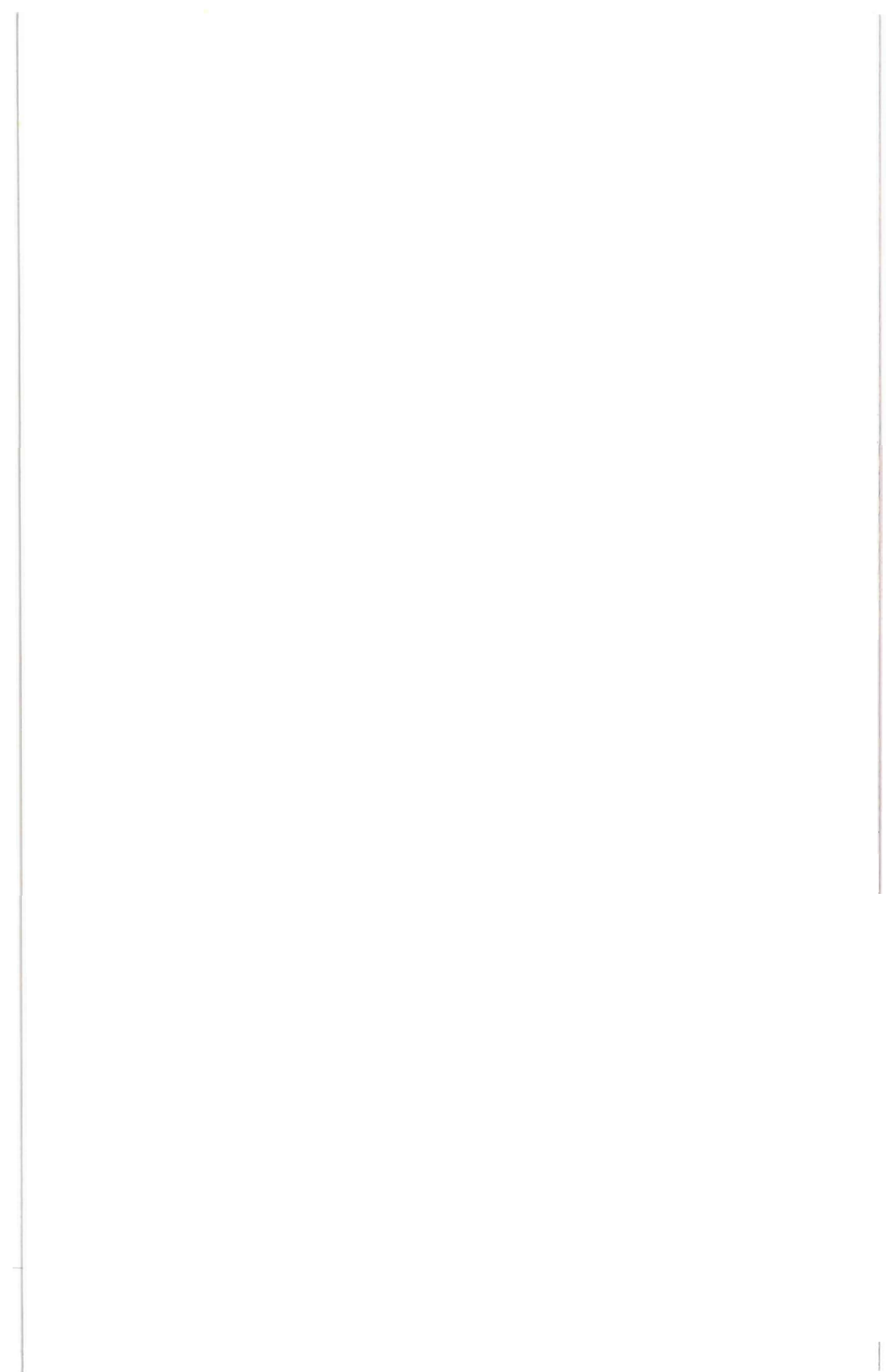


*Bible Fellowship
Church*



Yearbook

1993



ONE HUNDRED TENTH

ANNUAL CONFERENCE

of the

BIBLE FELLOWSHIP CHURCH

1993

111th Annual Conference

Convenes: 10:00 AM, October 17, 1994

Place: Pinebrook Bible Conference

Officers:

Carl C. Cassel - Chairman

Harvey J. Fritz, Jr. - Vice Chairman

Randall A. Grossman - Secretary

Convened at Pinebrook Bible Conference

Stroudsburg, Pennsylvania

October 18-20, 1993

Published by Order of Annual Conference

Randall A. Grossman, Editor

Price \$5.75

Officers of the 110th 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

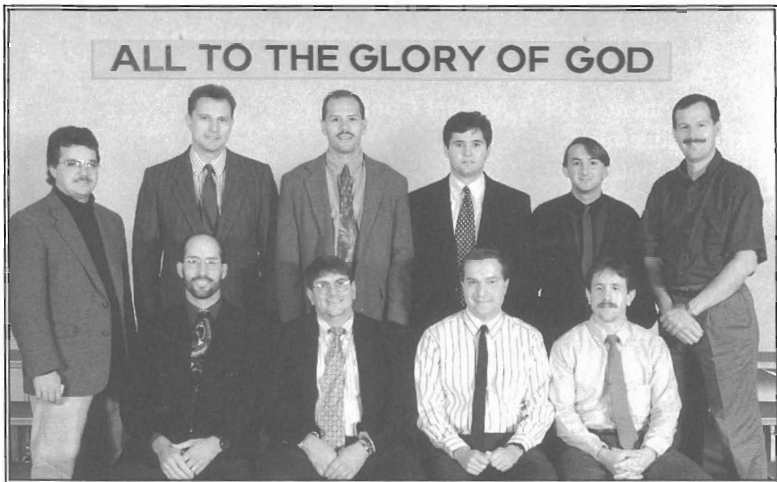
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Officers and Secretarial Staff of the 110th Conference

*Top (left to right) Morrison, Allen, Thomann
Cassel, Bell, Grossman, Smock*



Pages for the 110th Conference

*Top (left to right) Moyer, Lawrence, Bomgardner, Head, Zimmerman, DeLozier
Gehman, Vining, Tait, McCreary*

Directory of Boards and Committees

Directory of Boards

Board of Directors of the Bible Fellowship Church

- (1995*) James A. Beil, Carl C. Cassel, Robert W. Gehret
 (1996) Jansen E. Hartman, Horace A. Kauffman, L. James Roberts, Jr.
 (1997) Bert N. Brosius, Jay H. Fasnacht, Harvey J. Fritz, Jr.

Jansen E. Hartman, President of Corporation
 Carl C. Cassel, Vice President of Corporation
 Harvey J. Fritz, Jr., Secretary of Corporation
 Horace A. Kauffman, Financial Secretary
 James A. Beil, Hospitalization Secretary
 Robert W. Gehret, Treasurer

Board of Christian Education

- (1995*) Stephen C. Cassel, Daniel F. DeLozier, Ronald C. Erb,
 David N. Schoen
 (1996) W. David Armstrong, Robert S. Commerford, Scott J.
 Fetterolf, Jonathan D. Reynolds
 (1997) Edward W. Ahlum, Jr., Richard B. Ravis, Ronald R. Vining,
 Richard T. Paashaus

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

Board of Church Extension

- (1995*) W. Robert Buckwalter, Robert W. Smock, Richard E.
 Taylor, Robert H. Zentz
 (1996) John C. Vandegriff, Jr., Clyde W. Snyder
 (1997) David S. Focht, Jr., William G. Schlonecker, William R.
 Singletary, Dana E. Weller

Daniel G. Ziegler, Executive Director (1995*)
 Dana E. Weller, Chairman
 Robert W. Smock, Vice Chairman
 William G. Schlonecker, Secretary
 William R. Singletary, Treasurer

Board of Directors of Bible Fellowship Church Homes, Inc.

- (1995*) James G. Koch, Dean A. Stortz, Robin Musselman, John W. Trauch
(1996) LeRoy S. Heller, Robert W. Smock, Doris A. Wire, Robert H. Zentz
(1997) William H. Bartron, Glenn D. Ruoss, Gene W. Smith, Karen Uhrich
James A. Beil, President, Bible Fellowship Church Homes, Inc. (1995*)

Board of Pensions

- (1995*) Harold E. Snyder, Willard E. Cassel, Keith E. Plows
(1996) Richard J. Volpe, David J. Watkins, Frank L. Herb, Jr.
(1997) Dennis M. Cahill, Jay H. Fasnacht, William R. Singletary

Board of Directors of Pinebrook Bible Conference

- (1995*) Carl Ackerman, Daniel P. Allen, Kermit K. Gehman, John M. Stengele, David A. Thomann
(1996) Alva C. Cassel, LeRoy O. Herb, Harold L. Snyder, Jr.
(1997) Lee E. Boyles, Robert F. Johnson, John F. Moran, Calvin T. Reed, Gerald L. Schlonecker
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

- (1995*) Ralph M. Soper, Robert Breitegam, James Sunday
(1996) Kenneth F. Barber, LeRoy O. Herb
(1997) R.C. Reichenbach, Gerald L. Schlonecker, Thomas P. Shorb
Roy A. Hertzog, Executive Secretary (1995*)
Charles J. Albert, Financial Secretary (1996)

* April 1995 Conference

Board of Publication and Printing

(1995*) Daniel P. Allen, Byron G. Barnshaw

(1996) William H. Bartron, Clyde W. Snyder

(1997) James R. Batchler, Jr.

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

(1995*) Clyde D. Bomgardner, Jr., Bryan B. Bray, Bright N. Heist

(1996) William G. Schlonecker, John G. Vandegriff, Jr., Dana E. Weller

(1997) Carl J. Fischer, Jr., Jonathan D. Reynolds, David L. Weller

Phil Atkins, Director

Other Committees**Beneficiary Society**

Harvey J. Fritz, Jr., President

R. C. Reichenbach, Secretary

John H. Riggall, Treasurer

Ministerial Convention Committee

(1995*) David J. Watkins (Chairman), Thomas P. Shorb (Treasurer)

(1996) Robert A. Sloan, Jr., R. Jerome Brush (Secretary), Richard E. Taylor

Stewardship Council

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

(1995*) Richard J. Volpe

(1996) James G. Koch

(1997) Bruce A. Ellingson

* April 1995 Conference

Directory of Committees

Committee on Credentials

(1995*) James A. Beil, Randall A. Grossman, LeRoy S. Heller, Keith E. Plows, David A. Thomann

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

Committee on Ministerial Candidates

(1995*) Randall A. Grossman
(1996) Calvin T. Reed, Richard E. Taylor
(1997) Carl C. Cassel, Daniel G. Ziegler

Committee on Nominations

(1995*) Robert H. Cox, Calvin T. Reed
(1996) Bert N. Brosius, Harold R. Crider, Dean A. Stortz
(1997) David N. Schoen, L. James Roberts, Jr.

Conference Judiciary

(1995*) Ronald C. Mahurin, L. James Roberts, Jr.
(1996) Jansen E. Hartman, Clyde W. Snyder
(1997) Carl C. Cassel, Harvey J. Fritz, Jr.
(1998) James A. Beil, Lee E. Boyles
(1999) Keith E. Plows, Harold L. Snyder
Harvey J. Fritz, Jr., Secretary

Historical Committee

(1995*) Willard E. Cassel, Harold P. Shelly
(1996) Bright N. Heist
(1997) Ralph D. Cole, Daniel G. Ziegler
Richard E. Taylor, Archivist

Ministerial Relations Committee

(1995*) Alva C. Cassel, Harold L. Snyder, Jr.
(1996) Harvey J. Fritz, Jr., L. James Roberts, Jr., David J. Watkins
(1997) Lee E. Boyles, Keith E. Plows
Harvey J. Fritz, Jr. Chairman
Alva C. Cassel, Secretary

Directory of Annual Conference Committees

Committee on Agenda and Program

Randall A. Grossman, Kenneth L. Good, David H. Jones,
Thomas P. Shorb, Chairman of Annual Conference - Carl C.
Cassel

Committee on Arrangements for the 111th Annual Conference

David A. Thomann, Thomas P. Shorb, Daniel P. Allen,
Randall A. Grossman, Registrar - Willard E. Cassel

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, R. Jerome Brush

Committee to Examine the Minutes of 110th Annual Conference

James E. Neher, Howard N. Wells, Gregory A. Uhrich

Conference Advisory Committee

Thomas P. Shorb, Vice Chairman of Annual Conference -
Harvey J. Fritz, Jr.

Officers of 111th Annual Conference

Carl C. Cassel, Chairman
Harvey J. Fritz, Jr., Vice Chairman
Randall A. Grossman, Secretary

Additional Conference Appointees for the 111th Annual Conference

Willard E. Cassel, Registrar
Carl J. Fischer, Jr., Assistant Registrar

Study Committees

Inter-Cultural Ministries Study Committee

Delbert R. Baker, II, Carl C. Cassel (Ministerial Candidate Committee), G. Wayne Clapier, David E. Gundrum, Roy A. Hertzog (Missions), Daniel G. Ziegler (Church Extension)

Roy A. Hertzog, Chairman
David E. Gundrum, Secretary

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.

Study Committee on Advance Directives

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

Advisory Committee on Revising the *Faith & Order*

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

Committee on Higher Education Pinebrook

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

Study Committee to Answer Kutztown BFC Request

L. James Roberts, Jr. (Ministerial Relations Committee), Alva C. Cassel (Ministerial Relations Committee), Randall A. Grossman (Credentials Committee), David A. Thomann (Credentials Committee), George K. Monroe (from Kutztown)

Study Committee to Define Duties of the Pastoral Relations Committee

David J. Watkins, Lee E. Boyles, David A. Thomann, Ralph M. Soper, Daniel P. Allen

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
Beil, James A.	1959	1962	1974
Brosius, Bert N.	1958	1961	1989
Brush, R. Jerome	1988	1992	1991
Cahill, Dennis M.	1986	1984	1986
Cassel, Alva C.	1958	1962	1986
Cassel, Carl C.	1956	1959	1993
Clapier, G. Wayne	1980	1981	1980
Coble, Bernard N.	1972	1974	1988
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	1992
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
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
Reitz, Roger L.	1972	1974	1993

<u>Pastor</u>	<u>Year of BFC License</u>	<u>Year of Ordination</u>	<u>Year of Present Status</u>
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, Gene W.	1991	1978	1992
Soper, Ralph M.	1985	1987	1985
Spinney, Dennis W.	1984	1993	1988
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	1993
Vining, Gilbert J.	1988	1983	1988
Vivona, Allan R.	1992	1971	1992
Watkins, David J.	1962	1965	1989
Way, David R.	1989	1993	1988
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
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Ordained Ministers Working in other Christian Ministries

Bigley, T. James	1962	1966	
Ellingson, Bruce A.	1963	1966	1991
Frale, Arthur H. Jr.	1969	1971	
Gordon, Robert N.	1960	1960	
Hagy, Ronald C.	1986	1988	1989
Keeler, Kenneth D.	1982	1985	1989
Manney, David L.		1976	1987
Schell, Henry A.			

<u>Pastor</u>	<u>Year of BFC License</u>	<u>Year of Ordination</u>	<u>Year of Present Status</u>
<u>Ordained Ministers Between Calls</u>			
Batchler, James R. Jr.	1976	1979	1993
Byrd, Terris L.	1969	1972	1988
Herb, John H.	1962	1966	1989
Shelly, Austin G.	1956	1961	
Weaber, Harold C.	1963	1967	1985

Ordained Ministers on Leave of Absence

Burnett, Raymond G.	1984	1972	1993
Dommel, Albert J.	1982	1984	1991
Dotts, Raymond R.	1960	1965	1969
Lea, Herbert K.	1980	1982	1993
MacMillan, Thomas S.	1983	1986	
Smith, Larry M.	1989	1990	1993

Ordained Ministers in Retirement

Cassel, Willard E.	1943	1946	1988
Dunn, John	1941	1950	1979
Frank, Walter H.	1939	1961	1989
Hartman, Jansen E.	1942	1946	1990
Herb, Frank L. Jr.	1954	1957	1991
Herb, George E.	1957	1960	1989
Kirkwood, C. E.	1937	1940	1974
Kirkwood, Donald T.	1951	1954	1971
Miller, C. Leslie	1928	1933	
Munyan, Edgar H.	1989	1955	1993
Reichenbach, R. C.	1937	1941	1982
Riggall, John H.	1945	1948	1982
Seifert, A. L.	1950	1953	1990
Smock, Robert W.	1950	1953	1993
Stengele, Laird F.		1952	1988
Thomann, David E.	1943	1946	1982
Yarrington, Harold D.	1942	1952	

<u>Pastor</u>	<u>Year of BFC License</u>	<u>Year of Ordination</u>	<u>Year of Present Status</u>
<u>Ordained Ministers under the Direction of the Board of Missions</u>			
Aukamp, William C.	1985	1988	1986
Boone, Clifford B.	1989	1992	1991
Buck, Leonard E.	1958	1970	1958
Butler, Brian H.	1968	1957	1971
Draper, Robert L.	1972	1973	1983
Gehman, Richard J.	1964	1971	1966
Harding, W. Neil, Jr.	1983	1993	1993
Harley, J. Barclay	1956	1960	
Hoyle, Ronald W.		1954	1978
Johnston, Walter M.	1987	1987	1991
Morrison, Philip E.	1980	1982	1993
Moyer, Edward		1970	1957
Mull, William W.	1968	1950	1978
Riddell, David W.	1985	1987	1987
Yerrington, Philip E.	1978	1981	1981
Zimmerman, Paul G.	1966	1971	1988

MINUTES

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Pastors to the 110th Annual Conference



Delegates to the 110th Annual Conference

Annual Conference Proceedings - 1993

First Meeting

Monday Evening, October 18, 1993, 8:00 PM

The 110th Annual Conference of the Bible Fellowship Church was called to order by the Chairman, James A. Beil, at 8:00 PM, October 18, 1993 at Pinebrook Bible Conference, Stroudsburg, PA.

Song leader Richard T. Paashaus led the conference in singing "*I Will Sing of the Mercies of the Lord*". The Chairman led the conference in prayer.

Report of the Registrar:

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	(Probationer), Alan C. Palmer
Bethlehem	Harvey J. Fritz, Jr., Carl Ackerman
Blandon	Carl J. Fischer, Jr., Raymond R. Bertolet
Camden, DE	James G. Koch, Raymond R. Dotts
Coopersburg	Thomas P. Shorb, Richard T. Paashaus, Clyde W. Snyder
Denville, NJ	Richard D. Harris, Steven C. Boepple
Edison, NJ	Dennis M. Cahill, Richard B. Ravis, J. Richard Vroman
Emmaus	Dana E. Weller, David N. Schoen, Gerald L. Schlonecker, Jonathan D. Reynolds

Ephrata	Daniel P. Allen, Robert W. Gehret
Finesville, NJ	David H. Jones, Donald P. Straub
Fleetwood	R. Jerome Brush, James Mortland
Graterford	David J. Watkins, Douglas D. Bowne
Harleysville	W. David Armstrong, Jr., Daniel J. Coyle
Harrisburg	(Probationer), Harold E. Snyder
Hatfield	Howard N. Wells, Lee E. Boyles
Holmes, NY	Robert S. Commerford, John Dawson
Howell, NJ	(Vacant), Vito Paratore
Kutztown	John C. Studenroth, 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 Prontnicki, George A. Priestley
Middletown, NJ (Mission)	John C. Vandegriff, Jr.
Mt. Carmel	Alva C. Cassel, Harold L. Snyder, Jr.
Mt. Pocono	Ronald C. Erb, Paul T. Rutman
Nazareth	Keith E. Plows, M. Allen Gehman
Newark, DE	William G. Schlonecker, R. Roger Cole
Newark, NJ (Mission) . . .	Delbert R. Baker, II
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 .	(Vacant), Timothy D. Cole
Philadelphia, Wissinoming	G. Wayne Clapier, Bud Burroughs
Poughquag, NY	James A. Wickstead, Thomas Ward
Quakertown	David E. Gundrum, L. James Roberts, Jr.
Reading	Randall A. Grossman, James E. Neher, Charles Lavigna, Ronald W. Reed
Red Hill (Mission)	D. Thomas Phillips
Royersford	(Vacant), Richard D. Erb
Scranton (Mission)	Roger L. Reitz
Shamokin	Hugh C. Coulbourn, Jr., T. Lamarn Manney
Sinking Spring	Robert A. Sloan, Jr., Donald Woodring

Spring City	Carl T. Martin, Douglas M. Wynne
Stroudsburg	Carl C. Cassel, G. Daniel Beaver
Sunbury	LeRoy S. Heller, Robert Cox, Lamar Fetterman
Terre Hill	Steven L. Trommler, John Steffy
Wallingford	Richard E. Taylor, William R. Singletary
Walnutport	(Vacant), Stanley H. Stahler
Wappinger Falls, NY . . .	Byron Widger, Charles Webb
Whitehall	(Probationer), Calvin A. Boyle
York	Kenneth L. Good, Philip G. Norris
Zionsville	Gregory A. Uhrich, David L. Weller

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 Between Calls

James R. Batchler, Terris L. Byrd, John H. Herb, Austin G. Shelly, Harold C. Weaber

Ordained Missionaries

William C. Aukamp, Clifford B. Boone, Leonard E. Buck, 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

Ordained Ministers in Retirement

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

Probationers Serving as First Pastors of Churches

Thomas J. Beil, Gene W. Smith, Allan R. Vivona

RESOLVED, that the following alternate delegates be seated:
Evan M. Knowles (Camden, DE), Harold Crider
(Harleysville), and Herbert A. Schultz (Emmaus)

The Registrar reported the following requests for excuses: James R. Batchler, Laird F. Stengle, Albert J. Dommel, Raymond G. Burnett, Walter H. Frank, Clifford B. Boone, Leonard E. Buck, Richard J. Gehman, J. Barclay Harley, Ronald W. Hoyle, Walter M. Johnston, Edward Moyer, David W. Riddell, Philip E. Yerrington, Paul G. Zimmerman, Barry J. Minsky, David L. Manney, Austin G. Shelly, L. James Bigley, Jr., Raymond R. Dotts, Bernard N. Coble, Steven Boepple, R. Jerome Brush, James Mortland, Douglas M. Wynne, C.E.Kirkwood, C.L.Miller, Terris L. Byrd

RESOLVED, that the excuses be granted.

RESOLVED, that the tables with red tablecloths constitute the Conference Bar.

Report of the Committee on Agenda and Program

RESOLVED, that the agenda be adopted.

Report of the Committee on Arrangements (see page 63)

RESOLVED, that the report 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: Delbert R. Baker II, Alva C. Cassel, William R. Singletary, Gerald L. Schlonecker, Richard D. Erb

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

Resolutions: James G. Koch, Steven L. Trommler, Carl J. Fischer, Jr., David M. Markuson, G. Daniel Beaver

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

Reporter: Richard T. Paashaus

Time Keeper: Gene W. Smith

Parliamentarian: Jansen E. Hartman

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

The delegates who attended Annual Conference for the first time introduced themselves to the assembly.

Roy A. Hertzog, Executive Director of the Board of Missions, presented the missionaries in attendance to the conference. Introduced were: William C. Aukamp, David and Georgina Solt, Robert and Lois Draper, Donald Transue, Brian H. Butler, David Schlonecker, John and Judy Nicely, Frances Sears, Raymond Bertolet, Byron and Lisa Barnshaw, W. Neil Harding, Jr., and Philip E. Morrison.

Carl C. Cassel, Chairman of the Ministerial Candidate Committee, presented the following men under the care of the committee: J. Richard Vroman, Donald R. Hibbs, Jonathan P. Tait, Kevin K. Gehman, Gregory D. Moyer, Mark McCreary, Jimmy D. Head, Daniel F. DeLozier, W. Neil Harding, Jr., Ronald R. Vining, Clyde D. Bomgardner, Jr., Jerry L. Moyer, Ralph E. Ritter, David R. Way, Dennis W. Spinney and Thomas J. Beil.

Carl C. Cassel led the conference in prayer for Donald and Monica Hibbs, who are undergoing extreme physical trials at this time.

The body joined in singing, "*Like a River Glorious*". Louis Pronnicki preached on the topic "*The Elements of Revival*," from Isaiah 35.

RESOLVED, that we adjourn. Robert W. Smock led in prayer.

The meeting was adjourned at 9:30 PM. Small groups met for prayer at various locations on the conference grounds.

Second Meeting

Tuesday Morning, October 19, 1993, 9:00 AM

The meeting opened with the singing of "*May the Mind of Christ My Savior*". Paul T. Rutman read Philippians 2:1-18. Ronald C. Erb led the conference in prayer.

Report of the Committee on Nominations (see page 65)

RESOLVED, that the report be accepted.

Thomas P. Shorb led the conference in prayer for the election process, that God might provide suitable candidates for office and that He might guide us to the people of His choosing through the elections this conference.

Report of the Ministerial Relations Committee (see page 66)

RESOLVED, that the report be accepted.

Report of the Committee on Credentials (see page 67)

RESOLVED, that the report be accepted.

WHEREAS, the Ministerial Candidate Committee has recommended W. Neil Harding, Jr., Dennis W. Spinney and David R. Way for ordination; and

WHEREAS, the Ministerial Candidate Committee has recommended prior ordination recognition for Gene W. Smith and Allan R. Vivona, and

WHEREAS, these Brethren have served acceptably as Ministers of the Bible Fellowship Church for the required period of time or the equivalent thereof; and

WHEREAS, after examination, the Credentials Committee believes these men to be called of God to the gospel ministry and to be in accord with the *FAITH & ORDER* of the Bible Fellowship Church; therefore be it

RESOLVED, that W. Neil Harding, Jr., Dennis W. Spinney and David R. Way be ordained to the gospel ministry of the Bible Fellowship Church and further;

RESOLVED, that the prior ordination of Gene W. Smith and Allan R. Vivona, to the gospel ministry be recognized by the Bible Fellowship Church and further;

RESOLVED, that the service of ordination shall be held Tuesday, October 19, 1993, at 7:30 p.m. at Berean Bible Fellowship Church. Stroudsburg, PA.

Report of the Ministerial Candidate Committee (see page 70)

RESOLVED, that the report be accepted.

Report of the Board of Directors of the Bible Fellowship Church
(see page 72)

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 Upper Perkiomen Valley, Pennsylvania Mission meets the qualifications of a church as specified in Article XVIII of the *FAITH & ORDER* of the Bible Fellowship Church, therefore be it

RESOLVED, that the Upper Perkiomen Valley, Pennsylvania Mission be recognized as a church, and that its delegate be received into membership of the 110th Annual Conference of the Bible Fellowship Church.

RESOLVED, that the Board of Church Extension provide an explanation, using the rule of exception, as to why the organizing pastor of the Upper Perkiomen Valley mission,

Ronald K. Denlinger, is being proposed as delegate for the new Community Bible Fellowship Church of Red Hill.

The delegate, Ronald K. Denlinger, was not seated at this time.

Report of the Director of Church Extension (see page 89)

RESOLVED, that the report be accepted.

Report of the Board of Missions (see page 105)

RESOLVED, that the report be accepted.

The following person was elected:

Ministerial Relations Committee

Lee E. Boyles (3 years)

The following requests for excuses were presented by the registrar: David E. Gundrum, Donald P. Straub, William W. Mull, Steven Boepple, George A. Priestley.

RESOLVED, that the excuses be granted.

Report of the Board of Directors of Pinebrook Junior College (see page 119)

RESOLVED, that the report be accepted.

Report of the Board of Directors of Bible Fellowship Church Homes, Inc. (see page 130)

RESOLVED, that the report be accepted.

Report of the Board of Directors of Pinebrook Bible Conference (see page 147)

RESOLVED, that the report be accepted.

Report of the Board of Victory Valley Camp (see page 151)
RESOLVED, that the report be accepted.

Report of the Board of Pensions (see page 155)
RESOLVED, that the report be accepted.

Report of the Stewardship Council (see page 158)
RESOLVED, that the report be accepted.

Report of the Board of Christian Education (see page 160)
RESOLVED, that the report be accepted.

Report of the Board of Publication and Printing (see page 164)
RESOLVED, that the report be accepted.

Report of the Historical Committee (see page 167)
RESOLVED, that the report be accepted.

Report of the Conference Judiciary (see page 170)
RESOLVED, that the report be accepted.

Report of the Ministerial Convention Committee (see page 169)
RESOLVED, that the report be accepted.

Report of the Beneficiary Society (see page 171)
RESOLVED, that the report be accepted.

Report of the Committee on Examination of Minutes of Particular Churches (see page 173)
RESOLVED, that the report be accepted.

Report of the Committee to Examine the Minutes of the 109th Annual Conference (see page 175)
RESOLVED, that the report be adopted.

RESOLVED, that we adjourn. The meeting was adjourned at 11:50 AM.

Third Meeting
Tuesday Afternoon, 1:30 PM

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

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

The following persons were elected:

Ministerial Relations Committee

Keith E. Plows (3 years)

Committee on Credentials

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

Ministerial Candidate Committee

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

Board of Directors of Bible Fellowship Church

Bert N. Brosius (3 years)
 Harvey J. Fritz, Jr. (3 years)
 Jay H. Fasnacht (3 years)

Board of Church Extension

William G. Schlonecker (3 years)
 David S. Focht, Jr., (3 years)
 William R. Singletary (3 years)
 W. Robert Buckwalter (1 year)

Board of Missions

R.C.Reichenbach (3 years)
 Thomas P. Shorb (3 years)
 Gerald L. Schlonecker (3 years)

Board of Victory Valley Camp

Carl J. Fischer, Jr. (3 years)

Board of Publication and Printing

James R. Batchler (3 years)

The following request was received from the Board of Elders of the Kutztown Bible Fellowship Church:

WHEREAS, the particular churches are united and governed by the *FAITH & ORDER* of the Bible Fellowship Church, and

WHEREAS, the *FAITH & ORDER* does not give clear direction concerning the administration of the Lord's Supper and Baptism by laymen, and

WHEREAS, there are other areas in which the respective roles of Ministers, Elders, and other laymen are not clearly delineated,

RESOLVED, that the Annual Conference of the Bible Fellowship Church direct a committee consisting of two members from the Ministerial Relations Committee, two members from the Credentials Committee, and the delegate from the Kutztown Bible Fellowship Church to enumerate the types of service restricted to Ministers, the types open to Ministers and Elders but not other laymen, and those which are unrestricted, and further

RESOLVED, that these findings be reported at the 111th Annual Conference.

The resolutions presented by the elders at Kutztown were adopted by the Annual Conference.

WHEREAS, Ronald K. Denlinger has been serving as an elder in the Community Bible Fellowship Church of Red Hill, having been appointed by the Board of Church Extension rather than by election to the office by the congregation, and

WHEREAS, Ronald K. Denlinger is qualified to serve as elder

in the congregation, and
WHEREAS, the congregation at the Community Bible Fellowship Church of Red Hill has elected him to serve as delegate to the 110th Annual Conference, therefore, be it
RESOLVED, that by rule of exception, Ronald K. Denlinger be seated as the delegate of Community Bible Fellowship Church of Red Hill.

The following petition was received in nearly identical form from the churches in Ephrata, Lancaster, and Paradise.

WHEREAS, a meaningful ministry requires a good relationship between the Pastor and the congregation. This includes such things as: mutual respect, support, honor, love and accountability, and

WHEREAS, a breakdown in some churches is evidenced by decreasing membership, declining enrollment and troubled pastorates, and congregations, and

WHEREAS, the *FAITH & ORDER* states that the primary duty of the Pastoral Relations Committee of a particular church is to "maintain good relationships between the pastor and the congregation." (page 85, para.4), and

WHEREAS, this is not happening in all cases. (eg. one cause may be a lack of accountability between the Pastoral Relations Committee of a particular church and Annual Conference), and

WHEREAS, in other areas, such as, the submission of Congregational Meeting minutes and statistical information, there is mandated accountability between the particular church and Annual Conference, and there is also limited annual accountability between pastors and the Credentials Committee in the annual Ministers' questionnaire, and

WHEREAS, The Pastoral Relations Committee has no such required accountability, and

WHEREAS, the Pastoral Relations Committee is considered important to the Annual Conference in that it is the only particular church committee required by the *FAITH & ORDER*, and therefore as such, it is believed that the duties and responsibilities of the Pastoral Relations Committee should be further defined which would include accountability to Annual Conference, therefore be it

RESOLVED, that the Chairman of the 110th Annual Conference appoint a study committee of five (5) men to further define the duties and responsibilities of the Pastoral Relations Committee and its accountability to Annual Conference.

The resolution was adopted by the Annual Conference.

The following legislation was adopted at second reading:

WHEREAS, there seems to be sound reason to maintain a balance of ministers and laymen on the Conference Judiciary, 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 Judiciary. *The Conference Judiciary 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 Judiciary 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 Judiciary for five-year terms in five classes as follows:*

Class I one minister and one layman

Class II one minister and one layman

Class III one minister and one layman

Class IV one minister and one layman

Class V one minister and one layman

When a case is presented to the Conference Judiciary, 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.

(SECOND READING)

RESOLVED, that the legislation on the Conference Judicatory be implemented by electing classes as follows:

Class I	1993
Class II	1994
Class III	1995
Class IV	1996
Class V	1997

The following legislation was adopted at second 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 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).

(SECOND READING)

The registrar reported a request to be excused from Edgar H. Munyan.

RESOLVED, that we grant the excuse.

The following request was received from the Board of Elders of Bethany Bible Fellowship Church in Mt. Carmel:

Dear Brethren of Annual Conference,

There are "sincere precious brothers" on both sides of this "Alcohol Issue", within the walls of our Bible Fellowship Church structure as well as on the outside, and we do not wish to once again debate the merits of each side's argument. We believe many leaders and many folks on the grass roots level are weary and confused because of the years of strife this issue has generated.

The purpose of this plea is to announce the "expected detrimental effect" Mt. Carmel as an established church will experience and suffer if this proposed legislation passes second reading. Below, we cite the following reasons.

- A. We fear the "integrity and trust" of our local church leadership will be compromised and questioned, i.e. to change a position we have held for more than 100 years will "infer" to many that our standards relating to alcohol have been shifted to a "humanistic world view"!
- B. We will "positively send signals" to young and old persons, inside and outside our church walls that will be interpreted differently than we want. Their perception will be that we are weakening our conservative position and that social drinking is acceptable. (Please note: only long time "Annual Conference Attendants" have the benefit of all the debate that has gone into this issue as brought to the floor year after year!)
- C. We believe as "years pass", if this rule is changed, Pastors, Elders, Deacons, Christian Education Leaders, and Sunday School teachers will drink socially, thus creating havoc in our local church, other churches and our denomination.

Therefore, we "Plead" with the Brothers of the 110th Annual Conference to defeat the proposed legislation as being considered for second reading.

Written with the Gravest of Concern and Love,
Signed by seven elders of Bethany Church.

The conference discussed the proposed change in Article X "Harmful Indulgences" A. Alcoholic Drinks of the *STANDARDS OF WORSHIP & LIFE*.

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

The following legislation was adopted at second reading:

RESOLVED, that Article X - A, Alcoholic Drinks (page 47), of the *STANDARDS OF WORSHIP & 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 the biblical era. 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 - 99 No - 32)

(SECOND READING)

RESOLVED, that we adjourn.

The meeting was adjourned with prayer by Robert W. Smock at 5:30 PM.

Fourth Meeting

Wednesday Morning, 9:00 AM

The assembly sang "*Immortal, Invisible, God Only Wise*". David L. Weller read Psalm 63, and Gregory A. Uhrich led in prayer.

Report of the Registrar

The following requests for excuses were presented by the registrar: Gene W. Smith, J. Richard Vroman, Thomas L. Ward, Dennis W. Spinney.

RESOLVED, that we grant the excuses.

The alternate delegate from Camden, DE, Raymond R. Dotts, was seated.

Richard B. Ravis was appointed as timekeeper.

RESOLVED, that we approve the minutes of the Second Meeting.

The following persons were elected:

Board of Directors of Bible Fellowship Church Homes, Inc.

William H. Bartron (3 years)
 Gene W. Smith (3 years)
 Glenn D. Ruoss (3 years)
 Karen Uhrich (3 years)

Board of Pinebrook Bible Conference

Calvin T. Reed (3 years)
 Lee E. Boyles (3 years)
 John F. Moran (3 years)
 Gerald L. Schlonecker (3 years)

Board of Victory Valley Camp

Jonathan D. Reynolds (3 years)
 David L. Weller (3 years)

Board of Pensions

Dennis M. Cahill (3 years)
 Jay H. Fasnacht (3 years)

Stewardship Council

Bruce A. Ellingson (3 years)

Board of Christian Education

Richard T. Paashauss (3 years)
 Richard B. Ravis (3 years)
 Edward W. Ahlum, Jr. (3 years)
 Ronald R. Vining (3 years)

Historical Committee

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

Committee on Nominations

David N. Schoen (3 years)
 L. James Roberts, Jr. (3 years)

Secretary of the 111th Annual Conference

Randall A. Grossman (1 year)

The following legislation was adopted at second 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.

