley Camp held four regularly scheduled 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 fulfillment of other camp related responsibilities. The Board also began an annual evaluation process in which it plans to hold itself accountable to improving its role in overseeing the camp. The Board membership continues to be divided into three sub-committees; Program and Staff, Buildings and Grounds, and Development and Finance.

Any church which gives 1% of its Annual Budget to Victory Valley will receive a 10% discount throughout the year in church rentals and children's summer registrations.



## Schedule of Future Dates

The dates for winter and summer program 1992 are as follows:

October 30 - November 1	Jr. High Retreat
December 5	Christmas Banquet
January 22-24	Sno Valley - ages 7 - 12
January 29-31	Sno Valley - ages 7 - 12
February 5-7	Sr. High Ski Spree
May 15	VVC Workday
June 5	Open House

The dates for Summer Camp in 1993 are:

	<u>Camp</u>	<u>Outpost Village</u>
June 20-26	ages 8-12	Children ages 8 -10
June 27 - July 3	ages 8-12	Children ages 8 -10
July 4-10	ages 8-12	Children ages 10-12
July 11-17	ages 8-12	Children ages 10-12
July 18-24	ages 8-12	Children ages 10-12
July 25-31	Jr. High 12-14	Tri-A-Venture 14-18
August 1-7	Jr. High 12-14	Tri-A-Venture 14-18
August 8-14	Sr. High 14-18	

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

# Financial Report of the Board of Victory Valley Camp

## Balance Sheet

As of August 31, 1992 and 1991

	<u>1992</u>	<u>1991</u>
Assets:		
Cash	\$ 8,840.87	9,259.89
Inventory 5,534.00	7,221.00	
Swimming Pool	38,832.27	38,832.27
Equipment, furniture & fixtures	101,552.49	97,610.49
Real Estate	<u>236,447.78</u>	<u>236,447.78</u>
Total Assets	<u>\$ 391,207.41</u>	<u>\$ 389,371.43</u>
Liabilities and Net Worth:		
Payroll taxes payable	227.56	-
Loans - Bible Fellowship Church	27,483.36	34,593.01
Loan - G. Didden Greenhouse	14,715.39	19,387.62
Net Worth	<u>348,781.10</u>	<u>335,390.80</u>
Total Liabilities & Net Worth	<u>\$ 391,207.41</u>	<u>\$ 389,371.43</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 August 31, 1992 and 1991

	<u>1992</u>	<u>1991</u>
Income:		
Contributions:		
Churches	\$ 24,173.00	\$ 25,523.68
General gifts and gifts in kind	18,107.39	16,281.76
Rental fees	46,888.59	49,042.35
Camper fees	104,916.63	101,431.00
Concessions:		
Snak Shak	9,725.70	7,395.89
Dry Goods	2,801.00	3,599.00
Interest income	166.71	233.91
Miscellaneous, net	(805.65)	1,316.34
Forgiveness of indebtedness, R.W.Snyder	<u>1,500.00</u>	<u>0.00</u>
Total Income	<u>\$ 207,473.37</u>	<u>\$ 204,823.93</u>
Expenditures:		
Program and Staff:		
Salaries	20,057.51	19,183.35
Payroll Taxes	1,534.00	1,467.53
Education material	776.42	2,881.32
Recreational material	3,590.98	4,747.30

Horsemanship program	<u>6,266.06</u>	<u>5,183.77</u>
Total program and staff	<u>32,224.97</u>	<u>33,463.27</u>
Administrative expenses:		
Salaries	45,776.26	38,832.70
Payroll Taxes	3,501.84	2,923.48
Office supplies and postage	4,468.15	3,684.04
Miscellaneous	<u>2,267.32</u>	<u>1,138.99</u>
Total administrative expenses	<u>56,013.57</u>	<u>46,579.21</u>
General expenses:		
Publicity and promotion	7,180.73	3,356.71
Telephone	1,789.27	1,387.54
Membership and convention fees	1,009.80	1,235.00
Interest on loans	4,373.84	5,881.71
Miscellaneous	<u>2,012.77</u>	<u>29.79</u>
Total general expenses	<u>16,336.41</u>	<u>11,890.75</u>
Food Service:		
Salaries	2,725.00	3,875.00
Payroll taxes	208.46	296.44
Kitchen supplies	1,323.76	923.53
Food	17,148.47	17,305.61
Garbage removal	<u>1,703.85</u>	<u>1,127.41</u>
Total food service	<u>23,109.54</u>	<u>23,527.99</u>
Concessions:		
Crafts	299.35	1,503.12
Snak Shak	6,967.88	5,234.69
Dry Goods	<u>3,022.64</u>	<u>3,759.73</u>
Total concessions	<u>10,289.87</u>	<u>10,497.54</u>
Building and grounds:		
Salaries	2,408.13	1,770.00
Payroll taxes	184.22	135.41
Workmen's compensation	4,928.00	4,129.75
Hospitalization	6,307.00	5,226.00
Fire and liability insurance	6,006.00	11,262.50
Camp fuel and power	12,418.92	12,411.86
House fuel and power	4,545.46	3,454.01
Maintenance - building	9,149.06	5,102.06
Maintenance - equipment	5,156.50	3,161.93
Maintenance - pool	2,765.51	4,362.89
Maintenance - grounds	<u>2,209.91</u>	<u>2,371.12</u>
Total buildings and grounds	<u>56,078.71</u>	<u>53,387.53</u>
Total expenditures for the year	<u>194,083.07</u>	<u>179,346.29</u>
Gain for the year transferred to net worth	<u>*\$ 13,390.30</u>	<u>\$ 25,477.64</u>

\* \$11,781.27 was used to make the principal payments for the BFC and Didden loans.

## *Report of the Stewardship Council*

The Council met four times during this past conference year to conduct Bible Fellowship Church Stewardship business. The focus of the Council for the next five years will be on Stewardship Education at the Local Church level. A five year "BFC Stewardship Committee Implementation Strategy for Local Churches" has been adopted by the Council, and implementation is underway (see below).

### Stewardship Sunday

Stewardship Sunday was observed on January 26, 1992 by many churches in our fellowship. Special customized materials were prepared for the Wallingford church, at their request. Council recommends that January 24, 1993 be designated by the Annual Conference as Stewardship Sunday. We continue to believe that Stewardship Sunday provides a great opportunity to promote the wise use of our resources to God's glory in the Bible Fellowship Church.

### Living Stones Newsletter

The Living Stones Newsletter was sent out once during the year.

### New Strategy

The "BFC Stewardship Committee Implementation Strategy for Local Churches" was finalized, and implementation has begun in our church in Harleysville. A Stewardship Committee has been appointed, with responsibilities for Stewardship Education, Budgeting and Accounting. An eight week Sunday School curriculum for adults has been written, and presented three times. The Strategy calls for the release of the program to three additional churches during 1992-1993.

Stewardship Council Members: James G. Koch, Chairman (Member at Large); Harold E. Snyder, Secretary (Director); Richard J. Volpe, Treasurer (Member at Large); Ralph D. Cole (Historical Committee Rep.); Phil Atkins (Victory Valley Rep.); James A. Beil (Fellowship Homes Rep.); Bert N. Brosius (Pinebrook Bible Conference Rep.); Jay H. Fasnacht (Board of Directors Rep.); Roy A. Hertzog (Board of Missions Rep.); Russell M. Ruch (Member at Large); Carol Z. Snyder (Church Extension Rep.); T. Robert Wilcox (Pinebrook Junior College Rep.).

## *Report of the Director of the Stewardship Council*

*"All the nations you have made will come and worship before you, O Lord; they will bring glory to your name. For you are great and do marvelous deeds; you alone are God!" (NIV)*

The Lord has done marvelous things for the Stewardship Council in this past year! We are grateful to Him for providing:

1. Debt Free status with prospects for a fiscally sound future;
2. Continuing leadership with Rick Volpe serving for at least the next two years as a volunteer Director of Stewardship Services;
3. Opportunities to serve our BFC members and friends with good educational material on wise Christian Stewardship and help in planned giving through the Mennonite Foundation.

As we reflect back over the last four years of service, we are awestruck to see how the Lord has led - many times in ways we had not planned. We confess that He is the Sovereign Lord, who does what is best for His people and the glory of His own name. We always tried to do what we thought was best for the Lord's work. When we "jumped in" four years ago and tried to get things started, we were convinced that the Lord wanted the BFC to do more for the members and friends of the BFC related to stewardship education and planned giving. The Lord has kept us going toward that goal the past four years and we believe that He will do even more under the leadership of Brother Volpe.

We want to praise Him for any accomplishments, and continue to encourage any and all efforts to promote wise Christian stewardship in the Bible Fellowship Church.

Jenny and I wish to thank all those who served on the BFC Stewardship Council for their support during these beginning days!

For the One Who does Marvelous Deeds,  
Harold E. Snyder, Director  
BFC Stewardship Services

## *Financial Report of the Stewardship Council*

Beginning Cash Balances (9/1/91)	\$ 1,819.01
Beginning Loan Balances (9/1/91)	<u>(4,000.00)</u>
Beginning Net Balances (8/31/91)	<u>(\$ 2,180.99)</u>

### RECEIPTS:

BFC Administrative Budget Support	\$ 2,500.00
BFC Agency Support	1,200.00
Donations	300.00
Checking Account Interest	44.67
Vanguard Account Interest	<u>59.29</u>
Total Receipts	<u>\$ 4,103.96</u>

### EXPENSES:

Loan Payoff	\$ 4,000.00
Travel Expenses	453.31
Administrative Expenses	<u>270.16</u>
Total Expenses	<u>\$ 4,723.47</u>

Ending Cash Balances (8/31/92)	1,199.50
Ending Loan Balances (8/31/92)	<u>0.00</u>
Ending Net Balances (8/31/92)	<u>\$ 1,199.50</u>

Richard J. Volpe, Treasurer  
Books Audited by Irene Schrader

## *Report of the Board of Christian Education*

The Board of Christian Education met four times during the 1992-93 church year. Most of the work of the Board is carried out by four sub-committees made up of Board members as well as other members of the Bible Fellowship Church. The reports from these sub-committees are as follows:

### Audio - Visual Library

Numerous video additions were made to the AV Library bringing the total available to 44. A total of 71 titles were borrowed during this past year which is up 73% from the previous year. An arrangement with *Walk Thru the Bible Ministries* has permitted us to join their Partners in Ministry program as a denomination thus making it possible for Bible Fellowship Churches to purchase their titles and accompanying study materials at up to 50% off the regular price. Items must be purchased through the AV Library to receive this discount.

### Christian Education Training

The 1992 Convention featured Terry Hall of Media Ministries, Wheaton, Illinois. A total of 162 people from 28 churches attended. It was a day filled with creative ideas and inspiration.

A survey was done in the Fall, 1991 to assess the Christian Education needs and concerns of our churches. The results are being used in determining ways to better equip the CE workers denomination wide. The most immediate fruit lies in the new format for the 1993 CE Convention. Identical seminars will be held in 8 different Bible Fellowship churches in an effort to make the training more accessible to all.

The section of the *FAITH & ORDER* dealing with the Sunday School was reviewed. The following recommendation while retaining a majority of the original wording seeks to address 5 areas:

1. "Sunday Bible School: has been changed to "Sunday School," the term commonly used to describe this program today.
2. Pronouns have been changed to allow for the offices of the Sunday School to be filled by a woman.
3. The office of Superintendent has been retained but flexibility has been given so that the needs of individual churches can be addressed. There is not always a need for the one stated and two optional officers suggested and at times there are needs for other types of officers.
4. A greater emphasis is given to the training of workers.
5. The new material is organized in different fashion.

Recommendation: that the material in the *FAITH & ORDER*, pages 92-95 under the section entitled "Sunday Bible Schools" be replaced by the following:

## Sunday School

Each Sunday School shall be led by a General Superintendent. Additional officers may assist the General Superintendent in the leadership of the Sunday School. Their number and title should be determined by the by-laws of the particular church. The officers form the Executive Committee and shall serve for a term of one year. Some or all of the officers may be elected by and from the membership of the particular church or be appointed by the Board of Elders. Each Sunday School is responsible to the Board of Elders. The pastor, by virtue of his office, is also an officer of the Sunday School. In the churches that have a Christian Education director the Board of Elders shall determine whether this person is to be an officer of the Sunday School.

### The Sunday School Executive Committee

The General Superintendent shall serve as chair-person and is responsible to call for the meeting of the Executive Committee as needed. By-laws of a particular church may outline specific duties for each officer or such duties may be determined by the Executive Committee. Responsibilities should include but are not limited to:

1. Providing leadership for the Sunday School
  - A. be responsible to maintain a high degree of spirituality, positive Christian conduct and full cooperation on the part of the Sunday School staff
  - B. cooperate with the pastor in the administration of the Sunday School
  - C. preside or arrange for a leader at each session of the Sunday School
  - D. approve all projects conducted by the Sunday School or individual classes
2. Providing accountability for the Sunday School
  - A. keep accurate records regarding enrollment and attendance
  - B. be responsible to carry out the directives of the Board of Elders with respect to the Sunday School
  - C. report regularly to the Board of Elders all information requested by them to maintain oversight.
  - D. report annually to the congregation on the status of the Sunday School
3. Providing staff for the Sunday School
  - A. staff each class with a born-again teacher
  - B. exercise oversight in the assignment of all teachers, assistants and substitutes
  - C. recruit additional staff such as departmental superintendents, class helpers, etc. as needed
  - D. review and act on the resignation or proposed removal of any teacher or officer of the Sunday School



4. Approving all curriculum, furnishings, equipment and teaching aids to be used in the Sunday School.
5. Providing training for Sunday School staff members
  - A. periodically survey and evaluate the work done in the various classes and departments
  - B. endeavor to provide a regular program of teacher training and enrichment

#### Qualifications of staff members

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

#### Duties of teachers

1. Endeavor to lead their students to a saving knowledge of Jesus Christ and to nurture those who have made a profession of faith.
2. Thoroughly prepare themselves through prayer and Bible study to teach the Scriptures, making use of teacher manuals and/or other resource materials.
3. Become personally acquainted with each of their students so that lessons may be relevant.
4. Be faithful in the visitation of students and follow-up of absentees.
5. Endeavor to improve their teaching skills through programs suggested by the Executive Committee as well as other resources.

#### Enrollment procedures

1. A visitor who attends for three consecutive Sundays shall be enrolled as an active member.
2. A member is dropped from the active enrollment after thirteen consecutive absences, and is maintained on the roll as an inactive member for 6 months.

[FIRST READING]

#### Pastor Elder Deacon Advance

Dr. Win Arn, of Church Growth, Inc., was the speaker for the 1991 PED Advance held Nov. 8-9, 1991 at Pinebrook in the Poconos. There were 195 men in attendance from many of our Bible Fellowship churches.

On Nov. 13-14, 1992, the Board will present the 1992 PED Advance featuring Dr. Walter R. Byrd, who is the Medical Director of the Minirth-Meier and Byrd Clinic, Washington, D.C. Dr. Byrd will speak on the topic, "Beating Burnout Before It Beats You". All Pastors, Elders, Deacons, and men seeking to prepare themselves for church office are urged to attend.

In addition, the 1993 PED Advance has been scheduled. On Nov. 12-13, 1993, Dr. Brent Brooks will share with us regarding small group ministry.

## Youth

The purpose of the Youth Sub-Committee is to minister to the youth of the BFC by providing spiritual edification, social interaction, and physical stimulation. The Committee accomplishes its purpose with several "youth" oriented activities in 1992.

The Thanksgiving Youth Rally, held on November 29, 1991 at Pinebrook Junior College and Quakertown, was attended by 400 youth from 35 different BFC churches. Freddie Langston was the speaker through the medium of music.

The two SNO-GLO weekends gave us the privilege to minister to over 750 young people from 34 BFC churches. Butch Rumble of Solid Rock Ministries was the speaker focusing on the "Person of Jesus Christ". A variety of contemporary ministry tools were used including multi-media, film, sports, and contemporary Christian music, to reach out to our youth. The film, "The Appointment", was shown on Saturday night with 23 known decisions for Christ. Praise the Lord! Pastors Dan DeLozier, Gil Vining, and the staff from Lancaster Faith Bible Fellowship Church provided excellent leadership to the youth who attended Sno-Glo.

Sno-Glo 1993 is scheduled for January 8-10 and 15-17. Dr. Bruce McCracken will be the speaker. In light of our desire to make Sno-Glo an affordable ministry opportunity for all of our young people, we have sought to keep prices to a minimum. The Board of Pinebrook Bible Conference has given us a special rate which allows us to reduce the entire cost per teen to \$49.00. We thank Pinebrook for their help and encourage all churches to participate.

The financial support of local churches allows us to present programs and ministries that directly impact on your church family. Thank you for your help in doing so.

Board of Christian Education: Richard T. Paashauss, Chairman; Daniel F. Delozier, Secretary; David N. Schoen, Treasurer; W. David Armstrong, Vice-Chairman; Robert S. Commerford, Mark S. Matson, Jonathan D. Reynolds, Edward W. Ahlum, Jr., G. Wayne Clapier, Timothy Cole, Stephen C. Cassel, Ronald C. Erb.

*Financial Report of the  
Board of Christian Education*  
September 1, 1991 to August 31, 1992

Beginning balance September 1, 1991	\$ 3,180.49
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## INCOME

1992 CE Convention	2,146.00
Audio Visual Library	157.50
Church Contributions	3,805.00
PED Advance	1,185.00
Sno Glo	45,251.00
Thanksgiving Rally	<u>1,912.00</u>
Total	\$ 54,456.50

## EXPENSES

1992 CE Convention	2,701.84
1993 CE Convention	1,095.00
Audio Visual Library	2,304.21
Board of Publication and Printing	0.00
Bulletin Board	58.00
CE Survey	85.00
Committee expenses	842.33
PED Advance	1,511.57
Sno Glo	44,095.68
SS Trophies	32.62
Thanksgiving Rally	2,345.94
Youth Leaders' Seminar	<u>56.15</u>
Total	\$ 55,128.34

Ending Balance August 31, 1992	\$ 2,508.65
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Bible Fellowship Church Board of Christian Education funds are held at the Meridian Bank, Emmaus branch (Acct. # 1501-1734)

David N. Schoen, Treasurer  
Audited by Dana E. Weller

## Report of the Board of Publication and Printing

*"The Lord gave the word; great was the company of  
those who proclaimed it;" Psalm 68:11 (NKJV)*

The word for "proclaimed" in the Authorized Version is "published." It meant "to bear good news." The passion to proclaim God's Word verbally naturally slid over into the passion to publish God's Word in print. The history of printing and publication in the Bible Fellowship Church has been long and rich beginning with the publication of J. H. Oberholtzer's Religiöser Botschafter being recognized as a valuable publication in 1852, through the publication of the Gospel Herald, when evangelism and church planting was closely connected to that publication, right up through the Fellowship News today.

Your Board of Publication and Printing has been working through this past year to make the regular appearance of the Fellowship News in your church a priority. Publication of the Fellowship News is now virtually completely computerized at three locations. The editing is done out of the offices of our Grace church in Reading under the most able editorship of Jim Neher. We want to thank Grace BFC for the use of their computers and the sharing of their assistant pastor for the task of editing the Fellowship News. From Reading the copy goes to Coopersburg for layout and design work by Clyde and Carol Snyder and then on to Ephrata for printing and mailing by Pastor Dan Allen. We thank our Ephrata church for sharing your pastor in this most important ministry.

Our aim is to publish Fellowship News ten (10) times a year with double issues in July/August and January/February. We welcome your comments and suggestions. We certainly want to know what is happening among your people and ideas you have for articles and articles you may wish to write. Fellowship News is your publication.

Our 108th Annual Conference passed the following resolution: "RESOLVED, that we recommend to the 108th Annual Conference that all Boards, Committees of Annual Conference and each particular church review the FAITH & ORDER of the Bible Fellowship Church and propose to the 109th Annual Conference changes they desire to have made." In the coming year the Board will be working on these revisions as they are reflected in our annual conference minutes in the past and any subsequent action of this Annual Conference. The revision will be a primary focus for the Board in the coming year.

Please note that all printed materials of the Board of Publication and Printing are "warehoused" in Ephrata, Pennsylvania and may be ordered through Pastor Dan Allen.

The Board of Publication and Printing 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 Bible Conference, and the Board of the 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, 1992.

RESOLVED, that the cost of the 1992 Year Book be \$ 5.50.

WHEREAS, the Nominating Committee of Annual Conference has recommended to the Board of Publication and Printing that it give consideration to preparing legislation for Annual Conference whereby the Editor and Business Manager of Fellowship News would no longer be elected by Annual Conference but be appointed by the Board of Publication and Printing and ratified by Annual Conference, and

WHEREAS, the Board of Publication and Printing concurs with the recommendation of the Nominating Committee since it is imperative that these individuals be qualified, willing and a person with whom the board can work, therefore be it

RESOLVED: that the By-Laws of the Board of Publication and Printing, FAITH & ORDER Update 1987, page 8, entitled "Election," paragraph 2, be amended to read:

The Editor of Fellowship News and the Business Manager of Fellowship News shall be appointed 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. [SECOND READING]

If the above material is passed at Second Reading, the Board of Publication and Printing submits the following:

WHEREAS, the one year term of James E. Neher as the Fellowship News Editor has been completed; and

WHEREAS, the Board of Publication and Printing has appointed him to a three year term, therefore be it

RESOLVED, that we ratify the election of James E. Neher as the Fellowship News Editor.

WHEREAS, the one year term of Paul T. Rutman as the Business Manager of the Fellowship News has been completed; and

WHEREAS, the Board of Publication and Printing has appointed him to a two year term, therefore be it

RESOLVED, that we ratify the election of Paul T. Rutman as the Business Manager of the Fellowship News.

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

# Financial Report of the Board of Publication and Printing

September 4, 1991 to September 15, 1992

Balance September 4, 1991 \$ 16,042.03

## INCOME

Contributions - Boards & Committees	\$ 750.00
Contributions - Churches	3,437.00
Yearbook Sales	3,636.00
Sale of Printed Materials:	
<u>FAITH &amp; ORDER</u>	425.50
Articles of Faith	258.70
Position Papers	265.20
Disciplines	21.70
Shipping Receipts	19.95
Interest Received	<u>600.56</u>
TOTAL	<u>9,414.61</u>
GRAND TOTAL	\$ 25,456.64

## EXPENDITURES

Fellowship News:	
Design & Layout	\$ 1,400.00
Stock & Printing	6,191.85
Editors Expense	96.47
Business Manager's Expense	210.80
Mailing	610.90
Board & Secretary Expense	396.81
Church Supply	228.30
Yearbooks Printed	3,656.54
Honorariums	500.00
Articles of Faith	337.50
<u>FAITH &amp; ORDER</u> Binders	1,562.00
Miscellaneous Mailing	187.13
Miscellaneous Expense	<u>54.02</u>
Total Expense	<u>15,432.32</u>
Balance, September 15, 1992	\$ 10,024.32

Funds transferred from Northeastern Bank to First Eastern Bank, Mt. Pocono, PA  
 Report Audited by Bernard N. Coble  
 Submitted by Paul T. Rutman, Business Manager

## Proposed Budget 1992-1993

### INCOME:

Subsidy from Administrative Budget	\$ 3,500.00
Contributions from Boards & Committees	1,500.00
Contributions from Churches	6,500.00
<u>Year Book</u> Sales	4,200.00
Sale of Printed Materials	1,300.00
Mailing Costs Received	50.00
Interest	<u>400.00</u>

Total Income \$ 17,450.00

### EXPENDITURES:

Fellowship News:	
Layout & Design	\$ 2,060.00
Printing	7,000.00
Mailing	1,240.00
Editors Expense	150.00
Business Manager's Expense	100.00
Honorariums	800.00
Printing <u>Year Book</u>	4,000.00
<u>FAITH &amp; ORDER</u> Printing	1,000.00
Printing Misc. Church Supplies	500.00
Miscellaneous Mailing	200.00
Miscellaneous	50.00
Board & Secretarial Expenses	<u>350.00</u>

Total Expenses \$ 17,450.00

## *Report of the Historical Committee*

*The Bible Fellowship Church* is the title of the newly completed book by Dr. Harold Shelly, professor of church history at Alliance Theological Seminary in Nyack, New York. The Historical Committee has given most of its time and effort this year to bringing the book to publication.

Dr. John Ruth, Mennonite historian and writer has written concerning *The Bible Fellowship Church*, "Author Shelly's careful work not only is a gift of maturing historical vision to his own growing church fellowship; it opens the book of his people's colorful story to many fellow Christians who join with his evident concern for a faithful Church of Christ in our times." We are glad for this endorsement by Dr. Ruth which recognizes the good work that Dr. Shelly has done in preparing his manuscript.

The Historical Committee is pleased to offer its newest publication to this Annual Conference with the desire that it will help our members know our story and appreciate our legacy.

Several projects were completed during the year. The archives now contain two bound copies of each *Year Book* for 1886 - 1965. Bound copies of General Conference minutes have also been prepared.

Pinebrook Junior College has placed some of its records in the archives where they will be available for future reference. Individuals have sent a number of photographs and other records for safekeeping.

The Historical Committee requests that you watch for historically relevant material which can be placed for storage and study in our archives.

The Historical Committee: Bright N. Heist, Chairman; Richard E. Taylor, Secretary and Archivist; Ralph N. Cole, Treasurer; Willard E. Cassel, Harold P. Shelly, Daniel G. Ziegler.