(SECOND READING)

RESOLVED, that Kenneth J. Hurst be seated as the Alternate Delegate from Maple Glen and J. Mark McCreary be seated as the Alternate Delegate from Stroudsburg.

Report of the Strategic Planning Committee (see page 178)

RESOLVED, that the report be accepted.

Robert A. Sloan, Jr. made a presentation on the recent history, trends, and possible future directions for the Bible Fellowship Church in the light of the committee's work.

The following men requested to be excused: G. Daniel Beaver, A. L. Seifert.

RESOLVED, that we grant the excuses.

The following legislation was adopted at first reading:

RESOLVED, that a Strategic Planning Committee be established with the following composition, election procedure, purpose and duties, and further

RESOLVED, that the following be placed in the *FAITH & ORDER* under the section entitled, Boards and Committees Elected by Ballot, on page 139:

The Strategic Planning Committee

A. **Composition and Election:**

The Committee shall be composed of four ordained ministers who are serving particular churches and three laymen who are elders. No member of this committee may serve more than two successive terms of office. They shall be elected in three classes to three-year terms of service as follows:

Class I	Two ministers and one layman
Class II	One minister and one layman
Class III	One minister and one layman

B. **Purpose:**

The purpose of the Strategic Planning Committee is to propose and provide for the implementation of a coordinated plan of action for the Bible Fellowship Church consistent with the Mission Statement of the denomination.

C. **Duties:**

1. The committee shall evaluate and propose revisions in the Mission Statement.
2. The committee shall annually propose a one, three, and five-year plan for the denomination.
3. The committee shall receive and communicate the information, concerns and recommendations of the particular churches.
4. The committee shall receive and synthesize the one, three, and five-year plans of the agencies, boards and committees.
5. The committee shall help coordinate endeavors which provide opportunities for groups of churches to participate in projects too large for an individual church.
6. The committee shall be a resource to encourage and assist struggling churches in their planning ministries.

(FIRST READING)

The following persons were elected:

Board of Church Extension

Dana E. Weller (3 years)

Conference Judicatory

Keith E. Plows (5 years)

Harold L. Snyder (5 years)

Chairman of the 111th Annual Conference

Carl C. Cassel (1 year)

Vice Chairman of the 111th Annual Conference

Harvey J. Fritz, Jr. (1 year)

Three churches were recognized for their increase in Sunday School attendance during the past year. The Red Hill congregation (0-50 in Sunday School Attendance), the Edison congregation (51-150 in Sunday School Attendance) and the Sinking Spring congregation (151 and more in Sunday School Attendance) will receive plaques recognizing this achievement.

The following Missions Statement for the Bible Fellowship Church was adopted:

The mission of the Bible Fellowship Church is to declare the Gospel of Jesus Christ and the message of God's Word, the Bible, to worship God, to equip believers for service, and to evangelize the world. This, by the enabling of God, is to be accomplished by each Bible Fellowship Church, served and assisted by the agencies established by Annual Conference, and in accordance with the *FAITH & ORDER* of the Bible Fellowship Church.

The chairman reappointed the Strategic Planning Committee for a one-year term of service.

RESOLVED, that the Annual Conference approves the plan of the Strategic Planning Committee to recruit a team of up to 3 pastors and 3 elders to assist struggling churches.

RESOLVED, that we extend the time.

Totoram Baran, Bible Fellowship missionary at the Newark Bible Center, was introduced to the conference by Roy A. Hertzog, Executive Secretary of the Board of Missions. Brother Baran brought brief greetings.

WHEREAS, Boards of Elders have functioned under a system requiring total abstinence from alcohol by each church member, and

WHEREAS, Boards of Elders desire to be in submission to Annual Conference, and

WHEREAS, Boards of Elders do not construe requiring total abstinence from alcohol of a church's membership as rebellion to or censure of the action taken by Annual Conference in adopting Article XA, therefore be it

RESOLVED, that the adoption of Article XA by Annual Conference be understood as not prohibiting the Board of Elders of a particular church from requiring total abstinence from alcohol of its membership.

RESOLVED, that we adjourn.

The meeting was adjourned at 12:15 PM with prayer by L. James Roberts, Jr.

Fifth Meeting
Wednesday Afternoon, 1:30 PM

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

The following persons were elected:

Board of Directors of Pinebrook Bible Conference

Robert F. Johnson (3 years)

Board of Pensions

William R. Singletary (3 years)

RESOLVED, that we approve the minutes of the third meeting.

Report of the Inter-Cultural Ministries Study Committee (see page 181)

RESOLVED, that the report be accepted.

Dr. William Krispin, Executive Director, and David Garnett, Director of Consultation Services, of the Center for Urban Theological Studies (CUTS) in Philadelphia were introduced and helped to answer questions concerning the proposed partnership of the Bible Fellowship Church with CUTS.

WHEREAS, the Committee believes that the partnership with CUTS will bring the Bible Fellowship Church experience, expertise, and human resources for establishing Bible Fellowship Churches, and

WHEREAS, the Committee believes that the joint efforts of the Board of Church Extension and the Board of Missions would be the viable way to proceed with the implementation of the partnership with CUTS, therefore be it

RESOLVED, that the 110th Annual Conference authorize the Board of Church Extension and the Board of Missions, upon favorable consideration, to sign a contract with CUTS and seek to implement a partnership with CUTS which will begin the formulation of ethnic Bible Fellowship Churches, and further

RESOLVED, that we urge that each Pastor and Delegate of Annual Conference return to their congregation and adopt a line item on their budget for the planting of ethnic churches.

The conference discussed the portion of the Study Committee's report on meaning and method in church membership.

WHEREAS, the Bible Fellowship Church's present *STANDARDS OF WORSHIP & LIFE* do not address some very key areas of life, and

WHEREAS, the Bible Fellowship Church's present *STANDARDS OF WORSHIP & LIFE* are not transcultural, and

WHEREAS, the *BIBLICAL PRINCIPLES FOR LIVING* are intended to reflect a more comprehensive listing of life issues and a more accurate presentation of the biblical standards, therefore be it

RESOLVED, that the 110th Annual Conference direct the Intercultural Ministries Study Committee to continue its work on the production of *BIBLICAL PRINCIPLES FOR LIVING*, and further

RESOLVED, that the 110th Annual Conference direct the Intercultural Ministries Study Committee to present these Principles to the 111th Annual Conference for consideration of adoption into our *FAITH & ORDER*, and further

RESOLVED, that any points of departure from the positions of our present *STANDARDS OF WORSHIP & LIFE* be identified and that exegetical evidences be presented for any such proposed changes.

Douglas M. Wynne requested that he be excused from the evening meeting.

RESOLVED, that we grant the excuse.

Report of the Committee to Formulate the Board of Higher Education and Pinebrook Education Foundation (see page 201)

RESOLVED, that the report be accepted.

The following legislation to establish the Board of Higher Education and the Pinebrook Educational Foundation was approved at first reading:

Article I: PURPOSE

The Purpose of the Board of Higher Education (Board) shall be to promote and support Christian post-secondary education on behalf of the Bible Fellowship Church.

Article II: COMPOSITION AND ELECTION OF THE BOARD

Section 1 - Composition.

The Board shall be composed of three ministers and four laypersons who are members of the Bible Fellowship Church.

Section 2 - Election and term of office.

The members of the Board shall be elected in three successive classes by the Annual Conference of the Bible Fellowship Church (Annual Conference) to three-year terms of service. Each member shall serve until his successor is duly elected.

The three classes shall be composed as follows:

- Class I: One minister and two laypersons;
- Class II: One minister and one layperson;
- Class III: One minister and one layperson.

Section 3 - Vacancies.

Any vacancies of the Board occurring between Annual Conferences may be filled by a simple majority vote of the

remaining Board members. The vacancies shall be filled as early as practicable. Each member elected in this way shall serve only until the next Annual Conference.

Article III: ORGANIZATION OF THE BOARD

Section 1 - Officers.

The Board shall elect annually from its number a Chairperson, a Vice Chairperson, and a Secretary. The Board may, at its discretion, elect such other officers and agents as the business of the Board may require. Two or more offices may be held by the same person.

Section 2 - Removal from office.

Officers elected by the Board shall be subject to removal from office at any time by majority vote of the whole Board.

Article IV: DUTIES OF THE BOARD

Section 1 - Promotion of Christian Higher Education.

The Board shall promote the cause of Christian post-secondary education on both the undergraduate and graduate levels. This may be done in a variety of ways, including, but not limited to, providing information about Christian institutions and encouraging members and other participants of our churches to attend them.

Section 2 - Support of Christian Higher Education.

The Board shall provide financial assistance, as available, to Christian individuals involved in higher education and to Christian institutions of higher education. This may be on both the undergraduate and graduate levels. Such financial assistance shall be provided through the Pinebrook Educational Foundation as addressed in Article VI. Funding will be solicited through the Foundation.

Section 3 - Affiliations.

The Board shall be responsible for the creation and administration of affiliations with specific educational institutions. It shall recommend for approval such affiliations to the Annual Conference.

Section 4 - General Administration.

The Board shall provide for the orderly conduct of its business. It may employ any personnel considered necessary, as funds are available.

Section 5 - Reporting.

The Board shall submit a written report and audited financial statement to the Annual Conference. It shall also submit other reports which may be requested by the Annual Conference.

Article V: DUTIES OF THE OFFICERS

Section 1 - Chairperson (Chair).

The Chair shall preside at all meetings of the Board. Except as otherwise authorized by resolution of the Board, the Chair shall sign all documents authorized by the Board.

Section 2 - Vice-Chairperson (Vice-Chair).

The Vice-Chair shall preside at any duly-called meetings of the Board not attended by the Chair. Should the Board find that the Chair is incapacitated or unable to perform the duties of the Chair, those duties shall be transferred to the Vice-Chair.

Section 3 - Secretary.

The Secretary shall record the proceedings of the Board and shall insure their preservation. The Secretary shall furnish a copy of the minutes of each Board meeting to each Board member, and shall notify members of all regular meetings at

least two weeks prior to the date of the meeting. The Secretary shall perform other duties related to this office.

Section 4 - Other Officers.

The duties of other officers elected by the Board for continuing duration shall be added to its bylaws through an amendment process.

Article VI: PINEBROOK EDUCATIONAL FOUNDATION

Section 1 - Purpose.

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 Christian individuals involved in higher education and Christian post-secondary institutions.

Section 2 - Overview.

The Pinebrook Educational Foundation shall receive, invest, administer, and disburse funds in conformity with its purpose. Emphasis and priority will be given to individuals attending Christian institutions and to higher education endeavors closely related to the Bible Fellowship Church. Special consideration shall be given to organizations with which the Board of Higher Education has affiliations. Its structure will be broad enough to include a wide spectrum of aid projects involving Christian post-secondary education.

Section 3 - Control.

A. Election and Composition of the Board of Directors of the Pinebrook Educational Foundation (Foundation Board).

The Foundation shall be directed by a board of six (6) members elected by the Board of Higher Education subject to ratification by Annual Conference. Board members shall be elected in three classes and shall serve three-year terms of service. Each member shall serve until a successor is duly

elected. The three classes shall be composed of two (2) members each.

B. Accountability.

The Foundation Board shall be accountable to the Board of Higher Education, serving as the financial arm of that Board. The Foundation Board shall achieve and maintain all legal and Internal Revenue Service requirements pertaining to its status as a foundation. It may be separately incorporated.

The Foundation Board shall report at least annually to the Board of Higher Education and shall report annually to the Annual Conference through the report of the Board of Higher Education.

C. Officers of the Foundation Board.

The Foundation Board shall elect annually from its number: a Chairperson, a Vice-Chairperson, and a Secretary-Treasurer.

Section 4 - Administration.

A. Executive Director of the Pinebrook Educational Foundation.

1. The Executive Director shall be selected by the Foundation Board and ratified by the Board of Higher Education. The position may be paid or unpaid as determined by the Board of Higher Education.
2. The Executive Director shall not, by virtue of the office, be a member of the Foundation Board or the Board of Higher Education. Membership on one of these boards does not, however, disqualify an individual from serving as Executive Director.
3. The Executive Director shall be responsible for the orderly conduct of the business of the Foundation. Such duties as administration of the application process, oversight of all

financial procedures, and communication shall be the responsibility of the Executive Director. The Executive Director shall consult with the Foundation Board's Chair for general administration matters and with both the Chair and Secretary-Treasurer for financial matters.

B. Foundation Secretary.

1. The Foundation Secretary shall be engaged by the Foundation Board subject to approval by the Board of Higher Education.
2. The amount of compensation shall be established by the Foundation Board and approved by the Board of Higher Education.
3. The Secretary shall be a volunteer or a part-time employee until Foundation activity requires more assistance and additional funding is available for full-time compensation.
4. The Secretary shall report to and assist the Executive Director.

C. Auxiliary Groups.

Pinebrook Junior College support groups such as the Fellows, the Ladies Auxiliary, and the Alumni Association shall be encouraged to continue in existence. Their help will be sought in raising funds and in providing other assistance to the Foundation.

D. Administration of Funds.

1. A professional investment firm or counselor shall be chosen by the Foundation Board to carry out the investment of available funds. Risk levels and investment criteria shall be determined by the Foundation Board and approved by the Board of Higher Education.
2. Funds shall be obtained or solicited from existing Pinebrook Junior College endowment funds, donors, bequests, annuity arrangements, grants from other foundations, proceeds from

general and endowment investments, and other acceptable sources.

3. Funds shall be used to disburse grants and loans and to pay administrative costs.
 - a. Administrative costs shall not exceed 25% of General Fund money (unrestricted, unendowed) during the first two (2) years and may be adjusted to any different percentage thereafter by action of the Foundation Board and approval of the Board of Higher Education.
 - b. The Foundation Board shall formulate rules for the administration of all funds. These shall be subject to review by the Board of Higher Education and communicated to the churches and to potential sources of funding.

Section 5 - Aid Projects.

The Foundation shall be structured to include many types of aid to Christian higher education. The various programs of aid shall be delineated as 'funds' or accounts within the Foundation. Donors are 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 expend current gifts are also encouraged. Undesignated gifts shall go to a General Fund from which administrative costs and Board-directed grants/loans shall be made. Sizable initial gifts may create an endowment or current fund of the donor's choosing, subject to Foundation Board approval.

Article VII: MISCELLANEOUS REGULATIONS

Section 1 - Bylaws.

The Board may adopt bylaws, as required, in addition to this legislation. The Bylaws of the Board may be amended by majority vote of the total membership of the Board at a regular or special meeting.

Section 2 - General.

The Board shall be empowered to adopt policies and regulations in addition to its bylaws. Such policies and regulations must be in conformity with the *FAITH & ORDER* of the Bible Fellowship Church and within the rules, decisions, and directives of the Annual Conference.

Section 3 - Quorum.

Four members attending a duly announced meeting shall constitute a quorum. Unless otherwise specified, a majority vote shall mean a simple majority of those attending any meeting of the Board in which there is a quorum.

(FIRST READING)

The following man was elected:

Board of Directors of Pinebrook Bible Conference

David A. Thomann (1 year)

RESOLVED, that the Committee on Higher Education pursue an agreement of affiliation with Biblical Theological Seminary which includes the following provisions:

1. It shall include a course on the distinctives and history of the Bible Fellowship Church (BFC) which will be offered at mutually-acceptable intervals by a mutually-acceptable instructor. Biblical Theological Seminary (BTS) will provide the facility, will offer the course, and will administer it. The Board of Higher Education (BHE) will bear the financial responsibility for the staffing.
2. It shall include a BFC chaplaincy. The BFC will provide a mutually-acceptable chaplain, as available. BTS will provide an adequate site for meeting with students. Other details will be resolved by the BHE and BTS.
3. It shall include an internship program in which the BFC would make churches, agencies, and pastors available to enter into formal (and informal) internship arrangements of many types. BTS will encourage and recommend students

for the program. In addition, the Seminary will be responsible for the administration of the course. Any attendant financial arrangements will be negotiated between the church/agency, BTS, and the student.

The Chairman reappointed the Committee on Higher Education to a one-year term as follows: Raymond R. Dotts, George K. Monroe, Carl C. Cassel, Calvin T. Reed, Robert H. Zentz.

Report of the Advisory Committee on Revising the *FAITH & ORDER*
(see page 209)

RESOLVED, that the report be accepted.

WHEREAS, the Advisory Committee on Revising the *FAITH & ORDER* desires the new edition to be clear and consistent in its language, and

WHEREAS, the footnotes in the current edition are from three different Bible translations (KJV, ASV, NASB), and

WHEREAS, the footnotes in the current edition contain several archaic and misleading translations (e.g. Isaiah 35:7; 1 Thessalonians 4:15), therefore be it

RESOLVED, that the new edition of the *FAITH & ORDER* contain footnotes only from the New International Version.

WHEREAS, there are occasions in the Articles of Faith and the Standards of Worship and Life where wording of the articles includes quotations from King James Version passages cited in the footnotes, therefore be it

RESOLVED, that the wording of Articles in the following instances be changed to reflect the wording of the New International Version used in the footnotes:

Articles of Faith

- 1) Article III, God The Father, line 6 (cf. Exodus 34:5,6)
 presently: "forgiving of iniquity, transgressions and sin"
 change to: "forgiving wickedness, rebellion and sin"
- 2) Article XXVI, The Judgments, line 3 (cf. John 5:22)
 presently: "judgment has been committed to the Son by the Father"
 change to: "judgment has been entrusted to the Son by the Father"

Standards of Worship and Life

- 1) Article III, Public Worship, line 5, (cf. Hebrews 10:24,25)
 presently: "not forsake the assembling of ourselves together"
 change to: "not give up meeting together"
- 2) Article IX, Separation from the World, paragraph 4, line 3, (cf. Ephesians 2:6)
 presently: "made to sit together in heavenly places in Christ Jesus;"
 change to: "seated with Him in the heavenly realms in Christ Jesus;"
- 3) Article IX, Separation from the World, paragraph 4, line 6, (cf. Colossians 3:2)
 presently: "set our affections on things above, not on things on the earth."
 change to: "set our minds on things above, not on earthly things."

4) Article XI, Apparel, line 1, (cf. I Timothy 2:9)

presently: "adorn themselves with modest apparel with shamefacedness and sobriety."

change to: "dress modestly, with decency and propriety."

WHEREAS, the suggested format of the forms for calls extended to pastors by a BFC agency or particular church which was approved at Second Reading (1990 *YEARBOOK*, p.27-30; cf. *FAITH & ORDER*, p.107) is:

- (1). Call for Bible Fellowship Church Agencies
 - (2). Call to a Minister to Serve Bivocationally
 - (3). Call to be Used by Particular Church
- and,

WHEREAS, it seems appropriate for this order to be revised since the call used by a particular church is the norm and the other calls are a variation from the norm; therefore be it

RESOLVED, that the format of Article IX: Pulpit Supply Procedure, section 6.j. be revised with the following order:

- (1). Call to be Used by a Particular Church
 - (2). Call for Bible Fellowship Church Agencies
 - (3). Call to a Minister to Serve Bivocationally,
- and be it further

RESOLVED, that this action be approved at one reading since this is a change in format and not in content.

WHEREAS, the Ministerial Candidate Committee has noted that the 1986 edition of the *FAITH & ORDER* is in error on pages 173 and 174, therefore be it

RESOLVED, that the Minutes of the 110th Annual Conference clarify that the material that appears on page 174 as 7. and 8. under the category "Procedure" should instead appear as 8. and 9. at the top of page 173 under the category "Duties", and be it further

RESOLVED, that this correction shall be included in the new edition of the *FAITH & ORDER*.

WHEREAS, the legislation of the 110th Annual Conference is to be incorporated into the new edition of the *FAITH & ORDER*, therefore be it

RESOLVED, that the Advisory Committee on Revising the *FAITH & ORDER* continue to serve until the publication of a new edition of the *FAITH & ORDER*.

The following man was elected:

Board of Pensions

Harold E. Snyder (1 year)

RESOLVED, that we suspend the rules and adjourn until 6:30 PM.

Willard E. Cassel led the conference in a closing prayer at 5:05 PM.

Sixth Meeting
Wednesday Evening, 6:30 PM

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

RESOLVED, that the Ordination Service be held Tuesday, October 18, 1994 during the 111th Annual Conference at the Stroudsburg Bible Fellowship Church.

RESOLVED, that the list of men under the care of the Ministerial Candidate Committee be as follows:

Probationers (year of licensing in parenthesis)

Thomas J. Beil Allentown, PA (1993)
 Douglas D. Bowne Pottstown, PA
 Daniel F. DeLozier Lancaster, PA (1993)
 W. Neil Harding, Jr. Philadelphia, PA (1983)
 Donald R. Hibbs Sciota, PA (1991)
 Dennis J. Lawrence Sunbury, PA (1993)
 J. Mark McCreary Stroudsburg, PA (1993)
 Christopher J. Morrison Spencer, MA (1988)
 Jerry L. Moyer Wallingford, PA (1992)
 Ralph E. Ritter Staten Island, NY (1991)
 Brent E. Robinson * Baltimore, MD
 Gene W. Smith Coplay, PA (1991)
 David H.C.Sng * Lansdale, PA
 Dennis W. Spinney Dudley, MA (1984)
 Ronald R. Vining Allentown, PA (1993)
 Allan R. Vivona Harrisburg, PA (1992)
 David R. Way Pleasant Valley, NY (1989)

Candidates

Jonathan W. Arnold Great Barrington, MA
 J. Lawrence Bresnahan . . Hatfield, PA
 William N. Crowell Limerick, PA
 Kevin K. Gehman Lancaster, PA
 Jimmy D. Head Bethlehem, PA
 William E. Lehr, Jr. Lancaster, PA
 Glenn A. Miller Schnecksville, PA
 Philip J. Mitchell Allentown, PA
 Duane E. Moyer Guadeloupe, West Indies
 Gregory D. Moyer Sinking Spring, PA
 Robert Patterson, Jr. . . . Cumberland House, Canada
 Thomas A. Pollock Puposky, MN
 Anthony T. Scordato Wantage, NJ
 Jonathan P. Tait Royersford, PA
 Daniel J. Vitalo Reading, PA
 J. Richard Vroman Edison, NJ

Applicants

Edwin W. Ahlum, Jr. . . . Mt. Pocono, PA
 Clyde D. Bomgardner, Jr. Graterford, PA
 David L. Cook Bernville, PA
 Peter A. Fessler Lebanon, PA
 Robert L. Gilmore Rockaway, NJ
 David J. Parsons Blooming Glen, PA

(* on leave of absence)

RESOLVED, that the rate of mileage reimbursement remain at 20¢ per mile.

RESOLVED, that the Administrative Budget for October 1, 1993 to December 31, 1994 be adopted.

RESOLVED, that the Proposed Administrative Budget for January 1, 1995 to December 31, 1995 be approved for consideration by the churches and agencies for their pledge support to be made by April 15, 1994.

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

RESOLVED, that we encourage each church to increase its Pastor's salary 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 recommended minimum salary adequate for a pastor serving a Bible Fellowship Church including benefits is \$21,000 for the 1993-1994 year.

WHEREAS, the congregation of Calvary Bible Fellowship Church of Scranton, Pennsylvania has, on February 10, 1993 requested that the Board of Church Extension receive it as a mission and assist it to reorganize and re-form as a Particular Church, and

WHEREAS, the Board of Church Extension declared its willingness to accept Calvary Church of Scranton as a mission, and

WHEREAS, the Board of Directors and the Ministerial Relations Committee, recognizing the urgency of acting to help Calvary Church, have approved the request of Calvary Church and recommended that the Board of Church Extension receive Calvary Church as a mission, and

WHEREAS, the Board of Church Extension has received Calvary Church of Scranton, Pennsylvania as a mission, has taken oversight of the Scranton mission and has called a Pastor for the mission under the rules that govern pulpit supply, therefore, be it

RESOLVED, that the 110th Annual Conference ratify the decisions of the Board of Directors, the Ministerial Relations Committee and the Board of Church Extension, and recognize the congregation known as Calvary Bible Fellowship Church of Scranton, Pennsylvania as a mission under jurisdiction of the Board of Church Extension.

WHEREAS, Grace Bible Fellowship Church of Englishtown has, during the year, become incapable of electing elders and continuing as a particular church, and

WHEREAS, the Board of Directors assumed oversight of the Englishtown congregation under Article VII, Miscellaneous By-Laws of the "By-Laws for Particular Churches," page 101, *FAITH & ORDER*, and

WHEREAS, the Board of Directors has requested that the Board of Church Extension accept Grace Church as a mission, and

WHEREAS, the Board of Church Extension has indicated its willingness to receive Grace Bible Fellowship Church of Englishtown, New Jersey as a mission and to seek to reorganize it as a particular church in northern Monmouth County, New Jersey, therefore, be it

RESOLVED, that the 110th Annual Conference recognize the congregation known as Grace Bible Fellowship Church of Englishtown, New Jersey as a mission under the jurisdiction of the Board of Church Extension, and further

RESOLVED, that this Annual Conference recognize the Board of Church Extension, or whomever said Board shall designate, as corporate officers of the New Jersey Corporation known as Grace Bible Fellowship Church.

WHEREAS, the 109th Annual Conference granted the Board of Missions additional time to make a final determination in regard to whether or to what extent it will participate in the Minister's Annuity Fund (cf. 1992 *YEARBOOK*, p. 19); and

WHEREAS, most missionaries serving under the Board of Missions are in foreign countries where their income is not subject to Federal income tax in the U.S.A., which creates a disadvantage regarding taxation if they were to participate in the MAF; and

WHEREAS, retirement benefits to Ministers serving under the Board of Missions are also affected by varied retirement benefits provided by certain sending boards and other factors including the percentage of missionary support provided by the Bible Fellowship Church; therefore be it

RESOLVED, that the Board of Missions be exempt from mandatory participation in the MAF; and be it further

RESOLVED, that Ordained Ministers of the Bible Fellowship Church who serve under the Board of Missions, in fields of ministry in the United States or in other situations where it would be appropriate and advantageous, may elect to individually participate in the MAF and shall be responsible to make appropriate arrangements with the Board of Missions regarding support levels and payment to their account.

The following legislation was adopted at first reading:

Regional Programs

The Board of Missions shall coordinate Regional Programs as deemed advisable.

The following material in brackets [] is to be deleted:

- [1. The Board of Missions shall establish groupings of churches for Regional Programs.
2. The officers of the Women's Missionary Society of each church of a region shall constitute an organizing committee for the region.
3. Each regional committee shall establish officers as it deems necessary.
4. Regional officers shall be elected at an Annual Meeting held in the autumn. These officers shall be members of the Bible Fellowship Church.
5. The elected officers shall plan regional programs, including establishing the frequency and dates of regional rallies.]
(FIRST READING)

(The above legislation is placed on pg.98 of the *FAITH & ORDER*.

RESOLVED, the payments to annuitants in the MRF be \$178.00 per year of service. This shall be effective November 1, 1993 thru the 111th Annual Conference.

RESOLVED, that the payments from Churches to the Board of Pensions based on Pastors' Schedule SE be a total of 5% divided 2% to MRF and 3% to MAF effective for the calendar year of 1994.

The following legislation was adopted at first reading:

RESOLVED, the 2nd full paragraph on page 108 of the *FAITH & ORDER* (Call of a Pastor) be revised to read as follows:

And we agree to pay or continue to pay quarterly to the Board of Pensions to be deposited into your Minister's Annuity Fund Account that requisite percentage of your salary that Annual Conference may establish.

(FIRST READING)

RESOLVED, that January 23, 1994 be designated by the Annual Conference as Stewardship Sunday, and that our pastors be encouraged to present a message focused on Psalm 24:1 - *The earth is the Lord's, and all it contains, the world, and all those who dwell in it.*

RESOLVED, that support for the Stewardship Council from the Annual Conference Administrative Budget be suspended for the remainder of 1993 and for all of 1994. If Administrative Budget resources are required for 1995, it will be requested at Annual Conference.

RESOLVED, that Agency Fees for the Stewardship Council be suspended for the remainder of 1993, and for all of 1994.

WHEREAS, a new edition of the *FAITH & ORDER* is to be published in the next year; and

WHEREAS, the educational ministry of Pinebrook Junior College is no longer in operation; but

WHEREAS, there are reasons not to dissolve the corporation of the Pinebrook Junior College and its Board of Directors until the sale of the property is concluded; therefore be it **RESOLVED**, that the material in the *FAITH & ORDER* relative to Pinebrook Junior College not be printed in the new edition, namely pages 162-163, and Article VII: Miscellaneous By-Laws, 3. Offerings, b. (page 101), though the Board of Directors of Pinebrook Junior College will continue to function under these by-laws until dissolution of the corporation.

RESOLVED, that by the rule of exception the Pinebrook Junior College material be deleted at one reading.

WHEREAS, twenty-five churches gave contributions to Pinebrook Junior College between July 1, 1992, and June 30, 1993, and such gifts helped provide cash flow to avoid further indebtedness during that period, and

WHEREAS, it is expected that Pinebrook Junior College will begin to incur further indebtedness before the end of October, 1993, because cash reserves have been exhausted, and

WHEREAS, the 108th Annual Conference passed a resolution that states that "to the extent that the assets of the College plus the assets associated with and used by the College which are owned by Bible Fellowship Church are insufficient to pay all of the College's operating obligations, Bible Fellowship Church hereby accepts the responsibility to pay these obligations" (1991 *YEARBOOK*, p. 42), therefore be it

RESOLVED, that each particular church continue to support the College through diligent prayer for the timely sale of the property and through regular contributions until the sale of the property is consummated.

The following legislation was adopted at first reading:

RESOLVED, that the material in the *FAITH & ORDER*, pages 92-95 under the section entitled "Sunday Bible Schools" be replaced by the following:

Sunday Bible School

Each Sunday Bible School shall be led by a General Superintendent. Additional officers may assist the General Superintendent in the leadership of the Sunday Bible 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 Bible School is responsible to the Board of Elders. The Pastor, by virtue of his office, is also an officer of the Sunday Bible 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 Bible School.

The Sunday Bible 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 Bible School

- A. be responsible to maintain a high degree of spirituality, positive Christian conduct and full cooperation on the part of the Sunday Bible School staff
- B. cooperate with the Pastor in the administration of the Sunday Bible School
- C. preside or arrange for a leader at each session of the Sunday Bible School
- D. approve all projects conducted by the Sunday Bible School or individual classes

2. Providing accountability for the Sunday Bible 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 Bible 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 Bible School
- 3. Providing staff for the Sunday Bible 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 Bible School
- 4. Approving all curriculum, furnishings, equipment and teaching aids to be used in the Sunday Bible School.**
- 5. Providing training for Sunday Bible 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 their conduct.
2. Each one shall be faithful in their 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.

RESOLVED, that a contribution of \$325.00 for the sixteen (16) month transitional year of September 1, 1993 to December 31, 1994 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 Bible Fellowship Church Homes, Inc.

RESOLVED, that one dollar and thirty five cents (\$1.35) per member for the transitional year of September 1, 1993 to December 31, 1994 be given to the Board of Publication and Printing from each church to help underwrite the cost of printing the *FELLOWSHIP NEWS*. Payments are to be made to the Business Manager, Paul T. Rutman, by December 31, 1993.

RESOLVED, that the cost of the 1993 *YEARBOOK* be \$5.75 per book.

RESOLVED, that the 1993-1994 (16 month) budget of the Board of Publication and Printing be adopted as follows:

INCOME:

Subsidy from Administrative Budget	\$ 4,400.00
Contributions from Boards & Committees	1,950.00
Contributions from Churches	8,650.00
YEARBOOK Sales	3,850.00
Sale of Printed Materials	1,200.00
Slide Rules	50.00
Interest	<u>200.00</u>

Total Income \$ 20,300.00

EXPENDITURES:

Fellowship News:	
Layout & Design	\$ 2,400.00
Printing	8,400.00
Mailing	600.00
Misc. Expenses	100.00
Editor's Honorarium	900.00
Business Manager's Expense	100.00
Honorariums	300.00
Printing YEARBOOK	4,500.00
Board and Secretary Expenses	300.00
Printing Misc. Church Supplies	2,500.00
Slide Rules	0
Miscellaneous	<u>200.00</u>

Total Expenses \$ 20,300.00

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.

The conference conducted a brief ceremony of recognition of a new church, in which the Upper Perkiomen Valley Mission was recognized as Community Bible Fellowship Church, Red Hill.

"Oh the Deep, Deep Love of Jesus" was sung by the assembly. William G. Schlonecker, Secretary of the Board of Church Extension, read the resolution of recommendation for recognition as a particular church. The chairman of Annual Conference announced that the resolution had been adopted unanimously by the conference. The registrar verified that the delegate had been duly elected. Ronald K. Denlinger, delegate and organizing pastor, was welcomed and offered remarks. The chairman directed the Secretary of Annual Conference to prepare a charter for the new church. Clyde W. Snyder, member of the Board of Church Extension, led in a prayer of thanksgiving and dedication for the new church. The conference joined in singing *"To God Be the Glory"*. Members of the Red Hill church in attendance were recognized and welcomed by the Conference. W. David Armstrong addressed the body on the theme *"The Key Blessing of Revival"* based on Psalm 85:6.

RESOLVED, that the 112th Annual Conference be held on the Monday after the fourth Sunday in April, 1995 (April 24-26, 1995).

WHEREAS, most of the churches and agencies will not have had full fiscal years on which to report to the One Hundred Eleventh Annual Conference, in October, 1994, therefore

RESOLVED, that by use of the Rule of Exception, the committees on statistics and the examination of minutes of particular churches not be appointed for the One Hundred Eleventh Annual Conference, and that the churches be excused from submitting statistical and financial reports and minutes of congregational meetings to the One Hundred Eleventh Annual Conference (the secretary of the Board of Elders of each church shall, however, submit to the registrar of the One Hundred Eleventh Annual Conference by October 10, 1994 a list of all elders of the church; the secretary of the conference shall forward directly to the registrar the list of delegates and alternate delegates which he shall have prepared) and, further

RESOLVED, that unless their prior fiscal year coincided with calendar 1993, the agencies not be required to submit financial reports to the One Hundred Eleventh Annual Conference, and further

RESOLVED, that all particular churches and agencies shall include complete statistics and financial reports and minutes of all congregational meetings from the dates of their last submissions to Annual Conference through December 31, 1994 in their reports to the One Hundred Twelfth Annual Conference.

RESOLVED, that by use of the Rule of Exception, the terms of the office of all persons who have been elected by previous Annual Conference to terms which extend beyond the One Hundred Tenth Annual Conference, be extended until the next Annual Conference after the end of the terms for which they were originally elected, and further

RESOLVED, that except for the election of officers of the One Hundred Eleventh Annual Conference, all elections by the One Hundred Tenth Annual Conference shall be for terms that shall extend to the next Annual Conference after the completion of what would have been the normal term to which they would have been elected, and further

RESOLVED, that since no elections for incumbents, except for vacancies, will be required at the One Hundred Eleventh Annual Conference, any elections to fill vacancies or for new offices that may be required shall, by the Rule of Exception, be for terms that will expire as of the One Hundred Twelfth Annual Conference.

WHEREAS, the business of the One Hundred Eleventh Annual Conference in October, 1994, will be diminished because statistics will not be gathered from the churches, few of the agencies will present financial reports and there will be few elections, therefore be it

RESOLVED, that the focus of the One Hundred Eleventh Annual Conference be primarily on vision and strategy for the future and spiritual renewal, and further

RESOLVED, that we welcome reports by all of our boards and committees and that we encourage them to present for information and the consideration of the conference, matters pertaining to vision and strategy for the future of their respective areas of responsibility.

RESOLVED, that the One Hundred Eleventh Annual Conference be held at Pinebrook Bible Conference and begin on Monday, October 17, 1994, at 10:00 AM with registration beginning at 9:00 AM and the keynote address held in the evening.

RESOLVED, that each church be encouraged to pay for its Pastor(s) and his wife to attend the 1994 Ministerial Convention of the Bible Fellowship Church.

Report of the Committee on Statistics (see page 217)

RESOLVED, that the report be accepted.

Report of the Committee on Auditing (see page 177)

RESOLVED, that the report be accepted.

Report of the Committee on Communications (see page 177)

RESOLVED, that the report be accepted.

WHEREAS, the 109th Annual Conference of the Bible Fellowship Church has resolved to beseech the Lord of the harvest to meet the financial needs of our missionary appointees, some of whom have been on deputation for as long as two years, and

WHEREAS, the Lord of the Harvest has graciously granted that six (6) of these missionary appointees have had their needs sufficiently met, therefore be it

RESOLVED, that we praise the Lord for answering prayer in placing these missionaries on the field of service, and be it further

RESOLVED, that we continue to pray for those not yet on the field and for as-yet-unmet needs of those who are on the field.

WHEREAS, Robert and Lois Draper and William and Addy Mull have served faithfully in their various missionary fields and pastorates for many years, and

WHEREAS, they are preparing for imminent retirement, therefore be it

RESOLVED, that the 110th Annual Conference express its appreciation to them, to those who have gone before, and to the Lord with a rising round of applause.

WHEREAS, our ministering brother, Donald R. Hibbs, will require major surgery in the very near future, and

WHEREAS, his recovery period will be lengthy, and

WHEREAS, his wife Monica is also undergoing difficult physical trials at this time, therefore be it

RESOLVED, that the Bible Fellowship Church continue to pray for the Hibbs family and the mission at Broadheadsville under his care.

WHEREAS, this body has received the Upper Perkiomen Valley mission (Community Bible Fellowship) into the Annual Conference as a fully organized church, therefore be it

RESOLVED, that we praise the Lord for His gracious working in raising up this congregation of believers as lights to His glory in Red Hill.

WHEREAS, there are five (5) Bible Fellowship Churches without pastors, namely Howell, Royersford, Walnutport, Emmanuel (Philadelphia) and Somers Point, therefore be it

RESOLVED, that we pray that God would bring forth the men of His choice to pastor each of these churches.

WHEREAS, the Credentials Committee has presented W. Neil Harding, Jr., Dennis W. Spinney, and David R. Way for ordination, and

WHEREAS, the Credentials Committee has recognized the prior ordinations of Gene W. Smith and Allan R. Vivona, therefore be it

RESOLVED, that we thank the Lord for these gifted men of God and that we commit ourselves to pray for them as they continue their ministries.

WHEREAS, the Director of Pinebrook Bible Conference, Bert N. Brosius, has diligently fulfilled his duties in hosting the 110th Annual Conference and

WHEREAS, the staff and volunteers of Pinebrook Bible Conference have graciously served the members of the 110th Annual Conference, therefore be it

RESOLVED, that we thank the Director, staff and volunteers for their ministry to the 110th Annual Conference.

WHEREAS, Pinebrook Bible Conference has experienced twenty-five years of fruitful service for the Lord as a ministry of the Bible Fellowship Church and,

WHEREAS, Pinebrook Bible Conference's Director has expressed his concern regarding the inability to raise financial support through gifts and offerings, and

WHEREAS, the Monroe County Supervisors have made a decision about land and property taxes for 1994 that could effect Pinebrook's ministry to some degree financially and otherwise, therefore be it

RESOLVED, that the members of Annual Conference fervently pray to God to sovereignly handle this matter for the enhancement of Pinebrook's ministry.

WHEREAS, Almighty God has again imbued our conference with a unity of purpose and cooperation, therefore be it

RESOLVED, that the members of the 110th Annual Conference give praise to the Lord for a continuing spirit of oneness and continue to commit themselves to harmonious cooperation.

WHEREAS, our Pages, Clyde D. Bomgardner, Daniel F. DeLozier, Kevin K. Gehman, Jimmy D. Head, Dennis J. Lawrence, J. Mark McCreary, Gregory D. Moyer, Jerry L. Moyer, Jonathan P. Tait, Ronald R. Vining and Todd Zimmerman, have served our conference with excellence, be it

RESOLVED, that we thank God for their faithful work to our Lord and our Annual Conference.

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

RESOLVED, that the Board of Publication and Printing give an honorarium of \$50 each to the Secretary and his assistants.

WHEREAS, James A. Beil has served with distinction as Chairman of the 110th Annual Conference of the Bible Fellowship Church, be it

RESOLVED, that the Members of Annual Conference show their appreciation for Brother Beil with a standing ovation.

WHEREAS, Gilbert J. Vining has graciously donated the use of his sound equipment for Annual Conference, therefore be it **RESOLVED**, that we thank him for being able to hear what has transpired at the 110th Annual Conference.

The conference joined in expressing thanks to the Drapers and Mulls for their years of service by a standing ovation.

The assembly thanked the chairman for his leadership in this conference by a standing ovation.

The chairman appointed the following committees:

Committee on Agenda and Program: Randall A. Grossman, Kenneth L. Good, David H. Jones, Thomas P. Shorb, Carl C. Cassel

Committee on Arrangements for the 111th Annual Conference: David A. Thomann, Daniel P. Allen, Randall A. Grossman, Willard E. Cassel, Thomas P. Shorb

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 to Examine the Minutes of Particular Churches: Ralph M. Soper, Ronald C. Erb, Dennis M. Cahill, David H. Jones, R. Jerome Brush

Conference Advisory Committee: Thomas P. Shorb, Harvey J. Fritz, Jr.

Registrar: Willard E. Cassel; **Assistant Registrar**: Carl J. Fischer, Jr.

Study Committee on the Duties of Pastors, Elders, and Laymen:

L. James Roberts, Jr., Alva C. Cassel, Randall A. Grossman,
David A. Thomann, George K. Monroe

Study Committee to Define the Duties of the Pastoral Relations
Committee:

David J. Watkins, Lee E. Boyles, David A.
Thomann, Ralph M. Soper, Daniel P. Allen

RESOLVED, that the minutes of the fourth, fifth, and sixth meetings be circulated and corrected through a deadline to be announced in a memo mailed to the members of Annual Conference.

RESOLVED, that we adjourn.

The 110th Annual Conference of the Bible Fellowship Church was dismissed with prayer led by Vice-Chairman, Carl C. Cassel at 10:25 PM.

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*New facility of the
Bible Fellowship Church, Thompson, Connecticut*



*New addition to the
Bible Fellowship Church, Ephrata, PA*

Report of the Committee on Arrangements for the 110th Annual Conference

The Committee on Arrangements for the 110th Annual Conference met several times during the course of the 1992 and 1993 years. It continue in its quest to assist the members of Annual Conference in having a smooth and productive conference.

The following is information necessary in aiding to make this conference successful:

Procedures for Annual Conference

1. Pages

The "Page System" has proven successful for the past several years. It will be in effect again this year. Mr. Mark McCreary, Assistant Pastor at the Stroudsburg Church, is the 'Head Page'. He 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.

7. Parliamentary Procedures Booklets

The Board of Publication and Printing plans to distribute a Parliamentary Procedures Booklet to each delegate of Annual Conference. Additional copies may be purchased from it. It is the desire of this Committee that the use of these procedures will allow the body to work effectively.

8. Surveys

In an attempt to make Annual Conference as efficient and effective as possible, the Committee is looking for your input concerning the structure of Annual Conference. During the 109th Annual Conference a survey was circulated in an attempt to gain the Body's feelings concerning these things. Via this survey, the Committee learned that some of the strengths of the structure of Annual Conference are its formal periods of worship, the Monday start (the morning and evening starts were fairly evenly divided), and holding the length of Conference to three days with a designated stopping time. Without doubt, according to the surveys, the least acceptable aspect of our present structure is the Saturday Adjourned Session.

The balance between worship and business is crucial. The Committee intends to keep our focus on our Lord in worship and also in business, allowing some time for fellowship, but keeping the majority of the time (especially the quality time) for the business of the Bible Fellowship Church.

To determine the starting time of the 111th Annual Conference, a questionnaire will be given to each delegate.

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.

Committee on Arrangements for 110th Annual Conference: David A. Thomann, Chairman; Daniel P. Allen, Secretary; Randall A. Grossman, Philip E. Morrison, Thomas P. Shorb

Report of the Committee on Nominations

The Committee on Nominations has identified the elections that are to be conducted at this Annual Conference and presents the attached list of nominations for office in the Bible Fellowship Church.

This report includes an introduction of all nominees to aid the Members of Annual Conference in their decisions. Earnest attempts have been made to make the introductions as parallel and unbiased as possible. Individuals who make nominations from the floor of Annual Conference are encouraged to be prepared to provide similar information regarding laypersons.

Observations:

The Committee on Nominations, with input from the Strategic Planning Committee, takes this opportunity to make some observations of concern. We believe the possibility exists that the effectiveness and progressiveness of Boards and Committees of the Bible Fellowship Church is being limited by:

1. The propensity of Annual Conference to reelect incumbents, even when equally capable men with less time restraints are or might be nominated and elected.
2. The reluctance of incumbents to decline nomination when their interest or participation in a Board or Committee has waned.
3. The reluctance of a Board or Committee to suggest to a man who has served with declining or limited effectiveness that he not allow himself to stand for renomination.
4. The apathy among members of Annual Conference concerning making nominations from the floor.
5. The inadequate input to the Nominating Committee of names of potential nominees from Boards and Committees and Pastors when they are aware of individuals (especially laypersons) who could make a significant contribution to a BFC Board or Committee.

We urge every member of Annual Conference to seriously consider these observations and take necessary action that would strengthen the Boards and Committees of the Bible Fellowship Church.

Recommendations:

1. RESOLVED, that the material on the composition and election of the Conference Judicatory on pages 39, 40 of the 1992 *YEARBOOK* be approved at Second Reading.
2. RESOLVED, that the legislation on the Conference Judicatory be implemented by electing classes as follows:

Class I	1993
Class II	1994
Class III	1995
Class IV	1996
Class V	1997

Committee on Nominations: Bert N. Brosius, Chairman; Thomas P. Shorb, Secretary; Robert H. Cox, Harold R. Crider, Calvin T. Reed, Harold E. Snyder, Dean A. Stortz

Report of the Ministerial Relations Committee

In the year ending September 30, 1993, resignations from pastorates were as follows:

<u>Church</u>	<u>Pastor</u>	<u>Effective Date</u>
Scranton	James R. Batchler	January 30, 1993
Englishtown, NJ	Raymond G. Burnett	May 2, 1993
Royersford	Robert W. Smock	June 30, 1993
Stroudsburg	Philip E. Morrison	July 31, 1993
Somers Point, NJ	Roger L. Reitz	July 31, 1993
Philadelphia, Emmanuel	W. Neil Harding, Jr.	August 30, 1993

The following pastorates were established under our rules:

<u>Church</u>	<u>Pastor</u>	<u>Effective Date</u>
Lancaster	Daniel F. Delozier	December 6, 1992
Ocean County, NJ	Dean A. Stortz	January 1, 1993
Holmes, NY	Robert S. Commerford ...	January 24, 1993
Edison, NJ	Dennis M. Cahill	March 21, 1993
	(Senior Pastor)	
Edison, NJ	Richard B. Ravis	March 21, 1993
	(Associate Pastor)	
Upper Pocono	John C. Vandergriff	June 15, 1993
Scranton	Roger L. Reitz	July 31, 1993
Stroudsburg	Carl C. Cassel	August 1, 1993
Allentown, Salem	Thomas J. Beil	October 1, 1993

The above actions were taken by the Committee prior to September 1, 1993.

We recommend the following be adopted by the 110th Annual Conference:

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

RESOLVED, that we encourage each church to increase its Pastor's salary 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 \$21,000 for the 1993-1994 year (a 3.5% increase).

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

Report of the Credentials Committee

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

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

The following action was taken: Carl K. Spackman has been serving with a Brethren In Christ Church and has requested that his credentials be transferred to the Brethren In Christ Church. This has been done. We received a communication from the senior rater of Chaplain Barry J. Minsky which contained a high commendation including the recommendation that he be promoted immediately and assigned as a division chaplain. We give thanks to God for Barry Minsky's continued progress and effectiveness in the military chaplaincy. James R. Batchler's category was changed to "Ordained Ministers Between Calls" and Raymond G. Burnett, Albert J. Dommel, and Larry M. Smith had their categories changed to "Ordained Ministers on Leave of Absence". Edgar H. Munyan and Robert W. Smock had their categories changed to "Ordained Ministers in Retirement."

The Committee is continuing to work on the assignment given to it at the 109th Annual Conference (page 41, 1992 *YEARBOOK*) to prepare a form for the recognition of the ordination of a pastor for the local church.

The *FAITH & ORDER* questionnaire was sent to each of the ministers holding Ordination Credentials with the Bible Fellowship Church. All of the brethren returned their questionnaires and all gave affirmative answers except one. Charles J. McConnell returned his questionnaire indicating his desire to be dropped from the list of Ordained Ministers of the Bible Fellowship Church. The Credentials Committee has removed his credentials and has dropped his name from the list of Ordained Ministers of the Bible Fellowship Church.

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

WHEREAS, the Ministerial Candidate Committee has recommended W. Neil Harding, Jr., Dennis W. Spinney and David R. Way for ordinations; and

WHEREAS, the Ministerial Candidate Committee has recommended prior ordination recognition for Gene W. Smith and Alan R. Vivona, and

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

WHEREAS, after examination, the Credentials Committee believes these men to be, called of God to the gospel ministry and to be in accord with the *FAITH & ORDER* of the Bible Fellowship Church, therefore be it

RESOLVED, that W. Neil Harding, Jr., Dennis W. Spinney and David R. Way be ordained to the gospel ministry of the Bible Fellowship Church, and further

RESOLVED, that the prior ordination of Gene W. Smith and Alan R. Vivona to the gospel ministry be recognized by the Bible Fellowship Church and further

RESOLVED, that the service of ordination shall be held Tuesday, October 19, 1993, at 7:30 p.m. at Berean Bible Fellowship Church, Stroudsburg, PA.

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

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

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

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

Aukamp, William A.	* Harding, W. Neil, Jr.	Mull, William W.
Boone, Clifford B.	Harley, J. Barclay	Riddell, David
Buck, Leonard E.	Hoyle, Ronald W.	Yerrington, Philip E.
Butler, Brian H.	Johnston, Walter M.	Zimmerman, Paul G.
Draper, Robert L.	Morrison, Philip E.	
Gehman, Richard J.	Moyer, Edward	

III. Ordained Minister 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, Jr.	Gordon, Robert N.	Manney, David L.
Ellingson, Bruce A.	Hagy, Ronald C.	Schell, Henry A.
Frable, Arthur H. Jr.	Keeler, Kenneth D.	

V. Ordained Ministers Between Calls:

Batchler, James R, Jr.	Herb, John H.	Weaber, Harold C.
Byrd, Terris L.	Shelly, Austin G.	

VI. Ordained Ministers on Leave of Absence:

Burnett, Raymond G.	Dotts, Raymond R.	MacMillan, Thomas S.
Dommel, Albert J.	Lea, Herbert K.	Smith, Larry M.

VII. Ordained Ministers in Retirement:

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

Credentials Committee makes the following recommendations:

1. That the Ordination Service be held Tuesday, October 18 1994, during the 111th Annual Conference at the Stroudsburg Bible Fellowship Church.
2. That a particular church be encouraged to have a service acknowledging the Ordination of its Pastor and that it be encouraged to invite the Credentials Committee to send representation to be present at the service.
3. That the Chairman of the 110th Annual Conference appoint a study committee of five (5) men to further define the duties and responsibilities of the Pastoral Relations Committee and its accountability to Annual Conference.

* 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; James A. Wickstead

Report of the Ministerial Candidate Committee

The Ministerial Candidate Committee met 11 times during the conference year.

The following men were interviewed: Glenn A. Miller, Jonathan W. Arnold, Donald R. Hibbs, Gene W. Smith, William E. Lehr, Jr., David R. Way, Bruce D. McIntosh, Gregory D. Moyer, Dennis W. Spinney, Allan R. Vivona, Anthony T. Scordato, Ralph E. Ritter, and J. Lawrence Bresnahan.

Thomas J. Beil, Dennis J. Lawrence, and Ronald R. Vining were approved as probationers eligible to receive a call.

Thomas J. Beil, Daniel F. DeLozier, and Ronald R. Vining were issued licenses.

Brent E. Robinson and David H.C.Sng are on leave of absence.

The following men were recommended for ordination examination: W. Neil Harding, Jr., Ralph E. Ritter, Gene W. Smith, Dennis W. Spinney, Allan R. Vivona, and David R. Way.

A one day seminar for the ministerial candidates was held on Tuesday, June 8, at Calvary Bible Fellowship Church in Coopersburg. Dr. Carl Spackman spoke on the ministry of the pastor to his children. The orientation seminar was not held this year.

The orientation seminar for 1994 is scheduled for June 6-9 and will include a seminar on preaching.

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

Probationers (year of licensing in parenthesis)

Thomas J. Beil	Aldan, PA (1993)
Douglas D. Bowne	Pottstown, PA
Daniel F. DeLozier	Lancaster, PA (1993)
W. Neil Harding, Jr.	Philadelphia, PA (1983)
Donald R. Hibbs	Sciota, PA (1991)
Dennis J. Lawrence	Sunbury, PA (1993)
J. Mark McCreary	Stroudsburg, PA (1993)
Christopher J. Morrison	Spencer, MA (1988)
Jerry L. Moyer	Wallingford, PA (1992)
Ralph E. Ritter	Staten Island, NY (1991)
Brent E. Robinson *	Baltimore, MD
Gene W. Smith	Coplay, PA (1991)
David H.C.Sng *	Lansdale, PA
Dennis W. Spinney	Dudley, MA (1984)
Ronald R. Vining	Allentown, PA (1993)
Allan R. Vivona	Harrisburg, PA (1992)
David R. Way	Pleasant Valley, NY (1989)

Candidates

Jonathan W. Arnold	Great Barrington, MA
J. Lawrence Bresnahan	Hatfield, PA
William N. Crowell	Limerick, PA
Kevin K. Gehman	Lancaster, PA
Jimmy D. Head	Bethlehem, PA
William E. Lehr, Jr.	Lancaster, PA
Glenn A. Miller	Schnecksville, PA
Philip J. Mitchell	Allentown, PA
Duane E. Moyer	Guadeloupe, West Indies
Gregory D. Moyer	Sinking Spring, PA
Robert Patterson, Jr.	Cumberland House, Canada
Thomas A. Pollock	Puposky, MN
Anthony T. Scordato	Wantage, NJ
Jonathan P. Tait	Royersford, PA
Daniel J. Vitalo	Reading, PA
Richard J. Vroman	Edison, NJ

Applicants

Edwin W. Ahlum, Jr.	Mt. Pocono, PA
Clyde D. Bomgardner, Jr.	Graterford, PA
David L. Cook	Bernville, PA
Peter A. Fessler	Lebanon, PA
Robert L. Gilmore	Rockaway, NJ
David J. Parsons	Blooming Glen, PA

(* on leave of absence)

Ministerial Candidate Committee: Carl C. Cassel, Chairman; Richard E. Taylor, Secretary; Randall A. Grossman, Calvin T. Reed, 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 and a special meeting to attend to the corporate business related to Annual Conference Agencies and Churches.

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

Annual Conference: Blue Cross, Blue Shield Medical Plan; Administrative Budget

Agencies: Church Extension, Pinebrook Junior College, Victory Valley Churches: Edison, NJ; Englishtown, NJ; Thompson, CT; Scranton, PA

The Scranton, PA and Englishtown, NJ churches had become incapable of electing Elders and decided that they were unable to continue to function as a church. They requested the Board of Directors of the Bible Fellowship Church to assume responsibility for the work and properties according to the Rules of the *FAITH & ORDER* of the Bible Fellowship Church, Article VII, Miscellaneous By-Laws, #1, para. 2. After assessment of both churches, the Board of Directors of the Bible Fellowship Church requested the Board of Church Extension to accept responsibility for the work and properties at Scranton, PA and Englishtown, NJ.

The Board of Directors joins with the Board of Church Extension in requesting the 110th Annual Conference of the Bible Fellowship Church to ratify the actions of the two Boards and that the status of the Scranton congregation and Englishtown congregation be Missions under Care of the Board of Church Extension.

During the year the Directors have settled complaints filed with the Pennsylvania Human Resources Commission related to Pinebrook Junior College in a satisfactory manner. The Linden Hall property, not integral to the sale of the Pinebrook Junior College Campus, was sold and proceeds were applied to debt reduction. The sale of the Pinebrook Junior College Campus continues to be an urgent matter of prayer.

We recommend that the 110th Annual Conference adopt the following:

- 1). That the rate of mileage reimbursement remain at 20¢ per mile.
- 2). That the Administrative Budget for October 1, 1993 to December 31, 1994 be adopted.
- 3). That the Proposed Administrative Budget for January 1, 1995 to December 31, 1995 be approved for consideration by the churches and agencies for their pledge support to be made by April 15, 1994.

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.

At the request of the Bible Fellowship Church Homes, Inc. this Board is assisting in refinancing of the debt of the Fellowship Manor and Fellowship Home by means of a bond issue, the average interest rate is expected to be approximately 6%.

This Board will be assisting the Bible Fellowship Church Homes, Inc. Board in transfer of the titles of the properties of the Manor and Home which is in accordance with approval granted at the 107th Annual Conference.

***Financial Report of the
Board of Directors of the Bible Fellowship Church
Balance Sheet - September 30, 1993***

<u>ASSETS</u>	<u>1992</u>	<u>1993</u>
General Funds	\$ 8,449,611.53	\$ 14,285,540.31
Fund to Promote Church Extension	1,434,430.63	1,570,939.87
Ministers' Retirement Fund	<u>556,828.23</u>	<u>397,922.29</u>
Total Assets	\$ 10,440,870.39	\$ 16,254,402.47
 <u>LIABILITIES</u>		
General Funds	\$ 6,642,288.48	\$ 6,415,019.50
Fund to Promote Church Extension	466,874.83	573,014.83
Ministers' Retirement Fund	<u>0.00</u>	<u>0.00</u>
Total Liabilities	\$ 7,109,163.31	\$ 6,988,034.33
 <u>FUNDS HELD IN TRUST</u>		
Fund to Promote Church Extension	\$ 489,757.90	\$ 522,184.90
 <u>NET WORTH</u>		
General Funds	\$ 1,807,323.05	\$ 7,870,520.81
Fund to Promote Church Extension	477,797.90	475,740.14
Ministers' Retirement Fund	<u>556,828.23</u>	<u>397,922.29</u>
Total Net Worth	\$ 2,841,949.18	\$ 8,744,183.24
Total Liabilities, Trust Funds & Net Worth	\$ 10,440,870.39	\$ 16,254,402.47

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

Board of Directors of the 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.

General Fund Balance Sheet

September 30, 1993

<u>ASSETS</u>	1992	1993
Current Assets		
Cash - General Fund	\$ (819.61)	\$ 5,643.15
Cash - Moving Fund	6,273.98	2,637.94
Cash - Ministers' Ass't Fund	4,555.19	4,276.19
Cash - Fund to Ass't Churches	8,785.91	5,837.41
Cash - MCC Intern Fund	2,503.39	3,253.39
Accounts Receivable		
Admin. Budget (Note 1)	1,432.17	2,948.73
Medical Ins. (Note 1)	12,460.50	16,250.90
Workmen's Ins. (Note 1)	7,622.66	0.00
Comm to Dev. Parlim. Proc.	337.50	0.00
Note - Fellowship Manor	488,097.00	407,499.15
Note - Pinebrook Jr. College Mort.	0.00	545,712.00
Note - Pinebrook Conf.	79,065.74	70,421.66
Note - Fellowship Manor Mort.	0.00	<u>5,381,762.69</u>
Total Current Assets	\$ 610,314.43	\$ 6,446,243.21
Fixed Assets		
Equipment, Computer	\$ 17,570.07	\$ 17,570.07
R.Est. - Pinebrook Conf.	435,268.08	435,268.08
R.Est. - Pinebrook Jr.Col.	982,729.50	982,729.50
R.Est. - Victory Valley	111,877.01	111,877.01
Land & Bldgs - BFC Home	277,708.44	277,708.44
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	\$ 7,839,297.10
Total Assets	\$ 8,449,611.53	\$14,285,540.31
 <u>LIABILITIES</u>		
Prepayments		
Admin. Budget (Note 1)	\$ 775.00	\$ 1,281.00
Medical Insurance (Note 1)	7,845.00	8,343.00
Note - Merchants Bank (F.M.)	488,097.00	407,499.15
Mortgage - Pinebrook Jr. Col.	590,758.00	545,712.00
Mortgage - Pinebrook Conf.	79,065.74	70,421.66
Mortgage - Fellowship Manor	<u>5,475,747.74</u>	<u>5,381,762.69</u>
Total Liabilities	\$ 6,642,288.48	\$ 6,415,019.50
Net Worth	<u>1,807,323.05</u>	<u>7,870,520.81</u>
Total Liabilities & Net Worth	\$ 8,449,611.53	\$14,285,540.31

NOTE 1 - General Fund accounts receivable and prepayments for the 1992-1993 Conference Year (Sept. 23, 1993)

Accounts Receivable

Medical Insurance

Camden	\$ 1,904.00
Coopersburg	1,038.00
Denville	519.00
Edison	995.00
Emmaus	1,554.00
Finesville, NJ	1,557.00
Harrisburg	519.00
Holmes, NY	1,038.00
Howell, NJ	2,542.00
J.H.Riggall	20.00
Maple Glen	1,038.00
Poughquag, NY	648.50
Royersford	382.40
Scranton	1,038.00
Wappinger Falls, NY	519.00
York	519.00
R. Ziegler	<u>420.00</u>
Total	\$ 16,250.90

Administrative Budget

Allentown, Salem	\$ 200.00
Bethlehem	600.00
Finesville, NJ	350.00
Harleysville	76.73
Howell, NJ	300.00
Newark, NJ	275.00
Oley	242.00
Paradise	50.00
Phila., Wissinoming	680.00
Somers Point, NJ	75.00
Bd. Church Extension	<u>100.00</u>
Total	\$ 2,948.73

Prepayments

Medical Insurance

Bethlehem	2,720.00
Ephrata	309.00
Kutztown	540.00
Reading	2,076.00
Staten Island	400.00
Bd. of Missions	1,359.00
Victory Valley	729.00
Clyde Snyder	<u>210.00</u>
Total	\$ 8,343.00

Administrative Budget

Pleasant Valley, NY	\$ 400.00
Reading	750.00
Spring City	<u>131.00</u>
Total	\$ 1,281.00

General Fund Statement of Income
September 30, 1993

INCOME

	<u>1992</u>	<u>1993</u>
Administrative Budget	\$ 73,092.95	\$ 77,537.93
Workmen's Comp. Insurance	45,594.00	0.00
Paid on PJC Mortgage	29,710.00	0.00
Paid on Fellowship Manor	80,674.88	0.00
Medical Insurance	482,299.50	501,700.50
Mennonite Foundation Receipt	5,283.00	0.00
Interest	<u>0.00</u>	<u>2,069.30</u>
Total Income	\$ 716,654.33	\$ 581,307.73

EXPENSES

Moving Fund	\$ 2,661.54	\$ 3,636.04
Ministers' Assistance Fund	1,233.00	779.00
Fund to Assist Churches	0.00	3,048.50
An.Conference Entertainment	4,000.00	5,000.00
An. Conference Expense	3,279.38	2,229.12
Beneficiary Fund	1,000.00	500.00
Historical Committee	1,000.00	1,000.00
Ministers' Retirement Fund	50,000.00	50,150.00
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	189.44
Credentials Committee	812.31	372.07
Com to Study Min.Ret.Fund	198.02	58.09
Ministerial Cand.Com.	2,283.42	2,109.33
Ministerial Rel. Com.	1,515.49	1,659.90
Nominating Committee	224.84	233.27
Statistical Committee	361.10	322.89
Com. on Intercultural Min.	833.08	1,348.49
Conference Agenda & Program	63.00	49.60
Study Com. on Advance Directives	0.00	215.20
Study Com. On Higher Ed.	583.40	79.60
Parliamentary Law Study Com.	56.60	0.00
Strategic Planning Com.	240.70	305.45
Com. Revis <i>FAITH & ORDER</i>	0.00	407.40
Total Committee Expense	7,279.76	7,350.73
Chaplaincy Expense	818.44	656.19
Stewardship Council	2,500.00	2,000.00
Mennonite Foundation Payment	5,283.00	0.00
BD.Directors' Expense	660.55	1,463.14
Paid to BFC Homes, Inc.	24,090.56	0.00
Workmen's Comp. Insurance	45,594.00	0.00
Medical Insurance	481,638.88	501,814.95
Uncollected Budget Pledges	0.00	488.04
Total Expenses	\$ 635,539.11	\$ 584,615.71
Gain or (Loss)	\$ 81,115.22	\$ (3,307.98)

Ministers' Retirement Fund Balance Sheet
September 30, 1993

<u>ASSETS</u>	<u>1992</u>	<u>1993</u>
Cash	\$ 47,791.90	\$ (6,273.22)
Farmers Bank - Trust Fund	487,536.33	404,195.51
Stocks	<u>21,500.00</u>	<u>0.00</u>
Total Assets	\$ 556,828.23	\$ 397,922.29
<u>LIABILITIES</u>		
Net Worth	<u>\$ 556,828.23</u>	<u>\$ 397,922.29</u>
Total Liabilities & Net Worth	\$ 556,828.23	\$ 397,922.29

**Ministers' Retirement Fund Statement of Income
September 30, 1993**

<u>INCOME</u>	<u>1992</u>	<u>1993</u>
Administrative Budget	\$ 50,000.00	\$ 50,150.00
Members' Contribution	55,356.97	32,131.29
Interest	43,412.15	21,737.00
Dividends	<u>4,387.79</u>	<u>450.00</u>
Total Income	\$ 153,156.91	\$ 104,468.29
 <u>EXPENSES</u>		
Retirement Payments	\$ 91,657.41	\$ 33,393.52
BD. of Pensions-Retirement Pay.	0.00	75,287.04
Refunds to Members	7,770.34	11,144.28
BD. of Pensions - Cash Out Pay.	0.00	148,100.87
Board of Pensions - Expense	<u>0.00</u>	<u>607.70</u>
Total Expenses	\$ 99,427.75	\$ 268,533.41
Gain or (Loss)	\$ 53,729.16	\$ (164,065.12)

**Fund to Promote Church Extension Balance Sheet
September 30, 1993**

<u>ASSETS</u>	<u>1992</u>	<u>1993</u>
<u>Current Assets</u>		
Cash	\$ 137,751.15	\$ 128,157.29
Note - BD. Church Extension	0.00	16,000.00
Note - Dudley, MA	0.00	30,000.00
Note - Edison, NJ	26,520.03	26,402.48
Note - Holmes, NY 3/21/84	21,500.00	10,000.00
Note - Kutztown	13,241.64	10,644.09
Note - Mt. Pocono	10,970.09	9,284.42
Note - Newark, DE	11,450.80	6,771.44
Note - Ocean Co.,NJ 8/1/88	27,834.07	27,715.81
Note - Poughquag, NY	7,324.11	6,968.54
Note - Somers Point, NJ 6/91	12,015.95	12,015.95
Note - Victory Valley - Pool	9,686.81	0.00
Note - Victory Valley	17,796.55	18,964.05
Note - Red Hill (8%)	35,000.00	0.00
Note - Red Hill 7/16/92	30,000.00	30,000.00
Note - Red Hill (Private)	90,000.00	107,640.00
Note - Walnutport 10/89	9,642.82	8,705.02
Note - Pinebrook Jr. College	0.00	20,000.00
Mortgage - First Baptist	<u>53,363.37</u>	<u>48,910.54</u>
Total Current Assets	\$ 514,097.39	\$ 518,179.63
<u>Fixed Assets</u>		
R.Est - Thompson, CT	\$ 0.00	132,427.00
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	126,985.70
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>165,800.00</u>
Total Fixed Assets	\$ 920,333.24	\$ 1,052,760.24
Total Assets	\$ 1,434,430.63	\$ 1,570,939.87
<u>LIABILITIES</u>		
Notes Payable		
I.Cressman Gehman	\$ 7,500.00	\$ 0.00
Pawling Baptist Church	4,000.00	0.00
Didden Greenhouses	50,000.00	0.00
A Friend	20,000.00	54,000.00
Buckwalter, Paul & Catherin	0.00	6,000.00
Kline, James & Debra	10,000.00	10,000.00
Kriebel, Sylvester & Cora	10,000.00	10,000.00
Kulp, Janis & Ralph	0.00	14,140.00
Ziegler, Carolyn	<u>0.00</u>	<u>13,500.00</u>
Total Notes Payable	101,500.00	107,640.00
Mortgages		
Thompson, CT	0.00	100,000.00
Edison, NJ	87,845.17	87,845.17
Howell, NJ	94,851.00	94,851.00
Holmes, NY	39,709.17	39,709.17
Kutztown	22,195.27	22,195.27
Ocean Co., NJ	93,616.29	93,616.29
Newark, NJ - Goldsmith	2,100.96	2,100.96
Newark, NJ - Randolph	11,963.23	11,963.23
Plainfield, NJ	151.06	151.06
Poughquag, NY	<u>12,942.68</u>	<u>12,942.68</u>
Total Mortgages	<u>365,374.83</u>	<u>465,374.83</u>
Total Liabilities	466,874.83	573,014.83
<u>TRUST FUNDS</u>		
Thompson, CT	0.00	32,427.00
Edison, NJ	35,697.91	35,697.91
Howell, NJ	51,295.00	51,295.00
Holmes, NY	38,601.83	38,601.83
Kutztown	66,762.23	66,762.23
Ocean Co., NJ	33,369.41	33,369.41
Newark, NJ - Randolph	26,668.25	26,668.25
Poughquag, NY	31,015.32	31,015.32
Somers Point, NJ	40,547.95	40,547.95
Red Hill	<u>165,800.00</u>	<u>165,800.00</u>
Total Funds Held in Trust	\$ 489,757.90	\$ 522,184.90
Net Worth	\$ 477,797.90	\$ 475,740.14
Total Liabilities, Net Worth and Trust Funds	\$ 1,434,430.63	\$ 1,570,939.87

**Fund to Promote Church Extension Income Statement
September 30, 1993**

<u>INCOME</u>	<u>1992</u>	<u>1993</u>
Paid for Newark, NJ - Goldsmith	\$ 1,030.69	\$ 0.00
Paid for Plainfield, NJ	1,804.95	0.00
Interest Received	<u>13,541.93</u>	<u>14,023.22</u>
Total Income	\$ 16,377.57	\$ 14,023.22
<u>EXPENSES</u>		
Property Investigations	\$ 181.11	\$ 1,080.98
Grants to Missions	<u>10,000.00</u>	<u>15,000.00</u>
Total Expenses	\$ 10,181.11	\$ 16,080.98
Gain or (Loss)	\$ 6,196.46	\$ (2,057.76)

Pledges to the Administrative Budget

Church	1993-94	1992-93	Church	1993-94	1992-93
Allentown, C.C	7,050	6,525	Ocean Co, NJ	195	150
Allentown, Salem	200	200	Oley	3,750	2,915
Bethlehem	2,100	2,400	Paradise	750	600
Blandon	780	760	Phila.Emmanuel	25	25
Camden, DE	100	75	Phila.Wissinoming	680	680
Coopersburg	3,300	3,330	Pleasant Valley, NY	400	400
Denville, NJ	150	150	Poughquag, NY	169	169
Edison, NJ	120	120	Quakertown	2,900	2,800
Emmaus	5,000	4,000	Red Hill	100	0
Englishtown, NJ	0	200	Reading	3,750	3,000
Ephrata	2,200	2,200	Royersford	500	1,500
Finesville, NJ	350	350	Scranton	25	0
Fleetwood	650	500	Shamokin	1,000	800
Graterford	3,650	2,825	Sinking Spring	1,650	1,600
Harleysville	3,000	2,200	Somers Point, NJ	75	75
Harrisburg	2500	2,425	Spring City	1,550	1,525
Hatfield	2,250	1,800	Staten Island, NY	75	50
Holmes, NY	100	100	Stroudsburg	2,140	1,600
Howell, NJ	1,200	1,200	Sunbury	2,500	2,000
Kutztown	800	800	Terre Hill	530	650
Lancaster	4,835	4,800	Wallingford	3,900	2,700
Lebanon	1,780	1,780	Walnutport	75	55
Lehighton	746	560	Wappinger Falls, NY	350	275
Maple Glen	1,500	1,500	Whitehall	75	75
Mt. Carmel	1,245	950	York	1,875	1,500
Mt. Pocono	550	500	Zionsville	435	350
Nazareth	3,000	2,900	BFC Home	150	150
Newark, DE	875	850	Bd. Ch. Extension	100	200
Newark, NJ	850	550	Bd. Missions	1,230	950
			Pine. Bible Conf.	<u>1,800</u>	<u>1,800</u>
			Totals	83,830	75,144

Proposed Administrative Budgets

	Oct. 1, 1993 to <u>Dec. 31, 1994</u>	Jan. 1, 1995 to <u>Dec. 31, 1995</u>
A. Benefits for Each Pastor		
1. Beneficiary Fund	\$ 500	\$ 500
2. Ministers' Assistance Fund	625	500
3. Ministerial Convention	1,000	1,000
4. Ministers' Retirement Fund	<u>47,500</u>	<u>45,000</u>
Total	\$ 49,625	\$ 47,000
B. Benefits for Each Church		
1a. Conference Entertainment	\$ 5,000	\$ 5,000
1b. Conference Expense	3,750	3,750
2. Moving Fund	2,500	1,000
3. Fund to Assist Churches	<u>100</u>	<u>100</u>
Total	\$ 11,350	\$ 9,850
C. Annual Conference Programs		
1. Publication & Printing	\$ 4,400	\$ 3,500
2. Expenses of Boards and Committees		
a. Chaplaincy Expenses	700	700
b. Stewardship Council	0	0
c. All other Expenses	9,250	6,000
3. Expenses, Board of Directors	1,950	1,200
4. M.C.C. Internship Fund	900	750
5. Historical Committee	1,250	1,000
6. Contingencies	<u>4,405</u>	<u>2,250</u>
Total	\$ 22,855	\$ 15,400
Total Budget	\$ 83,830	\$ 72,250

Report of the Board of Church Extension

The Board of Church Extension met four times during the past year to oversee the work of planting churches to the glory of God. In addition to these meetings, committees of the Board met numerous times to facilitate the work of the Board. We express gratitude to the Lord for His gracious provision on our behalf and for His faithfulness to the men and the congregations they serve.