## *Financial Report of the Historical Committee*

Balance - 7/31/92 \$ 1,485.68

### Receipts

Book Sales	200.50	
Conference appropriation	1,000.00	
Interest	<u>19.68</u>	
	1,220.18	<u>1,220.18</u>
		2,705.86

### Expenditures

Board member expenses	153.82	
Memberships	35.00	
Book binding expenses	23.70	
Publication expense	500.00	
Bank service charges	<u>4.50</u>	
	717.02	<u>717.02</u>

Balance, 7/31/92 \$ 1,988.84

### Depository - Gateway State Bank, Staten Island, NY

Checking	\$ 389.83	
Savings	<u>1,599.01</u>	
	1,988.84	

The accounts were audited by Jay Fasuaucht

## *Report of the Conference Judiciary*

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: Thomas P. Shorb, 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., Clyde W. Snyder.

## *Report of the Ministerial Convention Committee*

The annual Ministerial Convention of the Bible Fellowship Church was held on Tuesday, May 5 through Wednesday, May 6, 1992. The Convention was held at Pinebrook Bible Conference. The Ministers' Wives' Fellowship coordinated its meeting with the convention. The convention was attended by 79 of our pastors and wives.

The theme of the 1992 Conference was "Living By Grace". The speaker was Mr. Jerry Bridges, Vice President for Corporate Affairs with the Navigators in Colorado Springs, Colorado. A communion service was conducted at the close of the conference. Jansen E. Hartman presided.

The following men were elected for two year terms of office: Thomas P. Shorb and David J. Watkins. The committee serves as follows:

### 1992 Convention

Daniel F. Delozier, Chairman  
Gilbert J. Vining, Vice-Chairman  
Randall A. Grossman, Secretary  
Gregory A. Uhrich, Treasurer  
Carl C. Cassel

### 1993 Convention

Carl C. Cassel, Chairman  
David J. Watkins, Vice-Chairman  
Randall A. Grossman, Secretary  
Thomas P. Shorb, Treasurer  
Gilbert J. Vining

The purpose of the Ministerial Convention is to provide an annual educational experience for the improvement of the ministerial skills of our pastors; to provide a time of spiritual renewal and physical and emotional refreshment; to promote fellowship and unity among the pastors and their wives.

The 1993 Convention is scheduled for May 4 and 5, 1993 at Pinebrook Bible Conference. The theme is "Youth Ministry", and the main speaker will be Duffy Robbins of Eastern College.

The Committee is planning a self-study of the BFC for the 1994 Convention. The goal is for us to evaluate what does and should unite us in the Bible Fellowship Church. A broad-based survey will be conducted in the coming year to assist us for this convention.

The Committee requests prayer for the planning of the 1993 Convention and urges all pastors and their wives to plan to attend.

The Ministerial Convention Committee recommends the following:

**RESOLVED**, that we recommend that each church pay for its pastor(s) and his wife to attend the 1993 Ministerial Convention of the Bible Fellowship Church.

Ministerial Convention Committee: Daniel F. Delozier, Chairman; Randall A. Grossman, Secretary; Carl C. Cassel, Thomas P. Shorb, Gregory A. Uhrich, Gilbert J. Vining, David J. Watkins.

# *Financial Report of the Ministerial Convention Committee*

September 1, 1991 - August 31, 1992

Beginning Balance (as of September 1, 1991) \$ 477.00

## RECEIPTS

Convention Registration	\$ 3,497.00
Administration Budget	1,000.00
Interest	<u>43.35</u>

Total Receipts \$ 4,540.35

Grand Total (Beginning Balance + Receipts) \$ 5,017.35

## EXPENDITURES

Pinebrook Bible Conference	\$ 2,663.00
Speaker: Jerry Bridges (Travel & Hon.)	1,017.50
Committee Expenses	133.10
Brochures & Mailing	75.00
Bank and Check Fees	45.92
Refunds	188.00
Convention Books	<u>526.50</u>

\$ 4,649.02

Balance (as of August 31, 1992) \$ 368.33

Ministerial Convention Committee Funds are held in accounts with Meridian Bank, Coopersburg Branch.

Report audited by Richard T. Paashauss

## *Report of the Beneficiary Society*

Another year has come and gone and God has graciously preserved all of our pastors and widows with the exception of our beloved sister-in-Christ, Dora Gehman, who departed to be with her Lord. A check for \$3,500 was sent to her son, Dr. Richard Gehman, to aid him in paying funeral expenses.

The assets of the Society have increased despite the fact of a decrease in interest rates that can be earned. The officers of the Society have endeavored to keep abreast of investment returns so that we can continue to keep abreast of rising funeral cost by increasing benefits as the assets increase.

We trust that you will read the financial report that is enclosed. Also take note that your check for \$45 for dues is to be sent to R.C.Reichenbach, 6241 Warren Ave., Harrisburg, PA 17112 or brought to Annual Conference. This check should be made out to J.H.Riggall, Treas. Please remember that unpaid dues after Annual Conference means that you forfeit all benefits until the dues are paid.

Beneficiary Society: Harry J. Fritz, Jr., President; R. C. Reichenbach, Secretary; John H. Riggall, Treasurer.

### *Financial Report*

1991-1992

<u>Assets - September 1, 1991</u>	\$ 104,668.23
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Receipts

Dues	\$ 3,510.00	
Administration Budget	<u>1,000.00</u>	
Total Receipts		4,510.00

Interest Income

Dean Witter	\$ 1,706.38	
Fidelity Bank	222.21	
Meridian Bank	1,855.21	
Harris Savings	1,147.06	
Prudential Bache	2,341.02	
Miscellaneous	<u>179.98</u>	
Total Interest Income		<u>7,451.86</u>

\$ 116,630.09

Expenditures

Barbara Chappell	\$ 100.00	
Secretary Expenses	81.02	

Death Benefits - Gehman	<u>3,500.00</u>	
Total Expenditures		<u>3,681.02</u>
<u>Total Assets - August 31, 1992</u>		<u>\$ 112,949.07</u>

Assets - August 31, 1992Checking Accounts

Meridian Bank - Checking	\$ 3,330.18	
Harris Savings - Money Market	13,778.02	
Prudential Bache - Money Market	<u>3,393.00</u>	
Total Checking Accounts		\$ 20,501.20

Investments

Harris Savings - Cert of Deposit 6.30%	\$ 3,000.00	
Harris Savings - Cert of Deposit 6.30%	7,000.00	
Harris Savings - Cert of Deposit 8.81%	8,500.00	
Harris Savings - Cert of Deposit 6.75%	37,303.89	
Meridian Bank - Cert of Deposit 8.65%	1,563.20	
Meridian Bank - Cert of Deposit 8.70%	6,000.00	
Meridian Bank - Cert of Deposit 8.80%	4,389.00	
Meridian Bank - Cert of Deposit 8.80%	4,100.00	
Meridian Bank - Cert of Deposit 8.25%	1,591.78	
Prudential Bache - Cert of Deposit 6.35%	1,000.00	
Prudential Bache - FHLMC 8.75%	3,000.00	
Prudential Bache - FHLMC 8.00%	3,000.00	
Prudential Bache - FHLMC 9.00%	2,000.00	
Prudential Bache - FNMA 8.25%	2,000.00	
Prudential Bache - FNMA 8.00%	2,000.00	
Prudential Bache - FNMA 8.00%	2,000.00	
Prudential Bache - FNMA 8.625%	<u>4,000.00</u>	
Total Investments		\$ <u>92,447.87</u>
<u>Total Assets - August 31, 1992</u>		<u>\$ 112,949.07</u>

I have reviewed the records of the Beneficiary Society and have prepared the above Cash Flow Statement. - Ellis Lee Hostetter, CPA

## *Report of the Committee to Examine the Minutes of the 108th Annual Conference*

This committee is directed by the *FAITH & ORDER* to compare the Official Minutes of Annual Conference with the minutes as printed in the *Year Book*, and to report "any and all discrepancies" to the next Annual Conference (p. 138).

At last year's Annual Conference, a proposed revision of the material defining this committee's role passed first reading (1991 *Year Book*, pages 30-31 and 155-56). The change in essence would direct this committee to help the secretary and assistants to insure accuracy of the minutes, both during conference as they are produced, and afterward. The 1992 conference will consider final enactment of this material.

In accordance with our original mandate, a search was made for discrepancies between the Official Minutes and the *Year Book*. The following were found:

Official Minutes page 8 line 23:	"Taylor:"
<i>Year Book</i> page 12 line 29:	"Taylor."
(Here the minutes were corrected following conference; <i>Year Book</i> was not)	

Official Minutes page 16 line 7:	"elected.:"
<i>Year Book</i> page 20 line 8:	"elected:"

Official Minutes page 19 line 7:	"Reitz,"
<i>Year Book</i> page 23 line 14:	"Reitz"
(In the above two items, punctuation errors persisted in the minutes following conference; <i>Year Book</i> made corrections.)	

Two certified copies of the *Year Book* will be submitted to the Archives in the next week.

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

## *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 13, 1992, at Pinebrook Bible Conference.

### Minutes

The minutes of particular churches were examined on the basis of the suggested format for congregational meetings as stated in the By-Laws for Particular churches found in the 1986 *FAITH & ORDER*, pages 88-90.

The Committee communicates each September with every church reminding them of the standing rule that "The Pastor shall send a copy of the minutes of all Congregational Meetings, which shall include the Board of Elders' Report, 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" (1991 *Year Book*, page 178).

The minutes of Salem BFC, Allentown and Denville, NJ were not on hand to be examined by the Committee on its meeting date. These minutes will be examined at Annual Conference.

The Committee has found the minutes of the churches to be in good order. However, the Committee has found troublesome omissions and deficiencies in two major areas. For example, there were nineteen (19) churches without a complete list of elders. This list is important in order for the Committee to verify that delegates to Annual Conference are, in fact, elders of churches. Furthermore, there were nineteen (19) church minutes in which the Committee could not find evidence of audit for financial records.

The Committee, however, does want to express its appreciation to the secretaries and pastors for giving attention to the quality of the recordings of the proceedings of congregational meetings in the churches. Their efforts helped to facilitate the work of the Committee. Omissions and deficiencies in the minutes have been noted in writing and attached to the minutes being returned to the churches.

### Petitions

The Committee found no petitions in the minutes of the Particular Churches.



## Recommendations

WHEREAS, the 1986 FAITH & ORDER, pages 88-90, clearly sets forth the required information to be included in the minutes of annual congregational meetings of Particular Churches, and

WHEREAS, the complete and accurate recording of this information is important and necessary, and

WHEREAS, the Committee on Examination of Minutes of Particular Churches would like to encourage the complete and accurate recording of minutes of Annual Congregational meetings, therefore be it

RESOLVED: that starting in 1993, those churches found with major omissions and deficiencies (to be determined by the Committee) be listed in the report of the Committee and may it be further

RESOLVED: that those churches without evidence of elected delegate or alternate delegate to annual conference for 1992 be listed in this year's report of the Committee to Examine Minutes of Particular Churches.

Committee on Examination of Minutes of Particular Churches: Ralph M. Soper, Chairman; Larry M. Smith, Secretary; Dennis M. Cahill, Ronald C. Erb, David H. Jones.

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

### Introduction

The work of The Inter-Cultural Ministries Study Committee continued this past year at the direction of the 108th Annual Conference. The Committee proceeded with its work concerning the planting of Bible Fellowship Churches among ethnic people groups in our target areas of ministry. The Study Committee spent most of its time reviewing the Standards of Worship & Life of the *FAITH & ORDER*, contacting and assisting Bible Fellowship Churches interested in ethnic church planting, and seeking to develop an ethnic church planting model.

Has the need to be culturally sensitive to the people groups in our midst diminished? Have the fields of harvest among these cultures around us been depleted? Has the mandate of God to reach all tongues, tribes, and peoples with the Gospel been rescinded? The answer to all these rhetorical questions is, of course, NO! The need to reach the differing cultures in our areas of ministry is not only still present, but rather it is on the increase. This is evident by the new demographic statistics being brought to our attention on ethnic growth in America and by the ministry thrust of denominations and Mission Boards who are focusing their attention on the vast array of people groups here in our own country.

Jeremiah (Jer. 22:3) indicates that part of the reason for the judgment of Judah was their mistreatment of the aliens. They did this even though they were commanded by God to remember that they at one time were aliens (I Peter 2:11), and the descendants of aliens. If we, by the grace of God, have been recipients of God's provision of a way of escape from eternal damnation, and if we withhold from them the message of that way of escape, are we not guilty of the mistreatment of the alien in our midst? The Bible Fellowship Church is not exempt from the biblical mandate to minister to diverse people groups around our churches. In fact, we are obligated.

The work of this Study Committee continues to seek God's leading and wisdom in the planting of ethnic Bible Fellowship Churches. The following sections report our work this past year: our assistance to Bible Fellowship Churches interested in ethnic church planting, the review of the Standards of Worship & Life and the progress toward an ethnic church planting model.

### Assistance to Bible Fellowship Churches

At the 108th Annual Conference the Committee distributed a survey form, which asked the members of Conference to respond to questions we hoped would stir the interest of Conference and particular churches toward ethnic ministry. We received back a good number of replies to the survey and at our first meeting reviewed the responses. The Committee distributed demographic survey materials to the churches which showed interest and individual Committee members were assigned to each church as the churches' representative.

The Committee decided that we should not pressure the interested churches into ethnic ministry, but rather act as a resource and reference center for the churches if they decided to look further into establishing outreaches among ethnic groups in their

ministry locales.

During the year we sent out information on how to do demographic studies and information on the availability of the most recent census and demographic statistics. We continue to compile very valuable information and resources for ethnic church planting and will make any of these resources available for a particular church seeking information or guidance on reaching culturally diverse people groups.

### Review of the Standards of Worship & Life

The 108th Annual Conference resolved that, "The Inter-Cultural Study Committee proceed with a review of the Standards of Worship & Life in order to identify those articles which may not express culturally transcendent biblical truths and values in language that is applicable to all cultures without bias..."

The Committee's observations identified three areas which could be hindrances to working with people from other cultures,

- (1) Confusing or archaic language. Some of the language the Committee came across may not be understood by people who are unfamiliar with our western usage; e.g. *dissolution* instead of "breaking" in Article VIII, *shamefacedness* in Article XI, *adjure* and *repeated burden of Scripture* in Article IX, etc.

These terms and clauses, and many like them in the Standards, may not be comprehensible to people from other cultures. In almost all cases we believed that more understandable terms could replace these confusing words and clauses.

- (2) The absence of statements on some significant values. The Standards of Worship & Life either do not consider or are vague concerning such significant values as: *justice (racism)*, *mercy (benevolence, orphans, widows)*, *marriage/singleness (polygamy, celibacy)*, *Christian liberty (situation ethics, questionable practices such as cremation, etc.)*

In order to address this concern, the Committee prepared a "Values List" (EXHIBIT A) and an example of a "Value Statement" (EXHIBIT B).

- (3) Inadequate demonstration of Scriptural basis for some Standards.
  - Article III Public Worship - The implications of this Article seem to mandate times and places for services and special services, i.e. the Special Services Statement appears to focus on a cultural historical context of the Bible Fellowship Church.
  - Article IV Christian Stewardship - There is a great emphasis upon financial stewardship, but very little mention of stewardship of time, family, creation, etc.
  - Article VI Family - The Article does not give a complete view of the family.
  - Article VIII Divorce - The question continues to be raised regarding divorce and its disqualifying a person for office.
  - Article IX Separation From The World - The Article is perceived to be

prohibitive rather than "a solemn note of warning."

Article X Harmful Indulgences - The question continues to be raised regarding abstaining from alcohol as a membership requirement.

This review has brought the Committee to begin the development of a list of values essential to serious obedience to God's standards in the Scripture and to essential statements describing the behavior prescribed by the Scripture for Christians from any and all backgrounds. This task is important for cross-cultural work for two reasons: first, holiness of life according to Biblical standards must characterize God's people without regard to diversities originating from different backgrounds; and second, culturally acclimated standards without biblical basis will create misunderstanding of the Gospel or barriers to submission to the Gospel for individuals from diverse backgrounds.

As did the brethren in Acts 15, so must we evaluate all of our values in the light of the Scripture. Completing this work is demanding because it calls for study of Scripture and our world, but it also is worth doing because it opens opportunities to reach people from diverse backgrounds. Such work is just as important in this country as it is overseas.

### An Ethnic Church Planting Model

It has been the desire of the Committee to produce an ethnic church planting model for presentation to Annual Conference. We have attempted to proceed by seeking the participation of interested Bible Fellowship Churches who would be willing to enter into such a project. We have also, in this past year, investigated what is being done by other denominations and specific para-church ministries to plant churches among ethnic people groups.

On Thursday, March 22, 1992, the Inter-Cultural Ministries Study Committee and the "City Concerns" group of Bible Fellowship Church Pastors met at the Wissinoming Bible Fellowship Church with Pastor James Correnti of Fleischmann Memorial Baptist Church in Philadelphia. Fleischmann is a multi-ethnic church planting work. This meeting led to a meeting with David Garnett and Bill Krispin from the Center For Urban Theological Studies (C.U.T.S.).

The meeting with C.U.T.S. took place on Thursday, April 23, 1992, at the C.U.T.S. office in Philadelphia. Garnett and Krispin shared the C.U.T.S. model for assisting churches and denominations in planting churches in the city among ethnic groups. C.U.T.S. offers a Task Force of experienced urban church planters to guide a church or a denomination through the steps in planting ethnic sensitive urban churches. The Task Force interviews and matches a church planter with the church or denomination. The Task Force then oversees, with the counsel of the church or denomination, the implementation of the church planting project until it reaches viability. This association with C.U.T.S. is on a contractual basis. The church or denomination is responsible for the Task Force fees and the support of the men called to do the church planting. The typical contract with C.U.T.S. normally runs three years.

C.U.T.S. has had good success with their church planting model among such denominations as the Mennonites, the Church of the Brethren, the Christian & Missionary Alliance, and has been instrumental in assisting the North American Baptists (with which Correnti is associated) in planting to date a cluster of six churches in the Philadelphia area. This model is adaptable to any denomination and

can be implemented to reach differing ethnic groups, i.e. the Portuguese in the Newark, NJ area, the Asian Indians of Edison, NJ, and Hispanics and African-Americans in the Camden and Philadelphia areas.

The Committee believes this association with C.U.T.S. is an excellent way to formulate a model for Bible Fellowship Church planting work among ethnics. Members of the Committee met further with Garnett, to discuss details of what a contract with C.U.T.S. would entail. These Committee members reported that:

- (1) Goals should be set for the timing of the contract with C.U.T.S.
- (2) The level of financial commitment to the church planters should be considered.
- (3) The doctrinal foundation of the Bible Fellowship Church should be made clear to the Task Force as it evaluates urban/ethnic church planters.
- (4) The financial involvement must be considered. The Task Force fee would be an estimated \$600-700. per month excluding support for the church planters.
- (5) A decision would have to be made whether to start fresh and/or take on existing works.
- (6) After the finalization of the contract C.U.T.S. would proceed to look for church planters to fit our distinctives.

The Committee was impressed with the C.U.T.S. model and agreed that association with C.U.T.S. could be what is needed to proceed to reach ethnic people groups. The Committee also raised the possibility of the Board of Church Extension and the Board of Missions working cooperatively to implement the C.U.T.S. model. Further meetings with C.U.T.S. will be necessary to develop this model and present it to Annual Conference.

### Conclusion

The past year of work on this Inter-Cultural Ministries Study Committee has confirmed to the Committee that the task of reaching people from other cultures is imperative for the church in America. The Committee believes that planting ethnic Bible Fellowship Churches is a real possibility. Therefore, the Inter-Cultural Ministries Study Committee enthusiastically recommends the following:

### Recommendations

1. WHEREAS, the Inter-Cultural Ministries Study Committee believes that God has opened a door to produce a viable model for ethnic church planting; and  
WHEREAS, this model will take some time to formulate and present to Annual Conference; therefore be it  
RESOLVED, the Inter-Cultural Ministries Study Committee be directed to proceed with the formulation of an ethnic church planting model and report back at the 110th Annual Conference.
2. WHEREAS, it is the Lord's desire to reach all tongues, tribes and peoples with the Gospel of Christ; therefore be it

RESOLVED, that the particular churches of the Bible Fellowship Church continue to discover and be sensitive to ethnic people groups in their ministry target areas and seek ways of reaching these culturally diverse peoples.

3. WHEREAS, the Inter-Cultural Ministries Study Committee has completed its review of the Standards of Worship & Life as directed by the 108th Annual Conference; and

WHEREAS, the Committee has identified Standards that do not express culturally transcendent biblical truths and values in language that is applicable to all cultures without bias; and

WHEREAS, it has been deemed necessary by the Committee to formulate biblical value statements that are culturally transcendent; therefore be it,

RESOLVED: that the Inter-Cultural Ministries Study Committee be directed by Annual Conference to develop culturally transcendent biblical "Value Statements" for consideration at Annual Conference, and further,

RESOLVED: that the Inter-Cultural Ministries Study Committee be allowed to ask members of the Bible Fellowship Church to assist in the task of developing these "Value Statements."

The Inter-Cultural Ministries Study Committee: Roy A. Hertzog, Chairman; David E. Gundrum, Secretary; Delbert R. Baker, II; Carl C. Cassel; G. Wayne Clapier; Joseph Dugan; Daniel G. Ziegler.

## **EXHIBIT A**

### **VALUES LIST**

1. Worship - Private, Family, Corporate
2. Holiness - Law, Sin, Purity and Personal Purity, Unity of the Church, Idolatry, Discipline
3. Stewardship - Life-time, Body/Food, Exercise, Non-Addiction, Gifts and Ability, Earth, Possessions, Lord's Day/Sabbath
4. Justice - Truth, Racism, Integrity
5. Mercy - Benevolence, Orphans, Widows, the Poor
6. Love - Fellow Believers, the World, Enemies
7. Humility - Apparel
8. Marriage/Singleness- Chastity, Fidelity, Adultery, Divorce
9. Family - Parenting, Dedication of Infants
10. Christian Liberty and Servanthood
11. Civil Government - Situation Ethics, Questionable Practices, Church & State, Role of Government
12. Work and Materialism
13. Sanctity of Human Life

**EXHIBIT B****MARRIAGE****(AN EXAMPLE OF A VALUE 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 wholeheartedly 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 the marriage union is sin in God's eyes and is the only sin people can commit against their own bodies.<sup>2</sup>

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<sup>1</sup> The Committee seeks to avoid giving approval to polygamy; but it also seeks to teach people from cultures practicing polygamy how to respond to biblical data which appears 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 standard for marriage is one man and one woman. We must work within a culture to bring people to God's truth.

<sup>2</sup> The Committee inserts this sentence because of Paul's statement in I Corinthians 6:18: "All other sins a man commits are outside his body, but he who sins sexually 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.



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 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 unmarried in their present state; 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.

NOTE: This "Marriage Statement" is merely an example and should not be viewed as a statement for discussion or adoption at this time.

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<sup>3</sup> It is clear to the Committee that God may resolve this breakdown of the marriage union by 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.

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

The 108th Annual Conference of the Bible Fellowship Church, having rejected the recommendation of the Study Committee on Mandatory Retirement Age which would have specified a system by which pastors of 68 years and more would have been retained by their churches, approved two procedural motions directing further work by the committee (1991 Year Book, pp. 24-25):

RESOLVED, that we declare our intention to eliminate the requirement for mandatory retirement of Pastors at age 72.

RESOLVED, that the Committee to Study Mandatory Retirement examine the FAITH & ORDER to determine what changes are needed to implement the elimination of mandatory retirement for pastors, and further

RESOLVED, that the Committee to Study Mandatory Retirement bring recommendations for these changes to this Annual Conference.

Although a report was prepared for the adjourned session of the 108th Annual Conference held at Coopersburg on April 11, 1992, the committee could not present it because of changes proposed for the FAITH & ORDER in the legislation concerning the Ministers' Retirement Fund. Now that the legislation concerning the retirement system has been approved on first reading, and in response to the directives of the 108th Annual Conference, the committee presents the following analysis and recommendation.

### References to a Mandatory Retirement Age in the FAITH & ORDER

References to a mandatory retirement age of 72 years appear in 4 positions within the FAITH & ORDER prior to modification by the 108th Annual Conference:

#### Page 123, Article III

- 2: 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.
  
- 4: 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.

#### Page 6, 1987 addendum, Article VI

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

Page 170, Article IV.A.

2. A minister must retire at the end of the month in which he attains the age of 72 years.

#### References to Retirement in the FAITH & ORDER

The FAITH & ORDER contains three references to retirement:

Article III: Retirement from the Ministry (pp. 123-24): We are recommending changes in this article;

VI. Retirement Age (p. 148, amended in 1987: addendum page 6): This article is to be replaced by the legislation concerning the Annuity Fund. No other changes will be needed;

IV. Ordained Ministers in Retirement (page 170): We are recommending changes in this article.

#### Recommendation

The committee proposes a solution which will fulfill its charge to eliminate any reference in the FAITH & ORDER to a mandatory retirement age and which will further accomplish consistency in the references to retirement within the FAITH & ORDER. The result is the language contained in the following resolution. [Please note that boldface printing indicates material to be added, material enclosed in brackets [] is to be deleted, and editorial comments are printed in italics.]

RESOLVED, that the FAITH & ORDER be amended as follows:

#### Article III: Retirement from the Ministry (pp. 123-24)

[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 25 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.

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.]