This year has been typical in many ways, with triumphs as well as setbacks. In all of these, we are reminded of our dependence upon the Lord. One cause for rejoicing is that the budget expectations of last year were exceeded. The giving by individuals and churches has been most encouraging, especially in light of the financial concerns of recent years. A word of appreciation is due Carol Snyder, Director of Development. In her tenure, she has been the source of steady information that keeps people aware of what God is doing through the men of the Church Extension Department. Many have expressed appreciation for the prayer packets, prayer calendars, letters and "It Happened Like This" updates. Now is not the time to become complacent, however, as financial restraints remain an obstacle to planting new churches and to adequately providing for the men who serve in the Department. Several men are forced to work full-time in secular employment to meet the needs of their families, bringing a measure of frustration in not being able to give adequate time and energy to the task of church planting. The Board asks you to continue to pray for God's provision through His people and churches.

The development of mission churches is a joy to behold. The Upper Perkiomen Valley, Pennsylvania Mission has experienced significant growth and has elected elders and deacons. An assessment committee, upon evaluation, has enthusiastically recommended its recognition as a particular church at this year's conference. The Dudley, Massachusetts Mission, under the direction of Dennis W. Spinney, has purchased property in nearby Thompson, Connecticut and is now meeting in a renovated restaurant building on the property. Several work teams from other Bible Fellowship Churches assisted in the renovation. An assessment committee has been established to evaluate and oversee the progress of the Thompson, Connecticut congregation. Several of the Mission congregations have experienced growth in numbers, spiritual depth, and leadership potential in the past year.

During the year, the Board of Directors requested that the Board of Church Extension assume care and oversight of the congregations at Scranton, Pennsylvania and Englishtown, New Jersey. The Board asks for your prayers and support in nurturing these congregations to re-form as fully organized churches. Roger L. Reitz has accepted a call to serve as organizing pastor of the Scranton, Pennsylvania Mission. This Board has approved the re-formation of the Englishtown, New Jersey Mission under the name Upper Monmouth Mission, and has called John C. Vandegriff, Jr. to be its organizing pastor. Seeds exist for a new Mission in the Upper Pocono Mountain, Pennsylvania area, with John C. Vandegriff lending part-time help in a Bible study.

Larry M. Smith resigned from the pastorate at Walnutport, Pennsylvania to assume a chaplaincy position in a hospital.

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

Edison, New Jersey	Dennis M. Cahill Richard B. Ravis
Englishtown (Upper Monmouth), New Jersey .	John C. Vandegriff, Jr.
Holmes, New York	Robert S. Commerford
Newark, New Jersey	Delbert R. Baker, II
Ocean County, New Jersey	Dean A. Stortz
Pleasant Valley, New York	David R. Way
Scranton, Pennsylvania	Roger L. Reitz
Somers Point, New Jersey	To be filled
Spencer, Massachusetts	Christopher J. Morrison
Staten Island, New York	Ralph E. Ritter
Thompson, Connecticut	Dennis W. Spinney
Upper Perkiomen Valley, Pennsylvania	Ronald K. Denlinger D. Thomas Phillips
Walnutport, Pennsylvania	To be filled

The Board of Church Extension recommends the following resolutions be adopted:

WHEREAS, the Board of Church Extension is of the opinion that the Upper Perkiomen Valley, Pennsylvania Mission meets 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 Upper Perkiomen Valley, Pennsylvania Mission be recognized as a church, and that its delegate be received into membership of the 110th Annual Conference of the Bible Fellowship Church.

WHEREAS, the congregation of Calvary Bible Fellowship Church of Scranton, Pennsylvania has, on February 10, 1993, requested that the Board of Church Extension receive it as a Mission and assist it to reorganize and reform as a particular church, and

WHEREAS, the Board of Church Extension declared its willingness to accept Calvary Church of Scranton as a Mission, and

WHEREAS, the Board of Directors and the Ministerial Relations Committee, recognizing the urgency of acting to help Calvary Church, have approved the request of Calvary Church and recommended that the Board of Church Extension receive Calvary Church as a Mission, and

WHEREAS, the Board of Church Extension has received Calvary Church of Scranton, Pennsylvania as a Mission, has taken oversight of the Scranton Mission and has called a pastor for the Mission under the rules that govern pulpit supply, therefore be it

RESOLVED, that the 110th Annual Conference ratify the decisions of the Board of Directors, the Ministerial Relations Committee and the Board of Church Extension and recognize the congregation known as Calvary Bible Fellowship Church of Scranton, Pennsylvania as a Mission under jurisdiction of the Board of Church Extension.

WHEREAS, the Grace Bible Fellowship Church of Englishtown has, during the year, become incapable of electing elders and continuing as a particular church, and

WHEREAS, the Board of Directors assumed oversight of the Englishtown congregation under Article VII, Miscellaneous By-Laws of the "By-Laws for Particular Churches," page 101, FAITH & ORDER, and

WHEREAS, the Board of Directors has requested that the Board of Church Extension accept Grace Church as a Mission, and

WHEREAS, the Board of Church Extension has indicated its willingness to receive Grace Bible Fellowship Church of Englishtown, New Jersey as a Mission and to seek to reorganize it as a particular church in northern Monmouth County, New Jersey, therefore, be it

RESOLVED, that the 110th Annual Conference recognize the congregation known as Grace Bible Fellowship Church of Englishtown, New Jersey as a Mission under the jurisdiction of the Board of Church Extension, and further

RESOLVED, that this Annual Conference recognize the Board of Church Extension, or whomever said Board shall designate as corporate officers of the New Jersey Corporation known as Grace Bible Fellowship Church.

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



Church Extension Department

*Top (Left to Right) Stortz, Phillips, Cahill, Ritter, Ravis
Reitz, Frazer, Vandegriff, Baker, Denlinger
Spinney, Way, Commerford, Ziegler*

***Financial Report of the
Board of Church Extension
1992-93 Budget***

RECEIPTS:

Balance, August 31, 1992 \$ 16,299.24

From Churches:

Undesignated: \$113,739.75

Designated:

Baker, Newark	\$ 3,200.00
Newark Benevolence	1,066.44
Cahill, Edison	5,360.00
Commerford, Holmes	3,569.00
Denlinger, UPV	300.00
Morrison, Spencer	6,571.88
Reitz, Somers Point	8,207.50
Ritter, Staten Island	8,759.07
Smith, Walnutport	6,300.00
Spinney, Dudley/Thompson	2,267.50
Stortz, Ocean County	10,162.50
Director's Support	<u>3,530.00</u>

59,293.89

Total from Churches

173,033.64

From Other Sources:

General Fund: 24,207.67

Designated:

Baker, Newark	\$ 13,793.00
Newark Benevolence	712.50
Cahill, Edison	1,865.00
Commerford, Holmes	190.00
Morrison, Spencer	1,595.00
Phillips, UPV	205.00
Reitz, Somers Point	5,727.00
Ritter, Staten Island	10,095.34
Smith, Walnutport	2,190.00
Spinney, Dudley/Thompson	5,452.50
Stortz, Ocean County	3,155.00
Director's Support	210.00
Director of Dev. Support	285.00
UPV Mission	10,200.00
Ravis, Edison	1,140.00
Denlinger, UPV	100.00
Way, Pleasant Valley	975.00
Memorial Fund	525.00
Office Equipment	950.00
Postage	<u>2.00</u>

59,367.34

Reimbursements and Refunds

Director's Travel	\$ 443.11	
Interest	364.97	
Special Grants		
Equity Grant (Dudley Mission)	10,000.00	
Equity Grant (Scranton Mission)	5,000.00	15,808.08
Total from Other Sources		99,383.09
TOTAL RECEIPTS AND BALANCE		\$288,715.97

EXPENDITURES

Appropriations:

Newark, NJ	\$ 21,694.00	
Newark Benevolence	1,778.94	
Edison, NJ	9,912.00	
Holmes, NY	5,400.00	
Upper Perk. Valley, PA	13,305.00	
Spencer, MA	9,446.75	
Somers Point, NJ	23,537.00	
Staten Island, NY	16,785.07	
Walnutport, PA	8,000.00	
Dudley, MA	8,964.00	
Ocean County, NJ	<u>26,782.00</u>	
		145,605.43

Administration

Exec. Dir. Salary & Benefits	\$ 25,200.00	
Exec. Dir. Health Insurance	5,969.50	
Dev. Dir. Salary & Benefits	24,938.00	
Dir. Operating Account	15,500.00	
Office Operating Account	11,500.00	
Clerical Salary	6,576.30	
Parsonage/Office Bldg.	143.36	
Office Rent	3,600.00	
Employer's Taxes - Soc. Security	<u>2,184.79</u>	
		95,611.95

Reimbursements and Miscellaneous

CABS - Aetna	\$ 1,623.00	
Bank Charges	164.49	
Administrative Budget	100.00	
Stewardship Council	100.00	
Worker's Compensation	198.00	
Fellowship News Assessment	250.00	
Memorial Fund	525.00	
Dudley Grant	10,000.00	
Scranton Grant	5,000.00	
Principal Emergency Reserve Fund	3,282.02	
Interest Emergency Reserve Fund	<u>4,717.98</u>	
		25,960.49

TOTAL EXPENDITURES		\$267,177.87
Balance, August 31, 1993		\$ 21,538.10*

* Deposited as follows:

Money Market Saving, Dime Savings Bank of NJ	\$22,210.66
Checking Account, Meridian Bank	- 672.56

ADDENDA:

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

	Balance 8/31/92	Receipts	Expenses	Balance 8/31/93
Book Fund	\$ 70.67	0.00	0.00	\$ 70.67
Luzerne County Project	127.30	0.00	0.00	127.30
Somers Pt. Land Fund	25.00	0.00	0.00	25.00
Memorial Fund	25.00	525.00	525.00	25.00
Morrison, Spencer	836.33	8,166.88	9,446.75	0.00
Ritter, Staten Island	340.00	18,854.41	16,785.07	2,409.34
Upper Perk.Val.Mission	2,100.00	10,805.00	13,305.00	0.00
Intercultural Mission	6,887.66	0.00	0.00	6,887.66
Walnutport	0.00	8,490.00	8,000.00	490.00
Way, Pleasant Valley	0.00	975.00	0.00	<u>975.00</u>
Total				11,009.97

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, 8/31/92	12,120.03
Contributions	525.00
Interest	<u>471.56</u>
Balance	\$ 13,116.59*

* - Savings Account, Dime Savings Bank	\$ 10,109.84
In General Account	25.00
Principal Balance Loan to Staten Island	2,981.75

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,	\$ 49,214.88
Interest	<u>4,745.73</u>
	\$ 53,960.61*

* Dime Savings Bank Statement Savings	\$ 9,027.75
Loan to General Account	44,932.86
Accounts and report audited by Fred W. Sparlin, Accountant.	

***Budget of the
Board of Church Extension
1993-94 Budget***

	<u>12 Month Budget</u>	<u>16 Month Budget</u>
Balance, August 31, 1993	\$ 20,000	\$ 20,000
INCOME		
<u>Undesignated:</u>		
Churches	109,041	145,388
Other Sources	26,681	35,575
<u>Designated:</u>		
Churches	72,714	96,952
Other Sources	63,301	84,401
Interest	<u>400</u>	<u>532</u>
TOTAL	\$ 292,137	\$ 382,848
EXPENSES		
<u>Appropriations:</u>		
Edison, NJ	* 5,000	* 6,666
Somers Point, NJ	** 23,000	** 30,667
Newark, NJ	** 21,584	** 28,779
Newark Benevolence	* 1,529	* 2,038
Walnutport, PA	** 7,968	** 10,624
Holmes, NY	2,400	3,200
Spencer, MA	** 8,430	** 11,240
Thompson, CT	** 15,500	** 20,667
Ocean County, NJ	** 25,182	** 33,576
Staten Island, NY	* 18,000	* 24,000
Upper Perkiomen Valley (Red Hill), PA	* 600	* 800
Pleasant Valley, NY	* 3,550	* 6,390
Scranton, PA	** 16,972	** 22,629
Upper Pocono, PA	-----	-----
Englishtown-North Monmouth, NJ	-----	-----
	<u>\$ 149,715</u>	<u>\$ 201,276</u>
<u>Administration:</u>		
Exec. Director Salary and Benefits	25,200	33,600
Exec. Director Health Insurance	6,228	8,304
Director of Development Salary	23,066	30,755
Director of Development Health Insurance	2,520	3,360
Department Travel	11,000	14,667
Parsonage/Office Building		
Fuel	1,400	1,876
Electricity	1,400	1,876

Other Utilities	800	1,067
Maintenance	1,200	1,600
Insurance (fire/liability)	<u>1,400</u>	<u>1,876</u>
	6,200	8,295
Office Operations		
Rent	3,750	5,000
Secretary	6,600	8,800
Printing/Supplies	3,400	4,533
Equipment	1,600	2,133
Mailings	5,800	7,733
Telephone	<u>2,400</u>	<u>3,200</u>
	23,550	31,399
Board Expenses	400	533
FICA Employer's Tax	2,400	3,200
Promotion	650	867
Surveys	100	133
Administrative Budget	200	267
Workers' Compensation	2,000	2,667
Stewardship Council	100	133
Fellowship News	250	333
New Church Starts	10,958	12,926
Debt Repayment, Principal and Interest	5,000	6,667
Health Insurance Contingency	1,600	2,133
General Contingency	<u>1,000</u>	<u>1,333</u>
TOTAL	\$ 272,137	\$ 362,848
Balance, August 31, 1994	\$ 20,000	\$ 20,000

* - Contingent on designated offerings

** - Partially contingent on designated offerings

Director of Church Extension

TWENTY-FIVE YEARS OF CHURCH PLANTING

But I do not consider my life of any account as dear to myself, in order that I may finish my course and the ministry which I received from the Lord Jesus to testify solemnly of the gospel of the grace of God (Acts 20:24 NASB).

Many years ago, I chose Acts 20:24 as my life verse in the ministry of Jesus Christ. For the past 25 years as Executive Director of the Church Extension Department, I have carried this verse with me.

It was after about 25 years in the ministry, that the Apostle Paul spoke solemnly with the elders of the church in Ephesus. It was a turning point in his life and work. He was going to Jerusalem for the happy purpose of delivering a large and loving sum from the churches in Greece to distressed brothers and sisters who had great need.

Like his Lord before him, Paul had "resolutely set his face to go to Jerusalem" (Luke 9:51 NASB). Paul did this because he had a clear direction from the Lord ... "compelled by the Spirit," as he expressed it (Acts 20:22 NIV). He did not know what would happen to him at Jerusalem (v.22), but he could surmise, based on the Holy Spirit's warning to him, "that in every city ... prison and hardships are facing me" (v 23).

Behind the Apostle's hard-rock adamancy to carry out his Lord's will, was the attitude that he expressed to the Ephesian elders, "I consider my life worth nothing to me, if only I may finish the race and complete the task the Lord Jesus has given me — the task of testifying to the gospel of God's grace." He also stated that he would never see them again (v. 25), but, as he had already declared, he was sure that after he had been to Jerusalem, he "must also see Rome" (Acts 19:21 NASB).

When he arrived in Rome, the Apostle found that he was able to proclaim and teach the Gospel freely for two years. "Boldly and without hindrance he preached the kingdom of God and taught about the Lord Jesus Christ" (Acts 28:31 NIV) — despite the fact that he was a prisoner under guard.

From his Roman imprisonment, Paul pens a word to the Philippians that reveals why a prisoner and soon-to-be martyr can be a winner, "*Brethren, I do not regard myself as having laid hold of it yet, but one thing I do: forgetting what is behind and straining toward what is ahead, I press on toward the goal to win the prize for which God has called me heavenward in Christ Jesus*" (Philippians 3:13,14 NIV).

WHAT LIES BEHIND

1968-1993 has been a good and productive growth period for the Bible Fellowship Church. Assuming that our total membership increased in the past year the same number as last, our 25-year increase of 2,261 members was the highest in any quarter century (next highest was 1918-1943, 2,038). Growth in the previous quarter century was 476.

Percentage of growth is a better basis of comparison. The recent 25 years saw membership rise 50%. Raw numbers and percentages for the other quarter centuries are:

	Number	Percentage Increase
1943 - 68	476	12%
1918 - 43	2,038	102%
1893 - 1918	1,381	223%
1868 - 93	619	210%

Right now there are 19 BFC congregations that are meeting that were not in existence in 1968, the net product to our church-starting labors through the 25 years. In this time, 16 missions have been able to complete their organization and become recognized as particular churches: Bangor PA, Camden DE, Edison NJ, Englishtown NJ, Finesville NJ, Holmes, NY, Howell NJ, Kutztown PA, Mt. Pocono PA, Newark DE, New Fairfield CT, Oley PA, Poughquag NY, Red Hill (Upper Perkiomen) PA, Walnutport PA, Wappinger Falls NY. Three of these have since died, leaving a net of 13.

Of the churches that existed prior to 1968, a good number have had outstanding growth. The top ten, in number and percentage are:

Number		Percentage	
1. Sunbury	189	1. Stroudsburg	410%
2. Lancaster	170	2. Ephrata	219%
3. Allentown, Ceder Crest	153	3. Lancaster	202%
4. Reading	124	4. Paradise	177%
5. Stroudsburg	123	5. Lebanon	144% (tie)
6. Ephrata	118	Sinking Spring	144% (tie)
7. Emmaus	106	7. Graterford	120%
8. Graterford	90	8. Sunbury	88%
9. Lebanon	82 (tie)	9. Mt. Carmel	84%
Mt. Carmel	82 (tie)	10. Harleysville	81%

Among the 39 "older" churches (that were here in 1968 and survived through 1993), 29 grew (from 1 member to 189) and 10 declined (from -2 to -49 members).

The Missionary Church met in July 1993 in Lincoln, NE for its General Conference. That denomination is comprised, in part, of churches that, prior to 1952, made up—along with us, the Mennonite Brethren in Christ. In an address to the conference about the vision of the Missionary Church, President John P. Moran called for a redoubled effort to plant new churches. He noted that since 1959, the Missionary Church had started 52 new churches, 47 of which continue to the present. "Most of them are growing well and some have become very strong. Nine are Hispanic, two are Korean, one is Jamaican and one Brazilian" (*Emphasis Magazine*, September/October, 1993, p.6).

Dr. Moran went on to state, "Here is a great concern — during the same four-and-one half years that the denomination brought 52 new churches into being, we closed 31 established churches (two withdrew)" (p. 7).

Denominations that do not maintain aggressive new church formation programs are bound to decline — to lose in both the number of congregations and members. The giant Southern Baptist Convention, the largest Protestant denomination in the United States and the only mainline denomination that is growing, has a very active church planting program. It takes a herculean effort to form enough new congregations to keep that denomination growing because so many established

churches die each year. (cf. Christianity Today, March 8, 1993, p.57). It is reported that all of the net growth of the SBC in recent years in the U.S. is attributable to the "people group" or ethnic churches that have been planted across this land.

Some churches will, it seems, inevitably stagnate and decline (as 25% of our churches did since 1968) and some will cease to be. Between 1968 and 1993, we saw 19 congregations close. Four of those came through mergers. A merger always nets the loss of at least one congregation; rarely does a merged church grow to exceed the aggregate size of the partners to the merger, often after a shake-out period the remaining church is no greater than the stronger of the combining congregations. Of the 19 deaths, five had been particular churches, the rest were missions.

Additionally, three more churches died. They were declining congregations that came and asked the Board of Church Extension to receive them as missions and seek to reorganize them. One (Walnutport) has been returned to status as a church. The others (Staten Island and Scranton) are in process.

681 members (30% of the membership increase since 1968) are in the new churches of the quarter century. Another 1,051 are attributable to the other "younger" churches that started since 1950. Together, these churches account for 77% of the growth of the period. If we add the growth of Sunbury, Reading, Stroudsburg and Graterford to that of the young churches, all the growth of 20 other churches was offset by deaths and declines of other congregations.

The "bottom line" is that there are 59 worshipping congregations in the Bible Fellowship Church today, 14 more than there were 25 years ago, with a total of 2,261 more members than there were then. For that, we may give thanks to the Lord.

WHAT LIES AHEAD

A guiding principle of the Apostle Paul's life was pleasing the Lord. He wrote to Timothy urging him to be "like a good soldier of Christ Jesus" (II Timothy 2:3). The soldier disciplines himself because "he wants to please his commanding officer" (4. 4). Paul prayed for the Colossian Christians, "... in order that you may ... please [the Lord] in every way" (Colossians 1:10). And he instructed the Thessalonian disciples "how to live in order to please God" (I Thessalonians 4:1)

Now we cannot please our Lord by basking in or resting on what we have done in the past. The pertinent questions we need to hear from Him are, "What have you done for me lately?" and "What will you do for Me?"

We do not forget the lessons we have learned in our service. We shall put those to work today and tomorrow, also. Those who will not learn from history's mistakes are doomed to repeat them. But as for expecting to please our Master by what we have done rather than applying ourselves to what we need to do today and tomorrow, Paul would advise us to forget it. So he writes about "forgetting what is behind and straining toward what is ahead..." (Philippians 3:13).

I sense a growing concern and consensus among us that we ought significantly to step up our church planting efforts. Factors in this surely include the "2000 and Beyond" emphasis in mission planning, making that dual century/millennium year a focus for evangelistic strategy and goals. And we feel a great need for revival in the American church. Nor do we exclude or excuse our own hearts and our churches from that need. We see a serious, precipitous moral decline in America and our hearts cry out for a spiritual awakening in our land. We see, and are part of, a ground swell of prayer for such a moving of the Holy Spirit in North America. We see an increasing conviction about and commitment to the proposition that our

Church must do much more to find, engage, evangelize, and plant churches among the many ethnic people groups who constitute the fastest growing segment of the American populace.

That these concerns are growing is shown in increased financial support for the Church Extension Department and its work of forming new churches. This year, after several years of budget shortfall, our gift income budget was met and surpassed. That this is a "grass roots" concern is shown in a support increase, over last year, of \$1,699 from individuals and \$24,027 from the churches.

This growing support has allowed us to provide a modest line in our 1993-94 budget for starting a new mission. Please pray with us about this — for the Lord's direction and provision of a harvester (Matthew 9:38). The churches are saving and sending more seed (see my report to the 109th Annual Conference, 1992 *YEARBOOK*, pages 87-99). We may confidently predict that there will be increased reaping because of this broader seed sowing.

During the lean recession years when giving fell short of needs, we were helped by an Emergency Loan Fund, so that we did not need to cut salary packages or close congregations. But we depleted that fund. This year we were able to pay back \$8,000, \$3,282 of which was a principal payment. We plan to continue to repay that fund with interest so that the help will again be there in the future when it is needed.

WIDER HORIZONS, our plan for growth and expansion during the 1985-2000 years received pro forma approval by the Conference, but was never really owned, and it has been, for the most part, a "dud." Perhaps the spirit of WIDER HORIZONS is rekindling and may become a real factor in our growth in the seven remaining WIDER HORIZONS years.

How might that happen? Permit me to sketch out some ideas. I hope they will stimulate faith, hope, vision and work for significant — even glorious — growth of our churches and Church.

Let the churches which are strong and growing mount serious assessments and plans for the formation, in the near future, of daughter churches. The year 2000 is close at hand. When will your church birth a new congregation?

Let Bible Fellowship Churches pray for church planting laborers and challenge their young men to consider God's calling to the Christian ministry — to becoming organizing pastors of new congregations in spiritually needy North America. And let churches call forth young families, vibrant singles and vital and vigorous retirees to "sign up" to be helpers in new church formations — to migrate and be part of that kind of missionary work.

We will actively pursue plans and goals for the formation of new ethnic Bible Fellowship Churches in the greater Philadelphia area through a working agreement with the Center for Urban Theological Studies. With the impetus of our Intercultural Ministries Study Committee, this project will be managed jointly by the Board of Missions and the Board of Church Extension. It should lead to the formation of at least five or six new ethnic congregations within the next seven years. While that is happening, we shall also be aware of, pray for and reach out to other people groups in other areas — Asian Indians in Piscataway and Edison, NJ; Portuguese speakers in Newark, Harrison, Kearny and Elizabeth, NJ; Haitians in Newark and Brooklyn; Hispanics in many communities; Russians in Northeast Philadelphia and Brighton Beach, NY — to name just a few. We shall yearn for them, pray for them, seek to evangelize them and make them disciples of the Lord Jesus. Further, we shall accept and love them as brothers and sisters in the Bible Fellowship Church.

I have a strong burden for the New England states. For the purpose of church planting strategy and on the basis of historic and cultural connection, I consider "New England" everything from the Hudson River east through Maine. This section of the US is easily accessible to us. It is our nearest neighbor section of the country both geographically and culturally. It has proven to be good soil for the formation of our new churches.

I have the faith and vision to see a total of 20 Bible Fellowship Churches in New England by 2000 (there are six now). Can you believe and see them?

New missions may be added at any time, one by one, to our existing Mid-Hudson and New England teams. One target community has already been formally recognized by the Board of Church Extension — Beacon, NY (population 13,000). The Mid-Hudson team is poised to receive a new member. Now is the time for Beacon, while there is great need, wide-spread distress and economic dislocation due to the downsizing of IBM. Christ through the Gospel meets people in distress. But "how can they hear without someone preaching to them? And how can they preach unless they are sent?" (Romans 10:14,15) Who will go to Beacon? And who will send them?

Valley Church in Poughquag, NY was the first of the Mid-Hudson churches started 20 years ago through adult Bible studies in homes. Before we would open the Scriptures we would have a time of prayer. One evening, Marge Sprenger told us of a relative of hers who lived in Amenia. This woman very much wanted to be involved in a Bible study, but there was none in or near Amenia. "Pray for Amenia!" Marge implored. Through all of these years, I have prayed for Amenia; and to the best of my knowledge, there is still no Gospel witness in that area.

Amenia is a charming, old-fashioned small town in beautiful Northeast Dutchess County, the center of a farming area with some 6,000-8,000 people. Who will go to Amenia to proclaim the Gospel, teach the Scriptures and plant the church? Who will send them?

Further north, in Columbia County, are the historic and picturesque towns of Chatham and Kinderhook. About eight or nine years ago the Child Evangelism Fellowship director told us how the children in Chatham were involved in Good News Clubs with responsiveness. When the children would ask Jesus to be their Savior, there was no evangelical church in or near Chatham to which the children and their families could be referred. Chatham needed a church, and, to the best of my knowledge, still does. Who will go to Chatham to start that church? And who will send them?

Our New England team is reaching the towns of Spencer, Dudley and Webster, MA and Thompson, CT. The organizing pastors there are bivocational. We have identified at least six potential new-church targets in the tri-state area.

The south side of Worcester, MA (population 162,000) is densely populated and has few if any Gospel preaching churches. Worcester is home to eight institutions of higher education. Who will obey Christ and take His Good News to Worcester? Who will send them?

Woonsocket, RI (46,000) is an attractive older city whose people are predominantly French Catholic. As far as we know, the only evangelical presence in Woonsocket is a small downtown church. Who will go to needy Woonsocket? And who will send them?

Milford, MA (23,000) is a classic old mill town. At most, there are two or three evangelical churches there. Who will arise and go to Milford? Who will send them?

Putnam, Dayville and Danielson, CT are smaller mill towns of 5,000-7,000 population along the I-395 corridor in the northeastern corner of the Nutmeg State. They need biblical churches just like Bible Fellowship Churches. Who will go and establish those churches? And who will send them?

All of these tri-state opportunities might best be met by bivocational pastors. Partial support packages can be designed. And you will not be there alone. You will be part of a team of planters. If you think the Lord might use you there, contact me and let's talk about it.

"Telemarketing" campaigns have proved to be effective and fruitful methodologies for us in starting churches. As time goes by, however, they may become less productive. Because telemarketing is so pervasively and persistently used, there may well be a rising resentment and resistance to the ubiquitous solicitation and sales calls. Further, as we move deeper into the post-Christian era in the United States, there will likely be less of a conscience or feeling in people that "we ought to be going to church." While telemarketing is still viable, we should try to make the most of it. Success may depend on larger target areas where great numbers of calls may be made. Small to medium sized cities with their suburbs may form the most likely localities for new church starts through telemarketing.

It is probable, furthermore, that such cities are underchurched and relatively unevangelized, for evangelical protestant churches have moved out of the cities in large number, many of those who remained have disbanded and others are ineffectual as bases for aggressive and winning evangelism and disciple making. There may be few more needy, reasonable or responsible prospective sites for church formation than America's smaller cities.

It was in "the wee small hours" of an April night in 1973 that I sat alone in the darkened lounge of a men's residence hall at Nyack College. My four colleagues from the New Jersey TIE team and I were in Nyack for the annual church growth conference. We would listen to presentations by Arthur Glasser, Donald McGavran, Allen Tippett, Peter Wagner, Chuck Kraft and Ralph Winter, interspersed with church growth case studies and augmented by networking with church planters, missionaries, planners and administrators from all over the eastern United States. The experience was so instructive and stimulating that, being a "night person" anyway, I would find my mind racing, reviewing what I'd heard, interacting with it and spinning off on numerous related tangents. Sleep was far from me, so I had decided to move to the lounge.

The quietness was so deep I could feel it as I sat there — musing, praying and thinking — on a large overstuffed couch right at the center of the huge picture windows that looked out to the east. Below me stretched the wide bay of the Hudson River called the Tappan Zee. On the opposite shore, from north to south I could see the lights of Croton-on-Hudson Ossining, Briarcliff Manor, North Tarrytown, Tarrytown, Irvington and Dobbs Ferry.

Directly in front of me, the three-mile long New York Thruway Bridge stretched across the dark water with a graceful curve at each end. The mercury vapor lights on either side of the roadway looked like a magnificent double strand of blue-green pearls. Atop the superstructure of the span, two-thirds of the way across the bay, two red lights blinked on and off at regular intervals. It was in the depth of the oil supply crisis, when hardly anyone was traveling at night, so only occasionally would I see the white headlights or red tails of a car making its way across the bridge.

My thoughts and prayers of thanksgiving in that time of communion with my Lord were for our exciting Bible studies up the river in Dutchess County. Those wonderful people were avid students of the Scriptures and were growing in grace beautifully. They were reaching out with the Gospel to family, friends and neighbors and would become, as I was hoping, the nucleus of our first church in upstate New York.

Then as now and all through these two-and-one-half decades I have sought the Lord's direction and the Spirit's power for our plans, strategies and methods of church planting. And I have to believe that in some way or other the Father answers these prayers. Usually I expect to find the answer in circumstances or the group decisions that godly believers make after they pray and deliberate, using their renewed minds.

As I was quiet before the Lord in the middle of that night at Nyack, I was surprised to hear in my mind, clearly and almost as though it were audible, "Plant churches up the Hudson Valley." I accepted that as a prompt or directive of the Spirit of God and from that day till now I have sought to do it. The Lord has given us a fine cluster of churches that has significantly impacted the Mid-Hudson Valley in Dutchess and Putnam Counties. The Mid-Hudson team of pastors is probably the longest standing regularly meeting ad hoc group within the BFC. It is now in its 17th year.

I am trying to initiate more new congregations in that Mid-Hudson area as I write this report. I also believe it is time for us to press on into the Upper Hudson Valley. I have a plan, which is at present only mine; it has not yet been approved by the Board of Church Extension.

About 65-80 miles north of Wappinger Falls there are three small cities that might be the sites where churches may be planted by a new team of organizing pastors. Troy, NY (Population 57,000) was the first center of the steel industry in the US. It was a meat packing center, later the leading center for the manufacture of men's shirts and collars, and the home of Sam Wilson, the original "Uncle Sam." Troy is the seat of Rensselaer County, the home to Rensselaer Polytechnic Institute and Russell Sage College, and it aspires to be a leader in the east for high tech industry.

Pittsfield, MA (52,000) is a typical old industrial city. It is the seat of Berkshire County. Nearby is Tanglewood, the Berkshire Mountain summer home of the Boston Symphony Orchestra. General Electric Company has several large plants at Pittsfield. GE's current downsizing has some adverse effects on the city. It is also a center for paper manufacture.

Somewhat south of the other two is the Hudson-Catskill area, with some 13,000 people. All three target areas appear to have few evangelical churches.

Recent experience at Edison, NJ and Upper Perkiomen, PA leads us to believe that with well-conceived strategies and plans, carefully and consistently executed under the direction of a multiple staff, barriers and plateaus may be surmounted and larger congregations may be formed more rapidly than we used to think possible.

Simultaneous starts in the three target areas would be called for by teams of two organizing pastors in each city, possibly a veteran and a promising, energetic young man. They would begin by surveying and studying the area and its people, then devising and defining clear visionary plans as to how to proceed. Core group formation would be followed by a phone campaign designed to gather a large number of people. The public meeting should be "seeker friendly," contextualized to

contemporary, unchurched Americans, so as to present the Good News in ways which they would understand and through which they would be invited to trust our Savior. A quality program of teaching and disciple building, possibly using a small group format, would seek to build mature, outgoing believers who could continually impact the area for Christ.

Will there be ministers and, hopefully, laymen who will be open to moving to these cities as missionaries to pagan America? Would we be able to gather rapidly the funding to launch these churches simultaneously in the near future?

When the cluster forms, it could be a base for reaching out to other nearby cities such as Albany (102,000), Schenectady (68,000), Amsterdam (23,000), Saratoga Springs (24,000), and Glens Falls, NY (16,000); North Adams, MA (18,000) and Bennington, VT (9,000).

About a year ago I was headed for a New England Team meeting in Spencer, MA. I was driving east on I-84, which takes me through the cities of Waterbury and Hartford, CT. As I usually do as I pass through these cities, I prayed for them, for the salvation of lost souls there and for the possibility that we might plant churches in these spiritually-barren places. An idea suddenly formed in my mind. It might be a way to penetrate Connecticut.

The four largest cities in the state are located on two major Interstates, I-84 and I-95. They are Bridgeport (143,000), Hartford (136,000), New Haven (126,000) and Waterbury (103,000). Each of these is within an hour's travel via expressways from the others.

The team for simultaneous church plants would include an organizing pastor and a couple or two individuals who could be good coaches for boys and girls sports teams, possibly in three different sports. The design would be to run a teaching and competitive sports program that would span most of the year. In a large city, only athletes with superior ability stand a chance of being on the varsity teams of the high schools. Many others could be excellent players if given the opportunity to develop and compete. This would create an open door for the Gospel — the youths would jump at the chance to be involved; their parents would be grateful that someone would care about their children and run wholesome programs for them.

The teams would travel to each others' cities to compete in a league. A team bus would be an essential need for each of these missions. The vehicles would double as transport to the congregation's meetings and activities (many city dwellers do not own autos and public transportation is usually deplorable on Sunday mornings.)

One caution about this model: the organizing pastor would have to commit the whole sports program to the coaches. He would need to devote all of his time and energy to pastoring, evangelizing, discipling and forming the church.

If the strategy spreads, the league could be expanded as new church plants and sports programs are added in such places as Danbury (60,000), Bristol (57,000), Meriden (57,000), New Britain (74,000), Norwich (38,000), Torrington (31,000), Stamford (102,000) and New London (29,000).

This would be significant penetration by the Church of a state where it and its message are desperately needed. Could we raise up the pastors and coaches to lead such a program? Would our churches and people care enough and be motivated enough to support it?

The historic Merrimack River in Massachusetts and New Hampshire presents us with a string of great cities, mainstays in the industrial revolution in America, that could be ideal for our small-city strategy. And I can assure you that all of them are

spiritually needy and severely underchurched. The cities are: Newburyport (16,000), where George Whitefield died and is buried, Amesbury (13,000), Haverhill (47,000), Lawrence (63,000) and Lowell (92,999) in MA; and Nashua (68,000), Manchester (91,000) and Concord (30,000) in NH.

Another New England corridor with similar possibilities is the Connecticut River/I-95 route through Connecticut, Massachusetts and Vermont-New Hampshire, where the river defines the boundary between the two states. In addition to Hartford, other Connecticut cities might include Middletown (39,000), and historic Wethersfield (26,000) to the south, Windsor (18,000) and Windsor Locks (12,000) to the north; Springfield (152,000), Holeyoke (45,000), and Northampton, MA (29,000), locale of the major life ministry of Jonathan Edwards; Greenfield, MA (14,000); Brattleboro, VT (9,000) and White River Junction, VT/Hanover, NH (10,000).

Another highway for the Gospel could be Route 1 along the magnificent rock-bound ocean coast of Maine in cities and towns from Kittery to Bar Harbor. Who would want to go for the Gospel's sake to Maine? Who will send them there?

But, you say, you talked about 20 New England churches by 2000 and then you cited more than 50 different cities! Yes, I did! Do you think we could possibly undertake all of that? Probably not, but if we were unitedly to stand on tip toes and stretch out "straining toward what is ahead," we could likely enjoy at least 14 more New England missions opening by 2000 and have at least a toe hold in all six New England states. And I believe that would be exciting.

But, you say, should we put all of our eggs in the New England basket? And, as a loyal Pennsylvanian, can't we plan for some new churches in our state, too?

Of course we can. Let me suggest that we return to the approach used by our BFC predecessors in the first four decades of the 20th century. How did our forebears get off the farm and out of the rural villages in which they had grown up? They targeted all of the cities in eastern Pennsylvania and planted enduring churches in most of them.

In view of the fact that most of the heartland of the Keystone State is economically depressed and declining in population (much farmland is reverting to woodland), I have often wondered how we might be able to press out westward to plant churches. I think the small-city strategy may be the answer.

There are 24 cities in Pennsylvania with populations of 20,000 or more that do not have a Bible Fellowship Church within them. Some that might be targeted for church plants may include Chester (46,000), Upper Darby (84,000), Warminster (36,000) Wilkes-Barre (52,000), Easton (26,000), Norristown (35,000), Pottstown (23,000), Hazleton (27,000), Williamsport (33,000), State College (36,000), Altoona (57,000), New Castle (34,000), Johnstown (35,000), McKeesport (31,000), Erie (119,000) and Pittsburgh (424,000). For reasons cited above, many of these are short of credible and lively evangelical churches and are in grave need of Gospel witnesses. Careful surveys and demographic studies would help us to discern where the greatest need and opportunity lie. In addition, there are 54 towns and cities of between 10,000 and 20,000 persons scattered throughout the Commonwealth, many of which are truly lacking the Bread of Life and the Living Water. Who will go as ambassadors of Christ to needy communities in the Keystone State? Who will give to send them there?

If we can successfully penetrate western Pennsylvania and establish some churches there, we may then think how we might march farther west to plant churches. A strategy might be to target major metropolitan areas such as Buffalo,

NY; Cleveland and Columbus, OH; Detroit, MI and Indianapolis, IN. A substantial ministry team could go to the metropolitan area to plant the first Bible Fellowship Church there. From the start, the objective would be a cluster of three or more churches in the greater area centered in the major cities. Who will be the pioneer penetrators of the BFC in these new target area? Who will band together to send them there?

We should also start to work on a strategy to move into the Sun Belt to proclaim the Gospel and establish churches. I suggest that we might begin in several areas in the Carolinas and Florida where there are substantial numbers of "Yankee" transplants and where there is a demonstrable need for new evangelical churches. There are some localities in those states where BFC people have moved or will tend to relocate. Who will go? Who will help to send?

An advantage of targeting cities is that it should enhance and accelerate ministry to the various ethnic people groups among us in North America. They tend to gravitate to the cities. In some localities we shall discover the large presence, and make them our objective. In others, wholesome, well-nurtured disciples will reach out to, and welcome, all peoples. Multiverse congregations will form in some cities, in others the young churches will evangelize the people groups and help them to form homogeneous-unit churches, perhaps sharing the same facilities. In any case, the young churches are likely to model better ways for all of us.

I have not set forth these opportunities to overwhelm and frustrate my readers! And I do not mean to convey that we may arbitrarily pick and choose which of them, if any, we shall seek to fulfill. The Board of Church Extension is willing and able, by God's help, to prioritize and to choose where the next new churches should be started. Into that choosing process, we do welcome your input.

I have set forth these matters to demonstrate that we are surrounded by great spiritual need in America, to raise consciousness and to summon forth vision; to help us to see what we can and should do.

We have been "created in Christ Jesus to do good works..." (Ephesians 2:10 NIV). We have received the Holy Spirit in order that we should be Jesus' witnesses (Acts 1:8), and we dare not exclude our "Jerusalem and all Judea and Samaria" from that witness. We have received the Gospel as a charge, with the responsibility to deliver it to all (Matthew 28:19,20), and thus we are under obligation to all (Romans 1:14). The Bible knows nothing of evangelism apart from the church. We are summoned to be builders of His church with the Lord Jesus (I Corinthians 3:10-15). Our compliance with these commands and directives should be freely given from our heart and not by compulsion, except as "Christ's love compels us" (II Corinthians 5:14). Oh that all persons should have the opportunity and privilege of the benefits and blessings of being part of the Body of Christ. We must do all we can toward that end.

I grieve over the lost vision for WIDER HORIZONS, but I cherish the hope that the Spirit of God will yet rekindle that flame in our hearts. I long to see our hearts and our churches revived in a new burst of love for Christ and for our lost fellow humans. I pray for a real spiritual awakening in us, and that will bring hosts of Americans into Christ's Church. I pray, "O rend the heavens, come quickly down, and make a thousand hearts Thine own" (William Cowper). I still pray that there will be 55 more Bible Fellowship Churches in 2000 than there were in 1984. I still ask the Lord that at the close of the year 2000, should He tarry, there will be at least 14,293 members in my denomination. And I know that it could happen; if our God chooses

to answer that prayer, it could happen in a few days through God's mighty saving grace, "for nothing is impossible with God" (Luke 1:38). Are we willing to return again to the vision of WIDER HORIZONS, only this time, really to mean it, sincerely to own it and then with dedication and zeal to plan and pray and labor and love so that, by faith, the vision will become reality?

WHAT LIES BETWEEN

I have looked back over a quarter century of service in extending the Church to try to learn the lessons from our successes and our failures and to give thanks and praise to God for victories won. But I have chosen, as did the Apostle Paul, to "forget what is behind" because the life and walk with Christ must be alive and active now, **TODAY!** I do not place my confidence in old things that are long past. So I have chosen to ask myself and my readers two questions.

1. What will we do for Christ? I have sought to challenge and to stimulate my Church forthrightly and honestly to face and answer this question. Quick answers, that are lightly given and then soon forgotten and forsaken, will not do, for "nothing in all creation is hidden from God's sight. Everything is uncovered and laid bare before the eyes of Him to whom we must give account" (Hebrews 4:13).

We must carefully, clearly and with faith answer this question and our answer must be clear and specific. Then, to carry it out we must formulate clear plans and goals. To plan to do no more than we have already been doing can hardly be worthy of our Lord, who gave Himself for us.

In a helpful recent book on practical ecclesiology titled God's Missionary People, Charles Van Engen writes about goal setting.

The church needs to set priorities in the midst of the Church-kingdom-world interaction, and follow them with a series of goals, translated into plans of action for all the people of God. *Then the Church as mission* will begin to reach out to the world to find there that what it does in the world it in fact does "unto Me," unto its Savior and Lord.

It must create concrete, workable, time-lined and prayerful plans of action whereby the people of God can become truly the "salt of the earth" in our world and in our generation. Without such careful and intentional planning, missionary congregations never emerge and are never build up to become God's people in mission in the world. (P. 145, italics the author's)

When godly, sincere and specific answers have been given, it remains for us to follow the example of the Apostle Paul of resoluteness in carrying out the Lord's will as we understand it and as we have articulated it in our priorities, goals and plans, "straining toward what is ahead."

We have considered "what is behind" and "what is ahead," but between these times there is today, the here and now, when we face the other question:

2. What have you done for Christ lately? It is here that we briefly record and assess what we have done in the year just closed.

There are 14 congregations that comprise the Church Extension Department. Four of them have already been recognized as particular churches and are members of this Conference.

The church at Walnutport, PA will celebrate its centennial next year. It is gaining strength and credibility as a church. After four-and-one-half years as pastor at Walnutport, Larry M. Smith, resigned in July. He saw the need to be closer to his

widowed mother (he is her only child) and he has taken a position as an institutional chaplain at Geisinger Hospital in Danville. He did a fine work as pastor at Walnutport, during which the church grew and progressed solidly. I look forward to the time when he will return to serve with the Department.

Calvary Church is searching for a successor pastor.

The church in Ocean County, NJ continues to grow and solidify. An effective Vacation Bible School was held during the summer, with youths from Calvary Church in Sinking Spring helping to teach and run the program.

With help from its members and others from outside the local area, including youths from Grace Church in Quakertown, a survey was made of nearly 1,000 homes near the church's meeting place, the Ocean County Boy Scout Council Building in Manchester Township. Some contacts from the survey and others from the community have recently begun to attend worship. Worship attendance has averaged about 60 in recent weeks. Dean A. Stortz is pastor at Ocean County.

Christ Church of Edison, NJ continues to grow and solidify. Average attendance at worship is about 150. The recent ruling by the US Supreme Court recognizing that churches should be treated on a parity with other non-religious community groups in their use of public school buildings has helped the Edison church by easing the uncertainty of the congregation's meeting at the Washington School. Dennis M. Cahill and Richard D. Ravis comprise the pastoral staff at Edison. The church sharply reduced its appropriation this year.

Faith Church at Holmes, NY is pastored by Robert S. Commerford. The church is enjoying a steady flow of visitors on most Lord's Days. The parking lot was recently paved, and the church is redecorating the interior and painting the exterior of its fine building. For 1993-94, Faith Church has requested that its appropriation be reduced 56% to just \$200/month.

The Upper Perkiomen Valley mission, known as Community Bible Fellowship Church, meets in its own building in Red Hill, PA. Ron Denlinger and D. Thomas Phillips serve as pastors. The congregation met in its spacious building for the first time on October 18, 1992 and dedicated it to the Lord on Sunday afternoon, November 15, before a nearly full house.

During the year, the congregation began to form its charter membership roll and elected elders and deacons. The officers were installed on June 20. The congregation is presented to the 110th Annual Conference for recognition as a particular church and reception into Annual Conference membership. This recognition will come just 26 days into its third year after its first Lord's Day public worship on September 22, 1991.

Community Church enjoyed a fine Vacation Bible School in August with attendance of 150 children, double that of the previous year.

We have three organized missions — that is, they have begun their membership rolls but have not yet been able to elect local elders.

The mission in Newark, NJ has been going for 18 years under the pastoral leadership of Delbert R. Baker, a bona fide urban specialist. It has a well-defined program and presence in the city. Its ministry embodies a clear focus on overt, aggressive evangelism, sensitive, purposeful disciple building and compassionate, constructive diaconal ministry to the needy. Most of the members of the congregation have been brought to Christ through this ministry.

Organizational progress of the Newark mission has been difficult, especially in the matter of congregational leadership (elders). It looks to this observer as if we are

clearly moving toward the objective of choosing elders.

Growth of the congregation is being impeded by an undersized church building. Intensive prayer coupled by a thorough search for a larger facility has been going on for several years. We hope a God-designed solution to this problem will soon be realized.

In Staten Island, NY, a growing and vital congregation is taking shape. Ralph E. Ritter is the organizing pastor. The personnel of the congregation, as in Newark, reflects a diverse neighborhood. Well conceived and executed teaching and discipling programs for all ages are bearing fruit.

The growing and exciting "hands on" ministry of work teams from established churches, which is taking place on many of our fields, has been especially dramatic and transforming at Staten Island. Groups from the churches in Harleysville, Sunbury, Spring City and Coopersburg have "worked their magic" on the buildings and grounds. This summer a team of young people from Emmaus, under the direction of Pastor and Mrs. David Schoen, gave an intensive week of street ministry, featuring puppets, Vacation Bible School and evening film presentations with significant impact.

The growth of the mission and its programs has mandated the return of the Christian education building to its intended usage. It had been rented as a residence for years. It is presently undergoing extensive renovation and redecoration. Its use will enable the congregation to grow in effectiveness of ministry and in number.

Our newest organized mission is Calvary Church in Scranton, PA. This struggling congregation has been in decline, but has "hung on" in a needy place. On February 10, the members voted to request that the Department receive them as a mission and help them to reorganize.

An assessment of the prospects for this work revealed a suitable plant in the Hill section of the city. The neighborhood is heavily populated and stable, with well-kept homes. An increasing number of young families is settling into the gracious and attractively-priced housing there. The need for an evangelical church on the hill is manifest.

With the concurrence and counsel of the Board of Directors and the Ministerial Relations Committee, the Board of Church Extension resolved to accept Calvary Church as a mission. Roger L. Reitz, whose prior effective ministry at Catasauqua and Emmanuel Church in Philadelphia commended him for the Scranton situation, accepted the Board's call and began his ministry on August 1. Already there are positive statistical indications of effectiveness.

Our assumption of this work at Scranton has created a need for new designated gift income. The first year commitment for appropriations is about \$17,000. Of this, we estimate about \$6,000-\$7,000 annually in designated support for the Reitz family will continue, leaving a need for an added \$10,000-\$11,000. We ask the churches to bear this need in mind and to help us to meet this need as they are able.

We have five unorganized missions, that is congregations that have not yet begun formation of their charter membership rolls. The Somers Point, NJ mission was met by an assessment committee over a year ago. It gave evidence then of having eight to ten committed families ready to accept membership. Subsequently, however, several of these either moved away or wavered in their commitment. Consequently, the membership process has been postponed.

Upon the departure of Pastor Reitz for Scranton, a search has begun for his successor. We still believe in the need for this ministry in the Atlantic County area

and we look to the Lord to bring it to completion. Because the Reitz family has taken some personal support with them to Scranton, there will be need of some \$7,000-\$8,000 in new designated offering to meet the needs of this church plant in the shore area.

Similarly, at Spencer, MA an assessment committee met the congregation and found that there were eight to ten professed committed families. The committee approved the formation of the membership roll, but expressed concern over evidence that they found in the in-depth process that the group appeared to be rather deeply divided in its assumptions and expectations for what the church should be.

As time passed, the polarization grew and before the membership process was consummated, a large number withdrew. A few remain faithful, standing with Pastor Chris Morrison in trying to start over almost from "go."

On January 13, the Bible Fellowship Church took title to the former Stage Coach restaurant building in Thompson, CT to serve as a home for our mission which serves that community along with Webster and Dudley, MA. Months of hard work by the people of the mission and helpers from afar prepared the premises to be a house of worship. The congregation began to use the building in May, and following a mini-phonathon, had the grand opening on June 6, with an attendance of about 40. Present average attendance is in the 30s. A dedication service is being planned for the near future.

The number of committed families is nearing ten. The Board of Church Extension named an assessment committee for Thompson on September 10. Dennis W. Spinney is the founding/organizing pastor.

The Pleasant Valley, NY mission has been growing and may be nearing the organized mission stage. After 29 years of employment at IBM, Pastor David R. Way accepted a company buy-out and retired as of April 1. He has delighted in being able to give his full time to the pastorate, and the results of his labors show in the statistics.

Next April 1, 1994, when his full salary arrangement with IBM ceases, there will be need for \$710/month in new designated support to keep Brother Way in the full-time work of the Gospel.

During the year, a new mission was opened in the Upper Pocono area of Pennsylvania near the confluence of Interstates 84 and 380, under the pastoral leadership of John C. Vandegriff, Jr. The group has been meeting weekly on Thursday evenings for worship and Bible study. In this phase, the work is fully supported internally without need for funds from the Board.

Pastors Vandegriff, Upper Pocono and Reitz, Scranton with the Director form a new church planting team. This may provide opportunity for other future new starts in the Pocono-Luzerne, Lackawanna area, which may join the team one by one.

A brand new, yet old, mission is in process of formation in the Middletown-Red Bank area of eastern Monmouth County, NJ. When the Englishtown, NJ church was no longer able to elect elders and to function as a church, the congregation voted to disband and turn the work over to the Board of Directors. In turn, that Board has asked the Board of Church Extension to accept the work as a mission.

The Board has called John C. Vandegriff, Jr. as lead pastor for this congregation which will be his primary focus for ministry as he also continues with the Upper Pocono mission. A second pastor will join the leadership team soon.

The concept for this continuation-in-relocation of Grace Church, Englishtown is to begin with an initial core group which will meet on a weekday evening for

worship and edification through teaching of the Scriptures. Sunday meetings will be "seeker friendly," making use of contemporary music, drama and the arts, along with "how to" preaching, applying the Gospel and the Scriptures to the unchurched where they live today and in words and style which they can understand. Small caring groups and quality children's ministry are also part of the plans for this church.

Initial support for this work, which will be known as Twin Rivers Community Church (the Navasink and Shrewsbury Rivers define boundaries of its target area) will come from assets of the Englishtown church and designated giving. We do not anticipate a need for general fund appropriations from the Board.

During the year, surveys have been conducted in Monmouth, Salem and Cumberland Counties, NJ, Chester and Northampton Counties, PA and Scranton, PA. Areas under some consideration for new missions include Southern New Jersey, Hellertown and the Downingtown area of Pennsylvania.

THE UPWARD CALL

A driving force and motivation for the Apostle Paul in his church planting work was Christ's heavenward call and the prize to which he looked forward after he had completed his race. Spurred on by that hope, he wrote, "I do not run like a man running aimlessly; I do not fight like a man beating the air. No, I [discipline myself] ... so that I ... will not be disqualified for the prize" (I Corinthians 9:26,27). Facing his martyrdom, he wrote, "Now there is in store for me the crown of righteousness, which the Lord, the righteous Judge will award to me on that day — and not only to me, but also to all who have longed for his appearing" (II Timothy 4:8). That can include us, too. Let's do it!

Financial Report of the Executive Director of Church Extension 1992-93

Receipts:

Balance, August 31, 1992	\$	256.19
From Board		15,500.00
Interest		86.52
Misc.		138.93
Equity Grant - Fund to Promote Church Ext.		16,000.00
Loan		<u>3,000.00</u>
Total		34,981.64

Expenditures:

Department Travel	\$	7,263.28
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Office:

Supplies	205.60	
Mailing	382.43	
Phone	<u>1,459.08</u>	
		2,047.11

Parsonage-Office Building:

Gas-Fuel	1,301.15
Electric	1,349.29
Other Utilities	821.16
Maintenance	564.55
Insurance	<u>1,993.59</u>

6,029.74

Board Expenses	119.09
Bank Charges	90.41
Loan Repayment	3,000.00
Property Repairs (Equity Grant)	9,265.00
Total	\$ 27,814.63

Balance, August 31, 1993 \$ 7,167.01

NOTE: Equity Grant Fund Balance is \$6,735.00
 Depository: United National Bank, Plainfield, NJ

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

Office Account
1992-93

Receipts:

Balance, August 31, 1992	\$ 514.92
From Board	11,500.00
Other	<u>75.23</u>
Total	\$ 12,090.15

Expenditures:

Equipment	\$ 3,971.66
Mailing	\$ 4,767.28
Printing and Supplies	2,681.99
Promotion	127.32
Telephone	<u>282.37</u>
Total	\$ 11,830.62

Balance, August 31, 1993 \$ 259.53

Depository: Meridian Bank

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

Report of the Board of Missions

"Everyone is asking for you."

But He (Jesus) replied, "We must go on to other towns as well, and give my message to them too, for that is why I came."

(Mark 1: 37b - 38)

We live in a culture that creates great stress. There are many demands placed upon us by others. Jesus was in this same situation having spent the previous day healing the sick and the demon possessed. Many came in search of Jesus the next day because of the miracles they heard about and the potential of what Jesus could do for them. The Disciples of Jesus saw the needs represented and went to look for Jesus. The response of Jesus indicates that He would not be deterred from His primary purpose — to proclaim His message to those who still had not heard — to reach the unreached. We see many pressing needs around us. Many are anxious to tell us of the important things that we ought to be doing. But the purpose of Jesus, what He wants to do through us, is not just doing good things, but carrying out His priority work to reach the unreached.

Two priorities in mission strategy today are: 1) to reach unreached people groups, and 2) to concentrate on the urban settings that are growing so rapidly and are of such diverse ethnic backgrounds. God is at work bringing many unreached and lost people from around the World to be **our neighbors**. In Luke 10 a lawyer asked Jesus who his neighbor was for whom he should feel responsible. Jesus answered with a story of two religious leaders, a priest and a Levite, who demonstrated that they were not good neighbors. But a certain Samaritan, one who was ethnically different, responded with a demonstration of compassion and mercy. Jesus said the Good Samaritan was the neighbor because he showed mercy and then said, "Go and do the same." As we look at our neighbors, may we not act irresponsibly as the "religious leaders" in the story Jesus told. We should feel a neighborly responsibility for those who have such great spiritual needs and are eternally lost without an opportunity of hearing and responding to the Gospel message that Jesus wanted to urgently share.

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, and plan the Pastors & Leaders Seminar and the 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. 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. 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 in our own neighborhood. This Board looks forward with great anticipation to cooperate with Annual Conference in an

endeavor to plant cross-cultural B.F. Churches in our geographical area.

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. 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.

At our Annual Conference in 1988, we brought before you the need for retirement funds for forthcoming retirements of some of our missionaries. Some years ago this Board became aware that some sending agencies did not adequately take care of the retiring needs of their missionaries, some of whom are also our missionaries. A fund was established with a desire that we would determine what their pension program would offer and then provide the balance of what a pastor would receive from the MRF with the same number of years. This Board recognized that we did not have the finances available to make this a reality without the assistance of churches. In 1988 we recommended an additional 5% of your present giving to the Board that we could allocate to "Retirement/Board Ministries". This was approved by Annual Conference. About 22 churches participated by sending in funds for this account. This means that we were not able to gain the kind of income for retirement purposes that we really desired. Because of this, this Board decided that it would request supporting churches of retiring missionaries to assist the Board of Missions in providing retirement benefits for these individuals by continuing support of missionaries in retirement on a prorata basis. We will be in contact with churches who have missionaries approaching retirement recommending the percentage of support necessary to give them what a pastor would receive with the same number of years. We would encourage your participation to adequately provide for these who have represented us over the years. We have indicated to our missionaries that we are not able to bear this responsibility after January 1, 1994, and recommend a review and augmentation of retirement funds, where necessary, equal to what a pastor must place in the MAF. This step, however, only alleviates responsibility for time served after January 1, 1994.

This Board is grateful to the Annual Conference and our fellowship of churches for the encouraging support that you have given to its and to its first full-time Executive Secretary elected and ratified in 1985. In 1985 there were 78 active missionaries and 7 appointees with an income from churches in the amount of \$407,854.60. This year we are reporting 102 active missionaries and 31 appointees with an income from B.F. Churches in the amount of \$962,595.81 plus \$50,345.46 from individuals equaling \$1,012,941.27; a growth of about 248% since 1985. Needless to say, this has increased the work load dramatically! This Board is studying various options of actions. One of the options being explored is to engage another person as an assistant with the desire that such a person would assume more responsibilities in the future. Pray for us as we evaluate our options. If you have input to give, or suggestions of individuals, we would be most appreciative of your involvement.

The Board of Missions met seven times this year and the following information indicates some of the highlights of the year between September 1, 1992 and August 31, 1993:

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 12 active applicants. To some degree, we worked with 37 different applicants this year of which 21 became appointees. We also worked with 41 in the appointee category, 9 of whom left for their field of ministry this year. They progressed through the process as follows (number of adults):

Applicants at September 1, 1992 (12 family units)	21
Applicants Added (11 family units)	16
Applicants Transferred to Inactive (0 family units)	0
Applicants Withdrawn (2 family units)	3
Additional Applicants accepted by this Board (13 family units)	21
(Bullocks, Getter, Green, Hardings, Klaassens, Manns, Merricks, Morrisons, Ruch, Sears, Transues, Rick Warner, Youngs)	
Applicants at August 31, 1993 (7 family units)	12
Appointees at September 1, 1992 (10 family units)	20
Appointees Withdrawn (1 family unit)	2
Appointees who became missionaries on their field of ministry . .	6
(3 family units - Hunsickers, LoRussos, Meitzlers)	
Applicants who became missionaries on their field of ministry . .	3
(3 family units - Baran, Ruch, Rick Warner)	

General Statistical Report on August 31, 1993

1. Number of Sending Boards under which our missionaries are working 38
2. Number of countries in which our missionaries are working 25
3. Number of Missionaries:

	Family Units	Couples	Singles	Total Adults
Active Missionaries	58	44	14	102
Leave of Absence	2	2	0	4
Appointees	17	14	3	31
Active Applicants	7	5	2	12
TOTALS	84	65	19	149

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

Area	Families	Adults	Countries
U.S.	19	32	U.S.
North America (excluding the U.S.)	4	8	Canada, Mexico
Central America	5	9	Bonaire, Costa Rica, Guadeloupe, St.Vincent
South America	8	14	Bolivia, Ecuador, Suriname, Venezuela
Europe	8	15	U.K., France, Austria, Spain, Yugoslavia
Africa	10	17	Kenya, Morocco, Seychelles, Tanzania, Zaire
Asia	2	4	Mongolia, Thailand
Southeast Asia	2	3	Malaysia, Philippines,
TOTALS	58	102	25 COUNTRIES

Missionary Appointees & Inactive Missionaries in Transition to Active (17 family units, 31 adults)

1. Byron & Lisa Barnshaw were accepted by this Board on September 25, 1990 to work with IMI in the home office in Reading, Pennsylvania. They are scheduled to start full-time with IMI on October 4, 1993.
2. Raymond & Louise Bertolet were accepted on January 15, 1991 to work with Trans World Radio on the island of Guam. They are scheduled to leave for Guam in January of 1994.
3. Chris & Beth Bullock were accepted on July 20, 1993 for ministry with Wycliffe in Papua New Guinea. They previously served a short term there a few years ago.
4. Tina Getter was accepted by AIM and this Board on January 28, 1993 for medical ministry among the Sandawe people in Tanzania. She is planning a departure date in January of 1994.
5. Martin Green was accepted by this Board and Bible Basics International (BBI) on September 3, 1992 for involvement in a radio station and follow-up ministry in Honduras.
6. Neil & Ivy Harding were accepted February 18, 1993 by United World Mission (UWM) for a strategic teaching ministry in the former Soviet Union to train pastors and Christian leaders for the new-found freedoms and opportunities to develop new churches. They need at least 50% support by Jan. 1, 1994 to begin training and hopefully 100% by June 1, 1994 to enable them to immediately enter into ministry.
7. Tim & Wanda Kauffman have requested to change their status from leave of absence to active in order to serve again with UFM in Zaire.
8. Marvin & Peggy Klaassen were accepted by this Board on Nov. 17, 1992 having previously served with Gospel Mission Of South America to minister in Chili.

9. Stephen & Vicki Mann were accepted by WorldTeam on April 15, 1993 to serve in Church ministries and Church planting in either Guadeloupe or France.
10. Chris & Becky Merrick were accepted on November 17, 1992 by Reaching Urban Neighborhoods (RUN).
11. Glenn & Stacy Miller were accepted by this Board and AIM when they completed their educational requirement on May 30, 1992.
12. Philip & Jan Morrison have served as short termers in Kenya for one year. Upon their return on August 1, 1993 they became Career Missionary Appointees hoping to return to teach at Moffat Bible College in August of 1994.
13. Anthony & Joanna Murrin were accepted by this Board when they were accepted by New Tribes Mission on April 1, 1992. Their field of ministry is not yet finalized.
14. 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.
15. Frances Sears served as a short termer in Maui, Hawaii teaching at a missionary school. She was accepted by Berean Mission on August 13, 1993 for ministry on Maui.
16. Don & Amy Transue were accepted by Bible Basics International on May 18, 1993 for ministry with a radio station in Honduras and associated ministries.
17. Chris & Roxanne Young were accepted on November 17, 1992 for ministry with Word of Life in Club ministries in the Harrisburg-York areas.

Missionary Appointees Who Left For Their Field Of Service This Fiscal Year (6 family units, 9 adults)

1. Totoram Baran
2. Chris & Alma Hunsicker
3. John & Nancy LoRusso
4. Mark & Diana Meitzler
5. Dorothy Ruch
6. Richard Warner

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 another year or so.

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

Summer Missionary Financial Aid

Financial assistance totalling \$2,835 was given to thirty-six applicants from eight Bible Fellowship Churches to serve with recognized organizations in various parts of the U.S. and 9 other countries.

Missions Emphasis Events Of The Board Of Missions

The Board of Missions conducted its Seventeenth Missions Seminar for Pastors, Missionaries, and Key Lay Missions Leaders on March 30, 1993 at our Quakertown Bible Fellowship Church. The general theme was: "The State Of World Missions Heading Into The 21st Century." Mr. Jim Reapsome, Executive Director of Evangelical Missions Information Service, was the speaker. About 160 people attended this seminar.

World Missions Week at Pinebrook Bible Conference was held from August 7 - 13, 1993. Dr. Eric Crichton, evening speaker, spoke from the Book of Jonah.

A Conference-wide Missionary Rally was conducted on May 13, 1993 at our Lebanon Church.

Dates To Mark On Your Calendar Of Events:

Tuesday, April 12, 1994	Pastors & Leaders Missions Seminar from 10:00 a.m. to 3:00 p.m. in our Lancaster Church. Tom Telford and Larry Walker, both of APMC, will be the seminar leaders relating to developing strategy for world evangelization entitled "Seven Dynamics For Advancing Your Church In Missions."
Thursday, May 12, 1994	Conference-Wide Missionary Rally from 10:00 a.m. to 3:00 p.m. Location to be announced.
August 6 — 12, 1994	World Missions Week at Pinebrook Bible Conference.

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 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. Totoram Baran Evangelism, cross-cultural ministries through Newark Bible Center
5. Glenn Blausner Shipping and transporting in support ministry
6. Richard & Peggy Blausner Shipping Manager, support ministry
7. Cliff & Becky Boone Evangelism, discipleship, church planting
8. Osborne & Diane Buchanan . Assistant to the President for International Missions
9. Leonard & Nina Buck Audio visuals for TEAM & for missionaries
10. Brian & Maureen Butler Director of International Outlook Course
11. William & Holly Campbell . . . Evangelism among Muslims
12. Barbara Chappell Children's work
13. Basil & Angie Chatterpaul . . . Evangelism, Bible classes, church planting

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, training nationals, evangelism
20. Ondrej & Milina Franka Evangelism, discipleship, church and youth ministries
21. Richard & Flo Gehman Theological Advisory Group, church work, teaching
22. Marian Gibbon Supervisor of O.R./ Anesthesiology/ Maternity, teaching, evangelism
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 Bible Fellowship Church
28. Aaron & Marlene Hoffman . . . Dallas Center Chaplain, hospitality, Center nurse
29. Ronald & Doris Hoyle Evangelism, church planting, camp ministry
30. Chris & Alma Hunsicker Language study now; then hospital work, evangelism
31. Walter & Susan Johnston Evangelism, church planting
32. John & Nancy LoRusso Language study now; then church planting/support ministries
33. James & Trudi MacArthur Evangelism, discipleship, church planting
34. Mark & Diana Meitzler Evangelism among refugees in cooperation with local church
35. Philip & Jan Morrison Teaching/training pastors and church workers
36. Duane & Joetta Moyer Church/youth work, Extension Seminary
37. Edward & Ruth Moyer Teaching Bible School, training, church advisor
38. William & Addy Mull Teaching/training church leadership
39. Robert & Lana Patterson Evangelism, discipleship, church ministries among American Indians
40. Joy Pattison Teaching children in Bolivia, evangelism through children's ministry
41. Thomas & Becky Pollock Evangelism, discipleship, church ministries among American Indians
42. Earl & Pirkko Poysti Evangelism and Russian Radio production
43. Lillian Ramirez Health, medical, Bible classes, one-on-one evangelism
44. Olive Rawn Medical work, local church work, evangelism
45. Arthur & Vicki Reyes Evangelism, discipleship, church planting

46. David & Rebecca Riddell Evangelism, discipleship, church planting
47. Dorothy Ruch Dorm parent, counselling
48. Thomas & Joyce Sacher Assistant Director, camp ministries
49. David & Roxy Schlonecker . . . Teaching school, administration, local church ministries
50. Daniel & Jackie Scott Survey & research work for unreached people
51. Ted & Grete Shelling International Student evangelism/discipleship, training others to do the same
52. David & Georgina Solt Literature, radio, TV and film, camp, seminary and Bible school
53. Elford & Gracie Stephens . . . Evangelism, Christian education
54. Edward Stuebner Graphic arts for printing, evangelism through magic and chalk talks
55. Rick & Donna Warner Evangelism, discipleship, church planting
56. Mark & Cathy Wimble Language school for evangelism and discipleship
57. Barry & Candace Wingo Evangelism, translation, church planting
58. Philip & Nancy Yerrington . . . Evangelism, church ministries
59. 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 1993. We anticipate that this book will be ready for distribution at this Annual Conference at a donation of \$2.50. It was determined by this Board that the costs of printing these books could be defrayed by a minimal donation. It is our hope that people will become better acquainted with our missionary family and use it for regular prayer for them.

Recommendations To The 110th Annual Conference

1. **WHEREAS**, the 109th Annual Conference granted the Board of Missions additional time to make a final determination in regard to whether or to what extent it will participate in the Minister's Annuity Fund (cf. 1992 *YEARBOOK*, p. 19); and
WHEREAS, most missionaries serving under the Board of Missions are in foreign countries where their income is not subject to Federal income tax in the U.S.A., which creates a disadvantage regarding taxation if they were to participate in the MAF; and
WHEREAS, retirement benefits to ministers serving under the Board of Missions are also affected by varied retirement benefits provided by certain sending boards and other factors including the percentage of missionary support provided by the Bible Fellowship Church; therefore be it
RESOLVED, that the Board of Missions be exempt from mandatory participation in the MAF; and be it further
RESOLVED, that ordained ministers of the Bible Fellowship Church who serve under the Board of Missions, in fields of ministry in the United States or

in other situations where it would be appropriate and advantageous, may elect to individually participate in the MAF and shall be responsible to make appropriate arrangements with the Board of Missions regarding support levels and payment to their account.

2. **RESOLVED**, that the material on page 98 of the *FAITH & ORDER* be adopted for FIRST READING as follows:

Regional Programs

The Board of Missions shall coordinate Regional Programs as deemed advisable. The following material in brackets [] is to be deleted:

1. The Board of Missions shall establish groupings of churches for Regional Programs.
 2. The officers of the Women's Missionary Society of each church of a region shall constitute an organizing committee for the region.
 3. Each regional committee shall establish officers as it deems necessary.
 4. Regional officers shall be elected at an Annual Meeting held in the autumn. These officers shall be members of the Bible Fellowship Church.
 5. The elected officers shall plan regional programs, including establishing the frequency and dates of regional rallies.]
3. **RESOLVED**, that the By-Laws of the Board of Missions in the Faith and Order, pp. 153 to 157, be approved at Second Reading (see 1992 *YEARBOOK*, pages 44-46 for First Reading).

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.



Missionaries Present at Annual Conference

*Top (left to right) Draper, Butler, Harding
Morrison, Aukamp, Hertzog*

Financial Report of the Board of Missions

September 15, 1993

Rev. Roy A. Hertzog, Executive
Board of Missions - Bible Fellowship Church
2721 Andrea Drive, Allentown PA 18103

Dear Brother Hertzog:

I have reviewed the records of the Board of Missions of the Bible Fellowship Church and the accompanying Balance Sheet as of August 31, 1993 and the Statements of Income and Expenses for the year September 1, 1992 to August 31, 1993 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, 1993 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

BALANCE SHEET AUGUST 31, 1993

ASSETS (CASH & INVESTMENTS)		
CASH (ML - MM/Checking)	\$ 74,544.38	
CASH (Meridian Checking)	46,541.82	
CASH (Petty Cash Fund)	460.00	
DW General Fund Investments	217,231.76	
DW General Fund MM	73,905.24	
PB Supp. Aid Investments	84,000.00	
PB Supp. Aid MM	3,858.16	
PB Housing Fund Investments	203,000.00	
PB Housing Fund MM	6,828.41	
PB General Fund Investments	158,000.00	
PB General Fund MM	2,529.08	
ML General Fund Investments	45,000.00	
Board Office	<u>7,450.53</u>	
Total Assets		<u>\$ 923,349.38</u>

LIABILITIES (MISSIONARY SUPPORT & PROJECTS)

Missionary Support/Projects	121,493.38	
Awaiting Designation	<u>1,041.64</u>	
Total Liabilities		122,535.02

FUNDS HELD IN TRUST

Prior Year's GF Balance	482,869.09	
Prior Year's SA Balance	88,945.83	
Prior Year's HF Balance	206,414.38	
This Year's Excess (Deficit)	<u>22,585.06</u>	
Total Funds Held In Trust		<u>800,814.36</u>
Total Liabilities & Funds Held		<u>\$ 923,349.38</u>

General Fund – Income & Disbursements
For the Year Ended August 31, 1993

General Fund Income:	Year to date	%
Undesignated Income Churches	24,813.20	29.26
Undesignated Income Individ.	1,155.00	1.36
Honorarium Income	375.00	0.44
Seminar Income	649.00	0.77
Prayer Calendar Income	3,251.20	3.83
Missionary Directory Income	387.00	0.46
General Fund Interest	40,381.22	47.61
Board Ministry Income	13,076.01	15.42
Miscellaneous Income	<u>729.04</u>	<u>0.86</u>
Total Income	84,816.67	100.00

General Fund Disbursements:

Supplemental Contributions	4,104.00	4.84
Regular Board Expenses	5,933.91	7.00
Board of Publications	582.00	0.69
Missionary Specials/Projects	0.00	0.00
Hospitality	278.14	0.33
Office Supplies/Equipment	5,924.11	6.98
Computer Equipment/Software	10,576.45	12.47
Computer Support Assistance	3,260.00	3.84
Publicity & Postage	6,169.90	7.27
Prayer Calendar	4,361.08	5.14
Telephone	1,864.50	2.20
Seminar	1,300.00	1.53
ACMC	0.00	0.00
Summer Ministries	2,835.00	3.34
World Missions Week	3,276.88	3.86
Miss. Rallies/Conferences	10.00	0.01

Outgoing Funds	3,500.00	4.13
Hospitalization	4,824.00	5.69
Office Rental Expense	10,461.96	12.33
Financial Secretary	3,200.00	3.77
General Secretarial Services	11,322.71	13.35
Payroll Taxes (FICA)	5,020.70	5.92
Urbana	0.00	0.00
Administration Budget	950.00	1.12
Miscellaneous Expenses	<u>1,112.30</u>	<u>1.31</u>
Total Disbursements	90,867.64	107.13
General Fund Excess (Deficit)	(6,050.97)	(7.13)

***Housing/Supplemental Aid
Income & Disbursements
For the Year Ended August 31, 1993***

Housing Fund Income:		
Housing & Rentals	0.00	0.00
Interest Income	<u>17,789.25</u>	<u>100.00</u>
Total Income	17,789.25	100.00
Housing Fund Disbursements:		
Utilities - Electric	0.00	0.00
Utilities - Gas/Fuel	0.00	0.00
Utilities - Water/Sewer	0.00	0.00
Utilities - Cable TV	0.00	0.00
Subsidized Housing Expense	2,100.00	11.80
Rents Paid	2,400.00	13.49
Housing Repairs/Maintenance	<u>0.00</u>	<u>0.00</u>
Total Disbursements	4,500.00	25.30
Housing Fund Excess (Deficit)	13,289.25	74.70
Supplementary Aid Income:		
Board General Fund Transfers	0.00	0.00
Investment Interest Income	6,629.50	43.20
Retirement Income - Churches	<u>8,717.28</u>	<u>56.80</u>
Total Income	15,346.78	100.00
This Year's Excess (Deficit)	22,585.06	147.16

***Missionary Support/Projects
Income & Disbursements
For the Year Ended August 31, 1993***

Missionary Support & Projects Income:

Missionary Support	1,015,122.02	92.27
Missionary Projects	75,288.04	6.84
Awaiting Designation	<u>9,741.64</u>	<u>0.89</u>
Total Income	1,100,151.70	100.00

Missionary Support & Projects Disbursements:

Missionary Support	932,789.21	95.41
Missionary Projects	36,127.47	3.70
Awaiting Designation	<u>8,700.00</u>	<u>0.89</u>
Total Disbursements	977,616.68	100.00

Total Support Excess (Deficit)	122,535.02	12.53
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***Notes to the Financial Statements
For the Year Ended August 31, 1993***

Note # 1 - The Board of Missions has provided a Balance Sheet as of August 31, 1993 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 projects.