**A. Any minister of the Bible Fellowship Church may retire at any time under the provisions of the Ministers' Annuity Fund (pp. xxx-xxx).**

**B.** Any minister holding credentials with the Bible Fellowship Church and seeking retirement shall notify the Credentials Committee of the Bible Fellowship Church at least 90 days prior to the effective date of his retirement. The Credentials Committee shall set the effective date of the retirement, change the status of the minister on the conference records, and notify the Board of Pensions of the effective date of the retirement. [The Board of Directors shall determine the starting date and the amount of benefits to be received according to the rules of the Ministers' Retirement Fund.] Those ministers pastoring a church shall dissolve the pastoral relationship through the rules of Pulpit Supply.

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

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.

## *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, Chairman; Jay H. Fasnacht, Secretary; Horace A. Kauffman, Lee E. Boyles, John W. Trauch

## *Report of the Committee on Communications*

Communications to the 109th Annual Conference of the Bible Fellowship Church were received from the following people: William C. Aukamp, T. James Bigley, Jr., Leonard E. Buck, Raymond G. Burnett, Brian H. Butler, Robert L. Draper, Bruce A. Ellingson, Richard J. Gehman, J. Barley Harley, Ronald W. Hoyle, C. E. Kirkwood, Walter Johnson, Herbert K. Lea, C. Leslie Miller, Barry J. Minsky, Edward Moyer, William W. Mull, Olive A. Rawn, David W. Riddell, Laird F. Stengele, Phillip E. Yerrington, and Paul G. Zimmerman.

Excerpts that were read express prayerful concern for our conference and commitment to and appreciation for the Bible Fellowship Church.

Following this Annual Conference a suitable response will be sent to those names above.

The Committee on Communications Carl T. Martin, Delbert R. Baker, II, William R. Singletary, Gerald L. Schlonecker, Raymond R. Dotts.

## *Report of the Strategic Planning Committee*

The Committee to Study Annual Conference included the following recommendation in their report to the 108th Annual Conference:

**RESOLVED**, that the Chairman of the 108th Annual Conference appoint a committee of seven men (four pastors and three laymen) to prepare legislation for the formation of a strategic planning committee for the Bible Fellowship Church. This legislation, including bylaws (purpose, composition, duties, etc.) for the proposed committee, shall be reported to the 109th Annual Conference. [1991 Year Book, page 165]

Discussion on the floor resulted in the following resolution being approved:

**RESOLVED**, that the Chairman appoint a strategic planning group that shall consist of seven members of the Bible Fellowship Church. [1991 Year Book, page 37]

The committee met five times during this past year with its initial meeting focused on determining exactly what the committee had been asked to do. It was determined that the conference passed resolution could not be adequately met without also accomplishing the need outlined by the study committee recommendation. Both issues were therefore addressed.

The efforts of the committee largely centered on the development of a mission statement for the denomination. Discussions touched on many areas but focused primarily on the need for an emphasis to be made on the particular churches while at the same time incorporating the denominational agencies, boards and committees. The initial statement drafted was as follows:

"The purpose of the Bible Fellowship Church is to strengthen individual congregations as they worship God, edify the saints and evangelize the world."

On February 24, 1992, a questionnaire was circulated to ninety-seven ordained, active unordained and retired pastors along with those who are on leave of absence. Agreement, disagreement along with comments were sought regarding the above statement. A total of sixty five responses were received indicating the following:

Yes - 49 (75%)      No - 14 (22%)      No indication - 2 (3%)

Continued discussions in following meetings sought to address the suggestions and concerns indicated by the responses. The resulting statement has been presented as a recommendation at the end of the report.

Numerous objectives were presented and discussed as a result of the mission statement. The following were thought to be of primary importance at this time.

- To nurture and support struggling congregations
- To increase agency support in both loyalty and a financial way
- To see growth: in both the number of yearly baptisms and number of churches

Further work is needed to refine these as well as others and develop goals for achieving them.

Willard E. Cassel resigned from the committee due to personal reasons on February 13. Chairman James A. Beil appointed Carl C. Cassel to fill this vacancy in April.

## **RECOMMENDATIONS**

1. **RESOLVED**, that a Strategic Planning Committee be established with the following purpose, duties and election procedure and placed in the **FAITH & ORDER** under the section entitled, "Boards and Committee Elected by Ballot", page 139 and following:

The Strategic Planning Committee

### **PURPOSE:**

To make recommendations to the Annual Conference regarding a strategic plan for the overall direction of the Bible Fellowship Church.

### **DUTIES:**

1. Propose, evaluate and revise the mission statement, objectives and goals of the Bible Fellowship Church.
2. Evaluate the progress of the Bible Fellowship Church in fulfilling the present mission statement, objectives and goals set by the denomination.

### **ELECTIONS:**

The committee shall be composed of four ordained ministers and three lay elder who are members of Annual Conference. They shall be elected in three classes to three-year terms as follows:

- |           |                                 |
|-----------|---------------------------------|
| Class I   | Two ministers and one lay elder |
| Class II  | One minister and one lay elder  |
| Class III | One minister and one lay elder  |

### **[FIRST READING]**

2. [Dependent upon the approval of the first recommendation or another one similar to it.]



**WHEREAS**, the formation of the Strategic Planning Committee will be delayed due to the need for approval at second reading, be it

**RESOLVED**, that the Chairman of the 109th Annual Conference appoint a committee of four pastors and three laymen who are members of Annual Conference in order to continue the work of the Strategic Planning Committee until the 110th Annual Conference.

3. **RESOLVED**, that the following mission statement be adopted:

The Bible Fellowship Church as a denomination is the organized body of cooperating churches along with the agencies, boards, and committees established by the Annual Conference.

The mission of the Bible Fellowship Church as a denomination is to strengthen and extend the ministries of the particular churches as they ever seek to more effectively fulfill their Biblical mandate, as understood in the **FAITH & ORDER** of the Bible Fellowship Church, to worship God, teach and equip the saints for ministry, and evangelize the world. This is fulfilled by the Particular Churches, in union with other congregations and in cooperation with the supporting agencies, boards and committees established by Annual Conference.

**Strategic Planning Committee:** Ronald W. Reed, Chairman; David N. Schoen, Secretary; Carl C. Cassel, Timothy D. Cole, Neil E. Montgomery, Richard T. Paashauss, Robert A. Sloan, Jr.

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

**ADDENDUM**

The following churches have not provided, in the minutes of their annual congregational meetings, a list of elected delegate or alternate delegate to the 109th Annual Conference.

Grace Bible Fellowship Church, Harrisburg, PA;

Ocean County Bible Fellowship Church, Ocean County, NJ

The churches listed above have been contacted by the committee and any confusion concerning this matter has been removed.

Committee on Examination of Minutes of Particular Churches: Ralph M. Soper, Chairman; Larry M. Smith, Secretary; Dennis M. Cahill, Ronald C. Erb, David H. Jones.

## *Report of the Committee to Develop a Guide to Parliamentary Procedure*

Committee Appointment: [1991 *Year Book*, Page 36]

RESOLVED, that a Committee be appointed by the Chairman to develop and distribute a guide on parliamentary procedure for use at Annual Conference.

The Chairman appointed the following Committee to develop a guide to parliamentary procedure: Calvin T. Reed, Carl J. Fischer, Jr., Jansen E. Hartman.

- I. Intent of the Following Material: The Annual Conference, its boards, its committees, and its local congregations employ parliamentary law which is an accepted system of rules for conducting business in deliberative and legislative bodies.

The Annual Conference acknowledges the authority of Jesus Christ as the Head of the church. Parliamentary law is employed as a means of determining the mind and will of the Lord through the deliberations of qualified members. Parliamentary law seeks to insure the rule of the majority while providing opportunity for the minority to express itself and try to influence the thinking and action of the Assembly. In all things the will of the Lord is sought.

Parliamentary procedures are designed for the orderly and expeditious transaction of business with fairness, justice and courtesy.

The Committee wants to acknowledge its dependency on the work A Primer of Parliamentary Procedure for Use in Simply Organized Groups published by the Standard Publishing Company, Cincinnati, Ohio. Further, it should be understood that the bulk of the committee's paper is at times an adaptation and often is a direct quote of the aforementioned primer. This disclaimer is in lieu of multitudinous quotation marks. Permission has been sought and granted for this use.

### II. The Organization

- A. The Chairman The chairman, as the title indicates, presides at business sessions. It is his responsibility to be impartial and neutral regarding matters before the body. Therefore, as a rule, he is not to express his opinion on any subject being discussed. To emphasize the fact that he is acting impersonally and impartially, he does not refer to himself as "I," but as "your chairman," or "the chair." He listens to the voice of the minority as well as of the majority, but obeys the voice of the majority.

Should the chairman feel it wise at any time to express his opinion during a discussion, he should ask another member — usually the vice chairman or a former chairman — to take the chair while he speaks, and he should not return to it until a vote has been taken on the matter under consideration and the result has been announced.

A chairman should be the soul of tact, but at the same time should be firm in his decisions. He should know the bylaws of the organization and parliamentary law so that he can preside with assurance.

The chairman stands when calling a meeting to order, when stating motions and putting them to vote, and when making announcements. When in the course of a discussion someone holds the floor more than ten minutes, he should be seated.

He appoints committees only when authorized by vote of the organization to do so, or when he is given authority by the bylaws. Bylaws of many organizations indicate that the chairman shall be an *ex officio* member of all standing committees except the nominating committee. In the role of an *ex officio* member he may attend meetings, participate in discussion, and vote, but he is not counted in determining a quorum. He should take care not to pre-empt the chairman's place.

A chairman may vote by secret ballot (as in an election), when a roll call vote is taken, or when there is a tie. However, he does not have to vote to break a tie, but may elect to declare the motion lost.

Should there be a motion concerning himself before the house, he will leave the chair until disposition has been made of it. However, if a motion concerns him and others as well, he does not leave the chair.

A chairman states each motion at least three times, so there can be no confusion in the minds of the members as to what the question before them is or what disposition is made of it.

First, after the motion is made and seconded, he states it and asks for discussion. Then, after the discussion has been completed, he restates it when calling for the vote. And lastly, in announcing the result of the vote, he states it the third time. If the motion is long, or involved, he may ask the secretary to read it. Also he may ask the maker to put it in writing and submit it to the secretary.

For example, after a motion has been made and seconded, the chairman may say: "It has been moved and seconded that our body invite William H. Brown to speak to us about the work of our missionaries in Africa at our meeting on Wednesday evening, July 6. Is there any discussion?" After the discussion is concluded, he puts the vote thus: "All in favor of inviting William H. Brown to speak at our meeting on Wednesday, July 6, about the work of our missionaries in Africa, say 'aye'." Then, after the affirmative votes have been counted, "All opposed, say 'no'." And finally, "The motion is carried (or lost) and we shall (or shall not) invite Mr. Brown to speak on the work of our missionaries in Africa at our July 6 meeting."

Note that in calling for the negative vote the chairman used the word "opposed" and does not use the word "contrary."

In the well-conducted business session one does not hear such expressions as "You have heard the motion. All in favor..." and "The motion is carried and it is so ordered."

The alert chairman sometimes may expedite business by suggesting ways of disposing of matters before the house. For instance, in the case of a routine matter, instead of calling for a motion, he may say, "If there is no objection" the matter will be disposed of in a certain way. Of course, if even one voice is raised in objection, a vote must be taken. Or sometimes the chairman may ask whether the members would like to have a committee chosen to study a matter, or would like to follow some other course.

When the chairman wants the group to take action, he asks, "What is your

pleasure?"

Always, he can keep the discussion from going far afield by calling attention to the pending question.

- B. The Vice Chairman The vice chairman assumes the duties of the chairman in his absence. The vice chairman is to succeed to the office of chairman in case that office becomes vacant.

- C. The Recording Secretary The recording secretary's duties include recording minutes of meetings and keeping a permanent file of all records of the organization, including copies of reports of officers and committees. If the organization has no corresponding secretary, he has the task of carrying on correspondence unless some other provision is made for attending to that responsibility.

The secretary of an organization may make and second motions and take part in discussions with the same freedom allowed any other member.

As a matter of courtesy, the secretary should send an appropriate letter to all persons or parties who are thanked or honored by a resolution of Annual Conference.

#### D. Agendas

1. For Annual Conference The agenda for Annual Conference is to be prepared by committee, ratified by the entire body at the opening session and adopted as the order of the day.
2. For Congregational Meetings The chairman is responsible for providing a written agenda that is in keeping with the material that is found on pages 88-91 of the FAITH & ORDER of the Bible Fellowship Church and shall see that it is circulated prior to the congregational meeting.
3. For Boards and Committees The chairmen of boards, committees and other organizations shall prepare a written agenda of which the following may serve as an example.
  - (1) Call to order
  - (2) Minutes
  - (3) Treasurer's report
  - (4) Reports of standing committees
  - (5) Reports of special committees
  - (6) Unfinished business
  - (7) Other business

Under each of these heads the chairman, after consulting the minutes of former meetings for guidance, will indicate exactly what business is to be taken up. If there are details that he thinks might be helpful to the entire body as the meeting proceeds, he may include them. In short, he does his best to put before the body all of the data that it will need in making informed and prayerful decisions.

- E. Minutes Following a meeting, the secretary should write the minutes promptly and should submit a copy to the chairman so that he may refer to it as he prepares for the next meeting. A generous margin on the left of

each page provides space for possible corrections. Since the minutes are of the greatest importance, they should be kept in a substantially bound book.

The minutes of the meeting should include facts as to

- (1) kind of meeting - regular or special,
- (2) time and place held,
- (3) record of every motion made, whether carried or lost.

They should be followed by the name and office (secretary or acting secretary) of the one who prepared them.

Minutes should not include reports of discussions or views of the secretary. It is not within the province of a secretary to say that any feature of a meeting is good or bad, pleasant or unpleasant. He is not to include within the minutes compliments or adverse criticism.

Minutes are not concluded with the words, "Respectfully submitted," as are reports.

Minutes of a board meeting usually include a list of names of those present, or a statement that "all members were present except Mr. Jones, Mr. Smith, and Miss Davis."

F. The Corresponding Secretary The corresponding secretary attends to all correspondence of the organization and of the board of directors, unless other provision is made in the bylaws. He reads the correspondence at meetings of the group, or, in the case of long letters, presents digests. Before reading a letter, he gives the name of the writer.

G. The Treasurer The treasurer receives the monies of the organization and makes disbursements as instructed. He keeps detailed records and makes regular reports of amounts on hand and of disbursements.

H. The Auditor The auditor has the duty of examining the treasurer's records to see that account has been given of all money received and disbursed. This is a protection for the treasurer and other officers as well as for the organization. At least annually, every group that handles more than a minimum amount of money should have its financial accounts audited. This is not a reflection on the honesty of anyone, but is a safeguard against error and a proper recognition of accountability before God.

### III. In Business Sessions: Motions

A. Main Motions Business is brought before an organization by means of main motions. The procedure is for a member having a matter to present for action to rise, address the chair, and, upon receiving recognition, offer a motion. Sometimes he may preface his motion by a brief statement of the facts behind it. The established form for motions is, "I move that ..." The form sometimes heard, "I make a motion that ..." is not considered good. Also, to avoid confusion, a motion should be stated positively, not negatively-- "I move that we" do such and so, not "I move that we not do" such and so.

Should a member, after taking the floor, begin discussing something at length without making a motion, the chairman may say, "Will you please present the matter in the form of a motion?"

No one in a meeting speaks at any time without having received the recognition of the chairman. The chairman may wish to maintain decorum by asking, "Will the one who seconded the motion please rise and repeat his second, so all those in the assembly may know who is taking that step?"

When several people wish to speak at the same time, the chairman takes care to recognize them in the order in which they have risen to their feet. They address all of their remarks to him, never to the group as a whole or to any member except the chairman.

- B. More About Motions It is important to be familiar with all kinds of motions and the ways that they are used in order that confusion may be avoided and the desired results accomplished.

In addition to main motions, there are *subsidiary motions, privileged motions, incidental motions, and other unclassified motions*.

1. Privileged Motions Sometimes, while a question is pending, it is important to interrupt proceedings to attend to some other matter. In such case, what is called a privileged motion is made. Privileged motions are those to (1) fix the time and place of adjournment, (2) to adjourn, (3) to take a recess, (4) to raise a question of privilege, and (5) to call for the orders of the day. These motions may be made at any time except when someone has the floor or when a vote is being taken. The business they interrupt is resumed after the privileged motions have been disposed of.

- a. Fix the Time and Place of Adjournment A motion to *fix the time and place of adjournment* is made when someone is of the opinion that even though the meeting must be closed temporarily, there is business that should be taken up before the next scheduled meeting. That motion is debatable and amendable if there is no other business pending. It may be made even after a motion to adjourn has been made and seconded, but before the vote has been taken.

- b. To Adjourn No other motion except the one discussed immediately above, ranks higher than an unqualified motion *to adjourn*. It is not debatable or amendable, and requires a majority vote. However, if there is important business that should be taken up in the meeting, the chairman, after a motion to adjourn has been made and seconded, may warn the group of the consequences of immediate adjournment.

Also, when all business has been transacted, if no one immediately moves to adjourn, the chairman may say, "If there is no objection, this meeting is adjourned." Unless immediate objection is raised, the meeting is considered adjourned.

- c. Take a Recess At any time except when a motion to adjourn is before the house someone may move to *take a recess*, stating its length. It is not debatable, and may be amended only in regard to the length of the recess. It requires a majority vote.

- d. Questions of Privilege There are two kinds of *questions of privileges*. One is general, the other, personal, and the former outranks the latter. Questions of general privilege relate to more than one person, while those of personal privilege relate only to one, usually the maker. When someone rises, addresses the chair, and says, "I rise to a question of general (or personal) privilege," the chairman may say, "State your question." After the statement has been made the chairman may ask whether the group gives general consent for granting the privilege. If no one objects, the privilege is granted. A formal motion that a privilege be granted is not debatable or amendable. It requires majority vote.

Questions of privilege may relate to an endless variety of things, such as a desire to hear certain statements repeated or to ask about the status of certain motions, or to ask that certain regulations be disregarded for the moment to suit the convenience of the speaker or of him and others.

- e. The Order of the Day When the order in which the business of an organization usually is taken up is not being followed, a member may call for "the order of the day." The chairman may return at once to the usual order without a motion having been made, or a motion may be made. Such a motion does not require a second, and is not debatable or amendable. It requires a two-thirds vote.
2. Incidental motions Incidental motions relate only incidentally to the question pending before a body.
- a. Point of Order When someone feels that something not in harmony with the rules is being done, he may rise, address the chair, and say, "I rise to a *point of order*." The chair asks him to state his point, and then says, "Your point of order is well taken," or "Your point of order is not well taken," and then proceeds in harmony with his own decision unless there is disagreement with it.
- b. Appeal When someone disagrees with a decision that has been made by the chairman, he may rise and say, "I appeal from the decision of the chair." A second is required. The motion is not amendable. It is debatable unless the decision appealed has been made while an undebatable motion is before the house. The chair may participate in discussion without leaving the chair. (However, this is the only circumstance under which he may do this.) A majority vote is required. A tie vote sustains the chair.
- c. Objection to Consideration of the Question When someone is opposed to having a matter brought by a motion to the assembly, he may rise, immediately after the motion has been seconded, and say that he *objects to consideration of the question*. This motion is not debatable or amendable, but requires a two-thirds vote. The chair puts the question at once. If it is carried, the chair closes the matter



by saying, "Objection is sustained, and the question no longer is before the house." If it is lost, the chair says, "The objection is not sustained. We shall continue our consideration of the question before the house."

- d. Motion Withdrawal Any member of an organization may ask to have a motion that has been made, seconded, and stated by the chair withdrawn unless a vote upon it has been taken. If his request has not been made in the form of a motion, the withdrawal may be by general consent. If it is in the form of a motion, that motion is not debatable or amendable, and requires a majority vote.

It is not necessary for one to get the consent of the maker of a motion before asking that it be withdrawn. The maker himself may ask that his motion be withdrawn without asking consent of the seconder.

- C. Debate and Discussion All main motions and a number of others are debatable. That is, after they have been seconded, they may be debated or discussed by members of the group. Unless the bylaws of an organization include rules regarding debate, the maker of a motion, after it has been seconded, speaks briefly in its behalf. Then others may speak as they may wish, though no one may talk for more than ten minutes without special consent of the group; no one, having spoken to a motion once, may do so again until after all others who wish to be heard have had opportunity.

When one rises to speak regarding a motion, he should begin by saying, "I wish to speak in favor of the motion" or "I wish to speak against the motion."

- D. Votes Required Most motions are carried when a majority (at least one more than half) of those voting upon it vote in favor. However, some motions are carried only when two-thirds or more of those voting upon them vote in favor. Those are motions to revise or amend the bylaws of the organization or rules that have been adopted, to rescind action already taken, to suspend the rules, to object to consideration of any question, to limit debate or extend it beyond the limits previously agreed upon, to close nominations in an election. The fairness of requiring a large majority to carry motions calling for such drastic action is readily seen.

In determining what is a majority or two-thirds vote, only votes cast are counted, regardless of how many members are present.

- E. Subsidiary Motions: The Why's and How's Subsidiary motions are for the purpose of disposing of main motions by taking them as they stand or modifying them. Such motions in order of their rank are:

1. Laying a Motion on the Table
2. Moving the Previous Question
3. Limiting or Extending Debate
4. Postponing Action to a Definite Time
5. Referring a Motion to a Committee

6. Amending a Motion
7. Postponing Action Indefinitely
8. Giving the Group Another Chance

1. Laying a Motion on the Table To *lay a motion* under discussion (a pending question) *on the table* (or table it) is to put it aside for the time being. The form used in making a motion to table is: "I move that the motion before the house be tabled." That motion is not debatable or amendable, it cannot be reconsidered or postponed, and it requires only a majority vote.

A motion that has been tabled may be brought back to the assembly at any time after some other business has been transacted. If the motion tabled is not brought back before the adjournment of Annual Conference or before the adjournment of a Congregational Meeting, it is dead. The form of a motion to bring it back is this: "I move that we take from the table the motion that..."

Obviously, after a motion has been tabled, none of the other subsidiary motions can be applied to it, until and unless it is taken from the table. This statement indicates what is meant by its ranking first among such motions. A study of those that rank below it will show why they hold the positions they do hold in that list.

2. Moving the Previous Question To *move the previous question* is to ask that debate on a pending question be halted and a vote taken on it immediately. That motion is not debatable or amendable, and it does require a two-thirds vote. Therefore, as soon as the motion is made, the chair will put it to vote. So that there may be no misunderstanding he may say, "You have heard the motion for the previous question. Shall we cut off discussion?" He then asks for a show of hands or a rising vote, and a count is made.
3. Limiting or Extending Debate Motions to *limit or extend debate* are not debatable and require a two-thirds vote. They are amendable in respect to time only. Forms used for such motions may be these: "I move that debate upon this question be closed at nine o'clock," or "after fifteen minutes," "and that a vote upon it then be taken." Or, "I move that Mr. Smith be permitted to continue speaking for fifteen minutes."
4. Postponing Action to a Definite Time Within limitations motions to *postpone to a definite time* are debatable and amendable. They are debatable as to the desirability of the postponement, and they are amendable in regard to the time to which the postponement is made. A majority vote is required. The form of the motion: "I move that we postpone action on this motion until" certain things have been accomplished.

The following paragraphs are from The Motion To Postpone The Main Motion To A Certain Time (Baird pp. 59-61)

This motion postpones action on the matter. It always specifies the time limit of the postponement. Ordinarily, when that time limit has expired, the original matter will again come before the group. Thus the member says,

*"I move that we postpone consideration of this matter until our next meeting," or "I move that we postpone consideration of this matter for ten minutes."*

This motion requires a second and is open for discussion of the merits of the postponement and the time limit set. Amendments in regard to the time are acceptable. A majority vote passes the motion. The member may not postpone a motion beyond the next meeting, since this would deprive those present at the next meeting of the right to consider the matter. That is, if a motion were postponed from meeting one to meeting three, the members in meeting two would have to override what was done in order to take up that matter early, in meeting two instead of meeting three. Such action would infringe on the rights of absentees, who would be assuming that the item would not be discussed until meeting three. To avoid such difficulties, motions cannot be postponed beyond the next meeting. Items postponed until the next meeting would come up under "unfinished business" in that meeting. At that point, a given motion could be postponed again, if the members are not yet ready to act.

Some parliamentary authorities would permit a motion to postpone the main question with no time limit specified. We see nothing wrong with the assembly adopting such a postponement, provided that the members are aware of the mechanism needed to bring the main question once again to the floor. The motion to take a matter from the table would be used for this purpose, using the form, *"I move that we resume consideration of the motion to..."*

5. Referring a Motion to a Committee Motions to *refer to a committee* usually are made when it is evident that the question under consideration can be handled better by a small group -- probably of those well informed on the matter -- than by the entire body. Often such motions run somewhat like this: "I move that we refer the pending question to a committee of three to be appointed by the chairman and to report at our next meeting." That motion is debatable, and it may be amended in regard to the number of those who serve on the committee, but not otherwise. A majority vote is necessary. When such a motion has been carried, the chairman may name the committee immediately or state that he will name it shortly and that those appointed will be notified by a declaration of the chairman and a written confirmation by the secretary.