Note # 2 - The liabilities missionary support/projects and awaiting designation and the Total Support Excess includes the balance excess as of August 31, 1992.

Note # 3 - General Fund Investments and per cent return on investments as of August 31, 1993.

A. Dean Witter Reynolds, Inc.		
GNMA Pool	\$ 5,029.83	7.53
GNMA Pool	7,959.86	7.53
FNMA	1,062.00	7.52
GNMA Pool	2,293.76	7.53
FHLMC	3,948.68	6.99
FHLMC	29,651.00	7.07
GNMA Pool	8,399.83	8.61
FHLMC	3,886.80	8.59
FNMA	25,000.00	6.02
FHLMC	25,000.00	6.70
FNMA	30,000.00	6.55
FHLMC	25,000.00	6.64

FNIGN	25,000.00	6.53
FHLMC	<u>25,000.00</u>	<u>5.92</u>
	<u>\$ 217,231.76</u>	<u>6.71 avg.</u>
B. Prudential Bache		
FHLMC Remic	\$ 5,000.00	6.11
FNMA Remic	10,000.00	7.43
Prud Bache Sec	10,000.00	5.66
Westam Mtg.	53,000.00	5.66
Maryland Nat Bk	<u>80,000.00</u>	<u>8.30</u>
	<u>\$ 158,000.00</u>	<u>7.14 avg.</u>
C. Merrill Lynch		
FHLMC	\$ 25,000.00	7.03
FHLMC	<u>20,000.00</u>	<u>6.97</u>
	<u>\$ 45,000.00</u>	<u>7.42 avg.</u>

Note # 4 Housing Fund Investments and per cent return on investments as of August 31, 1993.

Prudential Bache		
FHLMC Remic	\$ 30,000.00	7.43
FHlmc Remic	5,000.00	6.11
FNMA Remic	70,000.00	7.43
RNMA Remic	15,000.00	7.43
Prud Bach Sec	25,000.00	6.64
Westam Mtg.	5,000.00	6.49
Westam Mtg.	<u>53,000.00</u>	<u>5.66</u>
	<u>\$ 203,000.00</u>	<u>6.74 avg.</u>

Note # 5 Supplemental Aid Fund Investments and per cent return on investments as of August 31, 1993.

Prudential Bache		
FNMA Remic	\$ 7,000.00	8.15
FNMA Remic	35,000.00	7.43
FNMA Remic	8,000.00	7.43
Prud Bach sec	14,000.00	7.44
Westam Mtg.	10,000.00	6.49
Westam Mtg.	<u>10,000.00</u>	<u>5.66</u>
	<u>\$ 84,000.00</u>	<u>7.17 avg.</u>

Report of the Board of Directors of Pinebrook Junior College

The educational program of Pinebrook Junior College was concluded on September 30, 1992. The Board of Directors of Pinebrook Junior College has functioned in a limited way in the past year to oversee residual concerns in the closing of the college. Since most current business relates to legal, property, and financial concerns, a Joint Committee composed of selected members of the Board of Directors of the Bible Fellowship Church and the Board of Directors of Pinebrook Junior College continues necessary oversight and reports to both boards. This Joint Committee is composed of Carl C. Cassel, Raymond R. Dotts, Jay H. Fasnacht, Harvey J. Fritz, Jr., Jansen E. Hartman, L. James Roberts, Jr., and Robert H. Zentz.

The sale of the property formerly used by the college is of utmost concern. The property at 428 South Main Street was sold in 1992, and the proceeds of that sale have been used to meet operating expenses in the 1992-1993 fiscal year. The Linden Hall property and a small segment of the original Sacred Heart property adjacent to the Linden Hall property were sold in June, 1993, and the entire proceeds of this sale have been applied to reduction of indebtedness. William A. Emerick, Inc., Lansdale, PA, continues to seek a buyer for the main campus tract. Pray diligently for God to provide a buyer for the property.

The Board gratefully reports that contributions of \$11,717.25 were received from 25 Bible Fellowship churches in the 1992-1993 fiscal year; \$21,672.75 was received in gift income from individuals and other sources. This income assisted in making it possible to conclude the fiscal year with no additional indebtedness. A large portion of the college inventory of equipment and furnishings has been sold. However, cash resources have been exhausted, and without sale of the property or gift income from churches and individuals, additional indebtedness will be incurred. The Board of Directors of the Bible Fellowship Church has made available to the college \$50,000.00 for use by the college for cash flow purposes, if needed, to be repaid after the sale of the property.

Many former college employees have found new employment for which we praise God. Some, however, have still not found new positions. Pray fervently that these folks would find suitable employment.

We wish to remind the Bible Fellowship Church constituency that Nyack College is 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.

The Board of Directors of Pinebrook Junior College gives thanks to God for the able administrators, faculty, staff, and Board members who have served at Berean Bible School and Pinebrook Junior College during 42 years of Christian education. We praise God for the individuals and churches who have faithfully supported this ministry in prayer and financial support. We rejoice that there are graduates and former students faithfully serving the Lord in many places in many ways.

Recommendations:

1. WHEREAS, a new edition of the *FAITH & ORDER* is to be published in the next year; and
WHEREAS, the educational ministry of Pinebrook Junior College is no longer in operation; but
WHEREAS, there are reasons not to dissolve the corporation of the Pinebrook Junior College and its Board of Directors until the sale of the property is concluded; therefore be it
RESOLVED, that the material in the *FAITH & ORDER* relative to Pinebrook Junior College not be printed in the new edition, namely pages 162-163, and Article VII: Miscellaneous By-Laws, 3. Offerings, b. (page 101), though the Board of Directors of Pinebrook Junior College will continue to function under these by-laws until dissolution of the corporation.

2. WHEREAS, the Board of Directors of Pinebrook Junior College continues to be concerned to promote Christian higher education among the Bible Fellowship constituency; and
WHEREAS, there are endowment funds of Pinebrook Junior College that we anticipate continuing to be used for Christian higher education in the Bible Fellowship Church; therefore be it
RESOLVED, that the Board of Directors of Pinebrook Junior College recommends that Annual Conference approve the recommendations concerning the Board of Higher Education and the Pinebrook Educational Foundation.

3. WHEREAS, twenty-five churches gave contributions to Pinebrook Junior College between July 1, 1992, and June 30, 1993, and such gifts helped provide cash flow to avoid further indebtedness during that period, and
WHEREAS, it is expected that Pinebrook Junior College will begin to incur further indebtedness before the end of October, 1993, because cash reserves have been exhausted, and
WHEREAS, the 108th Annual Conference passed a resolution that states that "to the extent that the assets of the College plus the assets associated with and used by the College which are owned by Bible Fellowship Church are insufficient to pay all of the College's operating obligations, Bible Fellowship Church hereby accepts the responsibility to pay these obligations" (1991 *YEARBOOK*, p. 42), therefore be it
RESOLVED, that each particular church continue to support the College through diligent prayer for the timely sale of the property and through regular contributions until the sale of the property is consummated.

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
Pinebrook Junior College***
Independent Auditors' Report

We have reviewed the accompanying balance sheet of Pinebrook Junior College as of June 30, 1993 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 reviewed and reported upon the financial statements of the College for the year ended June 30, 1992, balance sheet 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.

Our review was made for the purpose of expressing limited assurance that there are no material modifications that should be made to the accompanying financial statements in order for them to be in conformity with generally accepted accounting principles. The information included in the schedule of operating expenditures is presented only for supplementary analysis purposes. This information has not been subjected to the inquiry and analytical procedures applied in the review of the financial statements. We compiled this information from information that is the representation of management, without audit or review, and we do not express an opinion or any other form of assurance on this supplementary information.

Campbell, Rappold & Yurasits, Certified Public Accountants
September 28, 1993

BALANCE SHEETS
June 30, 1993
With Comparative Figures at June 30, 1992

- ASSETS -	Reviewed June 30, 1992	Audited June 30, 1993
<u>Current Funds</u>		
Unrestricted:		
Cash	\$ 8,348	\$ 9,763
Accounts Receivable Less		
Allowance of \$ 1,456 & \$ 2,507	14,214	894
Total Unrestricted	<u>\$ 22,562</u>	<u>\$ 10,657</u>

Restricted:

Cash	\$ -	5,371
Accounts Receivable	2,689	-
Due from Other Funds	<u>2,682</u>	-
Total Restricted	\$ 5,371	5,371
TOTAL CURRENT FUNDS	<u>\$ 27,933</u>	<u>\$ 16,028</u>

LOAN FUNDS:

Cash	\$ 1,320	\$ 4,194
Loans Receivable Less		
Allowance of \$61,824 & \$34,133	<u>31,793</u>	<u>1,561</u>
TOTAL LOAN FUNDS	<u>\$ 33,113</u>	<u>\$ 5,755</u>

ENDOWMENT FUNDS:

Investments (Note 2)	\$ 43,684	46,751
Accrued Interest Receivable	<u>1,096</u>	<u>628</u>
TOTAL ENDOWMENT FUNDS	<u>\$ 44,780</u>	<u>\$ 47,379</u>

- LIABILITIES & FUND BALANCES -

	June 30, 1992	June 30, 1993
<u>CURRENT FUNDS:</u>		
Unrestricted		
Accounts Payable	\$ 96,524	\$ 3,310
Notes Payable (Note 4)	302,000	196,660
Accrued Expenses	612	9,330
Due to Other Funds	55,977	428,576
Fund Deficit	<u>(432,551)</u>	<u>(627,219)</u>
Total Unrestricted	<u>\$ 22,562</u>	<u>\$ 10,657</u>
Restricted:		
Fund Balance	\$ 5,371	\$ 5,371
Total Restricted	\$ 5,371	\$ 5,371
TOTAL CURRENT FUNDS	<u>\$ 27,933</u>	<u>\$ 16,028</u>
<u>LOAN FUNDS:</u>		
Due to Other Funds	\$ 5,210	\$ 5,210
Fund Balance		
Capital, -		
Federal Government	\$ 20,467	\$ 6,211
College Funds - Restricted	<u>7,536</u>	<u>(5,666)</u>
Total Fund Balance	<u>27,903</u>	<u>545</u>
TOTAL LOAN FUNDS	<u>\$ 33,113</u>	<u>\$ 5,755</u>
<u>ENDOWMENT FUNDS:</u>		
Due to Other Funds	\$ 3,089	\$ 1,627
Fund Balance		
Endowment	\$ 33,848	\$ 37,347
Quasi Endowment-Restricted	<u>7,843</u>	<u>8,405</u>
	<u>41,691</u>	<u>45,752</u>
TOTAL ENDOWMENT FUNDS	<u>\$ 44,780</u>	<u>\$ 47,379</u>

BALANCE SHEETS
June 30, 1993
With Comparative Figures at June 30, 1992
Reviewed

	June 30, 1992	June 30, 1993
- ASSETS -		
PLANT FUNDS:		
Unexpended:		
Accounts Receivable - Sale of Library	\$ 86,005	-
Due from Other Funds	<u>61,594</u>	<u>435,413</u>
Total Unexpended	<u>\$ 147,599</u>	<u>\$ 435,413</u>
Retirement of Indebtedness:		
Due from Other Funds	\$ 1,996	\$ 626
Total Retirement of Indebtedness	<u>\$ 1,996</u>	<u>\$ 626</u>
Investment in Plant: (Notes 1 & 3)		
Land	\$ 116,657	\$ 46,657
Buildings	1,107,889	786,070
Equipment	236,501	20,866
Furniture	<u>115,995</u>	<u>-</u>
	\$1,577,042	\$ 853,593
Less: Accumulated Depreciation	<u>(660,584)</u>	<u>(379,112)</u>
Total Investment in Plant	<u>\$ 916,458</u>	<u>\$ 474,481</u>
TOTAL PLANT FUNDS	<u>\$1,066,053</u>	<u>\$ 910,520</u>
AGENCY FUNDS:		
Cash	\$ 3,465	\$ -
TOTAL AGENCY FUNDS	<u>\$ 3,465</u>	<u>\$ -</u>
- LIABILITIES AND FUND BALANCES -		
PLANT FUNDS:		
Accounts Payable	\$ -	\$ 15,000
Unexpended:		
Fund Balance	\$ 147,599	\$ 420,413
Total Unexpended	<u>\$ 147,599</u>	<u>\$ 435,413</u>
Retirement of Indebtedness:		
Accrued Interest	\$ 1,996	\$ 626
Fund Balance	<u>-</u>	<u>-</u>
Total Retirement of Indebtedness	<u>\$ 1,966</u>	<u>\$ 626</u>
Investment in Plant:		
Long Term Debt (Note 4)	\$ 545,712	\$ 521,605
Due to Other Funds	1,996	626
Fund Balance (Deficit)	<u>368,750</u>	<u>(47,750)</u>
Total Investment in Plant	<u>\$ 916,458</u>	<u>\$ 474,481</u>
TOTAL PLANT FUNDS	<u>\$1,066,053</u>	<u>\$ 910,520</u>
AGENCY FUNDS		
Deposits Held in Custody for Others	\$ 3,465	\$ -
TOTAL AGENCY FUNDS	<u>\$ 3,465</u>	<u>\$ -</u>

**Statement of Changes in Fund Balances
Year Ended June 30, 1993**

<u>REVENUES & OTHER ADDITIONS:</u>	<u>Current Funds</u>		<u>Loan Funds</u>	<u>Endowment Funds</u>	<u>Land, Buildings & Equipment Funds Retirement of Indebtedness</u>		<u>Invested in Plant</u>
	<u>Unrestricted</u>	<u>Restricted</u>			<u>Unexpended</u>		
Private Gifts and Grants	39,697	-	-	1,200	-	-	-
Other Sources	22,332	-	-	-	-	-	-
Investment Income	-	-	85	3,061	577	-	-
Interest on Loans Receivable	-	-	222	-	-	-	-
Retirement of Indebtedness	-	-	-	-	-	-	25,477
Proceeds Upon Disposal of Plant Assets	-	-	-	-	<u>299,267</u>	-	-
TOTAL REVENUES & OTHER ADDITIONS	\$ 62,029	\$ -	\$ 307	\$ 4,261	\$ 299,844	\$ -	\$ 25,477
 <u>EXPENDITURES & OTHER REDUCTIONS:</u>							
Operational Expenditures	\$ 194,683	\$ -	\$ -	\$ 200	\$ -	\$ -	\$ -
Provision for Uncollectible Loans	-	-	27,665	-	-	-	-
Retirement on Indebtedness	-	-	-	-	-	-	25,477

Interest on Indebtedness	-	-	-	-	48,567	-
Disposal of Plant Assets	-	-	-	-	-	400,951
Depreciation	-	-	-	-	-	41,026
Returned to Donors	-	-	-	15,000	-	-
TOTAL EXPENDITURES & OTHER REDUCTIONS	\$ 194,683	\$ -	\$ 27,665	\$ 200	\$ 74,044	\$ 441,977

TRANSFERS AMONG FUNDS - ADDITIONS/(DEDUCTIONS):

Mandatory:						
Principal & Interest	\$ 62,014	\$ -	\$ -	\$ -	\$ 12,030	\$ (74,044)

TOTAL EXPENDITURES, OTHER REDUCTIONS AND TRANSFERS	\$ 256,697	\$ -	\$ 27,665	\$ 200	\$ 27,030	\$ -
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Net Increase (Decrease) for the Year \$ (194,668) \$ - \$ (27,358) \$ 4,061 \$ 272,814 \$ - \$ (416,500)

Fund Balance (Deficit) at Beginning of Year \$(432,551) \$ 5,371 \$ 27,903 \$ 41,691 \$ 147,599 \$ - \$ 368,750

FUND BALANCE (DEFICIT),
June 30, 1993 \$(627,219) \$ 5,371 \$ 545 \$ 45,752 \$ 420,413 \$ - \$ (47,750)

**Statement of Current Funds Revenues, Expenditures,
And Other Changes
Year Ended June 30, 1993**

Reviewed

<u>Revenues</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>
Private Gifts & Grants	\$ 39,697	\$ -	\$ 39,697
Other Sources	<u>22,332</u>	<u>-</u>	<u>22,332</u>
TOTAL REVENUES	<u>\$ 62,029</u>	<u>\$ -</u>	<u>\$ 62,029</u>
 <u>Expenditures & Mandatory Transfers</u>			
Operating Expenditures	\$ 194,683	\$ -	\$ 194,683
Mandatory Transfers for:			
Principal & Interest	<u>62,014</u>	<u>-</u>	<u>62,014</u>
TOTAL EXPENDITURES & MANDATORY TRANSFERS	<u>\$ 256,697</u>	<u>\$ -</u>	<u>\$ 256,697</u>
 NET DECREASE IN FUND BALANCE	 <u>\$ (194,668)</u>	 <u>\$ -</u>	 <u>\$ (194,668)</u>

Notes to Financial Statements

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	\$ 3,444
Certificates of Deposit	35,090	35,090
Money Market Funds	15	15
Money Market Funds	<u>9,768</u>	<u>9,712</u>
	<u>\$ 46,751</u>	<u>\$ 48,261</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		21,660
o Demand Note Payable to Individual, Interest Rate of 8%, Due 4/30/93		<u>125,000</u>
Total Current Fund Debt		<u>\$ 196,660</u>
(b) Plant Fund:		
o 9% Mortgage Note Payable to Bank, Collateralized by Land and Buildings;		\$ 125,285
o 8.5% Note Payable to Bank, - Collateralized by Land and Buildings;		<u>396,320</u>
Total Plant Fund Debt		<u>\$ 521,605</u>
TOTAL DEBT		<u>\$ 718,265</u>

In October, 1992, the College negotiated the restructuring of its bank debt as listed above under Plant Fund. The 9% mortgage payable originally called for fixed monthly installments of principal and interest through August, 1996. This mortgage currently calls for monthly interest-only payments until the College Campus is sold. At that point, all outstanding principal and interest will be due and payable.

The 8.5% note payable originally called for monthly installments of principal and interest that varied due to a floating rate of interest based on the Bank's base lending rate plus 1-1/2%. This note was negotiated to reflect an 8.5% fixed rate of interest and currently calls for monthly interest-only payments until the College Campus is sold. At that point, all outstanding principal and interest will be due and payable.

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. 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.

6. Contingencies

In December, 1992, a Joint Committee consisting of selected board members of the College and the Bible Fellowship Church recommended that certain post-terminating payments be made to former employees of the College. The actual payment of these benefits will only be made when the College Campus (owned by the Bible Fellowship Church) is sold and only in the event that proceeds remain after the satisfaction of all outstanding obligations of the College.

The College Campus has not yet been sold and there is substantial uncertainty as to when this will occur and what selling price will be secured.

Supplementary Information

Schedule of Operating Expenses

Salaries	\$ 36,725
Taxes & Benefits	10,261
Housing Allowance	2,212
Other Administrative Expense	3,754
Interest	29,929
Telephone	2,301
Postage	304
Legal & Accounting	7,837
College Closing Costs	49,477
Repairs & Maintenance	4,426
Electric	9,630
Gas & Oil	26,335
Water & Sewer	3,079
Refuse Removal	800
Insurance	<u>7,613</u>
	<u>\$ 194,683</u>

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

The Prophet Isaiah declared, "O Lord, You are my God: I will exalt you and praise your name, for in perfect faithfulness you have done marvelous things, things planned long ago." (Isaiah 25:1 - NIV). For the work of the Bible Fellowship Church Homes, Inc., praise to our God is given for His wonderful faithfulness and our prayer continues to be: "May the favor of the Lord our God rest upon us; establish the work of our hand for us..." Psalm 90:17. Will you pray with us?

The Board of Directors of 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 and James Roth is the Assistant Administrator of Fellowship Manor. James Ernst is the Director of Personal Care at Fellowship Home.

The Courts

The construction of the first phase of Fellowship Courts has been on hold throughout this past year. However, it now appears that the last "roadblock" - that of financing - has been cleared. It is expected that construction can begin within this calendar year.

The Home

God has provided an excellent Personal Care Director in the person of James Ernst. His commitment to make Fellowship Home a genuine Christian ministry is most commendable. He is assisted by a faithful caring staff.

Regulations by governmental agencies are being imposed more and more upon Personal Care facilities. Jim Ernst has been able to implement these new requirements at minimal cost by utilizing staff trainers from Fellowship Manor and by his own ability to modify the building.

The building is being well maintained and is very clean. Program changes are being instituted and implemented by the staff for the betterment and well-being of the residents. The contributions in time and energy by an excellent corp of volunteers is most heartening.

The Manor

The work of Fellowship Manor is under the administration of Rev. James A. Beil. God has provided good health and strength to enable him to establish Fellowship Manor as a ministry to God's glory. Rev. Beil is competently assisted by James Roth, Assistant Administrator. The department heads, assisted by a capable

staff, provide for a clean, well-maintained environment, a diversified activities program, a well-run business, excellent meals, and professional and concerned nursing care.

The myriad of regulations now imposed on nursing care facilities are most intrusive and confining. None-the-less our gracious God has granted the ability to implement them at a minimum of expense while continuing to manifest a Christian testimony and program.

Occupancy has been maintained at good levels throughout the year. Many of the admissions throughout this year have come directly from their own homes. This is an indication that Fellowship Manor is gaining an excellent reputation throughout the community.

The two facilities have several things in common. The financial stability has shown definite improvement; occupancy has improved to very good levels; the staffs are committed and caring; both have improved rental apartments; and both have gained excellent reputations of loving and caring facilities.

It appears that a refinancing program can be accomplished through a bond-issue. This would provide several advantages - low interest rates for the term of the issue, financing for the first phase of Fellowship Courts would be included and greater flexibility for future development would be present.

The Board members are to be commended for their faithful participation. A special note of commendation is given to Charles F. Hersh who served on the Board for many years as Treasurer. Charles will be retiring from the Board at the conclusion of this year. Our thanks to Charles, and our prayers are for God to grant him many more successful years.

Board of Directors of 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, Doris A. Wire

**Financial Report of the Board of Directors,
Bible Fellowship Church Homes, Inc.**

Independent Auditors' Report

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, 1993, and the related statement of support, revenue, expenses, and changes in fund balances and statement of cash flows for the fiscal 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.

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

In our opinion, the financial statements referred to in the first paragraph above present fairly, in all material respects, the financial position of Bible Fellowship Church Homes, Inc. as of June 30, 1993 and the results of its operations and its cash flows for the fiscal year then ended in conformity with generally accepted accounting principles.

W.N.Serfass
August 21, 1993

BALANCE SHEET

Exhibit A

June 30, 1993

<u>ASSETS</u>	Fund			<u>Combined</u>
	<u>General</u>	<u>Board</u>	<u>Plant</u>	
Cash	\$ 200,184	\$ 22,604	\$ 2,316	\$ 225,104
Accounts Receivable	353,549	-	-	353,549
Inventory	28,854	-	-	28,854
Prepaid Expenses	63,789	-	992	64,781
Investments	27,707	-	17,780	45,487
Construction in Progress	-	39,411	228,587	267,998
Property, Plant & Equipment	-	-	609,190	609,190
Accumulated Depreciation	-	-	(344,560)	(344,560)
Capital Lease Rights	-	-	384,024	384,024
Accumulated Amortization	-	-	(261,289)	(261,289)
Lease Deposit	375,622	-	-	375,622
Other Deposits	7,775	-	-	7,775
Due From Other Funds	14,844	86,674	-	101,518
Total Assets	\$ 1,072,324	148,689	\$ 637,040	1,858,053

LIABILITIES AND FUND BALANCES

Accounts Payable	\$ 84,570	\$ 500	\$ -	\$ 85,070
Payroll Withholdings	11,884	-	-	11,884
Accrued Liabilities	192,615	-	897	193,512
Deferred Revenue	190,600	-	-	190,600
Security Deposits	-	-	1,000	1,000
Restricted Grants	-	15,450	15,366	30,816
Obligation Under				
Capital Lease	-	-	155,084	155,084
Other Notes Payable	69,513	-	72,052	141,565
Due to B.F.Church	410,878	-	-	410,878
Due to Other Funds	-	14,844	86,674	101,518
Total Liabilities	960,060	30,794	331,073	1,321,927
Fund Balances				
Unrestricted	111,164	117,895	-	229,059
Restricted	1,100	-	305,967	307,067
Total Fund Balances	112,264	117,895	305,967	536,126
Total Liabilities & Fund Balances	\$ 1,072,324	\$ 148,689	\$ 637,040	\$ 1,858,053

Statement of Support, Revenue, Expenses & Changes in Fund Balances
for the Fiscal Year Ended June 30, 1993

Exhibit B

<u>ASSETS</u>	<u>Fund</u>			
	<u>General</u>	<u>Board</u>	<u>Plant</u>	<u>Combined</u>
Support & Revenue				
Support				
Contributions	\$ 31,750	\$ 28,909	\$ 3,021	\$ 63,680
Total Support	\$ 31,750	\$ 28,909	\$ 3,021	\$ 63,680
Revenue				
Patient				
Room & Board	4,890,708	-	-	4,890,708
Personal Laundry	18,836	-	-	18,836
Other	323,373	-	-	323,373
Total	5,232,917	-	-	5,232,917
Interest	4,550	1,114	111	5,775
Dividends	247	630	688	1,565
Realized Invest. Gain	-	1,750	-	1,750
Miscellaneous	54,133	3,000	-	57,133
Total Revenue	5,291,847	6,494	799	5,299,140
Total Support & Revenue	5,323,597	35,403	3,820	5,362,820

Expenses

Room & Board	1,463,659	-	-	1,463,659
Health Care	2,605,752	-	-	2,605,752
General Administration	394,826	-	4,665	399,491
Rent	525,943	-	-	525,943
Interest	34,262	-	30,324	64,586
Consulting Fees	-	17,383	-	17,383
Board Travel & Expenses	-	11,709	-	11,709
Depreciation	-	-	49,076	49,076
Amortization	-	-	58,064	58,064
Unrealized Invest.Loss	55	-	4	59
Total Expenses	<u>5,024,497</u>	<u>29,092</u>	<u>142,133</u>	<u>5,195,722</u>
Excess (Deficit) of Support & Revenue Over Expenses	299,100	6,311	(138,313)	167,098
Fund Balances - 7/01/92	23,667	111,584	233,777	369,028
Transfers	<u>(210,503)</u>	-	<u>210,503</u>	-
Fund Balances - 6/30/93	<u>\$ 112,264</u>	<u>\$ 117,895</u>	<u>\$ 305,967</u>	<u>\$ 536,126</u>

Combined Statement of Cash Flows**Exhibit C****for the Fiscal Year Ended June 30, 1993**

Cash Flows From Operating Activities	<u>Combined</u>
Excess (Deficit) of Support & Revenue Over Expenses	\$ 167,098
Adjustments To Reconcile Excess (Deficit) of Support And Revenue Over Expenses To Net Cash Provided By Operating Activities:	
Depreciation and Amortization	107,140
Realized Gain on Investments	(1,750)
Unrealized Investment Loss	59
(Increase) Decrease in Accounts Receivable	62,693
(Increase) Decrease in Inventory	(3,902)
(Increase) Decrease in Prepaid Expenses	17,559
Increase (Decrease) in Accounts Payable	15,687
Increase (Decrease) in Payroll Withholdings	2,994
Increase (Decrease) in Accrued Liabilities	9,212
Increase (Decrease) in Deferred Revenue	10,609
Increase (Decrease) in Restricted Grants	<u>(7,554)</u>
Cash Provided (Used) by Operating Activities	379,845
Cash Flows From Investing Activities	
Purchase Of Plant and Equipment	(69,368)
Construction in Progress	(81,185)
Proceeds From Sale of Investments	39,625
Increase in Investments	(45,546)
Decrease in Other Deposits	<u>20,074</u>
Cash Provided (Used) by Investing Activities	(136,400)

Cash Flows From Financing Activities	
New Borrowings	3,789
Debt Reduction	<u>(136,561)</u>
Cash Provided (Used) by Financing Activities	<u>(132,772)</u>
Increase In Cash	110,673
Cash Balance - July 1, 1992	<u>114,431</u>
Cash Balance - June 30, 1993	<u>\$ 225,104</u>

Supplemental Disclosure of Cash Flows Information:

Cash payments for:

Interest	\$ 66,378
Income Taxes	-

Supplementary Schedule of Noncash Investing and Financing Activities:

Bible Fellowship Church Homes, Inc. incurred an increase in notes payable in the amount of \$2,052 upon entering into a contract for the purchase of certain new equipment.

Notes to the Financial Statements

June 30, 1993

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 in accordance with generally accepted accounting principles. Using this method, revenues are recognized when earned and expenses are recognized when incurred.

- Basis of Revenue Recognition: The basis of revenue recognition for each of the revenue producing functions of Bible Fellowship Church Homes, Inc. is as follows:

* Medicare and Medicaid revenues - the Bible Fellowship Church Homes, Inc. operates a nursing home which receives revenues under a cost reimbursement formula which is subject to audit and retroactive adjustments by the Medicare intermediary for Medicare patients and the Pennsylvania Department of Public Welfare for Medicaid patients. Rates are determined on a fiscal year basis. Management estimates the applicable final rates to be equivalent to the current interim reimbursement rates. Final determinations have been issued through June 30, 1992 for Medicare and Medicaid patients and the retroactive adjustments have been substantially received or reimbursed prior to the balance sheet date.

* All contributions are considered to be available for unrestricted use unless specifically restricted by the donor. Restricted contributions will be recognized

as support when used for their intended purpose. Until then, they are recorded as restricted grants.

* Patient revenues are recognized as the services are provided. Deferred revenue represents funds received for room and board for which the service has not yet been provided. Accounts receivable represent funds due to the organization for room and board services rendered.

* Donated services have not been recorded in the accompanying financial statements. Although a number of volunteers have donated varying amounts of time to Bible Fellowship Church Homes, Inc. no amounts have been recorded in the financial statements because the organization lacks an objective basis for valuing these services.

- Fund Accounting Concept: To ensure observance of limitations and restrictions placed on the use of resources available to the organization, the accounts of the organization 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 established according to their nature and purpose. Separate accounts are maintained for each fund.

The assets, liabilities, and fund balances of the organization are reported in three self-balancing funds as follows:

* Operating fund - which includes unrestricted and restricted resources, represents the portion of expendable funds that are available for support of operations.

* Plant fund - consists of funds expended on the fixed assets of the organization and restricted amounts donated to assist with the acquisition, construction or renovation of fixed assets.

* Board fund - represents unrestricted funds which may be designated for specific purposes by action of the Board of Directors. Income earned on cash and investments of this fund is added to the fund.

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.

- Accounts Receivable: Accounts receivable are shown net of the allowance for doubtful accounts.

- Inventory: Inventory consists of food, nursing supplies, office supplies and janitorial items, recorded at the lower of cost or market value on a first-in-first-out basis.

- Investments: Investments are recorded in the financial statements in the aggregate at the lower of cost or fair market value. Gains and losses on disposition of investments are considered elements of revenue and expense when realized. Write downs of cost due to market declines are recorded as unrealized investments losses. Subsequent recaptures of previous write downs, not exceeding cost, are recognized as unrealized gains.

- Cash Flows: The organization presents its cash flows statements using the indirect method. For purposes of cash flow presentation, the organization considers

currency on hand and demand deposits with financial institutions to be cash and cash equivalents.

- 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. Bible Fellowship Church Homes, Inc. currently operates a 121 bed skilled nursing home known as Fellowship Manor, a 32 bed personal care facility known as Fellowship Home and Fellowship Courts, an independent living community which is still in the development stage.

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 care of medicare and medicaid patients, respectively. The accounts receivable represent financial instruments with significant concentrations of credit risk.

Accounts receivable as of June 30, 1993 are shown net of an allowance for doubtful accounts of \$2,500.

Bible Fellowship Church Homes, Inc. has experienced nominal bad debts in prior years and anticipates this trend continuing.

Note 4 - Investments

Investments are carried in the financial statements in the aggregate at the lower of cost or fair market value. Unrealized gains and losses from changes in market value are reported in the statement of support, revenue, expenses and changes in fund balances. Gains and losses on disposition of investments are recognized as elements of revenue and expense when realized.

The investments as of June 30, 1993 consisted of the following:

Thomson Fund Group

2,812.900 Shares Thomson Short - Intermediate Govt. B \$ 27,707

The William Penn Funds

1,616.389 Shares - US Government Sec. Income Portfolio 17,780

\$ 45,487

Note 5 - Construction in Progress

Construction in progress as of June 20, 1993 consists predominately of 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. Also in construction in progress is \$698 in fees paid for architectural services

in connection with renovations at Fellowship Home. The Home plans to relocate administrative offices to provide for a reception area.

Note 6 - 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, 1993.

<u>Asset</u>	<u>Beginning of year</u>	<u>Additions</u>	<u>Disposals</u>	<u>End of year</u>
Land & Building Imp.	\$ 263,265	\$ 9,665	\$ -	\$ 272,930
Furniture & Fixtures	95,302	4,013	-	99,315
Vehicles	29,598	-	-	29,598
Equipment	146,058	29,921	-	175,979
Data Processing	<u>3,547</u>	<u>27,821</u>	-	<u>31,368</u>
Totals	<u>\$ 537,770</u>	<u>\$ 71,420</u>	<u>\$ -</u>	<u>\$ 609,190</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 estimated 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	\$ 272,930	\$ 11,295	\$ 111,570
Furniture & Fixtures	5-10 Yrs	99,315	7,781	76,750
Vehicles	5 Yrs	29,598	5,920	25,682
Equipment	5-10 Yrs	175,979	22,045	127,013
Data Processing	5 Yrs	<u>31,368</u>	<u>2,035</u>	<u>3,545</u>
Totals		<u>\$ 609,190</u>	<u>\$ 49,076</u>	<u>\$ 344,560</u>

Note 7 - 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 their estimated 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	\$ 50,457
Operating Equipment	7 Yrs	<u>327,961</u>	<u>46,852</u>	<u>210,832</u>
Totals		<u>\$ 384,024</u>	<u>\$ 58,064</u>	<u>\$ 261,289</u>

Note 8 - 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 at the inception of the lease in August 1988. The monthly payments of \$ 6,816 are being amortized at 12.18% over the lease term of seven years. The final payment is scheduled to be made August 1995.

Note 9 - Restricted Grants

The board fund's restricted grants of \$15,450 are comprised predominantly of the unexpended balance of contributions earmarked for care of the indigent at the organization's facilities.

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 \$15,211 of the plant fund's restricted grants total of \$15,366. The remainder of \$155 is designated for patio improvements.

Expenditures in the amount of \$11,237 were made from restricted grants in accordance with the terms of donors' restrictions for the fiscal year ended June 30, 1993. Accordingly, this amount was removed from restricted grants and recorded as contributions in the statement of support, revenue, expenses and changes in fund balances.

Note 10 - Compensated Absences

Bible Fellowship Church Homes, Inc. has not accrued compensated absences because the amount cannot be readily determined. 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 constitutes the governing body of the Bible Fellowship Church Homes, Inc. Their responsibility is to set policy, review the performance of the 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

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 was from June 1, 1988 to May 31, 1993. This lease has been renewed until May 31, 2003 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 121 bed skilled nursing facility (Fellowship Manor) and the 32 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 service on the mortgages and any other debt incurred to construct and operate the subject facilities. These payments, classified as rent, totaled \$ 525,943 for the year ended June 30, 1993.

- Lease Deposit

The lease deposit figure of \$ 375,622, as shown on the balance sheet dated June 30, 1993, 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. borrowed funds in the amount of \$ 500,000 on a term loan. The principle balance of this loan at June 30, 1993 was \$410,878. These funds were advanced to the Bible Fellowship Church Homes, Inc. which has been making the required payments. 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 loan 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, 1993 was \$ 5,391,856.

In addition, Bible Fellowship Church Homes, Inc., under a Contract of Suretyship, is a guarantor of a term loan of the Bible Fellowship Church, Inc. The balance outstanding on the term loan at June 30, 1993 was \$410,878.

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 7-8, respectively, as of June 30, 1993:

	Operating <u>Leases</u>	Capital <u>Leases</u>	<u>Total</u>
June 30, 1994*	\$ 498,636	\$ 81,792	\$ 580,428
June 30, 1995*	498,636	81,792	580,428
June 30, 1996*	498,636	13,632	512,268
June 30, 1997*	498,636	-	498,636
June 30, 1998*	498,636	-	498,636
Thereafter*	<u>2,493,180</u>	<u>-</u>	<u>2,493,180</u>
Total	<u>\$ 4,986,360</u>	<u>\$ 177,216</u>	<u>\$ 5,163,576</u>

* These amounts represent estimates made by management considering current payment amounts. The operating lease described in Note 11 with the Bible Fellowship Church Inc. for the land, buildings and certain equipment calls for lease payments in an amount equal to the Church's debt service requirements on all debt incurred to construct and operate the subject facilities. The Church has secured financing at a variable rate of interest. Accordingly, the actual amounts to be paid may differ from the estimates above due to fluctuations in the interest rate and those differences may be material.

Note 13 - 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 14 - Notes Payable

Notes payable as of June 30, 1993 are comprised of the following:

<u>Lender</u>	<u>Interest Rate</u>	<u>Maturity Date</u>	<u>Amount</u>
Royersford BFC Church	7.0%	1993	\$ 47,513
Copelco Credit Corp.	19.7%	1996	2,052
Individual	8.5%	1996	40,000
Individual	8.5%	1996	30,000
Other	-		22,000
Total			<u>\$ 141,565</u>

The principal balance of the notes payable as of June 30, 1993 mature as follows:

June 30, 1994	\$ 73,023
June 30, 1995	25,732
June 30, 1996	20,810
June 30, 1997	-
June 30, 1998	-
Thereafter	22,000
Total	<u>\$ 141,565</u>

Bible Fellowship Church Homes, Inc. established a credit line in the amount of \$300,000. The balance of this credit line as of June 30, 1993 was zero.

The accounts receivable have been pledged as collateral on the credit line. All other loans are unsecured.

Independent Auditors' Report on
Supplementary Financial Information

Our audit was conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The Balance Sheets and 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 21, 1993

Balance Sheet
Fellowship Manor Division **Schedule 1**
June 30, 1993

Supplementary Information

<u>Assets</u>	Fund		<u>Combined</u>
	<u>General</u>	<u>Plant</u>	
Cash	\$ 153,358	\$ -	\$ 153,358
Accounts Receivable	338,911	-	338,911
Inventory	22,118	-	22,118
Prepaid Expenses	56,263	992	57,255
Investments	22,439	17,780	40,219
Construction in Progress	-	17,223	17,223
Property, Plant & Equip.	-	220,956	220,956
Accumulated Depreciation	-	(99,497)	(99,497)
Capital Lease Rights	-	384,024	384,024
Accumulated Amortization	-	(261,289)	(261,289)
Lease Deposit	375,622	-	375,622
Other Deposits	7,707	-	7,707
Due From Fellowship Home	396,638	-	396,638
Due From Fellowship Courts	-	134,543	134,543
Total Assets	<u>\$ 1,373,056</u>	<u>\$ 414,732</u>	<u>\$ 1,787,788</u>

Liabilities and Fund Balances

Accounts Payable	\$ 77,901	\$ -	\$ 77,901
Payroll Withholdings	11,884	-	11,884
Accrued Liabilities	172,484	-	172,484
Deferred Revenue	190,600	-	190,600
Restricted Grants	-	15,366	15,366
Obligation Under Capital Lease	-	155,084	155,084
Notes Payable	69,513	-	69,513
Due to Bible Fellowship			
Church	<u>410,878</u>	<u>-</u>	<u>410,878</u>
Total Liabilities	933,260	170,450	1,103,710

Fund Balances			
Unrestricted	438,696	-	438,696
Restricted	<u>1,100</u>	<u>244,282</u>	<u>245,382</u>
Total Fund Balances	<u>439,796</u>	<u>244,282</u>	<u>684,078</u>
Total Liabilities & Fund Balances	<u>\$ 1,373,056</u>	<u>\$ 414,732</u>	<u>\$ 1,787,788</u>

Fellowship Home Division

Schedule 2

<u>Assets</u>	<u>Fund</u>			<u>Combined</u>
	<u>General</u>	<u>Board</u>	<u>Plant</u>	
Cash	\$ 46,826	\$ 22,604	\$ -	\$ 69,430
Accounts Receivable	14,638	-	-	14,638
Inventory	6,736	-	-	6,736
Prepaid Expenses	7,526	-	-	7,526
Investments	5,268	-	-	5,268
Construction in Progress	-	39,411	698	40,109
Property, Plant & Equip	-	-	385,151	385,151
Accumulated Depreciation	-	-	(244,243)	(244,243)
Other Deposits	68	-	-	68
Due From Fellowship Courts	-	<u>86,674</u>	-	<u>86,674</u>
Total Assets	<u>\$ 81,062</u>	<u>\$ 148,689</u>	<u>\$ 141,606</u>	<u>\$ 371,357</u>

Liabilities and Fund Balances

Accounts Payable	\$ 6,669	\$ 500	\$ -	\$ 7,169
Accrued Liabilities	20,131	-	-	20,131
Restricted Grants	-	15,450	-	15,450
Notes Payable	-	-	2,052	2,052
Due to Fellowship Manor	<u>381,794</u>	<u>14,844</u>	-	<u>396,638</u>
Total Liabilities	408,594	30,794	2,052	441,440

Fund Balances

Unrestricted	(327,532)	117,895	-	(209,637)
Restricted	<u>-</u>	<u>-</u>	<u>139,554</u>	<u>139,554</u>
Total Fund Balances	<u>-</u>	<u>-</u>	<u>139,554</u>	<u>(70,083)</u>
Total Liabilities & Fund Balances	<u>\$ 81,062</u>	<u>\$ 148,689</u>	<u>\$ 141,606</u>	<u>\$ 371,357</u>

Fellowship Courts Division

Schedule 3

<u>Assets</u>	<u>Fund</u>		<u>Combined</u>
	<u>General</u>	<u>Plant</u>	
Cash	\$ -	\$ 2,316	\$ 2,316
Construction in Progress	-	210,666	210,666
Property, Plant & Equip.	-	3,083	3,083
Accumulated Depreciation	<u>-</u>	<u>(820)</u>	<u>(820)</u>
Total Assets	<u>\$ -</u>	<u>\$ 215,245</u>	<u>\$ 215,245</u>

Liabilities and Fund Balances

Accrued Liabilities	\$ -	\$ 897	\$ 897
Security Deposits	-	1,000	1,000
Notes Payable	-	70,000	70,000
Due to Fellowship Manor	-	134,543	134,543
Due to Fellowship Home	-	<u>86,674</u>	<u>86,674</u>
Total Liabilities	-	293,114	293,114
Fund Balance			
Restricted	<u>-</u>	<u>(77,869)</u>	<u>(77,869)</u>
Total Fund Balance	<u>-</u>	<u>(77,869)</u>	<u>(77,869)</u>
Total Liabilities & Fund Balance	<u>\$ -</u>	<u>\$ 215,245</u>	<u>\$ 215,245</u>

**Statement of Support, Revenue, Expenses
and Changes in Fund Balances
- Fellowship Manor Division Schedule 4
for the Fiscal Year Ended June 30, 1993**

	<u>Fund</u>		<u>Combined</u>
	<u>General</u>	<u>Plant</u>	
Support & Revenue			
Support			
Contributions	\$ 26,291	\$ 3,021	\$ 29,312
Total Support	<u>26,291</u>	<u>3,021</u>	<u>29,312</u>
Revenue			
Patient			
Room & Board	4,380,701	-	4,380,701
Personal Laundry	16,112	-	16,112
Other	<u>293,010</u>	<u>-</u>	<u>293,010</u>
Total	4,689,823	-	4,689,823
Interest	3,093	111	3,204
Dividends	214	631	845
Miscellaneous	<u>38,381</u>	<u>-</u>	<u>38,381</u>
Total Revenue	<u>4,731,511</u>	<u>742</u>	<u>4,732,253</u>
Total Support & Revenue	4,757,802	3,763	4,761,565
Expenses			
Room & Board	1,247,805	-	1,247,805
Health Care	2,428,511	-	2,428,511
General Administration	290,305	3,912	294,217
Rent	380,267	-	380,267
Interest	34,227	22,850	57,077
Depreciation	-	28,064	28,064
Amortization	-	58,064	58,064
Unrealized Investment Loss	<u>49</u>	<u>4</u>	<u>53</u>
Total Expenses	<u>4,381,164</u>	<u>112,894</u>	<u>4,494,058</u>

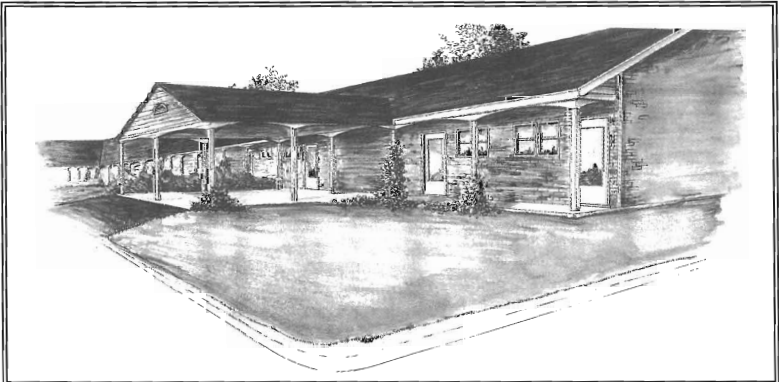
Excess (Deficit) of Support & Revenue Over Expenses	376,638	(109,131)	267,507
Fund Balances - 7/01/92	267,514	149,057	416,571
Transfers	<u>(204,356)</u>	<u>204,356</u>	<u>-</u>
Fund Balances - 6/30/93	<u>\$ 439,796</u>	<u>\$ 244,282</u>	<u>\$ 684,078</u>

Fellowship Home Division Schedule 5

<u>Support & Revenue</u>	<u>Fund</u>			<u>Combined</u>
	<u>General</u>	<u>Board</u>	<u>Plant</u>	
Support				
Contributions	\$ 5,048	\$ 28,909	\$ -	\$ 33,957
Total Support	\$ 5,048	\$ 28,909	\$ -	\$ 33,957
Revenue				
Patient				
Room & Board	510,007	-	-	510,007
Personal Laundry	2,724	-	-	2,724
Other	<u>30,363</u>	<u>-</u>	<u>-</u>	<u>30,363</u>
Total	543,094	-	-	543,094
Interest	1,457	1,114	-	2,571
Dividends	33	630	-	663
Realized Invest. Gain	-	1,750	-	1,750
Miscellaneous	<u>15,752</u>	<u>3,000</u>	<u>-</u>	<u>18,752</u>
Total Revenue	<u>560,336</u>	<u>6,494</u>	<u>-</u>	<u>566,830</u>
Total Support & Revenue	565,384	35,403	-	600,787
Expenses				
Room & Board	215,854	-	-	215,854
Health Care	177,241	-	-	177,241
General Administration	99,024	-	-	99,024
Rent	145,676	-	-	145,676
Interest	35	-	132	167
Consulting Fees	-	17,383	-	17,383
Board Travel & Expenses	-	11,709	-	11,709
Depreciation	-	-	20,764	20,764
Unrealized Invest. Loss	<u>6</u>	<u>-</u>	<u>-</u>	<u>6</u>
Total Expenses	<u>637,836</u>	<u>29,092</u>	<u>20,896</u>	<u>687,824</u>
Excess (Deficit) of Support & Revenue Over Expenses (72,452)		6,311	(20,896)	(87,037)
Fund Balances - 7/01/92	(243,847)	111,584	149,217	16,954
Transfers	<u>(11,233)</u>	<u>-</u>	<u>11,233</u>	<u>-</u>
Fund Balances - 6/30/93	<u>\$ (327,532)</u>	<u>\$ 117,895</u>	<u>\$ 139,554</u>	<u>\$ (70,083)</u>

Fellowship Courts Division**Schedule 6**

	<u>Fund</u>		<u>Combined</u>
	<u>General</u>	<u>Plant</u>	
Support & Revenue			
Support			
Contribution	\$ 411	\$ -	\$ 411
Total Support	411	-	411
Revenue			
Patient			
Room & Board	-	-	-
Dividends	-	57	57
Total Revenue	-	57	57
Total Support & Revenue	411	57	468
Expenses			
Room & Board	-	-	-
Health Care	-	-	-
General Administration	5,497	753	6,250
Interest	-	7,342	7,342
Depreciation	-	248	248
Total Expenses	5,497	8,343	13,840
Excess (Deficit) of Support			
& Revenue Over Expenses	(5,086)	(8,286)	(13,372)
Fund Balances - 7/01/92	-	(64,497)	(64,497)
Transfers	5,086	(5,086)	-
Fund Balances - 6/30/93	<u>\$ -</u>	<u>\$ (77,869)</u>	<u>\$ (77,869)</u>



Fellowship Courts

Report of the Board of Directors, Pinebrook Bible Conference

The year of 1993 marks the celebration of the 25th year of ministry of the Bible Fellowship Church at Pinebrook Bible Conference. This is the fourth annual report I have been privileged to submit to Annual Conference. Pinebrook provides a tremendous opportunity for evangelism and discipleship which has been entrusted to the stewardship of our Church.

God has enabled us to accomplish a major improvement with the renovation of the White Chapel. Most of the work was accomplished by our staff and donated labor. The major cost was covered by individuals who made special contributions. There has been a continual upgrade of all the buildings and the property. Two John Deere lawn tractors and a four-wheel drive diesel John Deere back-hoe and loader were also purchased.

The balance sheet for 1992 shows a loss of \$27,746.29 for the year. A major concern to the Director is the inability to raise money through gifts and offerings. All other conferences depend on 30% to 60% of their annual income on gifts and offerings. Our 1992 budget was supported with only 5.3% by gifts and offerings. Of this 5.3%, only 1.7% came from the budgets of the Bible Fellowship Churches.

I would appreciate the opportunity to be able to share this tremendous ministry to all of our churches. It appears that many do not realize nor view Pinebrook as a mission worthy of financial support.

A major decision was made by the board to appoint Nate Brosius to serve as the Marketing Coordinator. His mission is to implement programs and procedures which will utilize Pinebrook to its fullest potential.

The Board of Directors has been very supportive to me and has encouraged me through some difficult decisions. Thanks be to God for dedicated Staff members who willingly work at great sacrifice because they believe in the ministry of Pinebrook.

A major concern facing us in the year 1994 is to deal with the action of Monroe County supervisors which have moved to place all land and property on the tax rolls, effective January 1, 1994. Join us in prayer that this situation may be resolved without great harm to the ministry of Pinebrook.

Rev. Bert N. Brosius
Director

Board of Directors, Pinebrook Bible Conference: Bert N. Brosius, Director; Alva C. Cassel, President and Chairman; Harold L. Snyder, Jr., Vice President; William C. Rapp, Secretary; John F. Moran, Treasurer; Carl Ackerman, Daniel P. Allen, Lee E. Boyles, R. Jerry Brush, Kermit K. Gehman, LeRoy O. Herb, Robert F. Johnson, Calvin T. Reed, John M. Stengele.

Financial Report of Pinebrook Bible Conference

Balance Sheet - December 31, 1992

ASSETS

Current Assets

Cash in Bank - Checking	\$ 33,869.26
Cash on Hand & A/R	5,880.32
Payroll Account	5,205.18
Investment Account	0.00
Money Market Accounts	16,239.02
Savings Account	14,008.00
Pre-Paid Expenses	<u>0.00</u>

Total Current Assets \$ 75,201.78

Fixed Assets

Land & Buildings	2,881,222.04
Inventory & Equipment	47,112.95
Furniture & Fixtures	4,011.39
Vehicles	<u>18,119.16</u>

Total Fixed Assets 2,950,465.54

TOTAL ASSETS

\$3,025,667.32

LIABILITIES AND EQUITY

Current Liabilities

Accounts Payable	30,743.66
Payroll Taxes Payable	2,008.97
Line of Credit - UP Bank	25,000.00
Payroll Deductions Payable	493.00
Other Payables	0.00
Sales Tax Payable	<u>56.29</u>

Total Current Liabilities 58,301.92

Long Term Liabilities

Mortgage	60,997.73
Other Loans	<u>26,738.10</u>

Total Long Term Liabilities 87,735.83

Restricted Liabilities

Scholarship/Tips Fund	2,532.45
Deposits - Retreats	22,619.00
Deposits - Summer Conferences	13,881.00
Shaper and Other Funds	6,336.00
Pierce Memorial Fund	16,239.02
Meadowbrook Pre-Registration	25,400.00
Mini-Golf - begun 6/30/92	<u>4,870.49</u>

Total Restricted Funds 91,877.96

EQUITY

Equity at Beginning of Year	2,815,497.90
This Year's Gain (Loss)	<u>(27,746.29)</u>

Total Equity 2,787,751.61

Total Liabilities & Equity

\$ 3,025,667.32

Consolidated Statement of Income and Expenses
For the Year Ended December 31, 1992

INCOME	Year-to-Date	%
Summer Conferences - BFC	\$ 149,596.42	15.86
Retreats	577,124.81	61.20
Camp Site Rentals	12,615.16	1.34
Banquets & Individual Meals	8,206.87	.87
Feminar Income	6,879.00	.73
Senior Citizens Retreat	4,816.00	.51
PED Retreat Income	5,540.00	.59
Book Store Sales	60,269.06	6.39
Snack Shop Sales	25,719.81	2.73
Vending Machine Sales	14,428.34	1.53
Other Sales	22,846.61	2.42
Interest Received	794.46	.08
Terms Taken & Damage Reimbursed	3,785.23	.40
Gifts Received	32,668.24	3.46
Offerings Received	<u>17,752.17</u>	<u>1.88</u>
 Total Income	 943,042.18	 100.00
 EXPENSES		
Book Store Expense	49,442.25	5.24
Snack Shop Expense	18,999.01	2.01
Vending Machine Expense	12,402.82	1.32
Custodial Expenses	53,955.61	5.72
Kitchen Expenses	194,780.73	20.65
Retreat Expenses	4,028.84	.43
Feminar Expenses	865.72	.09
Banquets	1,318.07	.14
Sports/Music/Audio-Visual	3,497.90	.37
Maintenance	155,418.64	16.48
Maintenance Supplies	21,981.30	2.33
Pest Control	732.00	.08
Water Supply Expense	1,296.53	.14
Sewer Plant Supplies/Maint.	6,387.99	.68
Swimming Pools Expense	2,655.25	.28
Electric	53,908.95	5.72
Gas	6,923.72	.73
Oil	33,344.79	3.54
Vehicle Costs	28,712.84	3.04
Insurances	71,228.15	7.55
Payroll, FICA & Processing	132,237.27	14.02
Honoraria Paid	11,268.92	1.19
Gifts to Churches (RWR)	7,350.00	.78
Summer Conference Program	12,716.77	1.35

Office Supplies & Equipment	6,848.91	.73
Computer Expenses	7,920.01	.84
Printing, Advertising & P/R	5,710.48	.61
Telephone	6,601.21	.70
Postage Stamps & Meter	4,526.02	.48
Board Expenses	1,218.27	.13
Benefits, Training & Educate	4,405.45	.47
Legal & Accounting	250.00	.03
Sanitation Removal	4,981.94	.53
Medical Supplies	267.72	.03
Bad Debt Expense	0.00	.00
Interest Paid	8,449.08	.90
Real Estate Taxes	1,445.23	.15
General Improvements	27,399.66	2.91
Miscellaneous Expenses	<u>5,310.42</u>	<u>.56</u>
TOTAL EXPENSES	970,788.47	102.94
Excess (Loss)	<u>\$ (27,746.29)</u>	<u>(2.94)</u>

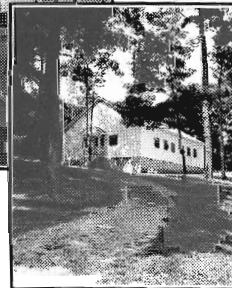
The cash balance is deposited in Mellon Bank in Stroudsburg, PA

The savings balance is deposited in Mellon Bank in Stroudsburg, PA

The financial statements were audited by Bankert Accounting Services of Gap, PA



*White Chapel
Renovated 1993*



Report of the Board of Victory Valley

As the Board of Directors looks at the year 1992-93, we thank God for His continued faithfulness in supplying our needs at Victory Valley Camp. Phil Atkins continues to direct the camp and we are very thankful for his leadership. Donna Bauer continues to assist Phil at the camp and is doing a fine job. We thank you all for your prayer during this past year for Phil and Karen and their family through these days of adjustment with caring for Julie, Jill, and Jamie. Continue to pray for Phil and Karen and their family and Al and Donna Bauer and their family as they continue to serve our Lord at VVC.

In case you were wondering, our gracious and awesome God is still at work at Victory Valley Camp and we indeed praise Him! 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 49 summer staff members, 29 had been here before. Also, 64% of our staff this summer regularly attend a Bible Fellowship Church. God continues to faithfully raise up servants from among our young people. This year, 775 campers came to VVC, an increase of 165 from last year! We attribute this to the Lord working through your prayers and an increased effort to get the word out that VVC is here. Among other ways, we were able to use advertisements on WBYN and visits to churches to inform more parents about our Christ-centered ministry for children and teens. God was at work in the lives of the campers as 45 children made decisions to follow Jesus this summer! Praise the Lord!!!

As in years gone by, many from our VIP's and many others committed themselves to the Lord's work here at VVC by attending workdays, sending their children to camp, bringing groups on retreats, and praying for the ministry. We are thankful to God for all who share in the ministry! What have we been doing this year? Well, along with running 8 weeks of summer camp at the valley, with the help of many volunteers, our staff has been able to repair the pool room wall, paint the inside of the pool room wall, make way for a divided pasture for the horses, and begin to remodel the meeting room in the White House.

One other project about which we are very excited is the building of a gymnasium on the grounds. With the ever present threat of rain during the summer, the need for large areas to recreate indoors exists every summer. Our goal is to build this gymnasium by 1995 so that we can help to alleviate this problem. Please pray that God will continue to give the Board wisdom as we seek to use the resources which He's given us wisely.

The Lord continues to provide for us financially through our increased number of campers this past summer and through your generous gifts. 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. Also, we want to remind the churches that those who contribute 1% of their total budget are still eligible to receive a 10% discount for all campers/groups which come to Victory Valley. 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 spend by individuals of the Board in service on committees and in fulfillment of other camp related responsibilities. The Board continues to be divided into three sub-committees: Program and Staff, Buildings and Grounds, and Development and Finance.

Schedule of Future Dates

The dates for winter and summer programs 1993-1994 are as follows:

October 29-31	Teen Retreat
December 4	Christmas Banquet
January 21-23	Sno Valley - ages 7-12
January 28-30	Sno Valley - ages 7-12
February 4-6	Sr. High Ski Spree
February 11-13	Sno Valley - ages 7-12
May 14	VVC Workday
June 11	Open House and VIP Picnic

The dates for Summer Camp in 1994 are:

	<u>Camp</u>	<u>Outpost Village</u>
June 19-25	ages 8-12	Children ages 8-10
June 26-July 2	ages 8-12	Children ages 8-10
July 3-9	ages 8-12	Children ages 10-12
July 10-16	ages 8-12	Children ages 10-12
July 17-23	ages 8-12	Jr. High 12-14
July 24-30	Jr. High 12-14	Jr. High 12-14
July 31-August 6	Jr. High 12-14	Children ages 10-12
August 7-13	Sr. High 14-18	
August 14-20	Teen Adventure Trip	

Board of Directors, Victory Valley Camp: William G. Schlonecker, Chairman; Clyde D. Bomgardner, Jr., Secretary; Bryan B. Bray, Sr., Treasurer, Phil Atkins, Director; Donna Bauer, Asst. Director; Bright N. Heist, Calvin T. Reed, Jonathan D. Reynolds, John G. Vandegriff, Jr., Dana E. Weller, David L. Weller

Financial Report of Victory Valley Camp

Balance Sheet

**For the 4 Months ended 12/31/92
and the Year Ended 8/31/92**

	<u>12/31/92</u>	<u>8/31/92</u>
Assets:		
Cash	\$ 7,820.60	8,840.87
Inventory	3,583.00	5,534.00
Swimming Pool	38,832.27	38,832.27
Equipment, furniture & fixtures	101,552.49	101,552.49
Real Estate	<u>236,447.78</u>	<u>236,447.78</u>
Total Assets	<u>\$ 388,236.14</u>	<u>\$ 391,207.41</u>
Liabilities and Net Worth:		
Payroll taxes payable	398.51	227.56
Loans - Bible Fellowship Church	24,970.36	27,483.36
Loan - G. Didden Greenhouse	13,062.53	14,715.39
Net Worth	<u>349,804.74</u>	<u>348,781.10</u>
Total Liabilities & Net Worth	<u>\$ 388,236.14</u>	<u>\$ 391,207.41</u>

Income Statements

For the 4 Months Ended 12/31/92 and the Year Ended 8/31/92

	<u>12/31/92</u>	<u>8/31/92</u>
Income:		
Contributions:		
Churches	\$ 6,690.00	\$ 24,173.00
General gifts and gifts in kind	9,781.04	18,107.39
Rental fees	20,697.00	46,888.59
Camper fees	1,092.10	104,916.63
Concessions	1,167.00	12,693.41
Miscellaneous	1,360.16	(805.65)
Forgiveness of indebtedness, R.W.Snyder	<u>0.00</u>	<u>1,500.00</u>
Total Income	<u>\$ 40,787.30</u>	<u>\$ 207,473.37</u>
Expenditures:		
Program and Staff:		
Salaries	0.00	20,057.51
Payroll Taxes	0.00	1,534.00
Educational material	194.26	776.42
Recreational material	212.61	3,590.98
Horsemanship program	<u>1,616.55</u>	<u>6,266.06</u>
Total program and staff	2,023.42	32,224.97

Administrative expenses:		
Salaries	14,282.22	45,776.26
Payroll Taxes	1,472.53	3,501.84
Office supplies and postage	313.19	4,468.15
Miscellaneous	<u>3,000.00</u>	<u>2,267.32</u>
Total administrative expenses	<u>19,067.94</u>	<u>56,013.57</u>
General expenses:		
Publicity and promotion	1,050.98	7,180.73
Telephone	513.92	1,789.27
Membership and convention fees	40.00	1,009.80
Interest on loans	1,219.38	4,373.84
Miscellaneous	<u>468.05</u>	<u>2,012.77</u>
Total general expenses	3,292.33	16,366.41
Food Service:		
Salaries	0.00	2,725.00
Payroll taxes	0.00	208.46
Kitchen supplies	11.29	1,323.76
Food	1,836.13	17,148.47
Garbage removal	<u>331.18</u>	<u>1,703.85</u>
Total food service	2,178.60	23,109.54
Concessions:		
Crafts	0.00	299.35
Snak Shak	2,458.80	6,967.88
Dry Goods	<u>0.00</u>	<u>3,022.64</u>
Total concessions	2,458.80	10,289.87
Building and grounds:		
Salaries	20.22	2,408.13
Payroll Taxes	0.00	184.22
Workmen's Compensation	(356.75)	4,928.00
Hospitalization	2,182.00	6,307.00
Fire and Liability Insurance	2,303.57	6,006.00
Camp Fuel and Power	3,372.32	12,418.92
House Fuel and Power	725.29	4,545.46
Maintenance - Building	(141.62)	9,149.06
Maintenance - Equipment	1,270.09	5,156.50
Maintenance - Pool	529.60	2,765.51
Maintenance - Grounds	<u>837.85</u>	<u>2,209.91</u>
Total Buildings and Grounds	10,742.57	56,078.71
Total expenditures for the period	<u>39,763.66</u>	<u>194,083.07</u>
Gain transferred to Net Worth	<u>\$ 1,023.64</u>	<u>\$ 13,390.30</u>

The financial statements were audited by Ellis L. Hostetter

Report of the Board of Pensions

The Board of Pensions organized as follows:

Chairman:	David J. Watkins
Secretary:	Willard E. Cassel
Treasurer:	Wayne Davidson

Representatives of the Board of Pensions met with representatives of the Board of Missions. No mutual agreement has been reached.

Regulations of the MRF/MAF have been excerpted from the 109th Annual Conference Minutes (1992); been printed and distributed to all ordained ministers and probationers serving as first pastor. Additional copies can be secured from the Pension Secretary.

The following Vanguard Funds have been offered to the MAF investors:	
Prime Money Market	Index Trust Extended Market
Intermediate-Term US Treasury	Portfolio
Wellington Fund	International Equity Index
Index Trust 500 Fund	(European)
	International Equity Index
	(Pacific)

Monthly payments have been made to the MRF annuitants during the year. Direct deposit to an individual's bank account was offered.

The Board of Pensions requested the Board of Directors for a contribution of \$47,500.00 from the Administrative Budget for October 1, 1993 through December 31, 1994. Request was granted.

The position on the Board of Pensions of Joseph Dugan was declared vacant due to the fact that he is no longer a member of a Bible Fellowship Church. The Nominating Committee has been asked to nominate a layman for one year to fulfill Dugan's term.

We Recommend that:

1. the payments to annuitants be \$178.00 per year of service. This shall be effective November 1, 1993 thru the 111th Annual Conference.
2. the 2nd full paragraph on page 108 of the *FAITH & ORDER* (Call of a Pastor) be revised to read as follows:
And we agree to pay or continue to pay quarterly to the Board of Pensions to be deposited into your Minister's Annuity Fund Account that requisite percentage of your salary that Annual Conference may establish.
(FIRST READING)
3. the payments from Churches to the Board of Pensions based on Pastors' Schedule SE be a total of 5% divided 2% to MRF and 3% to MAF effective for the calendar year of 1994.

Board of Pensions: David J. Watkins, Chairman; Willard E. Cassel, Secretary; Wayne Davidson, Treasurer; Dennis M. Cahill, Jay H. Fasnacht, Frank L. Herb, Keith E. Plows, Richard J. Volpe

Balance Sheet - Fiscal Year Ended August 31, 1993

ASSETS	8/31/93	9/30/92
Cash (Meridian Acct #4562-9473)	\$ 11,964.99	\$ 0.00
Farmers Bank		
Cash	2,226.78	47,791.90
Trust Fund	404,195.51	487,536.33
Stocks	0.00	21,500.00
Total Farmers Bank	406,422.29	556,828.23
Vanguard (Acct #50-9884338180)	12,956.63	0.00
Total Assets	\$ 431,343.91	\$ 556,828.23
LIABILITIES	0.00	0.00
Net Worth	\$ 431,343.91	\$ 556,828.23
Total Liabilities & Net Worth	\$ 431,343.91	\$ 556,828.23

Income Statement - Fiscal Year Ended August 31, 1993

INCOME	FYE 8/31/93	FYE 8/31/92
Administrative Budget	\$ 50,150.00	\$ 50,000.00
Members' Contributions	25,159.51 ⁽¹⁾	55,356.97
Trust Fund Gain / (Loss)	19,814.73 ⁽²⁾	47,799.94
Vanguard Dividends	1,119.66	0.00
Total Income	\$ 96,243.90	\$ 153,156.91
EXPENSES		
Retirement Payments	\$ 58,438.59 ⁽³⁾	\$ 91,657.41
Refunds to Members	12,010.31	7,770.34
Administrative Expenses	1,138.76 ⁽⁴⁾	0.00
MAF Cash Out Payments	129,985.85 ⁽⁵⁾	0.00
MAF Active Contributions	20,154.71 ⁽⁶⁾	0.00
Total Expenses	\$ 221,728.22	\$ 99,427.75
GAIN OR (LOSS)	\$ (125,484.32)	\$ 53,729.16

Footnotes:

- (1) This reflects membership contributions after 1/01/93 which is the full 4% contribution rate based on Schedule SE. Contributions prior to 1/01/93 are reflected on the MRF report by the Board of Directors.
- (2) Trust Fund Gain includes interest, dividends and realized/unrealized capital gains, net of expenses.
- (3) Retirement Payments reflects monthly payments 1/01/93 through 8/31/93. Payments prior to 1/01/93 are reflected on the MRF report by the Board of Directors.
- (4) Administrative Expenses are now paid directly from the Board of Pensions account. In prior years, these expenses were paid through the Administrative Budget.
- (5) MAF Cash-Out Payments is the total distributed to the members who were "Cashed-Out" at 6% interest. These distributions were initially deposited into the Vanguard Treasury Account, and then distributed to the individual accounts.
- (6) This represents the 3% MAF contribution rate to the individual accounts based on Schedule SE.

Audited By Irene Schrader, Asset Planning Services, Ltd, 162 Main Street, PO Box 164, Harleysville, PA 19438

Report of the Stewardship Council

The Council met three times during this past conference year to conduct Bible Fellowship Church Stewardship business. The fourth meeting was canceled due to lack of a quorum. The focus of the Council for the next five years will continue to be on Stewardship Education at the Local Church level.

At the recommendation of the Council, a presentation was made at the 1992 Annual Conference by Mennonite Mutual Aid (MMA). MMA's services have become available to members of the BFC, and the Council felt that our pastors and churches should be aware of the stewardship services that MMA offers. Available services include life insurance, medical insurance, and investment opportunities. Three regional seminars have been scheduled for the month of September, 1993 to provide further information for those interested.

STEWARDSHIP SUNDAY was observed on January 24, 1993 by many churches in our fellowship.

The Council continues to oversee the Deferred Gift Annuity Fund managed by Mennonite Foundation. These programs were created to financially assist Fellowship Manor and some of our local churches. The combined value of the funds as of July 31, 1993 was \$73,560.92.

The Council was able to meet its financial obligations during this past fiscal year, and has ended the year with a strong cash reserve of \$3,832.95. The financial reports are included with this report.

The Council will not be able to continue the LIVING STONES NEWSLETTER, due to a lack of human resources.

THE "BFC STEWARDSHIP COMMITTEE IMPLEMENTATION STRATEGY FOR LOCAL CHURCHES" has not been released to the three additional churches during 1992-1993, as originally planned. The Director accepts responsibility for this postponement, which was due to a number of unanticipated personal, church, and business commitments.

The following is a list of recommendations from the Stewardship Council to Annual Conference:

Recommendation #1:

Council recommends that January 23, 1994 be designated by the Annual Conference as Stewardship Sunday, and that our pastors be encouraged to present a message focused on Psalm 24:1 - *The earth is the Lord's, and all it contains, the world, and all those who dwell in it.*

Recommendation #2:

Council recommends that the Annual Conference Administration Budget support be suspended for the remainder of 1993 and for all of 1994. If Administrative Budget resources are required for 1995, we will request them at Annual Conference.

Recommendation #3:

Council recommends that Agency Fees be suspended for the remainder of 1993, and for all of 1994.

BFC Stewardship Council Annual Treasurer's Report

Beginning Cash Balances (8/31/92)		
Harleysville National Bank #01 1136688	\$	715.29
Vanguard Prime Market #9862314391		484.21
Total Beginning Cash Balances		<u>\$ 1,199.50</u>
Receipts:		
BFC Administrative Budget Support	\$	2,000.00
BFC Agency Support		800.00
Donations		0.00
Checking Account Interest		52.57
Vanguard Account Interest		<u>14.21</u>
Total Receipts		<u>\$ 2,866.78</u>
Expenses:		
Travel Expenses		233.33
Administrative Expenses		<u>0.00</u>
Total Expenses		<u>\$ 233.33</u>
Ending Cash Balances		
Harleysville National Bank #01 1136688	\$	3,327.14
Vanguard Prime Market #9862314391		505.81
Total Beginning Cash Balances		<u>\$ 3,832.95</u>

Richard J. Volpe, Treasurer

Audited By Irene Schrader; Asset Planning Services, Ltd, 162 Main Street, PO Box 164, Harleysville, PA 19438

Stewardship Council Members: James G. Koch, Chairman (Member at Large); Richard J. Volpe, Secretary, Treasurer (Director); 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.)