The following paragraphs are from THE MOTION TO REFER THE MAIN MOTION TO A COMMITTEE (Baird, pp. 58-59)

When the group as a whole does not have the time or the information to decide on the matter, it may wish to allow some existing or "standing" committee to handle it or to create a new special committee to handle it

for them. To be complete, the motion that sends the matter to committee should include the following information: To what committee? How many members? How appointed? What instructions or power will the committee have? When should the committee report on the matter? If the motion to refer to committee lacks some of this information, the Chair should have the member add it to his motion before it is stated for the assembly.

If the motion is passed without some of this essential information, the Chair should ask the assembly to decide these questions before going on to other matters. The Chair does not have the power arbitrarily to fill in these details himself. He asks for suggestions from the group and then takes a vote on each suggestion until one receives a majority vote. A complete form of this motion might be as follows: The member gains the floor and says,

*"I move that we refer this matter to our finance committee to investigate the effects of the proposed expenditure on our budget and report to us at our next meeting."*

This motion would require a second. Discussion is permitted, but the discussion would be limited to various issues in connection with the committee action. Should we let the committee handle it? Is the finance committee the proper group? Does a report to our next meeting give the committee adequate time? The discussion should not go into the merits of the main question at this point.

Amendments to the motion to refer to committee are also possible. One might move to strike "finance committee" and insert "a special task force of three to be appointed by the Chair," for example. A majority vote passes the motion, and the main motion is referred to the specified committee. This committee then has control over the main motion until it gives its report or until the assembly takes further action to remove the matter from its control.

6. Amending a Motion To *amend a motion* is to alter it by (1) inserting or adding words, phrases or sentence, (2) striking out parts, or striking out parts and then adding others, or (3) substituting an entirely new motion. In parliamentary language it is not correct to speak of "substituting" one word or part of a paragraph for another, as the term is applied to nothing less than a paragraph. Therefore one would say, "*I wish to amend...*" The motion to amend a main motion is debatable and amendable, and requires a majority vote.

The following paragraphs that finish section 7, subsection a-e have been adapted into outline format from *The Motion to Amend the Main Motion* (Baird, pp. 54-58)

When the group does not like the wording of the main motion, it may change that wording to suit the members by amending it. They may add words, remove words, or substitute one thing for another. (They may not accomplish two of these aims in the same amendment, however.) The mover of the main motion does not necessarily need to approve the

amendment. When the vote is taken on the amendment and it passes, the motion itself is still not passed. The amendment only changes the wording of the main motion, and the vote on the main motion must still take place.

- a. The Wording Amendments may be stated in many ways. One would be for the member to rise, address the Chair, and say,

*"I move that we amend the motion by adding (striking, substituting) the words...after the words..., so that the motion will read.."*

The wording of the amendment itself may not be desired by the group, so that a second amendment might be offered to change the wording of the first amendment. The amendment to the main motion may then be called a "primary" amendment and the amendment to the amendment a "secondary" amendment. The process may not be carried any further than that, however; "tertiary" amendments are not permitted, since they would make the whole procedure too complex and confusing. Instead of making it, a member may say, *"If the amendment of the amendment is voted down, I will offer such and such an amendment of the amendment."*

- b. The Second Amendments must be seconded. They may be discussed, but the discussion is limited to the amendment itself and may not go into other aspects of the main motion until the amendment is decided. Amendments are handled one at a time. An amendment to change another portion of the main motion is not permitted until the amendment before the group is decided, one way or the other.

- c. The Vote A majority vote is adequate to pass the amendment and make the desired change in the wording of the main motion.

- d. Relevance The amendment must be germane to the main motion; that is, it must deal with the same subject matter as the main motion. A "rider" in the congressional sense, an amendment that introduces a new subject, is not permitted in an ordinary business meeting.

However, the amendment need not be in harmony with the original motion. In fact, it may make changes in wording so radical that the intent of the original motion is completely frustrated. The only limits are that the amendment must not simply reverse the vote on the original motion. That is, if the original motion calls for the expenditure of a sum of money, an amendment would be out of order which simply introduces the word "not" — that we not expend that sum of money. This objective could be gained by simply voting "no" on the original motion.

One sometimes hears the expression "friendly amendment." It simply means an amendment that the author feels will be accepted by the mover of the original main motion. Upon hearing such an amendment, the Chair may save time by calling for approval by

general consent. If anyone objects, however, the standard procedure must be followed, with discussion and a vote.

Remember that the original main motion has been stated by the Chair and belongs to the group as a whole. No single individual, not even the one who offered the motion in the first place, may change its wording without the consent of the group as a whole, given by means of a vote of some sort, often by general consent.

- e. Substitute Motion In some cases a member may offer a substitute motion as an amendment. This simply means that the member wishes to replace the entire main motion with another one of different wording. Naturally, the proposed substitute must be germane to the original motion. When a substitute is offered, the Chair uses the following procedure:

- (a) The original main motion is open for discussion and secondary amendment.
- (b) The proposed substitute is open for discussion (which may also involve the merits of the original wording) and secondary amendments.
- (c) The question of the substitution is put to a vote: *"All those in favor of substituting motion B for motion A indicate by saying 'aye.'"*

At this point the group actually has two motions before it. One is the original main motion (motion A), which has been discussed and which may have been reworded by the amendment process. The second is the "substitute" motion (motion B), which may also have been discussed and may have been amended. Technically, motion B is itself a primary amendment, proposed as a substitute for motion A. Now the group must decide which of these two motions is to remain before it. Shall motion B replace motion A on the floor for group consideration? Notice once again that we are dealing with the wording of motions -- shall motion A be reworded so that it becomes motion B? The vote here does not adopt either motion.

- (d) The remaining motion, either A or B, is then open for further discussion and amendment.
- (e) This remaining motion is then put to a vote and adopted or rejected.

The amendment process is extremely important for church groups that value consensus. Sometimes a slight change in a word or a phrase may transform a highly controversial motion into one that receives unanimous support.

7. Postponing Action Indefinitely To *postpone indefinitely* is to reject a matter for the duration of that particular administration. A motion to do this is debatable but not amendable, and requires a majority vote and may not be reconsidered.
8. Giving the Group Another Chance When someone feels that an action taken by the organization has been a mistake, he may move to *reconsider it, rescind it, or take the motion from the table.*

- a. Reconsidering a Motion A motion to *reconsider* a matter must be made by one who voted with the prevailing side and must be made on the same day on which the decision being questioned was made, on the next business day, or at the next meeting, providing no action has been taken as a result of the motion's having been carried. It may be made immediately after the decision has been announced. The person making the motion will state that he voted on the prevailing side. (That means he voted in favor of the motion, if the motion was carried; or he voted against it, if the motion was lost.) However, any one, no matter on which side he voted, may second the motion, which is debatable and requires a majority vote.

If the motion to reconsider is carried, the chair then announces, "The motion to ... is again before the house. Discussion is now in order."

An amendment to a motion that has carried may not be reconsidered without the consideration of the main motion also.

- b. Rescinding a Motion To *rescind* is to annul action, and a motion to rescind can be made at any time provided no action has been taken as a result of the main motion having been carried that would make the motion to rescind it out of order.

If previous notice is given that the matter of rescinding will be considered at a certain meeting, then a majority vote is sufficient to carry such a motion. Otherwise, a two-thirds vote is necessary. The motion to rescind is amendable and debatable.

- IV. Conclusion The preceding material should not be understood as an exhaustive study of parliamentary procedure. It is intended to provide a quick reference for guidelines in situations that have previously stalled the deliberations of Annual Conference, its boards, its committees, and its local congregations. In addition to the material found in this paper, a "Parliamentary Law" reference slide rule is available for purchase and is also to be considered as part of this report. The statement in the *FAITH & ORDER* of the Bible Fellowship Church concerning Robert's Rules of Order on page 130, "The parliamentary procedure shall follow Robert's Rules of Order except when superseded by the by-laws for Annual Conference," is still valid.

We urge pastors and delegates to Annual Conference, and elders and members of local churches to become familiar with parliamentary procedure as outlined above so that important matters may be "done decently and in order."

- V. Resolution

RESOLVED; that the paper entitled "A Concise Guide to Parliamentary Procedure" (For Annual Conference and Particular Churches and the slide rule which is offered be considered the fulfillment of the directives of the 108th Annual Conference for a committee "to develop and distribute a guide on parliamentary procedure for use at Annual Conference."

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## *Report of the Study Committee on Higher Education*

### I. The Importance of Higher Education

Christians, of all people, should be committed to the pursuit of truth and to excellence in every field of endeavor into which the Lord leads them. Formal education through institutions of learning is the most common method for the attainment of these goals. For this reason Christians should take a keen interest in the educational process and the institutions which provide it.

The Bible Fellowship Church ministers in a time and place in which levels of education have steadily increased. Higher education, that is formal education beyond high school, is common and is considered necessary in many fields of endeavor.

The committee believes that men and women with the ability, resources, and desire should consider the widest available opportunities of higher education, i.e. undergraduate, graduate, and postgraduate education which provide personal development and specific skills to serve the Lord. Individuals, families and local churches are encouraged to make the sacrifices necessary to provide such higher education.

### II. The Importance of a Biblical World View in Higher Education

Jesus Christ is the Truth, the ultimate standard of reality. The Bible is an inerrant revelation of the infinitely intelligent and wise God. True education, therefore, is based upon and consistent with these objective standards of truth. Because all truth is God's truth, Christians should pursue its discovery with confidence and enthusiasm. Though true knowledge of God's Word and God's world is harmonious, the reality of man's fall and the subsequent devastation of his moral and intellectual faculties should create caution and cause us to measure all human discoveries against the standard of God's revealed Word.

In the light of these considerations, the committee encourages members of the Bible Fellowship Church to exercise discernment in the selection of an educational institution. Every effort should be made to choose a school which provides excellence in specific job preparation, and, if possible, a biblical view in its educational philosophy. The committee believes that Christians may select secular institutions for their education with good and godly reasons, but that their primary concern must be the application of their faith in all of life.

### III. The Importance of the Bible Fellowship Church Being Committed to the Training of its Leadership

The Bible Fellowship Church has been committed to the training of its leaders since its early days. The Gospel Herald Society sought to combine practical training with a formal reading course to prepare men for pastoral ministry. This experience not only provided training but also built unity, harmony and trust among those who shared in it.

As time went on, the need was seen for a more formalized education provided through an institutional setting. Society was changing and the general population was increasingly committed to higher education. Out of this setting Berean Bible School was born. Later Pinebrook Junior College succeeded Berean as our school.

With the closing of Pinebrook, the Bible Fellowship Church is again at the crossroads. At this historic moment it is imperative that we ask ourselves several fundamental questions. How important is trained leadership to our church? Can we provide this training? If not, how can we see to the training of our leaders?

The answer to the first question would seem obvious. Since New Testament times the church has sought to follow the pattern of Jesus who not only taught and ministered to the crowds but also poured himself into training a few men who would succeed him in leadership. Certainly our brief history was shown the same commitment to this training and our experience has proved that trained leaders have been the source of real and lasting growth. In evangelism, discipleship, apologetics, development of doctrine, and other areas, formal training has enhanced the ministry of our pastors. The increasing sophistication of our society also calls for the preparation of leaders with the exegetical and pastoral tools to serve the church. Surely we need a trained leadership and must consider it of the highest importance for the future.

What then can we do? It is apparent that we need trained pastors, and it is a fact that our churches are seeking men with this type of educational experience. The committee believes that the only wise answer to this question is for the Bible Fellowship Church to seek to establish a formal affiliation with an educational institution which can provide training for our leaders.

#### IV. Importance of the Type of an Educational Institution With Which a Denomination is to Affiliate

What type of educational institution should we affiliate with? Should we seek to affiliate with a liberal arts school, a Bible college, or a seminary? To answer these questions we must ask another one: What type of institution would most effectively serve our purpose? If the answer is to train leaders as thoroughly as possible to serve our churches, then the type of educational institution we should affiliate with must be a graduate (i.e. seminary) as opposed to an undergraduate (i.e. liberal arts or Bible college) institution.

The specific reasons for the committee's recommendation of affiliation with a seminary are (1) the general level of education in our society. The pastor should be on a level with the members of his congregation, many of whom have graduate and post-graduate educations, (2) the necessity of defending and explaining the Christian faith among people of higher educational backgrounds, (3) the development of education in our church has been in the direction of seminary-trained pastors, (4) seminary is the final stage of a student's training and is the most crucial in influencing his doctrine, life, church affiliation and commitment, and (5) the substance of seminary training -- the study of original languages, the exegetical skills, the theological instruction, the thorough practical training, the homiletical preparation - which contributes to the level of excellence and dignity that the Christian ministry deserves.

In recommending affiliation with a seminary the committee is not disparaging other avenues of education. Local churches must be committed to discipleship and

training of all members through instruction in Sunday school and evening institutes. Young people with the ability and desire should be encouraged and supported in their pursuit of higher education. But the goal of a strong future for the Bible Fellowship Church leads this committee to recommend denominational affiliation with a seminary.

#### V. Importance of a Denomination's Affiliation With a Single Seminary

If seminary training is our desire, why not simply encourage prospective leaders to attend a seminary? What are the advantages to the Bible Fellowship Church's affiliating with just one seminary as opposed to several?

The first reason is that it allows the Bible Fellowship Church to make the most of its limited resources. To affiliate with one seminary rather than to have an ubiquitous relationship with all conservative seminaries allows us to make the most of our finances, personnel, and assets, both material and immaterial. In short, we can have a significant impact on one institution that we cannot have on twenty, or ten, or even five.

The distinctives of the Bible Fellowship Church can be best preserved and propagated through one school. A smaller seminary that shares our general doctrinal approach could even be influenced through our affiliation by offering courses on the history and doctrine of the Bible Fellowship Church. A chaplaincy program could promote zeal and fervor and could help to integrate academic and practical training oriented towards the Bible Fellowship Church. We would be able not only to shape and equip future Bible Fellowship Church leadership but also to exert some positive influence on the larger Christian Church.

Another critical need that could be met through affiliation with one seminary is the common bond that is natural to those who share an educational experience. Friendships made at seminary can be nurtured and strengthened in the bond of mutual commitment to the ministry of the Bible Fellowship Church. The trust, appreciation, concern and devotion that continues even after the seminary experience will contribute to the unity of the denomination.

There is no question that this is a very real factor in our history. Those who labored, sacrificed, and matured together in the Gospel Herald Society share a mutual bond and commitment that the years and miles cannot destroy. Likewise those men who received their pastoral training at Berean Bible School share an appreciation for one another that goes deeper than the issues that occasionally divide us. Affiliating with one seminary would promote this spirit of camaraderie for our future leaders.

Unity among the leadership promotes unity among the churches. In a day in which many factors are pulling our churches away from one another, the common bond of trust among our pastors who share training from the same seminary could be a factor in preserving the Bible Fellowship Church itself.

#### VI. Committee's Recommendation of a Specific Seminary With Which to Affiliate

The committee unanimously recommends that the Bible Fellowship Church affiliate with Biblical Theological Seminary in Hatfield, Pennsylvania for the following reasons:

Doctrinal Harmony with the Bible Fellowship Church: "Biblical is committed to historic orthodox Christianity and affirms among equally biblical truths the authority and inerrancy of Scripture, the eternal deity and virgin birth of Christ, the reality of the miracles of Christ, and His substitutionary atonement, bodily resurrection, and personal return.

"Biblical is also committed to premillennialism, the doctrines of Scripture as set forth in the Westminster Confession of Faith, and the necessity of separation from unbelief and ungodliness"<sup>4</sup>

Thus it can be seen that Biblical is conservative, reformed, premillennial and separate from unbelief, the same distinctives which form the core of Bible Fellowship doctrine. One of the evidences of this doctrinal compatibility is the frequency with which Biblical faculty members minister in our churches.

Geographic Location: There are a number of good schools in the United States with which the Bible Fellowship Church might affiliate. But Biblical has the advantage of being close to the major concentration of Bible Fellowship churches. Located in Hatfield, Pennsylvania, Biblical is within one or two hours driving distance of a majority of Bible Fellowship churches.

Philosophy of Education: "The Seminary is called 'Biblical' because the Bible is the center of the curriculum. Since it is the word of God, and must be understood correctly, most students at Biblical study Hebrew and Greek and exegete passages from the major sections of the Bible. Instruction throughout much of the curriculum is therefore based on the exegetical study of Scriptures in the original languages."<sup>5</sup> Thus a major attraction for Biblical is that the faculty approach the study of Scripture inductively, not deductively. The emphasis is on biblical theology, not systematic theology. Through a study of Scripture, students are led into an understanding of biblical teaching. Such an approach provides for the particular doctrinal differences of the Bible Fellowship Church.

Academic Standing and Offerings: Though Biblical was founded in 1971, they became fully accredited by the Middle States Association in 1990. They offer the following course of study: Certificate in Bible Studies, Master of Arts, Master of Divinity, Master of Sacred Theology, and they are in the process of launching a program leading to the Doctor of Ministry. Thus a full range of graduate level programs could serve the Bible Fellowship Church.

Proven Record of Graduates from Biblical: During the past twenty years since Biblical opened in 1971, the Bible Fellowship Church has had many Biblical graduates serving in our denomination as pastors and assistant pastors (see appendix for the names of the 22 current pastors with Biblical degrees). This does not include many other graduates who have served as pastors or who currently are active as lay people. Because of our long-standing association and fellowship with these graduates, our experience assures us that the graduates of Biblical are compatible with the Faith and

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<sup>4</sup> Biblical Theological Seminary 1990-1992 Catalogue, pg. 11.

<sup>5</sup> Ibid, p.11.

Order of the Bible Fellowship Church. Biblical prepares men who are capable pastors, preachers, and colleagues in the ministry of our church.

Potential of the Seminary: Biblical Theological Seminary has been steadily growing. As of the 1991/92 fall quarter 237 men and women were students at the seminary. The incoming class of 1992 numbered larger than other better known schools in the vicinity.

Innovative Methodology: Another attraction for the Bible Fellowship Church is that Biblical is open to change. They are not doctrinaire about methodology. They recognize the need to adapt theological training to the needs of current candidates for ministry. They are open to the unique needs of the Bible Fellowship Church men studying for ministry. Biblical also offers possibility of training lay people through their Institute for Biblical Leadership. Biblical is young enough and small enough so that the Bible Fellowship Church can have an impact on the training given there.

## VII. Recommendation of the Nature of Affiliation Between the Bible Fellowship Church and Biblical Theological Seminary

There are a number of ways in which affiliation could be manifest. The actual details would have to be negotiated by an authorized body and ratified by both our church and the seminary. Nevertheless it is valuable to present some of the forms that this affiliation could take, based on initial discussion with the president of Biblical.

On the denominational level, it could be agreed that the Bible Fellowship Church would be represented on the Seminary Board of Trustees by one or more persons. This would provide input for the overall direction of the school. A chaplaincy might be provided by the Bible Fellowship Church for Biblical students. This could take many forms - part-time or full-time, on-campus or off-campus. Together with this a student center may be considered. The goal of the chaplaincy program would be to encourage Bible Fellowship students at Biblical, present the Bible Fellowship Church as a viable sphere of ministry to other students at Biblical, and to strengthen the fellowship of Bible Fellowship students with one another and the church. A course or courses on Bible Fellowship history and doctrine could be offered on occasion. This could be taught by Seminary faculty and/or qualified instructors from the Bible Fellowship Church. An endowed faculty chair could be provided by the Bible Fellowship Church. This endowed faculty chair could be direct or indirect, and could provide salary and housing from the earnings of the endowment or contributions from the churches. This faculty chair would provide a Bible Fellowship emphasis throughout the seminary's instruction. Finally, scholarships for qualified Bible Fellowship students could be awarded through a foundation established for that purpose. These scholarships might be grants or loans, and loans might have forgiveness clauses for each year served in the Bible Fellowship Church.

Local Bible Fellowship Churches could be involved in the affiliation through an internship program (possibly overseen by the chaplain). This would provide a close link between the academic and practical aspects of preparation for Bible Fellowship service. Local churches could also establish their own scholarship funds if they so choose. They might also consider direct contributions to the seminary or to an educational trust fund established to support the affiliation. Churches could also be encouraged to use Biblical faculty for preaching and teaching assignments.

Finally, individuals in our churches could benefit from formal courses, from the Biblical evening institute, from seminars and counselling training offered at the seminary, and from use of the seminary library.

#### VIII. Recommendations

The Committee met on three occasions with the Pinebrook Foundation Committee, seeking to understand its concerns and address its interests in the light of the agreement of this report. As a result the Committee presents the following resolutions to Annual Conference:

RESOLVED, that a Committee be appointed, including representation from the Higher Education Study Committee and the Pinebrook Foundation Committee, to prepare legislation for an ongoing Board of Higher Education, which will provide for the support of higher education on both the undergraduate and graduate level through the establishment of the Pinebrook Educational foundation, and be it further

RESOLVED, that the same committee be authorized by Annual Conference to enter into an affiliation with Biblical Theological Seminary which may initially include no more than board of trustees representation, Bible Fellowship Church course offerings, and a chaplaincy program. This affiliation shall be further developed by the Board of Higher Education, subject to the approval of Annual Conference. And be it further

RESOLVED, that any remaining assets of Pinebrook Junior College, as determined by the Board of Directors of the Bible Fellowship Church, be reserved until the establishment of the Pinebrook Educational foundation, and be it further,

RESOLVED, that particular churches be encouraged to consider redirecting their giving to higher education toward the Pinebrook Educational Foundation.

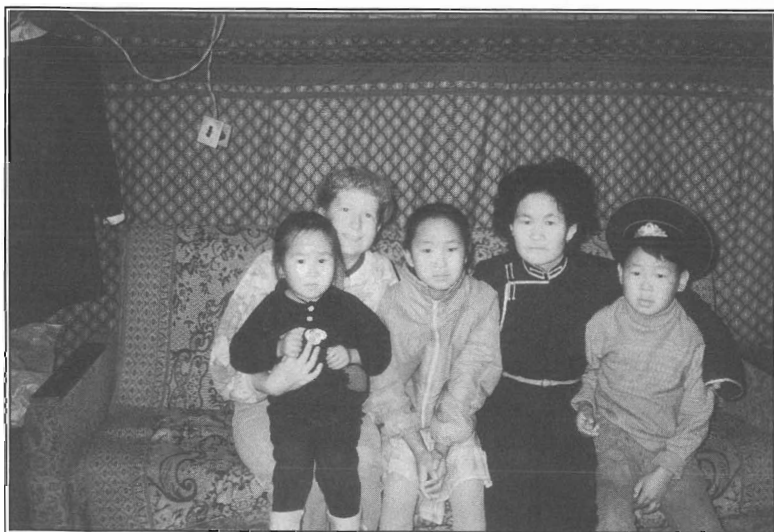
Appendix - Names of men who have a degree from Biblical Seminary and are currently serving as a pastors of a Bible Fellowship Church.

W. David Armstrong	David H. Jones	Robert A. Sloan, Jr.
James R. Batchler	Carl T. Martin	Dennis Souder
Dennis M. Cahill	Chris Morrison	Dennis W. SpinneyJohn
Robert S. Commerford	Philip E. Morrison	C. Studenroth
Carl J. Fischer, Jr.	James E. Neher	Richard E. Taylor
Randall A. Grossman	Richard B. Ravis	Howard N. Wells
W. Neil Harding	Calvin T. Reed	James A. Wickstead
Richard D. Harris		

Study Committee on Higher Education: William Schlonecker, Chairman; Randall A. Grossman, Secretary; Richard J. Gehman, George K. Monroe, Calvin T. Reed

# APPENDIX

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*Donna Robbins with neighbors.  
Donna is a BFC Missionary in Mongolia*



*Donna Robbins' friend, Tsetsegma, and her mother making dried curds.*



## *108th Adjourned Session Minutes*

**Calvary Bible Fellowship Church, Coopersburg, PA**

### ***Ninth Meeting***

**Saturday, April 10, 1992, 9:30 AM**

The meeting was called to order with the singing of "O God, Our Help In Ages Past". Randall A. Grossman led the conference in prayer, and James A. Beil read Isaiah 43: 3-13.

Assistant Registrar James R. Batchler, Jr. called the roll.

**RESOLVED:** that the following Alternate Delegates were seated: Raymond R. Dotts (Camden, DE), David P. Crosley (Philadelphia, Wissinoming).

**RESOLVED:** that the seats in the first thirteen rows of pews constitute the Conference Bar.

The Registrar reported the following requests for excuses: Alan Abel, W. David Armstrong, Jr., James T. Bigley, Harold R. Crider, Ronald C. Erb, Richard J. Gehman, George E. Herb, Leroy O. Herb, John T. Jeffrey, Charles J. McConnell, Philip E. Morrison, D. Thomas Phillips, Calvin T. Reed, David W. Schoen, Dana E. Weller, Howard W. Wells, Donald Woodring, Paul G. Zimmerman.

**RESOLVED:** that all the excuses be granted.

Allan Vivona, newly-called pastor at Harrisburg, was introduced and seated in the Conference Bar.

**Report of the Study Committee on Ministers' Retirement Fund** (see Report Book)

The report was accepted.

The following legislation was adopted at first reading:

### **Ministers Annuity Fund**

- I. **Name.** The name of the Fund is the Ministers' Annuity Fund of the Bible Fellowship Church.
- II. **Purpose.** The Ministers' Annuity Fund is established to provide retirement benefits for persons ministering under the direction of the Annual Conference who have ordination credentials with the Bible Fellowship Church.
- III. **Administration.** The Fund shall be controlled and operated by the Board of Pensions of the Bible Fellowship Church under the direction of the Annual Conference.
- IV. **Participation in the Fund**
  - A. Churches and agencies must contribute to the Fund on behalf of all full-time or part-time employees ordained by the BFC and working under direction of the Annual Conference.
  - B. Churches and agencies may contribute to the Fund on behalf of full-time or part-time employees licensed by the Bible Fellowship Church.
  - C. When a man is ordained or has his ordination credentials recognized by the Bible Fellowship Church the Board of Pensions shall inform him, and the church or agency required to make payments on his behalf, of Fund requirements and benefits.
- V. **Contributions to the Ministers' Annuity Fund.** Each church or other eligible employer shall pay into the Fund the percentage of participant's annual Bible Fellowship Church generated Schedule SE compensation mandated by Annual Conference in monthly or quarterly payments. Quarterly payments are due April 30 (for Jan., Feb., and March of current year); July 30 (for April, May and June of current year); October 30 (for July, Aug., and Sept. of current year); and January 30 (for Oct., Nov., and Dec. of previous year).

Whether payment is monthly or quarterly, an April 30 payment is required and must be accompanied by a copy of the participants Schedule SE for the previous year. If the participant is not covered by Social Security he shall complete a Schedule SE for Ministers' Annuity Fund purposes and submit it to the Board of Pensions. If the Schedule SE indicates underpayment or overpayment for the previous year the accompanying check shall reflect the adjustment required. Checks shall be made payable to the BOARD OF PENSIONS and sent to the Pensions Secretary.

The annual payment required is Bible Fellowship Church-generated Schedule SE compensation figure multiplied by the annual percentage payment required by Annual Conference.

- VI. Account ownership: When the initial payment is received on behalf of a person eligible to participate in the Ministers' Annuity Fund, an individual account is opened in his name and all payments made to the Fund on his behalf, and all earnings of the account, are the property of the participating individual.
- VII. Participant investment choices: A Ministers' Annuity Fund participant may choose among Board of Pensions approved investment options according to written guidelines provided to all MAF participant's by the Board of Pensions.
- VIII. Benefits: The value of an individual account will vary according to factors such as years of service, amount of money contributed to the account, investment choices made by the individual participant, and general levels of investment earnings during the period of the participant's employment.
- IX. Withdrawal of fund from ministers' annuity fund accounts: A person with an account in the MAF may, upon date of retirement from Fund approved employment, remove all funds from his account. An MAF member in ministry may make withdrawals from his account by: a. following withdrawal rules governing his investment of choice, b. informing his elders or agency head of his decision in writing, c. directing his request through the Board of Pensions.

(YES - 101, No - 6)

(FIRST READING)

**The chairman led the conference in prayer for Dora Gehman, a resident at the Manor who is near death, and her son Richard J. Gehman and family.**

**The following legislation was adopted at first reading:**

**Board of Pensions:**

**Composition and Election of the Board**

**The Board of Pensions is a board of the Annual Conference and shall be composed of 3 active ordained ministers participating in the Ministers' Annuity Fund, 2 retired ministers who ministered under direction of Annual Conference at least 20 years, and four laymen in good standing with their local churches.**

**Classes shall be formed as follows:**

- Class I     One active minister, one retired minister and one laymen**
- Class II    One active minister, one retired minister and one layman**
- Class III    One active minister and two laymen**

**Each class shall be elected in turn annually by ballot for a term of 3 years.**

**Duties:**

- 1.    To receive, invest, and disburse funds contributed to the Ministers' Retirement Fund and supervise investment of funds contributed to the Ministers' Annuity Fund and process requests for withdrawal of funds from the MAF.**
- 2.    To determine eligibility for participation in the MAF, provide new participants with introductory information and starting date of participation; provide Fund participant and contributing organization information needed to calculate required payments; and offer personal counsel to all Fund participants and contributing churches and agencies.**

3. To provide annually to each participant and sponsor an up-to-date report which includes contributions to the account during the year and present value of the account.
4. To recommend annually to Annual Conference the rate of payment for annuities under the Ministers' Retirement Fund.
5. To approve all depositories for Ministers' Annuity Fund individual accounts.
6. To review annually the MRF and MAF to determine their adequacy, and, when they deem it advisable, to recommend changes in the plans to the Annual Conference.
7. To submit a written report and audited financial report to the Annual Conference of the Bible Fellowship Church which shall include certification that each account has been credited with the required annual contribution.
8. To establish criteria for hearing petitions concerning the fulfillment of pension requirements, to receive such petitions, and to make decisions in response to them.

#### **Pensions Secretary**

**Election:** The Pensions Secretary shall be elected by and from the Board of Pensions.

#### **Duties**

1. The Pensions Secretary shall conduct the day to day business of the Board of Pensions.
2. The Pensions Secretary shall represent the Board of Pensions in matters having to do with dissemination of information to plan participants, churches and agencies; and is the person to contact should participants or sponsors have questions relating to the plan.
3. The Pensions Secretary shall have the authority delegated to that office by the Board of Pensions.

(YES - 93, No - 2)

(FIRST READING)

The following transitional legislation was adopted at first reading:

**Transitional Legislation:** The legislation which follows consists of Ministers' Retirement Fund provisions which remain in force, revised MRF provisions, and miscellaneous clarifications.

1. All credit for service under the Ministers' Retirement Fund is frozen on, January 1, 1993, the date approved by Annual Conference for the Ministers' Annuity Fund to begin operation.
2. Final determination of years of MRF credited service will be calculated based on years of MRF eligible service for which the fully mandated contribution has been received by the Board of Directors of the BFC before January 1, 1993.
3. Each Ministers' Annuity Fund participant who is also eligible for benefits from the Ministers' Retirement Fund shall have his years of MRF service frozen on January 1, 1993. Upon retirement such a participant may draw from the Ministers' Annuity Fund account in his name, and shall also receive annuities for years of service under the Ministers' Retirement Fund, and shall receive any cost of living increases granted to Ministers' Retirement Fund annuitants.
4. Contributions from the Conference Administrative Budget to MRF shall continue, as needed, during the phaseout of MRF. The Board of Pensions shall annually recommend level of support.
5. Resolution of issues raised by persons directly affected by the decision to create the Ministers' Annuity Fund and phaseout the Ministers' Retirement Fund shall be the responsibility of the Board of Pensions. Definition of "persons directly affected" is limited to those in the following categories January 1, 1993: retirees receiving an annuity, widows of retirees receiving an annuity, and MRF participants. The problem-solving process is:
  - A. The concern shall first be directed to the Pensions Secretary who shall seek to resolve the matter by applying

relevant rules to the situation. If the concern is not satisfactorily resolved by the Pensions Secretary the concerned party proceeds as follows:

B. The matter shall be addressed to the Board of Pensions in writing. If Ministers' Annuity Fund or Transitional Legislation addresses the issue the Board of Pensions shall resolve it according to that legislation. If the matter is not clearly addressed there, provisions of the Ministers' Retirement Fund in effect as of the 109th Annual Conference (1992) shall be taken into account in resolving the problem. If the concern is not satisfactorily resolved by the Board of Pensions the concerned party may:

C. Appeal to the Board of Directors of the Bible Fellowship Church or the Annual Conference.

6. All members of the Ministers' Retirement Fund less than 55 years of age and having less than 15 years of service on January 1, 1993 shall cease to be members of the Ministers' Retirement Fund on that date. The terms of their separation from the MRF are:

All money contributed on behalf of the individual plus six percent interest compounded annually (partial-year interest will be calculated in relevant cases) from the first year of service until the last day of participation in MRF is the value of the members participation in MRF. The contribution plus interest is credited to the individual's Ministers' Annuity Fund account.

7. A Ministers' Retirement Fund member who is less than 65 yrs old and has completed 15 years, but less than 25 years of credited service, and is not in active service on January 1, 1993 shall, within 60 days, inform the Board of Pensions in writing of his irrevocable decision to: a. have MRF money credited to his MAF account refunded; or, b. retain his account in the MRF and be eligible to receive a MRF annuity at age 65.
8. No minister, after having accepted a refund from MRF, who is not working under direction of Annual Conference on January 1, 1993 shall be eligible, upon returning to ministry under

direction of Annual Conference, to return the refund and gain retirement credit, or be credited with interest under rules established by Ministers' Annuity Fund legislation.

9. An active minister who has earned at least 15 years of MRF credit when the Ministers' Annuity Fund becomes operational may retire at any time, but is not eligible to receive a Minister's Retirement Fund annuity until age 65.
10. Disability: A minister with 25 years or more of active service to the Bible Fellowship Church is eligible for an MRF annuity at the end of the month in which he becomes totally and permanently disabled. Decision of Social Security Administration is considered in determining disability.
11. The annuity for a retired minister under MRF shall be calculated at the rate established annually by Annual Conference upon recommendation of the Board of Pensions by a two-thirds majority vote at one reading.
12. If at any time between Annual Conferences the Board of Pensions deems it unwise to pay approved MRF annuities in full, it shall inform the Board of Directors of the Bible Fellowship Church in writing of its recommendation that monthly installments be paid pro rata. The recommendation shall include supporting reasons, and the Board of Directors of the Bible Fellowship Church will make a final determination in the matter.
13. Widows:
  - a. The widow of a deceased minister who has complied with the provisions of the Fund shall receive MRF annuities beginning at the time of death of the husband, provided that the widow shall have attained the age of 65 years, or beginning at the time she shall attain the age of 65 years.
  - b. A widow's MRF annuity shall be calculated at 7/12th the rate for pastors annuities for each year she was the wife of a minister during which he was in active service in the Bible Fellowship Church up to the total number of MRF credited



years, but no more than 40 years.

c. The MRF annuity shall cease if the widow remarries.

14. All MRF annuities shall cease at the time of the death of the primary annuitant or his eligible widow.

(Yes - 99, No - 4)

(FIRST READING)

The following resolution was adopted at first reading:

**WHEREAS**, the Annual Conference has adopted the Ministers' Annuity Fund in place of the Ministers' Retirement Fund as its retirement plan for ministers, and,

**WHEREAS**, Ministers' Retirement Fund regulations which need to remain in effect during the phaseout of the MRF are contained in Ministers' Annuity Fund, Board of Pensions, and, Transitional Legislation adopted today, therefore be it

**RESOLVED**: That pages 3-7 of the 1987 Update of the Faith and Order (see 1987 Yearbook, pp. 22-27) be removed from the Faith and Order and be replaced by Ministers' Annuity Fund, Board of Pensions, and Transitional Legislation.

(YES - 101, No - 2)

(FIRST READING)

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

The report was accepted.

President Carl C. Cassel and board chairman Raymond R. Dotts answered questions concerning the status of the college.

**WHEREAS**, the 108th Annual Conference has decreed the closing of Pinebrook Junior College as of June 30, 1992, and

**WHEREAS**, the Board of Pinebrook Junior College is in the process of bringing the activities of the college to a close, and

**WHEREAS**, the real estate property of Pinebrook Junior College has been placed on the market for sale, and

**WHEREAS**, other properties and assets will be liquidated, therefore be it

**RESOLVED:** that we authorize the Board of Directors of the Bible Fellowship Church in consultation with the board of the college to negotiate for the sale of the (description of college real estate) property, and further

**RESOLVED:** that we authorize the Board of Directors of the Bible Fellowship Church to draw up legal documents necessary for settling the liabilities and those papers necessary to convey title, and further

**RESOLVED:** that the officers of the Board of Directors of the Bible Fellowship Church be authorized to sign all instruments necessary to carry out the direction of the Board of Directors of the Bible Fellowship Church.

**RESOLVED:** That we adjourn.

The meeting was adjourned at 1:45 p.m. with prayer by Willard E. Cassel.

The following men were unexcused: John Anderson, Robert Buch, Brian H. Butler, Bernard N. Coble, Albert J. Dommel, John Dunn, David Eisenhower, Arthur N. Frable, Jr., Walter H. Frank, Robert N. Gordon, Ronald C. Hagy, Ronald W. Hoyle, Walter M. Johnston, Kenneth D. Keeler, David Loonis, Edward Mayer, William W. Mull, Edgar H. Munyan, Louis Prontnicki, John H. Riggall, A. L. Seifert, Henry A. Shell, Austin G. Shelly, Donald B. Shaeffer, David E. Thomann, Linwood Troot, Harold D. Yarrington.

# Statistical Information

## Pastor's Activities

Church	Pastor	Ordained Ministers	Probationers	Elders	Deacons	Pastoral Visits	Other Visits	Pastoral Baptized	Children Dedicated	Weddings	Funerals
Allentown, CC	Mahurin	7	2	9	18	352	1221	20	16	2	11
Allentown, S	McConnell	1	0	2	2	0	0	0	0	0	0
Bangor											
Bethlehem	Fritz	3	0	10	9	550	705	6	1	4	9
Blandon	Fischer	1	0	6	5	306	36	1	2	2	1
Camden, DE	Koch	2	0	4	3	320	0	0	0	0	1
Catasauqua	G. Smith	1	1	2	0	342	0	9	0	0	3
Coopersburg	Shorb	5	0	6	5	419	288	6	3	2	2
Denville, NJ	Harris	1	0	1	3	200	0	4	0	0	1
Emmaus	Weller	2	0	15	14	421	468	12	7	2	4
Englishtown, NJ	Burnett	1	0	1	0	205	0	0	1	2	0
Ephrata	Allen	2	0	6	7	384	0	9	4	7	2
Finesville, NJ	Jones	2	0	2	7	285	0	0	0	0	0
Fleetwood	Brush	0	1	3	0	306	0	13	1	2	0
Graterford	Watkins	1	0	10	7	340	140	5	3	2	4
Harleysville	Armstrong	3	0	9	11	188	200	14	11	1	4
Harrisburg	Vivona	0	1	7	0	134	0	8	2	1	1
Hatfield	Wells	0	1	5	8	230	50	10	1	1	0
Howell, NJ	Vandergriff	1	0	2	5	420	0	8	2	2	1
Kutztown	Studenroth	0	1	2	2	486	17	4	6	0	0
Lancaster	DA Thomann	4	1	11	6	389	238	6	0	1	0
Lebanon	C. Reed	2	0	8	5	654	0	6	5	3	1
Leighton	Bartron	1	0	4	3	339	0	0	1	0	4
Maple Glen	Prontricki	3	0	5	6	120	0	5	0	1	0
Mt. Carmel	A. Cassel	1	0	6	0	375	0	0	2	0	4
Mt. Pocono	Erb	2	0	4	3	270	0	16	1	3	2
Nazareth	Plows	2	0	9	4	463	0	8	1	2	3
Newark, DE	Schlonecker	1	1	5	5	156	0	7	6	0	1
Ocean County, NJ	Stortz	1	0	3	0	261	0	14	0	0	1
Oley	Barber	4	0	9	6	420	320	20	8	5	5
Paradise	Soper	1	0	5	6	235	0	2	2	1	0
Phil. Emmanuel	Harding	1	1	2	3	78	0	0	1	0	0
Phil. Wissinoming	Clapier	1	0	3	2	278	0	0	1	3	2
Poughquag, NY	Wickstead	1	0	1	1	120	0	0	0	0	0
Quakertown	Gundrum	2	0	7	7	695	705	21	3	5	6
Reading	Grossman	3	0	10	7	526	83	10	11	4	8
Royersford	Smock	2	0	9	0	420	60	8	2	0	3
Scranton	Batchler	1	0	1	2	135	0	1	0	0	1
Shamokin	Coulbourn	2	0	8	0	298	1174	10	3	4	7
Sinking Spring	Sloan	2	1	6	9	250	200	40	5	4	2
Spring City	Martin	1	0	3	4	645	0	7	0	2	7
Stroudsburg	P. Morrison	5	1	6	6	394	380	12	2	1	3
Sunbury	Heller	1	0	10	11	902	428	5	2	4	7
Terre Hill	Trommler	1	0	3	5	286	0	4	0	0	1
Wallingford	Taylor	2	1	8	8	421	63	0	6	4	7
Walnutport	L. Smith	2	0	4	0	190	0	0	1	4	3
Wappinger Falls	Widger	1	0	1	0	175	0	2	5	2	0
York	Good	2	0	9	3	156	0	10	4	2	6
Zionsville	Uhrich	1	0	7	0	209	0	7	0	0	0
TOTALS		86	13	269	218	15,748	6,776	350	132	85	128
Brodheadsville	Hibbs										
Dudley, MA	Spinney	0	1	0	0	182	0	2	6	0	0
Edison, NJ	Cahill	2	0	3	2	114	130	10	5	0	0
Holmes, NY	Commerford	2	0	5	3	225	0	11	0	2	12
Newark, NJ	Baker	1	0	0	0	499	0	4	0	0	3
Pleasant Valley, NY	Way	0	1	0	0	20	0	3	0	0	0
Red Hill	Danlinger	1	0	0	0	226	0	7	2	0	0
Somers Point, NJ	Reitz	0	0	0	0	863	0	0	1	4	0
Spencer, MA	C. Morrison										
Staten Is., NY	Ritter	2	2	0	0	94	0	2	1	0	1
TOTALS		8	4	8	5	2,223	130	39	15	6	16
GRAND TOTALS		94	17	277	223	17,971	6,906	389	147	91	144

# Membership

Church	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	40	3	0	43	4	0	0	1	1	6	37		562
Allentown, S	4	0	0	4	0	3	2	0	4	9		5	49
Bangor			0				19	7	2	28		28	0
Bethlehem	8	0	0	8	8	1	9	3	4	25		17	278
Blandon	1	5	0	6	1	0	6	2	2	11		5	108
Camden, DE	0	0	0	0	0	0	0	0	0	0			48
Catasauqua	12	1	2	15	0	0	8	0	0	8	7		55
Coopersburg	4	3	2	9	1	3	2	3	0	9			179
Denville, NJ	0	0	0	0	0	0	0	0	0	0			40
Emmaus	6	2	0	8	2	14	2	2	9	29		21	306
Englishtown, NJ	2	0	0	2	0	0	0	0	0	0	2		11
Ephrata	12	0	0	12	0	9	2	0	2	13		1	172
Finesville, NJ	0	2	0	2	0	0	0	0	0	0	2		51
Fleetwood	3	0	0	3	0	1	0	0	0	1	2		104
Graterford	6	2	0	8	1	0	0	2	1	4	4		165
Harleysville	13	3	4	20	3	0	3	3	0	9	11		154
Harrisburg	7	3	2	12	3	7	0	0	0	10	2		141
Hatfield	17	0	0	17	0	0	0	2	0	2	15		142
Howell, NJ	10	0	0	10	0	2	3	0	1	6	4		62
Kutztown	2	0	0	2	0	3	0	1	0	4		2	30
Lancaster	8	0	0	8	0	0	0	0	0	0	8		254
Lebanon	7	0	0	7	1	1	0	0	0	2	5		139
Lehighton	0	2	2	4	0	2	0	0	0	2	2		111
Maple Glen	1	1	2	4	0	0	11	0	5	16		12	87
Mt. Carmel	0	0	0	0	1	0	0	0	0	1		1	180
Mt. Pocono	13	0	0	13	0	0	3	0	0	3	10		73
Nazareth	6	5	8	19	1	1	0	2	4	8	11		198
Nowark, DE	0	0	4	4	0	0	0	0	2	2	2		66
Ocean County, NJ	3	0	0	3	0	0	0	0	0	0	3		22
Oley	15	1	0	16	0	2	0	0	5	7	9		211
Paradise	1	0	0	1	0	0	3	0	2	5		4	119
Phil. Emmanuel	1	0	0	1	0	0	0	0	0	0	1		36
Phil. Wissinoming	0	0	0	0	2	7	0	0	0	9		9	103
Poughquag, NY	0	0	0	0	0	0	0	0	0	0			21
Quakertown	10	0	0	10	1	1	2	4	0	8	2		231
Reading	13	1	13	27	5	7	17	2	7	38		11	415
Royersford	11	2	0	13	3	11	3	2	11	30		17	98
Scranton	0	0	0	0	1	0	0	0	1	2		2	21
Shamokin	0	0	0	0	2	0	0	4	0	6		6	149
Sinking Spring	20	0	0	20	0	1	7	0	0	8	12		134
Spring City	3	0	4	7	0	2	0	0	0	2	5		142
Stroudsburg	7	4	2	13	4	2	0	0	0	6	7		153
Sunbury	13	2	0	15	6	0	0	0	3	9	6		404
Terre Hill	1	0	0	1	0	0	2	0	5	7		6	61
Wallingford	2	2	5	9	3	2	4	0	3	12		3	176
Walnutport	0	0	0	0	1	1	0	2	0	4		4	43
Wappinger Falls	9	0	0	9	0	0	0	0	2	2	7		23
York	7	0	0	7	2	5	16	0	0	23		16	173
Zionsville	4	0	0	4	1	0	0	0	0	1	3		61
TOTALS	302	44	50	396	57	88	124	42	76	387	179	170	6,561
Brodheadsville				0						0			0
Dudley, MA	0	0	0	0	0	0	0	0	0	0			0
Edison, NJ	5	0	0	5	0	0	0	0	0	0	5		28
Holmes, NY	41	0	0	41	0	0	0	0	0	0	41		56
Newark, NJ	2	0	0	2	1	1	0	1	0	3		1	52
Pleasant Valley, NY	0	0	0	0	0	0	0	0	0	0			0
Red Hill	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
Spencer, MA				0						0			0
Staten Is., NY	3	0	0	3	0	2	0	0	0	2	1		23
TOTALS	51	0	0	51	1	3	0	1	0	5	47	1	159
GRAND TOTALS	353	44	50	447	58	91	124	43	76	392	226	171	6,720

# Enrollment/Attendance/Church Property

Church	Sunday School	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	522	11	22	417	479	194	1	0	1,500,000	693,425	684,868
Allentown, S Bangor	0	0	0	35	55	0	1	1	283,600	46,843	41,897
Bethlehem	0	0	0	174	255	96	1	1	1,683,545	340,141	282,537
Blandon	85	3	1	103	121	52	1	1	721,764	127,142	115,678
Camden, DE	50	0	0	35	39	23	1	0	125,000	44,946	42,777
Catasauqua	42	3	0	39	53	24	2	1	260,000	49,341	47,741
Coopersburg	217	0	0	147	222	85	2	1	762,500	214,454	211,421
Denville, NJ	46	0	0	44	62	24	1	1	500,000	43,469	41,475
Emmaus	335	9	5	295	363	145	1	4	2,200,000	346,519	326,912
Englishtown, NJ	2	1	0	2	15	0	1	0	224,200	40,120	39,320
Ephrata	222	0	0	161	271	144	1	0	1,000,000	261,865	261,769
Finesville, NJ	71	0	0	52	80	27	1	1	520,000	68,851	60,315
Fleetwood	160	0	0	90	90	59	1	1	425,000	88,378	87,290
Graterford	275	0	0	143	178	82	1	2	1,035,000	174,027	173,406
Harleysville	266	19	0	205	261	111	1	1	950,000	271,020	245,076
Harrisburg	242	6	0	143	215	71	1	1	900,000	193,560	179,975
Hatfield	144	0	0	96	134	71	1	3	950,000	155,529	147,546
Howell, NJ	65	5	0	42	117	0	1	1	800,000	82,364	67,364
Kutztown	87	18	0	54	90	32	1	1	275,000	71,817	70,479
Lancaster	237	0	0	176	275	117	1	1	950,000	291,681	278,923
Lebanon	231	0	0	169	167	143	1	1	1,627,139	205,021	195,577
Lehighton	121	0	0	91	108	50	1	1	310,000	74,309	68,204
Maple Glen	110	0	0	90	138	59	1	0	582,000	147,495	129,245
Mt. Carmel	120	0	0	88	90	60	1	1	475,000	88,785	88,785
Mt. Pocono	0	0	0	0	160	0	1	0	300,000	172,423	167,699
Nazareth	253	0	0	176	217	94	1	2	740,000	222,881	216,632
Newark, DE	125	10	0	95	159	70	1	0	300,000	131,544	127,205
Ocean County, NJ	36	0	0	23	46	0	0	1	110,000	38,886	26,886
Oley	330	0	0	303	425	216	2	0	1,600,000	450,185	447,695
Paradise	0	0	0	104	145	60	2	1	500,000	110,811	108,380
Phil. Emmanuel	35	2	0	26	39	8	1	1	150,000	20,699	20,699
Phil. Wissinoming	50	2	10	38	78	32	1	0	200,000	60,917	53,959
Poughquag, NY	53	0	0	35	52	20	0	1	134,000	45,142	36,772
Quakertown	0	9	6	249	309	114	1	1	800,000	232,865	230,997
Reading	508	10	35	320	355	161	1	2	1,854,000	388,732	359,165
Royersford	149	0	0	123	144	58	1	1	1,500,000	121,942	115,654
Scranton	26	0	0	24	30	14	1	1	389,500	20,059	17,206
Shamokin	190	0	0	139	173	98	1	1	1,000,000	114,606	108,065
Sinking Spring	200	10	3	158	302	121	1	1	1,000,000	275,780	275,780
Spring City	183	0	0	136	156	56	1	1	1,570,000	145,902	143,654
Stroudsburg	240	0	0	147	247	94	1	1	750,000	174,252	173,009
Sunbury	431	0	6	275	409	210	1	1	2,000,000	304,725	304,725
Terre Hill	95	3	4	73	93	41	1	1	900,000	67,783	66,042
Wallingford	220	0	0	182	246	97	1	2	2,000,000	310,514	307,739
Walnutport	49	1	0	32	55	17	1	1	200,000	40,812	23,073
Wappingers Falls	56	0	0	41	46	16	0	0	85,000	70,827	70,827
York	163	0	0	126	194	76	1	1	1,500,000	158,125	158,125
Zionsville	61	1	0	47	59	30	1	1	100,000	64,653	64,653
TOTALS	7,103	123	92	5,763	8,017	3,372	49	47	38,742,248	7,866,167	7,513,221
Brodheadsville									0		
Dudley, MA	0	0	0	0	22	0	0	0	0	5,103	5,059
Edison, NJ	0	0	0	66	111	51	0	0	0	111,395	93,454
Holmes, NJ	57	0	0	35	76	21			0		
Newark, NY	56	6	0	39	70	15	0	0	0	45,829	45,829
Pleasant Valley, NY	0	0	0	22	30	0	0	0	0	19,383	19,383
Red Hill	45	9	0	28	77	0	0	0	0	16,293	10,283
Somers Point, NJ	30	0	0	17	25	0	0	0	0	23,798	23,798
Spencer, MA									0		
Staten Is., NY	24	1	0	18	20	8	1	1	100,000	17,660	14,250
TOTALS	212	16	0	225	431	95	1	1	100,000	239,461	212,056
GRAND TOTALS	7,315	139	92	5,988	8,448	3,467	50	48	38,842,248	8,105,628	7,725,277

# Conference Disbursements

Church	Administrative Budget	Missions	Church Extension	Home	P.C.	Christian Education	V.V.	P.C.C.	Total Conference Disbursements
Allentown, CC	6,000	100,390	5,950	2,500	3,300	250	2,500	4,500	125,390
Allentown, S Bangor	300	1,648	1,000	100	100	50	300	100	3,598
Bethlehem	2,300	51,121	2,420	3,300	3,300	100	715	1,320	64,576
Blandon	744	13,196	700	600	500	50	500	100	16,390
Camden, DE	60	48	0	0	684	0	73	0	865
Catasauqua	75	1,650	330	100	25	25	25	25	2,255
Coopersburg	3,118	29,621	10,050	600	4,200	100	1,100	850	49,639
Denville, NJ	150	250	35	0	0	0	0	0	435
Emmaus	3,717	52,207	10,600	700	4,200	100	2,300	800	74,624
Englishtown, NJ	200	1,148	200	100	200	0	200	0	2,048
Ephrata	2,300	29,320	150	150	150	100	150	150	32,470
Finesville, NJ	300	9,357	2,940	300	200	0	200	200	13,497
Fleetwood	500	15,408	263	0	100	25	100	50	16,446
Graterford	2,730	26,900	9,028	1,100	3,100	125	1,100	300	44,383
Harleysville	1,920	22,248	13,155	1,000	2,000	750	1,000	1,000	43,073
Harrisburg	2,325	28,499	1,700	500	350	100	300	650	34,424
Hatfield	1,800	16,876	6,100	500	2,250	50	700	300	28,576
Howell, NJ	1,300	250	319	0	0	0	0	0	1,869
Kutztown	800	3,525	1,125	500	1,000	50	720	0	7,720
Lancaster	4,500	22,179	900	1,500	2,000	150	500	450	32,179
Lebanon	1,680	17,144	3,700	500	3,200	100	2,000	200	28,524
Lehighton	550	3,241	320	300	100	50	100	100	4,761
Maple Glen	1,500	21,875	2,400	0	0	50	0	0	25,825
Mt. Carmel	950	10,786	94	0	125	50	50	100	12,155
Mt. Pocono	500	4,280	4,200	100	0	0	200	100	9,380
Nazareth	2,900	14,827	4,225	1,200	1,300	75	250	575	25,352
Newark, DE	600	9,505	3,200	500	1,000	300	1,234	500	16,839
Ocean County, NJ	150	935	400	0	0	0	0	0	1,485
Oley	2,650	55,528	9,980	600	750	200	600	0	70,308
Paradise	550	5,634	1,200	100	100	50	300	300	8,234
Phil. Emmanuel	0	32	0	15	15	15	15	15	107
Phil. Wissinoming	675	417	605	136	672	30	15	15	2,565
Poughquag, NY	121	178	387	0	0	0	0	0	686
Quakertown	2,600	31,798	4,500	500	4,000	100	1,000	500	44,998
Reading	4,900	61,224	6,750	1,000	4,500	100	2,000	1,000	81,474
Royersford	1,500	20,430	12,360	100	100	25	100	100	34,715
Scranton	0	185	0	0	0	0	0	0	185
Shamokin	800	3,215	0	100	0	100	350	100	4,665
Sinking Spring	1,500	12,940	2,250	750	250	50	200	250	18,190
Spring City	1,500	28,268	1,643	235	100	0	100	100	31,946
Stroudsburg	1,500	28,158	2,000	250	1,000	50	300	100	33,358
Sunbury	2,000	37,744	4,334	100	1,200	0	100	0	45,478
Terre Hill	650	11,965	500	500	125	125	150	125	14,140
Wallingford	2,450	24,108	5,855	200	1,500	50	150	200	34,513
Walnutport	55	303	70	158	0	0	0	0	586
Wappingers Falls	220	2,495	1,800	100	300	0	0	0	4,915
York	1,430	17,463	6,800	750	1,500	75	350	400	28,768
Zionsville	350	3,080	500	500	500	50	500	500	5,980
TOTALS	69,420	853,599	147,038	22,244	49,996	3,670	22,547	16,075	1,184,589
Brodheadsville									0
Dudley, MA	0	0	0	0	0	0	0	0	0
Edison, NJ	0	369	300	0	0	0	0	0	669
Holmes, NJ		2,142							2,142
Newark, NJ	525	0	200	100	0	0	0	0	825
Pleasant Valley, NY	0	1,903	1,000	100	176	0	0	100	3,279
Red Hill	0	0	500	0	0	0	0	0	500
Somers Point, NJ	100	50	250	25	125	0	25	25	600
Spencer, MA									0
Staten Is., NY	50	250	0	0	0	0	100	0	400
TOTALS	675	4,714	2,250	225	301	0	125	125	8,415
GRAND TOTALS	70,095	858,313	149,288	22,469	50,297	3,670	22,672	16,200	1,193,004

## Local Disbursements

Church	Minister's Salary	Minister's Benefits	Parsonage Allowance	Insurance	Assistant's Salary	Assistant's Benefits	Christian Education
Allentown, CC	18,294	8,006	19,000	7,466	36,501	38,654	25,275
Allentown, S Bangor	20,000	3,491	0	4,418	0	0	617
Bethlehem	26,654	5,050	0	13,896	15,000	11,960	13,569
Blandon	14,591	3,132	0	3,506	0	0	4,233
Camden, DE	18,000	5,082	6,720	3,321	0	0	1,251
Catasauqua	13,630	2,400	3,350	3,614	0	0	25
Coopersburg	25,540	7,432	0	4,416	15,350	19,163	7,639
Denville, NJ	22,697	1,846	0	3,904	0	0	0
Emmaus	26,830	5,855	0	9,730	28,315	4,800	13,919
Englishtown NJ	22,250	5,550	0	4,503	0	0	0
Ephrata	20,055	5,988	11,500	3,734	0	0	9,446
Finesville, NJ	15,368	4,613	0	4,418	0	0	2,474
Fleetwood	19,292	0	3,350	4,418	0	0	6,072
Graterford	22,855	3,822	3,000	0	15,086	4,154	9,430
Harleysville	19,549	8,234	14,269	8,835	15,534	1,860	13,506
Harrisburg	8,769	2,000	0	6,031	17,019	0	19,000
Hatfield	25,740	9,045	0	4,700	0	0	6,500
Howell, NJ	29,500	0	0	4,630	0	0	1,398
Kutztown	15,909	6,137	5,372	4,199	0	0	1,968
Lancaster	35,289	343	14,400	8,898	42,152	162	14,037
Lebanon	22,436	8,769	0	4,761	0	0	10,973
Leighton	16,532	5,349	0	4,417	0	0	2,250
Maple Glen	26,926	2,870	10,000	4,593	5,325	407	12,307
Mt. Carmel	25,500	3,825	0	3,240	0	0	3,975
Mt. Pocono	16,877	5,620	10,000	4,503	0	0	4,805
Nazareth	22,094	10,450	0	3,804	10,279	4,434	8,060
Newark, DE	16,884	13,655	13,950	3,734	0	0	5,164
Ocean County, NJ	0	336	0	0	0	0	1,094
Oley	20,600	9,000	15,400	15,846	48,639	31,096	23,980
Paradise	21,500	5,498	0	4,417	2,419	995	4,779
Phila. Emmanuel	6,006	3,520	0	4,246	0	0	264
Phil. Wissinoming	19,663	667	7,368	3,963	0	0	490
Poughquag, NY	14,400	2,671	0	5,351	0	0	730
Quakertown	33,000	0	0	4,000	6,400	0	0
Reading	21,000	10,086	5,400	8,493	16,000	14,280	19,856
Royersford	17,600	6,800	0	5,849	11,000	0	5,455
Scranton	7,579	1,822	0	3,688	0	0	466
Shamokin	19,730	5,570	0	8,000	14,800	2,500	3,266
Sinking Spring	17,000	8,018	19,800	4,800	20,000	6,630	13,500
Spring City	21,250	4,117	0	4,117	1,492	114	6,239
Stroudsburg	20,500	3,811	0	4,464	17,250	6,685	8,929
Sunbury	23,900	7,438	0	3,947	11,200	5,519	10,445
Terre Hill	19,292	5,323	0	4,503	0	0	4,862
Wallingford	23,100	8,101	0	8,818	14,500	4,508	4,660
Walnutport	11,472	555	0	4,418	0	0	275
Wappinger Falls	22,599	6,102	12,487	4,417	0	0	1,244
York	22,389	6,526	2,000	4,418	0	0	6,883
Zionsville	16,695	4,093	0	4,418	0	0	2,630
TOTALS	947,336	238,638	177,366	249,862	364,261	157,921	317,940
Brodheadsville							
Dudley, MA	0	0	0	0	0	0	275
Edison, NJ	18,775	630	0	4,418	19,819	4,593	2,884
Holmes, NY							
Newark, NJ	0	0	0	4,091	0	0	1,595
Pleasant Valley, NY	0	914	3,000	0	0	0	2,795
Red Hill	0	1,986	0	1,083	0	0	245
Somers Point, NJ	5,325	0	0	3,594	0	0	2,045
Spencer, MA							
Staten Is., NY	4,700	1,714	0	3,530	0	0	725
TOTALS	28,800	5,244	3,000	16,716	19,819	4,593	10,564
GRAND TOTALS	976,136	243,882	180,366	266,578	384,080	162,514	328,504

## Local Disbursements Continued/Total

Church	Debt Service	Local Benevolence	Other Missions	Church Schools	WMS	Conference Delegate	General Disburse	Total General Disburse	Total Disburse
Allentown, CC	10,530	6,486	14,407	1,000	6,454	1,000	200,424	393,497	518,887
Allentown, S	0	1,725	0	0	0	225	14,775	45,251	48,849
Bangor								0	0
Bethlehem	43,222	1,561	39,658	0	2,914	250	88,224	261,958	326,534
Blandon	34,246	341	0	0	43	300	25,240	85,632	102,022
Camden, DE	3,011	327	1,751	0	0	0	5,991	45,454	46,319
Catasauqua	0	0	0	0	0	25	20,950	43,994	46,249
Coopersburg	15,753	1,150	5,976	0	750	200	52,215	155,584	205,223
Denville, NJ	2,859	0	0	0	0	0	12,681	43,987	44,422
Emmaus	76,191	1,032	13,176	0	3,100	500	90,498	273,946	348,570
Englstown, NJ	0	110	3,900	0	0	0	9,587	45,900	47,948
Ephrata	85,257	1,352	12,150	0	0	250	77,715	227,447	259,917
Finesville, NJ	7,892	1,985	666	0	0	0	15,775	53,191	66,688
Fleetwood	0	2,269	0	0	0	200	32,389	67,990	84,436
Graterford	0	5,269	4,706	0	764	250	66,607	135,943	180,326
Harleysville	35,598	2,523	30,361	0	2,531	300	72,320	225,420	268,493
Harrisburg	10,320	2,781	4,844	500	2,900	300	66,234	140,698	175,122
Hatfield	31,920	4,209	8,400	0	400	250	55,940	147,104	175,680
Howell, NJ	14,955	1,950	1,857	0	0	0	26,457	80,747	82,616
Kutztown	6,563	1,250	2,227	0	0	0	19,568	63,193	70,913
Lancaster	4,800	2,400	17,650	0	649	300	102,657	243,737	275,916
Lebanon	30,169	1,971	4,080	0	961	275	174,580	258,975	287,499
Lehighton	15,980	0	0	0	3,102	100	16,047	63,777	68,538
Maple Glen	0	6,000	23,070	0	0	75	30,172	121,745	147,570
Mt. Carmel	22,837	50	50	300	145	500	18,950	79,372	91,527
Mt. Pocono	396	2,359	5,635	0	0	0	58,162	108,357	117,737
Nazareth	0	250	6,914	0	2,242	225	67,422	136,174	161,526
Newark, DE	19,511	1,850	3,250	0	393	0	32,181	110,572	127,411
Ocean County, NJ	13,427	550	1,600	0	0	0	20,714	37,721	39,206
Oley	78,488	7,191	22,898	0	0	0	91,383	364,521	434,829
Paradise	10,386	450	4,900	0	0	300	44,760	100,638	108,638
Phil. Emmanuel	0	0	0	0	0	0	8,404	22,440	22,547
Phil. Wissinoming	0	812	3,012	0	0	50	19,479	55,524	58,089
Poughquag, NY	6,217	509	644	0	0	0	15,403	45,925	46,611
Quakertown	30,500	2,000	4,500	0	900	0	161,200	242,500	287,498
Reading	86,492	500	24,283	0	1,715	525	124,898	333,528	415,002
Royersford	0	267	5,299	0	0	210	28,757	81,237	115,952
Scranton	0	0	50	0	130	0	7,709	21,444	21,629
Shamokin	19,892	1,409	9,022	0	400	200	21,908	106,697	111,362
Sinking Spring	32,640	3,163	33,512	0	250	250	81,134	240,697	258,887
Spring City	27,386	2,200	5,484	0	200	150	39,340	112,089	144,035
Stroudsburg	28,638	4,596	3,360	0	164	150	78,905	177,452	210,810
Sunbury	99,919	849	19,064	0	732	300	59,526	242,839	288,317
Terre Hill	0	581	1,989	0	140	275	13,901	50,866	65,006
Wallingford	54,068	10,064	2,200	600	0	300	145,140	276,059	310,572
Walnutport	1,682	792	210	0	0	150	8,099	11,208	28,825
Wappinger Falls	0	4,474	3,474	0	0	0	9,127	63,924	68,839
York	23,602	1,525	2,870	0	450	300	56,845	127,808	156,576
Zionsville	0	0	846	0	158	250	24,945	54,035	60,015
TOTALS	985,347	93,132	353,945	2,400	32,587	8,935	2,515,338	6,428,563	7,630,183
Brodheadsville								0	0
Dudley, MA	0	0	400	0	0	0	4,008	4,683	4,683
Edison, NJ	9166	346	0	0	0	0	47085	107,716	108,385
Holmes, NY								0	2,142
Newark, NJ	4631	4960	0	0	0	0	38973	54,250	55,075
Pleasant Valley, NY	0	1174	2010	0	0	0	4175	14,068	17,347
Red Hill	0	168	652	0	0	0	2107	6,241	6,241
Somers Point, NJ	0	105	0	0	0	0	5210	16,279	16,879
Spencer, MA								0	0
Staten Island, NY	0	0	400	0	0	0	14330	25,399	25,799
TOTALS	13,797	6,753	3,462	0	0	0	115,888	228,636	236,551
GRAND TOTALS	999,144	99,885	357,407	2,400	32,587	8,935	2,631,226	6,657,199	7,866,734



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. The report shall contain:

I. OFFICERS:

- a. The number and names of all ordained pastors holding credentials with the Bible Fellowship Church who are members of your congregation.
- b. The number of probationers of the BFC who are members of your congregation.
- c. The number of Elders and Deacons in your congregation.

II. PASTORS' ACTIVITIES:

- a. The number of visits made by the Senior Pastor.
- b. The number of visits made by any other member of the pastoral staff.
- c. The number of people baptized.
- d. The number of children dedicated.
- e. The number of weddings.
- f. The number of funerals.

III. MEMBERSHIP:

- a. Received into Church fellowship
- b. Received by transfer from Bible Fellowship Churches
- c. Received by transfer from other churches
- d. Total increase
- e. Died
- f. Withdrawn
- g. Dropped
- h. Transferred to Bible Fellowship Churches
- i. Transferred to other churches
- j. Total decrease
- k. Net increase or decrease (not both)
- l. Total membership

In compiling this membership report be sure you have begun with the figure for total membership shown in the previous yearbook.

IV. ENROLLMENT:

- a. The number of people enrolled in your Sunday School.
- b. The number of children enrolled in your Cradle Roll.
- c. The number of people enrolled in your Home Department.

V. AVERAGE ATTENDANCES: (Average attendances are computed for the whole year)

- a. Sunday School Average Attendance
- b. Sunday Morning Worship Average Attendance
- c. Sunday Evening Service Average Attendance

## VI. CHURCH PROPERTY:

- a. The number of church buildings.
- b. The number of parsonages.
- c. The present valuation of the church property (This is to be established by resolution of the congregational meeting).

## VII. RECEIPTS:

- a. Total income
- b. Total offering

In most churches these two figures might be identical. Total income would include, above offerings, the following: Interest, Rent, Church Extension Appropriations, **BUT NOT** Sale of properties, loans from banks or individuals.

## VIII. DISBURSEMENTS; DENOMINATIONAL BENEVOLENCES:

- a. The amount given to the BFC conference Administrative Budget.
- b. \*The amount given to the Board of Missions of the BFC.
- c. \*The amount given to Church Extension.
- d. The amount given to the BFC Homes, Inc.
- e. The amount given to Pinebrook Junior College.
- f. The amount given to the BFC Board of Christian Education.
- g. The amount given to Victory Valley.
- h. The amount given to Pinebrook Bible Conference.

\* The figures which you show for Missions and Church Extension must agree with the amounts which you sent to their respective treasurers. We will assume that the Board Treasurers' reports are correct.

## IX. LOCAL DISBURSEMENTS:

- a. Minister's Salary -- This shall be calculated from September 1 through August 31.
- b. Minister's Supplemental Benefits -- This shall include: Social Security, Minister's Retirement Fund paid by the church, automobile allowance, book and seminar reimbursements, etc.
- c. Parsonage Allowance
- d. Health Insurance Premium
- e. Administrative Assistants' Salary
- f. Administrative Assistants' Benefits
- g. Local Christian Education program -- This shall include Sunday School, Local Youth Fellowship, AWANA Clubs, VBS, etc.
- h. Debt Service
- i. Local Benevolence
- j. Other Missions
- k. Church Sponsored Christian Academy
- l. Women's Missionary Society
- m. Annual Conference Delegate
- n. General Disbursements -- All other disbursements not already recorded.

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 form to:

Committee on Examination of Minutes of Particular Churches  
c/p Pinebrook Bible Conference

PO 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 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 Report 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 page.

## **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 check payable to Bible Fellowship Church and mail to:

Horace A. Kauffman  
25 E. Lemon St.  
Lititz, PA 17543

Pinebrook Junior College - make check payable to Pinebrook Junior College and send to:

Pinebrook Junior College  
600 South Main St.  
Coopersburg, PA 18036  
(Contributions may also be made quarterly)

Medical Insurance Program - Beginning October 1st, and by the first of each month thereafter, monthly payments for this coverage should be made. Make checks payable to Bible Fellowship Church and mail to:

Horace A. Kauffman  
25 E. Lemon St.  
Lititz, PA 17543

**QUARTERLY:**

Church Extension - make checks payable to Board of Church Extension and send to:

Daniel G. Ziegler, Treasurer  
PO Box 2628  
Plainfield, NJ 07060

Missions - make checks payable to Board of Missions and send to:

Board of Missions  
c/o Rev. Roy A. 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 check payable to Victory Valley and send to:

Victory Valley Camp  
7472 Sigmund Rd.  
Zionsville, PA 18092

**BY APRIL 1:**

Board of Christian Education - make check payable to Board of Christian Education & mail to:

David N. Schoen  
c/o Bethel Bible Fellowship Church  
418 Elm St.  
Emmaus, PA 18049

Bible Fellowship Church Homes - make check payable to Bible Fellowship Church Homes, Inc. and mail to:

Bible Fellowship Homes  
7 South New Street  
Nazareth, PA 18064

Pinebrook Bible Conference - make check payable to Pinebrook Bible Conference and mail to:

Pinebrook Bible Conference  
c/o The Director  
PO Box 1  
Stroudsburg, PA 18360

## Bible Fellowship Church Ministering Brethren Dana E. Weller, Coordinator

### Procedures:

Please follow this procedure in activating the Prayer Chain.

1. Call me, Dana Weller, at my office Monday through Friday, from 9 a.m. to 2 p.m., phone 215-965-2682. If I am not in my office, please leave the message with the secretary.
2. At any other time, please call me at home, 215-967-2555. 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 the 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.

<b>Lehigh Valley District</b>	<b>Ronald C. Mahurin</b> (O) 215-432-2200; (H) 215-799-0920
<b>Berks County District</b>	<b>Randall A. Grossman</b> (O) 215-375-2333; (H) 215-372-3330
<b>Western District</b>	<b>Calvin T. Reed</b> (O) 717-273-4802; (H) 717-273-7074
<b>Central District</b>	<b>Carl T. Martin</b> (H) 215-948-3791
<b>Southern District</b>	<b>G. Wayne Clapier</b> (O) 215-743-3751; (H) 215-288-6369
<b>Northern District</b>	<b>LeRoy S. Heller</b> (O) 717-286-8313; (H) 717-286-6106
<b>Pocono District</b>	<b>Carl C. Cassel</b> (O) 717-421-0617; (H) 717-421-0533
<b>New York District</b>	<b>James A. Wickstead</b> (H) 914-724-5363
<b>New Jersey District</b>	<b>John Vandergriff</b> (O) 908-363-8941; (H) 908-363-1610

LEHIGH VALLEY DISTRICT

\* Captain

Allentown, Cedar Crest

\*Ronald &amp; Darlene Mahurin

(O) 215-432-2200

(H) 215-799-0920

Robert &amp; Sara Johnson

(H) 215-966-4253

Ron &amp; Lee Ann Vining

(H) 215-391-9415

Roy &amp; Diane Hertzog

215-435-6625

Edgar &amp; Doris Munyan

215-797-8443

Allentown, Salem

(O) 215-797-7271

(H) 215-791-4577

Bethlehem

Harvey &amp; Bertha Fritz

(O) 215-868-5501

(H) 215-866-2703

Jimmy &amp; Lynne Head

215-866-5327

Catasauqua

Gene &amp; Sara Smith

215-264-1120

Coopersburg

Tom &amp; Yvonne Shorb

(O) 215-282-3161

(H) 215-282-3580

Rick &amp; Arlene Paashaus

(H) 215-282-4496

Bruce &amp; Carolyn Ellingson

215-967-4917

Nazareth

Keith &amp; Lois Plows

215-759-1712

Robert Hershberger

215-759-1817

Fellowship Manor

James &amp; Gail Beil

(O) 215-799-3000

(H) 215-759-3053

Walnutport

Larry &amp; Fern Smith

(O) 215-767-1365

(H) 215-767-7447

Quakertown

David &amp; Donna Gundrum

(O) 215-536-6096

(H) 215-536-4437

Zionsville

Gregory &amp; Karen Uhrich

215-965-6346

Dave &amp; Polly Thomann

215-391-1290

Victory Valley

Phil &amp; Karen Atkins

215-966-5880

Emmaus

Dana &amp; Lanette Weller

(O) 215-965-2682

(H) 215-967-2555

David &amp; Debbie Schoen

(H) 215-967-2010

BERKS COUNTY DISTRICTReading

\*Randall & Nancy Grossman  
 (O) 215-375-2333  
 (H) 215-372-3330  
 James & Judy Neher  
 (H) 215-478-8940  
 Jansen & Ruth Hartman  
 (H) 215-478-0738

Blandon

Carl & Julie Fischer  
 (O) 215-926-4594  
 (H) 215-926-4593

Kutztown

John & Laura Studenroth  
 (O) 215-683-9366  
 (H) 215-683-6459

Fleetwood

Jerry & Julie Brush  
 (O) 215-944-7080  
 (H) 215-944-7715

Oley

Kenneth & Carolyn Barber  
 (O) 215-987-3192  
 (H) 215-987-3672  
 Gilbert & Dawn Vining  
 (H) 215-367-7240

Sinking Spring

Robert & Ann Sloan  
 (O) 215-678-5166  
 (H) 215-777-4326  
 Terris & Doretha Byrd  
 (H) 215-678-2564

WESTERN DISTRICTLebanon

\*Calvin & Bonnie Reed  
 (O) 717-273-4802  
 (H) 717-273-7074  
 R. C. & Alberta Reichenbach  
 (H) 717-657-8807

Harrisburg

Alan & Sandy Vivona  
 (O) 717-652-5229  
 (H) 717-652-4128  
 Todd & Lisa Zimmerman  
 (H) 717-541-0793

Ephrata

Dan & Vonnice Allen  
 (O) 717-733-2526  
 (H) 717-733-7326

Lancaster

Dave & Pat Thomann  
 (O) 717-392-7851  
 (H) 717-464-5349  
 Dan & Lanie DeLozier  
 (H) 717-393-7677  
 Kevin & Tammy Gehman  
 (H) 717-394-8497

Paradise

Ralph & Sharon Soper  
 (O) 717-687-7577  
 (H) 717-687-9286

Terre Hill

Steve & Gloria Trommler  
 (O) 215-445-4094  
 (H) 215-445-4401

York

Ken & Lorna Good  
 (O) 717-846-7749  
 (H) 717-848-4617

NEW JERSEY DISTRICTHowell, NJ

\*John & Ruthie Vandergriff  
 (O) 908-363-8941  
 (H) 908-363-1610

Denville, NJ

Richard & Mary Jane Harris  
 (O) 201-625-1880  
 (H) 201-627-6706

Edison, NJ

Dennis & Patricia Cahill  
 (O) 908-819-9520  
 (H) 908-572-4121

Englishtown, NJ

Raymond & Carol Burnett  
 908-536-9025

Finesville, NJ

David & Mary Ann Jones  
 (O) 908-995-7678  
 (H) 908-454-8486

Newark, NJ

Bert & Priscilla Baker  
 (O) 201-373-3677  
 (H) 201-926-5077

Plainfield, NJ

Dan & Jacqueline Ziegler  
 908-753-6978

Somers Point, NJ

Roger & Sandy Reitz  
 609-927-4971

Staten Island, NY

Ralph & Carol Ritter  
 718-442-2782

Tom's River

Dean & Donna Stortz  
 908-505-8174

CENTRAL DISTRICTSpring City

\*Carl & Beth Martin  
 215-948-3791

Royersford

Robert & Thelma Smock  
 215-948-4545  
 Jonathan Tait  
 215-948-0891

Graterford

David & Yvonne Watkins  
 (O) 215-489-9389  
 (H) 215-489-2281  
 Clyde & Lisa Bomgardner  
 (O) 215-489-9389  
 (H) 215-454-0586

Harleysville

David & Cherene Armstrong  
 215-256-8253

Brian & Judy Cooper

(H) 215-723-2587

Hatfield

Harold & Meta Wells  
 (O) 215-855-2449  
 John & Nancy Herb  
 (H) 215-855-6046  
 David & Judith Sng  
 (H) 215-855-8649



Sunbury

\*LeRoy & Pat Heller  
(O) 717-286-8313  
(H) 717-286-6106

Mount Carmel

Alva & Laura Cassel  
717-339-4693

Shamokin

Hugh & Janice Coulbourn  
(O) 717-648-1466  
(H) 717-648-9732

SOUTHERN DISTRICTPhiladelphia, Wissinoming

\*Wayne & Phyllis Clapier  
(O) 215-743-3751  
(H) 215-288-6369

Maple Glen

Louis & Lynn Pronnicki  
(O) 215-646-1220  
(H) 215-643-7963

Philadelphia, Emmanuel

Neil & Ivy Harding  
215-729-2018

Newark, DE

Bill & Pat Schlonecker  
(O) 302-366-8539  
(H) 302-368-1387  
Arthur Frisbie  
302-366-0973

Wallingford

Dick & Joyce Taylor  
(O) 215-876-8449  
(H) 215-874-5660  
C. E. & Dorrit Kirkwood  
215-872-0808  
Donald & Johanna Kirkwood  
215-356-1088

Camden, DE

James & Bea Koch  
(O) 302-697-0434  
(H) 302-674-0342

NEW YORK AND NEW ENGLAND DISTRICTPoughquag, NY

\*James & Barbara Wickstead  
914-724-5363

Wappinger, Falls, NY

Byron & Jennifer Widger  
914-297-1924

Pleasant Valley, NY

David & Barbara Way  
914-635-8404

Spencer, MA

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

Holmes, NY

Bob & Doreen Commerford  
914-855-5860

POCONO DISTRICTStroudsburg

Carl & Charlene Cassel  
 (O) 717-421-0617  
 (H) 717-421-0533  
 Willard & Esther Cassel  
 717-421-0602

Brodheadsville

Donald & Monica Hibbs  
 717-992-3094

Pinebrook Bible Conference

Bert & Joan Brosius  
 (O) 717-424-1212  
 (H) 717-424-1214  
 Bernard & Marilyn Cobel  
 (H) 717-421-2801

Scranton

James & Joan Batchelor  
 717-342-2027

Pocono Mountain

Ron & Carla Erb  
 (O) 717-839-6922  
 (H) 717-839-2602

A. L. & Ruth Seifert  
 717-676-5175

Lehighton

Bill & Elizabeth Bartron  
 717-386-2578

Laird & Mary Anne Stengele  
 215-770-0595

John & Dorith Riggall  
 717-386-2882

**AGENCY PROPERTY VALUE**

Pinebrook Junior College .....	\$ 982,268
Pinebrook Bible Conference .....	2,881,222
Bible Fellowship Home .....	307,150
Fellowship Manor .....	3,991,000
Fellowship Community .....	1,639,000
Parsonages - Mission/Church Extension .....	514,286
Victory Valley .....	<u>275,280</u>
GRAND TOTAL	\$ 43,802,454

**DIRECTORIES**Lay Members of the Board of Directors of BFC

Fasnacht, Jay H.  
 3640 Briarwood Lane  
 Allentown, PA 18103  
 2150437-6770

Kauffman, Horace A.  
 35 E. Lemon St.  
 Lititz, PA 17543  
 717-626-8356

Gehret, Robert W.  
 RD #4, Box 60  
 Ephrata, PA 17522  
 (H) 717-733-3883  
 (O) 717-733-1673

Roberts, L. James, Jr.  
 342 S. 9th St.  
 Quakertown, PA 18951  
 215-536-8475

WOMEN'S MISSIONARY SOCIETY  
GENERAL COMMITTEE

237

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    Treasurer - Mrs. Pauline Thomann  
3040 Hecktown Road                      PO Box 835  
Bethlehem, PA 18017                      Trexlertown, PA 18087  
215-866-2703                                  215-391-1290

Conference Wide Rally, Second Thursday of May

REGIONAL DESIGNATIONS

All Regional Meetings will be announced.

***DIRECTORY OF MISSIONARIES***

\* Missionaries no longer in active service

**Anderson, Mr. & Mrs. Keith** (Carol), Rio Grande Bible Institute &  
Language School, 4300 South Business 281, Edinburg, TX 78539

**Aukamp, Rev. William A.**, 2900 Orchard Lane, Lot #18,  
Rapid City, SD 57701

**Babcock, Mr. & Mrs. Melvin** (Jan), 832 W. 58th Avenue  
Anchorage, AK 99518

\* **Bigley, Mr. & Mrs. Joel** (Ingrid), John Brown University, Box 2133  
Siloam Springs, AR 72761

**Blauser, Mr. R. Glenn**, 913 S. Grand Avenue, #50  
San Jacinto, CA 92582

**Blauser, Mr. & Mrs. Richard** (Peggy), 913 S. Grand Avenue, #50  
San Jacinto, CA 92582

**Boone, Rev. & Mrs. Cliff** (Becky), P.O. Box 295,  
Dodoma, TANZANIA/EAST AFRICA;  
419 Elm St., Emmaus, PA 18049 (now until 2/1/93)

**Buchanan, Dr. & Mrs. Osborne** (Diane), 18 Faith Drive, Maidencreek  
Blandon, PA 19510-9765

**Buck, Rev. & Mrs. Leonard E.** (Nina), 556 Thunderbird Trail  
Carol Stream, IL 60188

**Butler, Rev. & Mrs. Brian H.** (Maureen), 3 Denewood Road,  
Westbourne Bournemouth, BH4 8EB, UNITED KINGDOM

**Campbell, Dr. & Mrs. William** (Holly), La Brunette, Bat E, 55 Ave. de  
la Rose, 13103 Marseille, FRANCE/EUROPE

**Chappell, Mrs. Barbara**, 25 Garden Street,  
Millinocket, ME 04462

**Chatterpaul, Mr. & Mrs. Basil** (Angie), Postbus 2293,  
Paramaribo, Zuid, SURINAME/SOUTH AMERICA

- \*Chow**, Rev. Moses, 3122 Clooins Boulevard  
Garland, TX 75042
- Clayton**, Miss Linda, Hospital Vozandes Del Oriente, Shell,  
Pastaza, ECUADOR/SOUTH AMERICA
- Dougherty**, Dr. & Mrs. William (Linda), c/o Mr. Larry Ackley,  
7632 Lewis St., Cheltenham, PA 19102
- Draper**, Rev. & Mrs. Robert (Lois), Pwani Bible Institute,  
P.O. Box 95964, Mombasa, KENYA/EAST AFRICA
- Early**, Mr. & Mrs. William, Jr. (Lois), Trans World Radio, Bonaire,  
NETHERLANDS 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  
c/o Dr. Donald Faust, RD #1 (now until 3/93)  
Texter Mountain Road, Wernersville, PA 19565
- Franka**, Rev. & Mrs. Ondrej (Milina), c/o G. Hoffman,  
Zehenthofstr. 16, A-9500 Villach, AUSTRIA/EUROPE
- Gehman**, Dr. & Mrs. Richard J. (Florence), PO Box 64,  
Kijabe, KENYA/EAST AFRICA
- Gibbon**, Mrs. Marian, P.O. Box 93,  
Kijabe, KENYA/EAST AFRICA
- Harley**, Rev. & Mrs. J. Barclay (Judy), Apartado 323,  
Ciudad Bolivar, VENEZUELA/SOUTH AMERICA
- Harriman**, Mr. & Mrs. Robert (Shirl), 183 Kokomo Road  
Haiku, Maui, HI 96708
- Hartman**, Miss Constance, Klaus 20, A-4362 Bad Kreuzen,  
AUSTRIA/EUROPE
- Herring**, Miss April, Thiel College, 75 College Avenue,  
Greenville, PA 16125
- Hoffman**, Mr. & Mrs. Aaron (Marlene), 723 Meadowglen Drive,  
Duncanville, TX 75137
- Hoyle**, Rev. & Mrs. Ronald W. (Doris), 1 rue de Bourgogne, 95570  
Bouffemont, FRANCE/EUROPE
- Johnston**, Rev. & Mrs. Walter (Sue), OMF -- PO Box AC 458,  
Quezon City, PHILLIPPINES 1109
- MacArthur**, Mr. & Mrs. James (Trudi), PO Box 02-5567,  
Miami, FL 33102-5567
- Morrison**, Rev. & Mrs. Philip E. (Jan), Moffat College of Bible,  
PO Box 70, PO Box 70, Kijabe, KENYA/EAST AFRICA
- 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), Voluntary Service Group, Box 524  
Victoria, Mahe', SEYCHELLES
- Patterson**, Mr. & Mrs. Robert (Lana), P.O. Box 347,  
Cumberland House, Saskatchewan SOE OSO, CANADA
- Pattison**, Miss Joy, Andina Evangelica, Cajun 736,  
Cochabamba, BOLIVIA/SOUTH AMERICA

- 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, 1000 COSTA RICA/CENTRAL AMERICA
- Rawn**, Miss Olive, Oicha, P.O. Box 21285,  
Nairobi, KENYA/EAST AFRICA
- Reyes**, Mr. & Mrs. Arthur (Vicki), Rio Grande Bible Institute,  
4300 South Business 281, Edinburg, TX 78539
- Riddell**, Rev. & Mrs. David (Rebecca), 6, Colline de la Raviniere,  
95520 Osny, FRANCE/EUROPE
- Robbins**, Miss Donna, c/o Acclaim Co. Ltd., GPO Box 9661, HONG  
KONG (Correspondence **MUST BE** enclosed in plain envelopes, no  
letterheads. Mail will be hand-carried from Hong Kong through  
China on the 15th of each even numbered month. Refrain from  
calling her a missionary and using related words with regard to  
her work.); 488 Woolf Road, Milford, NJ 08848 (now until  
early 1993)
- Sacher**, Rev. & Mrs. Thomas (Joyce), 1221 Woodward Drive,  
Dowlingtown, PA 19335
- Schlonecker**, Mr. & Mrs. David (Roxy), Apartado 75,  
San Cristobal, Tachira 5001A, VENEZUELA/ SOUTH AMERICA
- Scott**, Mr. & Mrs. Daniel (Jacqueline), S/R World Outreach Fellowship  
Casilla 1007, Cochabamba, BOLIVIA/SOUTH AMERICA
- Shelling**, Mr. & Mrs. Ted (Grete), PO Box 941303,  
Atlanta, GA 30341
- Solt**, Dr. & Mrs. David (Georgina), Apartado 1000,  
Merida, Yucatan, MEXICO
- Stephens**, Mr. & Mrs. Elford (Gracie), Windward Ministries,  
101 Monroe Drive, Harleysville, PA 19438
- Stuebner**, Mr. Edward, Box 1707, 709 Pennsylvania Avenue  
Fort Washington, PA 19034
- Wimble**, Mr. & Mrs. Mark (Cathy), Lopburi Learning Center,  
Singapore 1025, REPUBLIC OF SINGAPORE
- Wingo**, Rev. & Mrs. Barry (Candace), Apartado 535,  
Chihuahua, Chih., MEXICO
- Yerrington**, Rev. & Mrs. Philip E. (Nancy), Apartado 120,  
41700 Dos Hermanas (Sevilla), SPAIN/EUROPE
- Zimmerman**, Rev. & Mrs. Paul G. (Julie), Scott Theological College,  
Box 49, Machakos, KENYA/EAST AFRICA

MISSIONARY APPOINTEES

= Appointees under special assignment to local church or sending board; not presently available for deputation.

**Barnshaw**, Mr. & Mrs. Byron (Lisa), 123 N. Walnut Street,  
Fleetwood, PA 19522

**Bertolet**, Mr. & Mrs. Raymond (Louise), 145 Lake Road,  
Fleetwood, PA 19522

**Hunsicker**, Mr. & Mrs. Christopher (Alma), 245 Ridge St.,  
Emmaus, PA 18049

**Kauffman**, Mr. & Mrs. Timothy (Wanda), 545 Ridge Street,  
Emmaus, PA 18049

= **Krauss**, Mr. & Mrs. Allen (Nancy), 3208 Lincoln Highway East  
Paradise, PA 17562

**LoRusso**, Mr. & Mrs. John (Nancy), 104 School St.,  
Alburtis, PA 18011

**Meitzler**, Mr. & Mrs. Mark (Diana), 410 East Linden Street,  
Fleetwood, PA 19522

= **Miller**, Mr. & Mrs. Glenn (Stacy), 14 East Shawnee Boulevard,  
Schnecksville, PA 18078

= **Murrin**, Mr. & Mrs. Anthony (Joanna), c/o New Tribes -- TAC,  
Rt. #1, Box 190, Douglas, AZ 86507

**Nicely**, Mr. & Mrs. John (Judy), 1020 Green ST.,  
Allentown, PA 18102

***Directory of Mission Boards***

**African Inland Mission**, P.O. Box 178, Pearl River, NY 10965

**Telephone:** (914)735-4014

Rev. & Mrs. Clifford Boone

Rev. & Mrs. Robert L. Draper

Dr. & Mrs. Richard Gehman

Mrs. Marian Gibbon

Mr. & Mrs. Allen Krauss (appointee under special assignment)

Mr. & Mrs. John LoRusso (appointee)

Mr. & Mrs. Glenn Miller (appointee under special assignment)

Rev. & Mrs. Philip E. Morrison (short term)

Rev. & Mrs. William W. Mull

Miss Olive Rawn

Rev. & Mrs. Paul 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

**Telephone:** (215) 527-4439

Rev. William A. Aukamp

**Arab World Ministries**, 47 Long Lane, P.O. Box 96, Upper Darby,  
PA 19082  
**Telephone:** (215) 352-2003  
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  
**Telephone:** (215) 352-7177  
Rev. & Mrs. Thomas Sacher

**Berean Mission Inc.**, 3536 Russell Boulevard, St. Louis, MO  
63104  
**Telephone:** (314) 773-0110  
Mr. & Mrs. Robert L. Harriman

**Child Evangelism Fellowship of Maine, Inc.**, 778 Forrest  
Avenue, Portland, ME 04103  
Mrs. Barbara Chappell

**Coalition for Christian Outreach**, 6740 Fifth Avenue,  
Pittsburgh, PA 15208-2397  
**Telephone:** (412) 363-3303  
Miss April Herring

**Frontiers**, 325 North Stapley Drive, Mesa, AZ 85203  
**Telephone:** (602) 834-1500  
Dr. & Mrs. William Dougherty

**Greater European Mission**, P.O. Box 668, Wheaton, IL 60189  
**Telephone:** (708) 462-8050  
Rev. & Mrs. Ronald W. Hoyle

**HCJB World Radio**, PO Box 39800, Colorado Springs, CO 80949-  
9800  
**Telephone:** (719) 590-9800  
Miss Linda Clayton  
Mr. & Mrs. Christopher Hunsicker (appointee)

**InterAct Ministries, Inc.**, 31000 SE Kelso Road, Boring, OR  
97009-9027  
**Telephone:** (503) 668-5571  
Mr. & Mrs. Melvin Babcock

**International Missions, Inc.**, P.O. Box 14865, Reading PA  
19612-4865  
**Telephone:** (215) 375-0300  
Mr. & Mrs. Byron Barnshaw (appointee)  
Dr. & Mrs. Osborne Buchanan

Mr. & Mrs. Basil Chatterpaul  
242 Mr. & Mrs. James MacArthur

**International Students Inc.**, Star Ranch, P.O. Box C, Colorado  
Springs, CO 80901-2901  
**Telephone:** (719) 576-2700  
Mr. & Mrs. Ted Shelling

**International Teams**, P.O. Box 203, Prospect Heights, IL 60070  
**Telephone:** (312) 870-3800  
Mr. & Mrs. Mark Meitzler (appointee)

**Latin American Mission**, PO Box 52-7900, Miami, FL 33152-  
7900  
**Telephone:** (305) 884-8400  
Dr. & Mrs. David Solt  
Mrs. Lillian Ramirez

**New Tribes Mission**, 1000 East First Street, Sanford, FL 32771-  
1487  
**Telephone:** (407) 323-3430  
Mr. & Mrs. Barry Wingo  
Mr. & Mrs. Anthony Murrin (appointee)

**Northern Canada Evangelical Mission**, Box 3030 Prince Albert,  
Saskatchewan S6V 7V4, CANADA  
**Telephone:** (306) 764-3388  
Mr. & Mrs. Robert Patterson

**Oak Hills Fellowship, Inc.**, 1600 Oak Hills Road S.W., Bemidji, MN  
56601  
**Telephone:** (218) 751-8670  
Mr. & Mrs. Thomas Pollock

**Overseas Missionary Fellowship**, 410 West Dry Creek Circle,  
Littleton, CO 80120-4427  
**Telephone:** (303) 797-6160  
Miss Theresa Faust  
Rev. & Mrs. Walter M. Johnston  
Mr. & Mrs. Mark Wimble

**Pioneers**, P.O. Box 725500, Orlando, FL 32872-5500  
**Telephone:** (407) 859-3388  
Miss Donna Robbins

**Pocket Testament League, Inc.**, 11 Tollgate Road, P.O. Box 800,  
Lititz, PA 17543-7026  
**Telephone:** (717) 626-1919  
Rev. & Mrs. Ondrij Franka  
Miss Connie Hartman



**Rio Grande Bible Institute & Language School**, 4300 South  
Business 281, Edinburg, TX 78539 243  
**Telephone:** (512) 380-8100  
Mr. & Mrs. Keith Anderson

**Russian Christian Radio**, P.O. Box 1667, Mountain View Circle,  
Estes Park, CO 80517  
Rev. & Mrs. Earl Poysti

**SIM International**, P.O. Box 7900, Charlotte NC 28241  
**Telephone:** (704) 588-4300  
Rev. & Mrs. Brian H. Butler  
Miss Joy Pattison

**The Evangelical Alliance Mission**, P.O. Box 969, Wheaton, IL  
60189-0969  
**Telephone:** (708) 653-5300  
Rev. & Mrs. Leonard E. Buck  
Mr. & Mrs. John Nicely (appointee)  
Mr. & Mrs. Arthur Reyes  
Mr. & Mrs. David Schlonecker  
Rev. & Mrs. Philip E. Yerrington

**Trans World Radio**, P.O. Box 700, Cary, NC 27512-0700  
**Telephone:** (919) 460-3700  
Mr. & Mrs. Raymond Bertolet (appointee)  
Mr. & Mrs. William Early, Jr.

**Unevangelized Fields Mission International**, P.O. Box 306, 306  
Bala Ave., Bala Cynwyd, PA 19004-0306  
**Telephone:** (215) 667-7660  
Mr. & Mrs. Timothy Kauffman (in transition)

**WEC International**, 709 Pennsylvania Avenue, P.O. Box 1707, Fort  
Washington, PA 19034-8707  
**Telephone:** (215) 646-2322  
Mr. Edward Stuebner

**Windward Ministries**, 101 Monroe Drive, Harleysville, PA 19438  
Rev. & Mrs. Elford Stephens

**Word of Life Fellowship, Inc.**, PO Box 600, Scroon Lake, NY  
12870  
**Telephone:** (518) 532-7111  
Mr. & Mrs. Michael Easton

**World Outreach Fellowship**, P.O. Box 585603, Orlando, FL  
32858-5603  
**Telephone:** (407) 425-5552  
Mr. & Mrs. Daniel Scott

**Worldteam**, P.O. Box 143038, Coral Gables, FL 33114-3038  
**Telephone:** (305) 446-0861  
 Mr. & Mrs. Duane Moyer  
 Rev. & Mrs. Edward Moyer  
 Mr. & Mrs. David Riddell

**Wycliffe Bible Translators**, Huntington Beach, CA 92647  
**Telephone:** (714) 969-4600  
 Mr. & Mrs. Richard Blauser  
 Mr. R. Glenn Blauser, Jr.  
 Mr. & Mrs. Aaron Hoffman

### Additional Addresses and Telephone Numbers

Audio Visual Library c/o David N. Schoen 418 Elm St. Emmaus, PA 18049 <del>610</del> 215-965-2682	Missionary Home #1 419 Elm St. Emmaus, PA 18049 <del>610</del> 215-965-2197
Church Extension Department P.O. Box 2628 Plainfield, NJ 07060 201-753-6978	Missionary Home #2 421 Elm St. Emmaus, PA 18049 <del>610</del> 215-967-1980
Fellowship Home 7 South New St. Nazareth, PA 18064 <del>610</del> 215-759-5121	Pinebrook Bible Conference Box 1 Stroudsburg, PA 18360 717-424-1212
Fellowship Manor 3000 Fellowship Dr. Whitehall, PA 18052 <del>610</del> 215-433-5595, 799-3000	Pinebrook Junior College 600 South Main St. Coopersburg, PA 18036 <del>610</del> 215-282-4000
Missions Department <del>HERTZOG</del> 2721 Andrea Dr. Allentown, PA 18103 <del>610</del> 215-820-4161	Victory Valley Camp Phil Atkins, Director R.D. 1, Box 116 Zionsville, PA 18092 <del>610</del> 215-966-5880

# Directory of Churches

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Church/Name Phone	Location Address	S.S.	AM	PM	Prayer
Allentown, Cedar Crest 610 (215) 432-2200	1151 S. Cedar Crest Blvd. Allentown, PA 18103	9:50	8:30	6:30	7:00
Allentown, Salem 610 (215) 797-7271	641 S. Genesee St. 723 S. Filmore St. Allentown, PA 18103	9:00	10:15	6:30	7:00
Bethlehem, Ebenezer 610 (215) 868-5501	3100 Hecktown Rd. Bethlehem, PA 18017	10:45	9:30	6:30	7:15
Blandon, Trinity 610 (215) 926-4594	220 Main St. PO Box 739 Blandon, PA 19510	10:20	9:00	7:00	7:30
Brodheadsville	1st United Methodist Brodheadsville, 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 610 (215) 264-1120	233 Walnut St. Catasauqua, PA 18032	9:30	10:30	6:00	7:30
Coopersburg, Calvary 610 (215) 282-3161	6782 N. Main St. PO 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 (908) 819-9520	Washington School, Winthrop Rd. Edison, NJ 08818-1251	10:00	11:00 (4)		(4)

Englishtown, NJ, Grace (908) 536-9025	667 Tennent Road Englishtown, NJ 07726	10:30 7:00 7:00
Emmaus, Bethel (215) 965-2682	418 Elm St. Emmaus, PA 18049	10:45 9:30 7:00 7:00
Ephrata (717) 733-2526	Diamond Station & Peach Road PO Box 299 Ephrata, PA 17522	9:15 10:30 6:00 7:00
Finesville, NJ, Calvary (908) 995-7678	191 Rt. 627, Finesville Phillipsburg, NJ 08865	10:00 11:00 (2) 7:00
Fleetwood, Faith (215) 944-7080	236 S. Richmond St. Fleetwood, PA 19522	9:15 10:30 7:00 7:00
Graterford (215) 489-9389	Route #29, 693 Church Road Graterford, PA 19426	9:30 10:45 6:30 (1)
Harleysville, Faith (215) 256-6026	140 Harleysville Pk. Harleysville, PA 19438	9:30 9:30 6:00 7:30 10:45 10:45
Harrisburg, Grace (717) 652-5229	1250 Colonial Road Harrisburg, PA 17112	9:30 10:45 6:00 7:15
Hatfield, Bethany (215) 855-2449	75 W. Broad St. Hatfield, PA 19440	9:30 10:45 6:00 7:00
Holmes, NY, Faith (914) 878-3861	N. Horsepound Road PO Box 79, Holmes, NY 12531	9:30 10:45 6:00 7:00
Howell, NJ, Community (908) 363-8941	3071 Lakewood Allenwood Rd. Howell, NJ 07731	9:15 10:45 7:00
Kutztown (215) 683-9366	15170 Kutztown Rd. Kutztown, PA 19530	8:45 10:00 6:00 (1)
<i>Directory</i>		<i>109th Annual Conference</i>

Lancaster, Faith	9:20	8:00	7:00	7:15
(717) 392-7851	609 Prospect St.	10:30		
	Lancaster, PA	17603-5839		
Lebanon	9:30	10:45	7:00	7:30
(717) 273-4802	1635 Mill Road			
	Lebanon, PA	17042		
Lehighton	9:30	10:45	6:30	7:00
(717) 386-2578	1105 Frederick's Grove Rd.			
	Lehighton, PA	18235		
Maple Glen	9:15	10:30	6:00	(1)
(215) 646-1220	700 Welsh Rd., Box 3102			
	Maple Glen, PA	19002		
Mount Carmel, Bethany	9:30	10:40	7:00	7:00
(717) 339-4693	Bethany Acres			
	Mt. Carmel, PA	17851		
Mount Pocono, Pocono Mountain	9:45	10:45	6:30	7:00
(717) 839-6922	Box 300			
	Mt. Pocono, PA	18344		
Nazareth, Grace	9:30	10:30	6:30	7:00
(215) 759-7036	Rose Inn & Beil Ave.			
	Nazareth, PA	18064		
Newark, DE	10:00	11:00	6:30	7:00
(302) 366-8539	808 Old Baltimore Pike			
	Newark, DE	19702		
Newark, NJ	10:00	11:00	6:30	7:15
(201) 373-3677	30 Randolph Place			
	Newark, NJ	07108		
Ocean County, NJ	9:15	10:30		(3)
	[location] Boy Scout Hdqt.	Rt. 571		
	[Mailing Address] 800 First Ave.			
	Toms River, NJ	08757		
Oley, New Life	9:00	9:00	7:00	7:00
(215) 987-3192	Route 73, PO Box 114	10:30	10:30	
	Oley, PA	19547		
Paradise	9:00	10:15	6:00	7:00
(717) 687-7577	3092 Lincoln Hwy. E.			
	Paradise, PA	17562		

Philadelphia, Emmanuel	10:00 11:00 6:30 7:00
(215) 729-2018 65th & Dickens Ave. 6439 Dickens Ave. Philadelphia, PA 19142	
Philadelphia, Wissinoming	9:45 11:00 6:00 (1)
(215) 743-3751 4414 Van Kirk St. Philadelphia, PA 19135	
Pleasant Valley, NY	10:00 11:00 7:30
( ) at the Grange, North Ave. PO Box 367, Pleasant Valley, NY 12569	
Poughquag, NY	10:00 11:00 6:00 7:30
(914) 724-4087 N. Clove Rd., N. Clove, NY PO Box 213, Poughquag, NY 12570	
Quakertown, Grace	9:00 10:10 7:00 7:15
(215) 536-6096 1811 Old Bethlehem Pike Quakertown, PA 18951	
Reading, Grace	9:30 10:40 7:00 7:00
(215) 375-2333 1128 Hampden Blvd. Reading, PA 19604	
Red Hill, UPV Mission (Community BFC)	10:00 7:00
(215) 541-4880 426 Main Street Red Hill, PA 18076	
Royersford	9:00 10:15 7:00 7:30
(215) 948-9764 431 N. Lewis Road Royersford, PA 19468	
Scranton, Calvary	9:45 11:00 7:00 7:00
(717) 342 2027 1021 Taylor Ave. Scranton, PA 18510	
Shamokin, Calvary	9:30 10:45 7:00 7:00
(717) 648-1466 35 S. Second St. Shamokin, PA 17872	
Sinking Spring, Calvary	9:00 10:00 6:00 7:00
(215) 678-5166 51 Green Valley Road Sinking Spring, PA 19608	
Somers Point, NJ, Lighthouse	10:00 11:00 7:00 (3)
(609) 926-1793 Ambler Rd at Mass. Ave Somers Point, NJ 08244	Tues.

Spring City, Faith (215) 948-9448	Pennhurst Rd at Bridge St. 25 Pennhurst Road Spring City, PA 19475	9:30	10:45	6:00	7:15
Staten Island, NY (718) 442-2782	243 Taylor St. Staten Island, NY 10310	10:00	10:00 (varied)	7:30	
Stroudsburg, Berean (717) 421-0617	Valley View Dr. RD #1 Box 1073 Stroudsburg, PA 18360	9:30	8:15	6:30	7:00
Sunbury, Emmanuel (717) 286-8313	1051 Catwissa Ave. Sunbury, PA 17801	9:00	10:15	7:00	7:30
Terre Hill, Berean (215) 445-4401	407 W. Main St. PO Box 208 Terre Hill, PA 17581	9:30	10:30	7:00	7:30
Wallingford, Grace (215) 876-8449	723 S. Providence Rd. Wallingford, PA 19086	9:30	10:45	6:00	7:15
Walnutport, Calvary (215) 767-1365	233 Main St. Walnutport, PA 18088	9:15	10:15	7:00	7:00
Wappingers Falls, NY (914) 298-1697	Mt. Hope Grange Hall, Myers Corners Rd. PO Box 1394 Wappingers Falls, NY 12590	9:30	10:40	6:00	7:00
York, Faith (717) 846-7749	675 Woodland View Dr. York, PA 17402	9:15	10:30	6:00	6:45
Zionsville (215) 965-6346	6401 Vera Cruz Rd. PO Box 266 Zionsville, PA 18092	9:30	10:30	7:00	7:30

Prayer Service Time is for Wednesday unless otherwise stated.

\*Prayer Service held on Thursday

- (1) Prayer service in homes
- (2) Home Fellowships (Sunday 5:30 PM / Thursday 6:30 PM)
- (3) At Parsonage
- (4) Home Fellowships

**Directory of Delegates**

Church/Delegate(s) Phone Address

**Allentown, C. Crest**

Jay H. Fasnacht	215-437-6770	3640 Briarwood La., Allentown, PA 18103
Neil E. Montgomery	215-395-3857	Box 262, Trexlerstown, PA 18087
Donald I. Transue	215-266-6313	410 Walnut St., Catasauqua, PA 18032
John W. Trauch	215-395-3514	4421 Elm Drive, Allentown, PA 18103

**Allentown, Salem**

Alan Abel	215-791-4314	1330 S. Albert St., Allentown, PA 18103
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**Bethlehem**

Carl Ackerman	215-838-0715	317 Durham St., Hellertown, PA 18055
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**Blandon**

Raymond R. Bertolet	215-944-0779	145 Lake Rd., Fleetwood, PA 19522
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**Camden, DE**

Horace E. Short	302-697-6814	20 N. Caesar Rodney Ave., Wyoming, DE 19934
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**Catasauqua**

Calvin A. Boyle	215-837-6955	8415 Valley View Rd, Northampton, PA 18067
-----------------	--------------	---

**Coopersburg**

Clyde W. Snyder	215-536-0768	2660 Allentown Rd., Quakertown, PA 18951
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**Denville, NJ**

Steven C. Boepple	201-625-0750	PO Box 1248, Denville, NJ 07834
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**Edison, NJ**

Richard Vroman	908-287-1797	13 Ashley Rd., Edison, NJ 08817
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**Emmaus**

Jonathan Reynolds	215-965-9092	6201 Woodlawn Dr., Zionsville, PA 18092
Gerald L. Schlonecker	215-965-9453	225 N. Fifth St., Emmaus, PA 18049

**Englishtown, NJ**

Robert W. Buck	908-462-5548	6 Lake Drive, Colts Neck, NJ 07722
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**Ephrata**

Robert W. Gehret	717-733-3883	33 W. Mohler Church Rd., Ephrata, PA 17522
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<b>Finesville, NJ</b>			
Donald P. Straub	908-996-6291	548 Spring Mills Road,	Little York, NJ 08834
<b>Fleetwood</b>			
Thomas E. Hummel	215-944-8687	56 E. Locust St.,	Fleetwood, PA 19522
<b>Graterford</b>			
Douglas D. Bowne	215-327-0238	2188 N. Pleasant View Rd,	Pottstown, PA 19464
<b>Harleysville</b>			
Daniel J. Coyle	215-256-4530	487 Cheswyck Sr.,	Harleysville, PA 19438
<b>Harrisburg</b>			
Harold E. Snyder	717-921-8283	1940 Snyder Lane,	Dauphin, PA 17018
<b>Hatfield</b>			
Lee A. Boyles	215-368-1318	209 Knapp Rd.,	Lansdale, PA 19446
<b>Holmes, NY</b>			
John W. Dawson	914-878-6148	RR1, Box 483, Milltown Rd.	Holmes NY 12531
<b>Howell, NJ</b>			
Joseph L. Dugan	908-367-4398	28 Garfield St.,	Lakewood, NJ 08701
<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
<b>Lebanon</b>			
LeRoy O. Herb	717-273-5697	366 N. 7th St.,	Lebanon, PA 17042
<b>Lehighton</b>			
Bruce A. Kellerman	717-427-8494	RD #2 Box 33,	Weatherly, PA 18255
<b>Mapel Glen</b>			
George A. Priestley	215-885-3769	1055 Arbuta Rd.,	Abington, PA 19001
<b>Mt. Carmel</b>			
Harold L. Snyder, Jr.	717-799-5446	RD #3 Box 401-A,	Catawissa, PA 17820
<b>Mount Pocono</b>			
Paul T. Rutman	717-894-9277	8631 Country Place Dr.,	Tobyhanna, PA 18466
<b>Nazareth</b>			
Allen M. Gehman	215-799-3830	1831 Fern Court,	Whitehall, PA 18052

**Newark, DE**

R. Roger Cole	302-738-7873	911 Devon Drive, Newark, DE 19711
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**Oley**

Clayton E. Weber	215-987-6082	RD 3, Box 26, Oley, PA 19547
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**Ocean County, NJ**

David M. Markuson	908-363-8758	12 Deer Lane, Jackson, NJ 08527
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**Paradise**

David W. Eisenhower	717-768-3012	3733 Country Lane, Gordonville, PA 17529
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**Philadelphia, Emmanuel**

Timothy D. Cole	215-492-0477	6846 Dicks Ave., Philadelphia, PA 19142
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**Philadelphia, Wissinoming**

Lee Henderson	215-743-5634	1441 Stirling Street, Philadelphia, PA 19149
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**Poughquag, NY**

Thomas L. Word	914-724-3325	Brush Hill Road, Millbrook, NY 12545
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**Quakertown**

L. James Roberts, Jr.	215-536-8475	342 S. Ninth St., Quakertown, PA 18951
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**Reading**

Gawain Koch	215-987-6631	RD 3, Box 27, Oley, PA 19547
Charles Lavigna	215-678-5193	400 Gaul Road, Sinking Spring, PA 19608
Ronald W. Reed	215-779-6569	312 W. 38th, Crestwood, Reading, PA 19606

**Royersford**

Dennis L. Souder	215-935-1274	255 Ridge Road, Spring City, PA 19475
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**Scranton**

John T. Jeffery	717-342-5787	423 N. Irving Ave., Scranton, PA 18510
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**Shamokin**

T. Lamarn Manney	717-648-3298	223 S. Market St., Shamokin, PA 17872
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**Sinking Spring**

Donald M. Woodring	215-678-5528	520 Snyder Road, West Lawn, PA 19609
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**Stroudsburg**

G. Daniel Beaver	717-643-4238	HC 62, Box 3085, Long Pond, PA 18334
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**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
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**Wallingford**

William R. Singletary	215-872-8560	404 Christian Lane, Wallingford, PA 19086
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**Walnutport**

Stanley H. Stahler	215-767-6232	3119 Welshtown Rd., Slatington, PA 18080
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**Wappingers Falls, NY**

Charles F. Webb	914-462-8160	4 Mainetti Dr., Poughkeepsie, NY 12603
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**York**

Philip G. Norris	717-848-9112	740C Hardwick Place, York, PA 17404
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**Zionsville**

David L. Weller	215-395-2476	1920 Hidden Valley Rd., Macungie, PA 18062
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<b>Pastor/Wife</b>	<b>Phone Number Home / Office</b>	<b>Address</b>
Allen, Daniel P. Vonnice	717-733-7326 (O) 733-2526	222 South State Street Ephrata, PA 17522
Armstrong, W. David Cherene	215-256-8253	140 Harleysville Pike, Rt. 113 Harleysville, PA 19438
Baker, Delbert R. II Priscilla	201-926-5077 (O) 373-3677	133 Goldsmith Ave. Newark, NJ 07112
Barber, Kenneth F. Carolyn	215-987-3672 (O) 987-3192	RD #1, Box 314A Mast Road Oley, PA 19547
Bartron, William H. Betsy	717-386-2578	1089 Frederick's Grove Rd. Lehigh, PA 18235
Batchler, James R. Joan	717-342-2027	1023 Taylor Ave. Scranton, PA 18510
Beil, James A. Gail	215-759-3053 (O) 799-3000	462 Gail Drive Nazareth, PA 18064
Brosius, Bert N. Joan	717-424-1214 (O) 424-1212	RR #7, Box 7451 East Stroudsburg, PA 18301
Brush, R. Jerry Julie	215-944-7715 (O) 944-7080	103 West Pine St. Fleetwood, PA 19522
Burnett, Raymond G. Carol	908-536-9025	667 Tennent Road Englishtown, NJ 07726
Cahill, Dennis M. Patricia	908-572-4121 (O) 819-9520	205 Penn Ave. Edison, NJ 08817
Cassel, Alva C. Laura	717-339-4693	Bethany Acres Mt. Carmel, PA 17851
Cassel, Carl C. Charlene	717-421-0533 (O) 421-0617	RR1, Box 1074 Stroudsburg, PA 18360
Clapier, G. Wayne Phyllis	215-288-6369 (O) 743-3751	4426 Van Kirk St. Philadelphia, PA 19135
Coble, Bernard N. Marilyn	717-421-2801 (O) 424-1212	RR #7, Box 7456 East Stroudsburg, PA 18301

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Erb, Ronald C.	717-839-2602	102 Center Ave.
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Fischer, Carl J., Jr.	215-926-4593	87 W. Wesner Rd.
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Fritz, Harvey J., Jr.	215-866-2703	3040 Hecktown Road
Bertha	(O) 868-5501	Bethlehem, PA 18017
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Grossman, Randall A.	215-372-3330	1122 Hampden Blvd.
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Phillips, D. Thomas Marjorie	215-257-0899	45 S. Third St. Perkasie, PA 18944
Plows, Keith E. Lois	215-759-1712	95 E. Beil Ave. Nazareth, PA 18064
Prontnicki, Louis Lynn	215-643-7963 (O) 646-1220	1814 Farmview Rd. Maple Glen, PA 19002
Ravis, Richard B. Patricia	908-819-0558	137 Mineola Place Edison, NJ 08817
Reed, Calvin T. Bonnie	717-273-7074 (O) 273-4802	1635 Mill Road Lebanon, PA 17042
Reitz, Roger L. Sandi	609-927-4971 (O) 926-1793	69 Village Dr. Somers Point, NJ 08244
Schlonecker, William Pat	302-368-1387 (O) 366-8539	23 Anglin Drive Newark, DE 19713
Schoen, David N. Debbie	215-967-2010 (O) 965-2682	231 N. 5th St. Emmaus, PA 18049
Shorb, Thomas P. Yvonne	215-282-3580 (O) 282-3161	969 Butternut Road Coopersburg, PA 18036
Sloan, Robert A., Jr. Ann	215-777-4326 (O) 678-5166	105 Charles Blvd. Sinking Spring, PA 19608
Smith, Larry M. Fern	215-767-1365 (O) 767-7447	20 Cherry Street Walnutport, PA 18088
Smock, Robert W. Thelma	215-948-4545 (O) 948-9764	429 N. Lewis Road Royersford, PA 19468
Soper, Ralph M. Sharon	717-687-9286 (O) 687-7577	3092 Lincoln Highway East Paradise, PA 17562
Stortz, Dean A. Donna	908-505-8174	800 1st Ave. Toms River, NJ 08757
Studenroth, John Laura	215-683-6459	231 E. Main St. Kutztown, PA 19530

Taylor, Richard E. Joyce	215-874-5660 (O) 876-8449	723 South Providence Road Wallingford, PA 19086
Thomann, David A. Pat	717-464-5349 (O) 392-7851	743 Village Road Lancaster, PA 17602-1600
Trommler, Steven L. Gloria	215-445-4094 (O) 445-4401	404 W. Main St. Terre Hill, PA 17581
Uhrich, Gregory A. Karen	215-965-6346	Box 266, 6733 Kings Hwy S. Zionsville, PA 18092
Vandergriff, John C. Ruthie	908-363-1610 (O) 363-8941	3071 Lakewood Allenwood Rd. Howell, NJ 07731
Vining, Gilbert J. Dawn	215-367-7240 (O) 987-3192	35 Diehl Drive Gilbertsville, PA 19525
Watkins, David J. Yvonne	215-489-2281 (O) 489-9389	693 Church Road Graterford, PA 19426
Weller, Dana E. Lanette	215-967-2555 (O) 965-2682	313 N. Third St. Emmaus, PA 18049
Wells, Howard Meta	215-855-5947 (O) 855-2449	75 W. Broad St. Hatfield, PA 19440
Wickstead, James A. Barbara	914-724-5363	RR #2, Box 254 Poughquag, NY 12570
Widger, Byron Jenifer	914-298-1697	27 H. Alpine Dr. Wappingers Falls, NY 12590
Ziegler, Daniel G. Jacquelene	908-753-6978	1049 Kenyon Ave. Plainfield, NJ 07060

### **Ordained Minister Working in the Military Chaplaincy**

Minsky, Barry J. Nancy	HHD 205 MI BDE UNIT #25209 APO AE 09079
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### **Ordained Ministers Working in Other Christian Ministries**

Bigley, T. James Renee	813-746-1563 (O) 746-1857	1200 Aurora Blvd. Bradenton, FL 34202
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Ellingson, Bruce A. Carolyn	215-967-4917	350 A. Beverly Hills Road Coopersburg, PA 18036
Frable, Arthur H. Jr. Betty Lou	405-227-2078	519 E. Walnut St Fairview, OK 73737
Gordon, Robert N. Frances	804-275-7024	4657 Downland Rd. Richmond VA 23234
Hagy, Ronald C. Cheryl		194 Reynolds Ave. Corning NY 14830
Keeler, Kenneth D. Linda	717-366-2605	RD #2 Box 2190 Orwigsburg, PA 17961
Manney, David L. Rosemarie		RD 1, Box 46H Houghton, NY 14744
Schell, Henry A. Virginia	717-648-1682	37 N. Seventh St. Shamokin, PA 17872

### **Ordained Ministers Between Calls**

Byrd, Terris L. Dee	215-678-2564	164 Butternut Ct. Sinking Spring, PA 19608
Dommel, Albert J. Bonnie	215-432-8846	1605-9 Olympic Circle N. Whitehall, PA 18052
Herb, John J. Nancy	215-855-6046	1924 Overbrook Road Hatfield, PA 19440
Munyan, Edgar H. Doris	215-797-8443	1781 33rd St. SW Allentown, PA 18103
Shelly, Austin, G. Ruth	215-683-8281	310 S. Baldy St. Kutztown, PA 19530
Weaber, Harold C. Joan	609-625-4048	33 Hickory Lane, Rt. 20 Mays Landing, NJ 08330

### **Ordained Ministers on Leave of Absence**

Dotts, Raymond R. Mary	302-697-1422 (O) 739-4057	211 Weeks Dr. Camden, DE 19934
Lea, Herbert Susan		Chemin St. Andre 13120 Gardanne, France



MacMillan, Thomas S.	315-858-2047	PO Box 841
Connie		Richfield Springs, NY 13439
Spackman, Carl K.	717-432-1011	701 Range End Rd.
Helen		Dillsburg, PA 17019

### Ordained Ministers in Retirement

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Esther		Stroudsburg, PA 18360
Dunn, John	904-473-4484	738 B Hebron Ave.
Cordelia		Keystone Heights, FL 32656
Frank, Walter H.		2111 Dalis Drive
Ethel		Concord, CA 04520
Hartman, Jansen E.	215-478-0938	1416 Linden St.
Ruth		Reading, PA 19604
Herb, Frank L., Jr.	215-433-0829	622 N. Front St.
Margaret		Allentown, PA 18102
Herb, George E.	717-424-5548	29 Brush Drive
Gertrude		E. Stroudsburg, PA 18301
Kirkwood, C. E.	215-872-0808	407 B Beech Rd.
Dorrit		Wallingford, PA 19086
Kirkwood, Donald T.	215-356-1088	379 Westbourne Drive
Johanna		Broomall, PA 19008
Miller, C. Leslie	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		Lehigh, PA 18235
	813-794-5812	4761 Independence Dr.
		Bradenton, FL 34210
Seifert, A. L.	717-676-5157	RR #1, Box 4A
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: PO Box 835  
 Polly Trexlertown, PA 18087  
Home Address: 1400-Rt 100 #25  
 Macungie, PA 18062

Yarrington, Harold D. 203-632-0790 Box 351  
 Betty Middleton, CT 06457

### **Ordained Ministers Working Under the Direction of the Board of Missions**

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 Rapid City, SD 57701

Boone, Clifford B. P.O. Box 295,  
 Becky Dodoma, TANZANIA/  
 EAST AFRICA

Buck, Leonard E. 312-690-3419 556 Thunderbird Trail  
 Nina Carol Stream, IL 60138-1526

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 UNITED KINGDOM

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 Lois PO Box 95964 Mombasa,  
 Kenya, EAST AFRICA

Gehman, Richard J. PO Box 64  
 Florence Kijabe, KENYA/EAST AFRICA

Harley, J. Barclay Apartado 323  
 Judy Ciudad Bolivar, Venezuela  
 SOUTH AMERICA

Hoyle, Ronald W. 1 rue do Bourgogne  
 Doris 95570 Bouffemont, FRANCE

Johnston, Walter OMF -- PO Box AC 458,  
 Susan 1109 Quezon City,  
 PHILLIPPINES

Morrison, Philip E. PO Box 70  
 Jan Kijabe, KENYA/EAST AFRICA

Moyer, Edward Eglise Evangelique  
 Ruth Rte. Nationale No. 1  
 Capesterre, GUADELOUPE,  
 F. W. I.

Mull, William Addy	Voluntary Service Group, Box 524 Victoria, Mahe', SEYCHELLES
Riddell, David Rebecca	6 Collone de la Raviniere 95520 Osny, FRANCE
Yerrington, Philip E. Nancy	Apartado 120 41700 Dos Hermanas (Sevilla), SPAIN/EUROPE
Zimmerman, Paul G. Julie	Scott Theological College PO Box 49, Machakos KENYA/EAST AFRICA

### **Probationers Serving Churches**

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Hibbs, Donald Monica	215-381-4598	67 Ramblewood Dr. Saylorsburg, PA 18353
Morrison, Christopher Noreen	508-885-3665 (O) 885-6086	19 May St., Apt. 2 Spencer, MA 01562
Ritter, Ralph E. Carolyn	718-442-2782	243 Taylor St. Staten Island, NY 10310
Smith, Gene W. Sara	215-264-1120	235 Walnut St. Catasauqua, PA 18032
Spinney, Dennis W. Sue	508-949-0476 (O) 943-4416	8 Konkell Dr. Dudley, MA 01570
Vivona, Alan R. Sandy	717-652-4128 (O) 652-5229	1250 Colonial Rd. Harrisburg, PA 17112
Way, David R. Barbara	914-635-8404	RR3 Box 54, Terry Circle Pleasant Valley, NY 12569

### **Widows of Ordained Bible Fellowship Church Ministers**

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Bean, S. Marie (Ernest)	RD2, Box 2547 Reading, PA 19603

Chappell, Barbara (David)	25 Garden Street, Millinocket, ME 04462
Hartman, Esther J. (Ernest)	824 Jackson St., Apt. 1C Allentown, PA 18102
Hartman, Mae K. (Wilbur)	1820 Ash St. Scranton, PA 18510
Heffner, Mary L. (William A.)	11A Holly Dr. Leola, PA 17540
Heffner, Miriam E. (William F.)	344 Messiah Village Box 2015 Mechanicsburg, PA 17055
Henry, Mildred L. (Joseph)	18140 State Road Cleveland, OH 44133
Hertzog, Rena C. (Franklin)	2721 Andrea Dr. Allentown, PA 18103
Hottel, Edna (Winfred)	PO Box 13, Main St. Oley, PA 19547

### Others Working Within the Bible Fellowship Church Agencies

#### Victory Valley Camp

Atkins, Phil	215-966-4428	7472 Sigmund Road
Karen	(O) 966-5880	Zionsville, PA 18092

#### Director of Fellowship Home

Ernst, James	215-253-4868	405 Coffeetown Rd.
Claire	(O) 759-5121	Easton, PA 18042

#### Administrator Fellowship Manor

Beil, James A.	215-759-3053	462 Gail Dr.
Gail	(O) 799-3000	Nazareth, PA 18064

#### Director of Steward Services

Snyder, Harold, E.	717-921-8918	1940 Snyder Lane
Jenny		Dauphin, PA 17018

#### Church Extension

Denlinger, Ronald	215-679-5366	175 W. 6th St.,
Joan		Red Hill, PA 18076

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