Report of the Board of Christian Education

The Board of Christian Education met four times during the 1992-1993 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 follow:

Audio - Visual Library

Additions continue to be made to the video collection of the denomination. Three filmstrip projectors were also donated and given to churches. It is hoped that the good collection of filmstrips will begin to be used again as it was in past years.

Two additions to the video collection were made. "Choosing Your Religion" featuring R. C. Sproul is geared to Sr. High School and College age students. Also purchased was a twelve part series for children entitled, "Animated Stories From The New Testament." Each half-hour segment is excellently done and is accompanied by a series of activity pages and coloring pictures that are reproducible.

Christian Education Training

The 7 Laws Of The Learner video series was utilized this year in an effort to hold regional Christian Education seminars rather than one large central gathering. Attendance was much lower than expected but the comments from those who did attend indicated that having a seminar close to their church was really appreciated.

Plans for this coming year are to make a series of workshops available in varying formats that individual churches can request. The schedule will be filled on a "first come, first served" basis and expenses for each will be covered by the money normally budgeted for the annual CE Convention. Topics and scheduling will be available at Annual Conference.

The section of the *FAITH & ORDER* dealing with the Sunday School was reviewed. The following recommendation 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.
4. A greater emphasis is given to the training of workers.
5. The new material is organized in a different fashion.

RECOMMENDATION: that the material in the Faith and 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 their conduct.
2. Each one shall be faithful in their 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. Walter R. Byrd, medical director of the Minirth-Meier and Byrd Clinic, Washington, D.C., was the speaker for the PED Advance held November 13-14, 1992 at Pinebrook Bible Conference, Stroudsburg, PA. There were 210 men in attendance from many of our Bible Fellowship churches.

On November 12-13, 1993, the Board of Christian Education will hold the 1993 PED Advance featuring Rev. Brent T. Brooks. Rev. Brooks, who has helped plant several thriving churches and who is currently pastor of South Potoman Church, Waldorf, MD, will speak on the topic, "What's the BIG Deal about SMALL Groups?" All pastors, elders, deacons, and men seeking to prepare themselves for church office are urged to attend.

In addition, the 1994 PED Advance has been scheduled for November 11-12. Plans are being made to have several of our own BFC men speak on the topic of Elders & Deacons.

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 activity. The committee accomplished its purpose with several "youth" oriented activities in 1993.

The THANKSGIVING YOUTH RALLY, held on November 27, 1992 at Climb-On in Allentown. The Rally was attended by 400 youth from 35 different BFC churches. Roy Mansfield of New York Gospel Outreach and his Christian Band, "UpTown Sounds" ministered to those gathered.

The two SNO-GLO weekends gave us the privilege to minister to over 861 young people from 40 BFC Churches. Dr. Bruce McCracken, Chairman of the Christian Education department at Lancaster Bible College was the speaker focusing on the principle that "God Didn't Make Junk." 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, "Second Glance" was shown on Saturday night with 32 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.

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.

Financial Report of the Board of Christian Education

Beginning balance September 1, 1992	\$ 2,508.65
INCOME	
1993 C.E.Convention	1,594.68
Audio Visual Library	633.48
Church Contributions	3,902.00
PED Advance	1,146.00 †
Sno Glo	41,275.10
Thanksgiving Rally	2,536.00
Youth Leaders' Seminar	<u>320.00</u>
Total	\$ 51,407.26
EXPENSES	
1993 C.E.Convention	1,320.52
Audio Visual Library	1,746.56
Board of Publication and Printing	250.00
Committee expenses	623.49
PED Advance	1,437.99 †
Sno Glo	42,034.60
SS Trophies	107.94
Thanksgiving Rally	2,675.05
Youth Leaders' Seminar	<u>358.67</u>
Total Expenses	\$ 50,554.82
Ending balance August 31, 1993	\$ 3,361.09

† These figures reflect only those funds which came through the Board of CE checkbook. Actual costs are:

Income	\$ 7,021.06
Expenses	7,312.99

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

The Board plans to move to a January to December fiscal year beginning in 1994.

David N. Schoen, Treasurer

Audited by Dana E. Weller

Board of Christian Education: Richard T. Paashaus, Chairman; W. David Armstrong, Vice-Chairman; Daniel F. DeLozier, Secretary; David N. Schoen, Treasurer; Edward W. Ahlum, Jr., Stephen C. Cassel, G. Wayne Clapier, Timothy Cole, Robert S. Commerford, Ronald C. Erb, Scott Fetterolf, Jonathan D. Reynolds

Report of the Board of Publication and Printing

"Forever, O Lord, Your word is settled in heaven."

Psalms 119:89

What an encouragement to know that God's Word does not change. What a source of humility to know that man's word does change. Think of it. Once God spoke His Word, it was set permanently, for all eternity. No need for revision of the commandments, the beatitudes, or the spiritual fruit parts and certainly no need to "update" the history revealed in Scripture.

On the other hand, "We the people..." have had our Constitution amended many times; our Merriam Webster Collegiate Dictionary reach a tenth edition; and have witnessed too many newspaper "corrections" of erroneous articles buried in the back pages.

The *FAITH & ORDER* of the Bible Fellowship Church does not escape the need for revision. Since our last edition many changes have been enacted by Annual Conference which need to be reflected in this compendium of what we believe and how we manage ourselves before God. A significant step toward revision was taken at the Adjourned Session of the 109th Annual Conference, meeting in Quakertown, Pennsylvania, when at the request of the Board of Publication and Printing, the Advisory Committee for Revising the *FAITH & ORDER* was appointed.

The Committee's work is largely completed. The men on the Committee gave of themselves with faithfulness and discipline and are to be highly commended. The Board of Publication and Printing will be, through God's enablement, publishing a new edition of the *FAITH & ORDER* this coming conference year.

FELLOWSHIP NEWS is becoming more regular in its appearance at your church. We continue to make improvements in this area. Please note that we are keeping the contribution per member at the same rate this year. The one dollar and thirty five cents (\$1.35) amount reflects the sixteen (16) month transitional (September 1993 through December 1994). We are still interested in receiving news from the churches. Please send all information to the Editor.

By Annual Conference, the Board plans to have available the Parliamentary Procedure Report (1992) called: *"A Concise Guide to Parliamentary Procedure"*. Other Study Committee reports from past years will be available soon. The ones in production right now are Abortion (1982); Divorce (1987, 1965); Homosexuality (1987); and Secret Societies (1964). Orders for printed supplies should be sent to our "warehouse-man" Dan Allen in Ephrata, Pennsylvania. All payments should be made to our Business Manager:

Mr. Paul Rutman
Apt. 607, 824 Lisburn Rd.
Camp Hill, PA 17011

We thank you for your literary and financial contribution and for your understanding and support.

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

RESOLVED, that a contribution of \$325.00 for the sixteen (16) month transitional year of September 1, 1993 to December 31, 1994 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 Board of the Homes, Inc.

RESOLVED, that one dollar and thirty five cents (\$1.35) per member for the transitional year of September 1, 1993 to December 31, 1994 be given to the Board of Publication and Printing from each church to help underwrite the cost of printing the **FELLOWSHIP NEWS**. Payments are to be made to the Business Manager, Paul T. Rutman, by December 31, 1993.

RESOLVED, that the cost of the 1993 **YEARBOOK** be \$5.75 per book.

***Financial Report of the
Board of Publication and Printing
September 15, 1992 to September 10, 1993***

Balance, September 15, 1992 \$ 10,024.32

RECEIPTS

Administrative Budget	\$	7,000.00	
Contributions - Boards & Committees		1,500.00	
Contributions - Churches		5,338.00	
Sale of Printed Material			
<i>FAITH & ORDER</i>		336.50	
Articles of Faith		198.10	
<i>YEARBOOK</i>		3,680.00	
Disciplines		46.55	
Position Papers		226.75	
Slide Rules		138.00	
Shipping Receipts		1.50	
Interest Received		<u>318.73</u>	
Total Receipts			\$ <u>18,784.13</u>
 Grand Total			 \$ 28,808.45

EXPENDITURES

Fellowship News:			
Design & Layout	\$	1,442.40	
Stock & Printing		6,176.63	
Mailing Expense		1,323.11	
Editor's Expense		130.41	

Board and Secretary Expense	416.01	
Business Manager's Expense	92.30	
Honorariums	786.00	
<i>FAITH & ORDER</i>	205.40	
<i>YEARBOOK</i>	4,585.65	
Church Supplies	447.00	
Slide Rules	337.50	
Miscellaneous Mailing	323.99	
Miscellaneous Expense	<u>90.00</u>	
Total Expenditures		\$ 16,356.40
Balance, September 10, 1993		\$ 12,452.05

Funds in First Eastern Bank, Mt. Pocono, PA

Audited by Bernard N. Coble

Submitted by Paul T. Rutman, Business Manager

Proposed Budget *1993-1994*

(A sixteen month budget)

INCOME:

Subsidy from Administrative Budget	\$ 4,400.00	
Contributions from Boards & Committees	1,950.00	
Contributions from Churches	8,650.00	
<i>YEARBOOK</i> Sales	3,850.00	
Sale of Printed Materials	1,200.00	
Slide Rules	50.00	
Interest	<u>200.00</u>	
Total Income		\$ 20,300.00

EXPENDITURES:

Fellowship News:		
Layout & Design	\$ 2,400.00	
Printing	8,400.00	
Mailing	600.00	
Misc. Expenses	100.00	
Editor's Honorarium	900.00	
Business Manager's Expense	100.00	
Honorariums	300.00	
Printing <i>YEARBOOK</i>	4,500.00	
Board and Secretary Expenses	300.00	
Printing Misc. Church Supplies	2,500.00	
Slide Rules	0	
Miscellaneous	<u>200.00</u>	
Total Expenses		\$ 20,300.00

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

Report of the Historical Committee

The big story of the Historical Committee in the past year is the sale of our newest publication, *The Bible Fellowship Church*, authored by Harold P. Shelly. Last year was a time of decision and uncertainty. Many decisions were made about how many books to print and whether we could afford the cost. We were facing the risks then. Would people really be interested in reading the book? Would they pay what we need to meet our expenses? We can say with some relief that all has gone pretty much as anticipated. To date, approximately 550 books have been distributed. People who have read the book have expressed real appreciation. We are also happy to report that our printing costs were covered through the sales of the book.

The Committee has begun to look ahead again to future projects. Because most of the work done by the Committee requires a great commitment of time, we proceed slowly. The Committee is moving toward preparation of curriculum for a study that will examine our doctrinal statements in the light of our history. The Committee has talked about preparing a video for the churches which can be used in new member classes to tell the story of our church to those who are joining us. The Committee is looking to publish more material that will help to preserve our sense of roots.

We are glad to report that the Historical Society of the Bible Fellowship Church is continuing and will celebrate its tenth anniversary this year. While technically a separate entity, the Historical Society has worked closely with the Historical Committee. The Society has put together a fine collection of studies done by its speakers and will make them available at a later time.

The Historical Committee offers its resources to those churches who are celebrating anniversaries. We encourage churches to promote their histories in their community. To celebrate your history is much more than an irrelevant trip into nostalgia land. It is an opportunity to show the depth of your commitment to your community.

The Historical Committee: Bright N. Heist, Chairman; Richard E. Taylor, Secretary (Archivist); Ralph D. Cole, Treasurer, Willard E. Cassel, Harold P. Shelly, Daniel G. Ziegler

Financial Report

Balance 7/31/92		\$ 1,988.84
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RECEIPTS

Loan (Historical Society)	\$ 1,000.00	
Conference Allowance	1,000.00	
Book sales	5,171.25	
Interest	<u>24.86</u>	
Total of Receipts		\$ 7,196.11
Grand Total		\$ 9,184.95

EXPENDITURES

Printing Expenses	\$ 5,152.50	
Travel Expenses	141.20	
Archive Maintenance	300.00	
Loan Repayment	1,000.00	
Honorarium (book)	1,000.00	
Petty Cash	175.00	
Historical Associations	107.00	
Telephone	30.05	
Postage	48.75	
Transfer to Historical Society	<u>8.00</u>	
Total of Expenditures		\$ 7,962.50

Balance 7/31/93		\$ 1,222.45
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Depository - Gateway State Bank, Staten Island, NY

Checking	415.58
Savings	<u>806.87</u>
	1,222.45

The accounts have been audited by Ralph E. Ritter

Report of the Ministerial Convention Committee

The annual Ministerial Convention of the Bible Fellowship Church was held on Tuesday, May 4 through Wednesday, May 5, 1993 at Pinebrook Bible Conference. The Ministers' Wives' Fellowship coordinated its meetings with the convention. The two-day event was attended by 99 persons, including 54% of our active ordained pastors and probationers.

The theme of the conference was "Blueprint for Youth Ministry." The speaker was David "Duffy" Robbins, Chairman of the Department of Youth Ministry at Eastern College. Mr. Robbins conducted four sessions on Tuesday, and a panel discussion on youth ministry was held on Wednesday morning.

At its business meeting the following men were elected to the Ministerial Convention Committee for two-year terms of office: R. Jerome Brush, Robert A. Sloan, Jr., Richard E. Taylor. The committee organized as follows:

1993 Convention

Carl C. Cassel, Chairman
David J. Watkins, Vice Chairman
Randall A. Grossman, Secretary
Thomas P. Shorb, Treasurer
Gilbert J. Vining, Publicity

1994 Convention

David J. Watkins, Chairman
R. Jerome Brush, Secretary
Thomas P. Shorb, Treasurer
Robert A. Sloan, Jr.
Richard E. Taylor

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 1994 Convention is scheduled for May 3-4, 1994 at Pinebrook Bible Conference. An extensive self-study survey of our church will be the basis of a conference dedicated to an evaluation of what does and what should unite the Bible Fellowship Church.

The Committee requests prayer for the planning of the 1994 Convention and urges all Pastors and their wives to attend.

The Ministerial Convention Committee recommends the following:

RESOLVED, that each church be encouraged to pay for its Pastor(s) and his wife to attend the 1994 Ministerial Convention of the Bible Fellowship Church.

Ministerial Convention Committee: Carl C. Cassel, Chairman; Randall A. Grossman, Secretary; R. Jerome Brush, Thomas P. Shorb, Robert A. Sloan, Richard E. Taylor, Gilbert J. Vining, David J. Watkins

Financial Report of the Ministerial Convention Committee

Beginning Balance (as of September 1, 1992)	\$ 368.33
Checking	\$ 45.58
Savings	322.75

RECEIPTS

Convention Registration	\$ 3,835.00
Administrative Budget	1,000.00
Interest	<u>19.08</u>
Total Receipts	\$ 4,854.08

Grand Total (Beginning Balance & Receipts) \$ 5,222.41

EXPENDITURES

Pinebrook Bible Conference	\$ 3,073.50
Speaker: David Robbins (Honorarium & Travel)	800.00
Committee Expenses	58.00
Bank Fees	84.00
Registration Refunds	<u>250.00</u>
Total Expenditures	\$ 4,265.50

Balance (as of August 31, 1993)	\$ 956.91
Checking	\$ 153.08
Savings	803.83

Ministerial Convention Committee Funds are held in accounts with Meridian Bank, Coopersburg Branch.

Report audited by Richard T. Paashauss

Report of the Conference Judicatory

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

Conference Judicatory: 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 Beneficiary Society

God has graciously watched over our Pastors and widows throughout the past year and given health and strength to all members of the Society. An evaluation of the investments has revealed that the assets have increased despite the fact that interest rates have steadily declined.

At the annual meeting in May, the following officers were reelected: President, Harvey J. Fritz, Jr.; Secretary, R.C.Reichenbach; Treasurer, John H. Riggall. The following recommendation was made by the Pastors and approved to be submitted to the 110th Annual Conference.

RESOLVED, that we as Pastors recommend to the 110th Annual Conference that the annual dues of the Pastors to the Beneficiary Society be included in the contract approved between the Pastor and the local church.

Financial Report

Assets - September 1, 1992	\$ 112,949.07
Receipts	
Dues	\$ 3,375.00
Reinstatement	235.00
Administrative Budget	500.00
Total Receipts	4,110.00
Interest Income	
Meridian Bank	\$ 1,928.43
Harris Savings	6,979.06
Prudential Bache	2,234.40
Total Interest Income	11,141.89
	\$ 128,200.96
<u>Expenditures</u>	
Barbara Chappell	\$ 100.00
Secretarial Expenses	50.63
Board Expenses	106.18
Total Expenditures	256.81
<u>Total Assets - August 31, 1993</u>	<u>\$ 127,944.15</u>

Note: Interest Income includes interest from prior years on some investments.

Assets - August 31, 1993Checking Accounts

Meridian Bank - Checking	\$ 1,183.37	
Harris Savings - Money Market	15,716.84	
Prudential Bache - Money Market	<u>496.06</u>	
Total Checking Accounts		\$ 17,396.27

Investments

Meridian Bank - Cert. of Deposit 8.80%	\$ 5,037.00	
Meridian Bank - Cert. of Deposit 8.80%	4,800.00	
Harris Savings - Cert. of Deposit 6.75%	42,509.88	
Harris Savings - Cert. of Deposit 6.30%	7,831.00	
Harris Savings - Cert. of Deposit 6.30%	3,370.00	
Prudential Bache - Contl Bk - CD 6.35%	1,000.00	
Prudential Bache - FHLMC Remic 8.00%	3,000.00	
Prudential Bache - FHLMC Remic 7.00%	1,000.00	
Prudential Bache - FHLMC Remic 7.00%	3,000.00	
Prudential Bache - FNMA Remic 8.25%	2,000.00	
Prudential Bache - FNMA Remic 8.00%	2,000.00	
Prudential Bache - FNMA Remic 8.00%	2,000.00	
Prudential Bache - FNMA Remic 7.50%	7,000.00	
Prudential Bache - FNMA Remic 7.50%	9,000.00	
Prudential Bache - FNMA Remic 7.50%	16,000.00	
Prudential Bache - FNMA Remic 6.44%	<u>1,000.00</u>	
Total Investments		\$ <u>110,547.88</u>

Total Assets - August 31, 1993\$ 127,944.15

I have reviewed the records of the Beneficiary Society and have prepared the above Cash Flow statement.

Ellis Lee Hostetter, CPA

Beneficiary Society: Harvey J. Fritz, Jr., President; R.C.Reichenbach, Secretary; John H. Riggall, Treasurer

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 12, 1993 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 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 Summary Statistical Report 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" (1992 *YEARBOOK*, page 170).

The minutes of Salem BFC, Allentown, Grace BFC, Englishtown, Faith BFC, Fleetwood and Calvary BFC, Scranton 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 twelve (12) 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 twelve (12) 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 the following petitions to the 110th Annual Conference from the Ephrata BFC, Paradise BFC and Faith BFC of Lancaster which submitted

identical petitions:

- WHEREAS**, a meaningful ministry requires a good relationship between the Pastor and the congregation. This includes such things as: mutual respect, support, honor, love and accountability, and
- WHEREAS**, a breakdown in some churches is evidenced by decreasing membership, enrollment and troubled pastorates, and
- WHEREAS**, the *FAITH & ORDER* states that the primary duty of the Pastoral Relations Committee of a particular church is to "maintain good relationships between pastor and the congregation." (page 85, para.4) and
- WHEREAS**, this is not happening in all cases. (i.e. one cause may be a lack of accountability between the Pastoral Relations Committee of a particular church and Annual Conference), and
- WHEREAS**, in other areas, such as, the submission of Congregational Meeting minutes and statistical information, there is mandated accountability between the particular church and Annual Conference, and there is also limited annual accountability between pastors and the Credentials Committee in the annual Ministers' questionnaire, and
- WHEREAS**, The Pastoral Relations Committee has no such required accountability, and
- WHEREAS**, the Pastoral Relations Committee is considered important to the Annual Conference in that it is the only particular church committee required by the *FAITH & ORDER*, and therefore as such, it is believed that the duties and responsibilities of the Pastoral Relations Committee should be further defined which would include accountability to Annual Conference. Therefore, be it
- RESOLVED**, that the Chairman of the 110th Annual Conference appoint a study committee of five (5) men to further define the duties and responsibilities of the Pastoral Relations Committee and its accountability to Annual Conference.

Committee on Examination of Minutes of Particular Churches, Ralph M. Soper, Chairman; Ronald C. Erb, Secretary; Dennis M. Cahill, David H. Jones.

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

This Committee is directed by the *FAITH & ORDER* to help the secretary and assistants insure accuracy of the minutes of Annual Conference, to compare the minutes as they appear in the *YEARBOOK* with those approved at conference, to receive suggested corrections during the year, and to report all suggested changes to the following year's conference for disposition. (Legislation assigning these duties took effect in October, 1992.)

The following discrepancies between the Official Minutes and the *YEARBOOK* were found:

Official Minutes page 2 line 2: "George A. Priestley"
YEARBOOK page 4 line 17: "George A. Priestly"
 (The spelling in the Official Minutes is correct.)

Official Minutes page 5 line 11: "Zimmerman [end of list]."
YEARBOOK page 8 line 15: "Zimmerman, C.E.Kirkwood."
 (Willard E. Cassel, conference Registrar, had received but not recorded this letter during conference, and affirms that it belongs in the list of excuses.)

Official Minutes page 13 lines 31 and 37: "RESOLVED, that we ratify..."
YEARBOOK page 18 lines 11 and 18: "that we ratify"
 (The first word in each of these lines was inadvertently dropped out.)

Official Minutes page 26 line 12: ", it"
YEARBOOK page 33 line 25: "that it"
 (The repeated "that" in the *YEARBOOK* version is a redundancy.)

Official Minutes page 38 lines 14-15: "18360, and further, [new paragraph] RESOLVED,"
YEARBOOK page 47 lines 28-29: "18360. [new paragraph] RESOLVED,"
 (The *YEARBOOK* deletes the tying together of the two resolutions, which could be seen as a change in substance since it alters the apparent number of votes that were taken.)

Official Minutes page 38 line 15-16: "p.102...p.183 of the *FAITH & ORDER* "
YEARBOOK page 47 lines 29-30: "page 102...page 183 in the *FAITH & ORDER*"

Official Minutes page 39 line 12: "George Priestley"
YEARBOOK page 48 line 35: "George Priestly"
 (The spelling in the Official Minutes is correct)

(Note: The minutes of the adjourned session were not distributed, read or corrected on the floor of conference. This committee has only the secretary's

handwritten version, produced quickly during the session. Therefore, variances of spelling or punctuation which were verifiably corrected in the production of the *YEARBOOK* are not considered by this committee as discrepancies needing to be reported here.)

Secretary's Minutes page 41 line 2: "The meeting was called to order at 9:00 AM."

YEARBOOK page 51 line 3: "The meeting was called to order at 9:30 AM."
(The Secretary's Minutes correspond with the announced time; see *YEARBOOK* page 39.)

Secretary's Minutes page 41 line 11: "George A. Priestley"

YEARBOOK page 51 line 15: "George A. Priestly"

(The spelling in the Secretary's Minutes is correct.)

Secretary's Minutes page 41 line 21: "Pinebrook Educational Foundation."

YEARBOOK page 51 line 28: "Pinebrook Educational foundation."

The following corrections to the *YEARBOOK* were received by the committee during the year:

The listing for the Board of Pensions (*YEARBOOK*, p.viii) lacks the names of two men who were elected to that Board during the 109th Conference (*YEARBOOK*, p.35). The corrected entry should read as follows:

Board of Pensions

(1993) Dennis M. Cahill, Wayne A. Davidson, Jay H. Fasnacht

(1994) Willard E. Cassel, Joseph L. Dugan, Keith E. Plows

(1995) Frank L. Herb, Jr., Richard J. Volpe, David J. Watkins

YEARBOOK page 55 line 21: "...108th Annual"

(The word "Conference" should be added.)

YEARBOOK page 60 lines 31-32: "RESOLVED, that the 110th Annual Conference...begin on Monday, October 18-20, 1992..."

(The year should read "1993.")

Two certified copies of the minutes of the 109th Annual Conference have been placed in the Archives.

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

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 110th Annual Conference were received from the following people: C.E.Kirkwood, Philip E. Yerrington, Walter A. Frank, Paul G. Zimmerman, Richard J. Gehman, Leonard E. Buck, Clifford B. Boone, Olive I. Rawn, David W. Riddell, J. Barclay Harley, Ronald W. Hoyle, Walter M. Johnston, Edward Moyer, C. Leslie Miller, David L. Manney, and Barry J. Minsky.

Excerpts from these letters inform us that David L. Manney has been invited this coming January to teach a communication course in the Ukraine, the physical limitations of some of our retired brethren, the ministry responsibilities of our co-laborers, the ministry needs of Olive Rawn, and all of their prayers for this conference. They write of deep appreciation for the Bible Fellowship Church, its support and prayers, and the impact our church has made on their lives.

Because of changes in the world-wide ministry of our missions family, it is becoming increasingly more difficult to clarify their letters as excuses or communications.

Following the Annual Conference, a suitable response will be sent to those named in this report.

Committee on Communications: Delbert R. Baker, II, Alva C. Cassel, Gerald L. Schlonecker, Richard D. Erb, William R. Singletary

Report of the Strategic Planning Committee

The committee met five times during this past year. At the first meeting Dr. Robert Overgaard, President of the Church of the Lutheran Brethren, met with the committee. He has served his denomination in the area of strategic planning for the past seven years. Very helpful information was presented regarding the need for such planning and some steps necessary for its realization. His input was very much appreciated and resulted in the committee determining three areas to work on during the year.

- 1] Define a mission statement;
- 2] propose legislation regarding a continuing strategic planning committee and
- 3] develop some year-long projects to begin working on.

Twenty pastors from varying regions and church sizes were contacted and asked a series of questions regarding needs of their church and its relationship to the denomination. Similar questions were posed to the Board of Church Extension, Board of Missions, Pinebrook Bible Conference, Victory Valley Camp and Bible Fellowship Church Homes. Their assessment of strengths and weaknesses were used to formulate the following projects which are planned for the 1993-1994 year, should a Strategic Planning Committee be appointed again:

A. Meaningful pastors' communication

The "Pastor to Pastor" newsletter will continue to be sent out on a regular basis.

B. Assisting struggling churches

A support team or teams of consultants made up of pastors and elders from BFC churches will be recruited with the following goals toward assisting individual churches.

1. To meet quarterly with the pastors and elders of the church.
2. To pray for the ministry of the church.
3. To review the procedures and ministries of the church.
4. To make non-binding recommendations to the pastor and elders of the church.
5. To offer continued support and encouragement to the pastor and elders of the church.

Tentative Plans

One church has agreed to be on the receiving end of this project for 1994. Upon approval of Annual Conference, a team of up to 3 pastors and 3 elders will be recruited to carry out the above goals. At least one member of the Strategic Planning Committee will be on this consulting/care team.

If additional churches would like to be included in this project, additional teams will be formed.

C. Youth Ministry Project

Goals

1. To assist two different Bible Fellowship churches in a 5-day Vacation Bible School type program.
2. To assist these same two Bible Fellowship churches in outreach by means of puppet evangelism, street presentations, films, etc.
3. To provide a meaningful opportunity of summer ministry for Bible Fellowship Church teenagers.

Tentative Plans

1. Form the team of six to eight teenagers from four to five different Bible Fellowship churches - preferably not the same churches that will host the team.
2. The ministry would be three weeks in duration. The first for training and preparation, the last two at the hosting churches.
3. Churches wishing to be one of the two ministry locations can let the Strategic Planning Committee know of their desires at the Annual Conference, October 1993
4. Interested teens should apply by January, 1994. Applications will be available at Annual Conference, October, 1993.
5. Training for the leaders will be given by a member of the Strategic Planning Committee.
6. Funding:
 - gifts from individuals
 - home church support
 - personal contribution
 - circulate letters requesting support to family and friends
7. Estimated costs
 - housing - provided by the host church, either at the church or in homes.
 - food, transportation - \$8 - \$10 / day / person [21 days = \$168.00 - \$210.00]
 - materials - much will depend on which outreach ministry option is chosen

The committee makes the following recommendations:

1. **RESOLVED**, that the following be adopted as a mission statement for the Bible, Fellowship Church:

The mission of the Bible Fellowship Church is to declare the Gospel of Jesus Christ and the message of God's Word, the Bible to worship God, to equip believers for service and to evangelize the world. This, by the enabling of God, is to be accomplished by each Bible Fellowship church, served and assisted by the agencies established by Annual Conference, and in accordance with the *FAITH & ORDER* of the Bible Fellowship Church.

2. **RESOLVED**, that a Strategic Planning Committee be established with the following, composition election procedure, purpose and duties, and further,

RESOLVED, that the following be placed in the *FAITH & ORDER* under the section, entitled, Boards and Committees elected by ballot on page 139:

The Strategic Planning Committee

A. Composition and Election:

The Committee shall be composed of four ordained ministers who are serving particular churches and three laymen who are elders. No member of the Committee may serve more than two (2) successive terms of office. They shall be elected in three classes to three year terms of service as follows:

Class I Two ministers and one layman

Class II One minister and one layman

Class III One minister and one layman

B. Purpose:

The purpose of the Strategic Planning Committee is to propose and provide for the implementation of a coordinated plan of action for the Bible Fellowship Church consistent with the mission statement of the Denomination.

C. Duties:

1. The committee shall evaluate and propose revisions in the mission statement.
2. The committee shall annually propose a one, three, and five-year plan for the Denomination.
3. The committee shall receive and communicate the information, concerns and recommendations of the particular churches.
4. The committee shall receive and synthesize the one, three, and five-year plans of the agencies, boards, and committees.
5. The committee shall help coordinate endeavors which provide opportunities for groups of churches to participate in projects too large for an individual church.
6. The committee shall be a resource to encourage and assist struggling churches in their planning ministries.

[FIRST READING]

Strategic Planning Committee: Ronald W. Reed, Chairman; David N. Schoen, Secretary; Carl C. Cassel, Raymond R. Dotts, Neil E. Montgomery, Richard T. Paashaus, Robert A. Sloan, Jr.

Report of the Study Committee on the Inter-Cultural Ministries

Introduction

The work of the Inter-Cultural Ministries Study Committee progressed this year and accomplished some very meaningful work. At the direction of the 109th Annual Conference, the Committee worked at producing "Biblical Principles For Living", principles our churches could adopt in reaching other cultures and assisting our churches with a clearer and more complete understanding of how the Bible speaks to issues of life. The Committee formed "Cell Task Groups" made up of interested Bible Fellowship pastors and lay people. Thirteen cell groups were formed and organized with a group leader and several individuals to serve on the Committee. A copy of the Cell Task Groups is included at the end of this Report (Appendix A).

The cell groups were each assigned a principle and instructed to formulate a statement which would be biblically sound, reflective of our present Standards of Worship and Life, and trans-cultural. The cell groups need to be applauded for their interest and work. This was a very positive exercise. After the Committee met with the cell groups, the Committee spent a day selecting four principles to evaluate, edit, and present to Conference for debate and discussion. The four statements are located at the end of this Report (Appendix B). The Committee named these principles "Biblical Principles For Living," which is open for discussion by Conference.

The Committee also negotiated with The Center Of Urban Theological Studies (CUTS) toward a contractual agreement which would incorporate a CUTS Church-Planting Task Force and the Bible Fellowship Church, seeking to plant ethnic churches. The resulting Contract is included at the end of this Report (Appendix C). The Board of Church Extension and the Board of Missions, in the mind of this Committee, should attempt to establish a cooperative effort in finalizing, seeking funding, and implementing the Contract with CUTS.

The Committee also produced a Statement concerning membership, its meaning and relationship to ethnic church planting as well as membership in our existing particular churches. The Committee believes that consideration of standards for membership is vital to ethnic church planting as well as in our established churches. The Committee's statement on Membership is included at the end of this report (Appendix D). We realize that other study committees have worked on this subject, yet the Committee believes that serious consideration of the issue of membership should take place again in the Bible Fellowship Church. The Committee's Membership Statement is included in this report, for the purpose of stimulating discussion and input on the subject of membership.

The work of this Committee, in the past year, has been the most profitable since the Committee's inception. Profitable because of the increased interest and desire there is in the Bible Fellowship Church to reach other cultures in our land. Profitable also, because of the work accomplished by the Cell Task Groups. The commitment and wisdom which was evident in this cell group work encouraged the Committee with

the realization that there are many in the Bible Fellowship Church who desire to see the Gospel reach other ethnic groups through the outreach of our churches, and have principles in our *FAITH & ORDER* which would better present the Bible's teaching on life issues. Almost forty (40) Bible Fellowship members diligently worked to produce biblical principles which would be understood and could be applied by anyone from any culture. Everyone in this project expressed the significant importance of what this work entails.

We may still ask, *...why do all this?* Why consider the adoption of "Biblical Principles For Living"? Why seek association with a ministry like CUTS? Why seek to raise issues for consideration, like membership? It may be true enough to state that, based upon biblical argumentation this Committee has presented in the past, the biblical requirements to reach the aliens in the land and the biblical evidence of our Lord's desire to reach all *tongues, tribes, and nations* with the Gospel, the Bible continues to call the church to reach other cultures and establish churches. It is also true enough to state that with each passing year there comes more and more of the world to our doorsteps and specifically the Bible Fellowship Church's ministry target area. These clear calls to action are concrete enough for our church to be fully supportive of what this Committee is attempting to do. Yet, there remains some unclarified and vague opinions in the Bible Fellowship Church as to what this Committee is really seeking to accomplish. The following statements will hopefully dispel this vagueness and enlighten the Annual Conference as to the desires of this Committee.

Why Formulate "Biblical Principles for Living"

A brief statement could capsule the answer to this question. *There are many relevant cultural issues not addressed in our STANDARDS OF WORSHIP AND LIFE, i.e. homosexuality, racism, single parenting, stewardship of the earth, etc. and such "Biblical Principles For Living" should be considered as a more comprehensive and accurate presentation of the biblical statements which speak to these issues.* The Committee believes that the Biblical Principles For Living should be at some time included in our *FAITH & ORDER*, maybe replacing our present STANDARDS OF WORSHIP AND LIFE or augmenting them.

Paul's last charge to Timothy was that his disciple would pastor in such a way that the Word of God would be Timothy's guide in all areas of life; that Timothy would be able to understand and apply the Word of God in all of life and that his listeners would be set free in the Grace of the Lord. Also, that Timothy would be equipped and able to equip others in every good work (II Tim.3). As the Bible Fellowship Church, we also have the charge to equip the saints in our churches, and those who come by our way, with biblical direction for all of life's encounters. If we are vague or fail to consider relevant life issues in light of Scripture, we fail the saints (Col.1:28).

Why Have an Association with CUTS

The question might be restated in this manner...why do we as a denomination which has a church planting board and a missions board need to go elsewhere for help in church planting? Several responses answer this question. First, we, as a denomination, have not had success in planting churches among ethnic people groups in our geographic area and the CUTS Task Force has had success. CUTS has been successful in planting ethnic churches with the North American Baptists, the Mennonites, and several other groups. Second, because of the Center's educational focus and its degree programs it has access to men from diverse cultural backgrounds ready to be placed in church planting ministries. Thirdly, the wisdom CUTS brings to the area of ethnic church planting is invaluable for the Bible Fellowship Church. The Bible Fellowship Church, as a whole, is very inexperienced in reaching ethnic groups in our geographical location and needs to look to other parts of God's vineyard for help in our weak areas (1 Cor. 12:12-14; Eph. 2,3).

Therefore, it is not only prudent but biblically mandated to work in cooperation with the body of Christ and seek ways to reach more with the Gospel.

Why Raise Such Issues As "Membership"

All of our hopes are to be a church which lives and ministers as close to the Word of God as possible. This is not to say that our previous work on topics, such as membership, did not consider the truth of the subject or come to scriptural conclusions. Rather, to continue to consider the major areas of body life is to keep fresh with the Scriptures and discover insights which may not have been looked into or discussed.

Such is the case with raising the topic of membership. Has the Bible Fellowship Church studied the New Testament in order to identify the practice and teaching of membership. This question on membership and maybe others should be studied and discussed.

The Committee raises the topic of membership because membership is significant in church planting and is significant to the life of all our churches and their understanding of this particular topic.

Conclusion

The task of formulating a model for ethnic church planting, for the Bible Fellowship Church, has stretched the Committee in many areas. By seeking to develop principles for the church which would be more comprehensive and sensitive to life issues, while making sure we retain true biblical teaching, the Committee has been challenged to study God's Word anew. Through the investigation of partnership opportunities with other parts of the body, we have been blessed and challenged. Finally, since this work has called to our attention issues for clarification, the

Committee has been concerned how our brothers would perceive its desire to determine God's truth.

The work still seems staggering, but there are flickers of light at the ends of the tunnels. Your cooperation, encouragement, trust, and support in this work of the Inter-Cultural Ministries Study Committee is needed and wholeheartedly appreciated.

The Inter-Cultural Ministries Study Committee recommends:

WHEREAS, the Committee believes that the partnership with CUTS will bring the Bible Fellowship Church experience, expertise, and human resources for establishing Bible Fellowship Churches, and

WHEREAS, the Committee believes that the joint efforts of the Board of Church Extension and the Board of Missions would be the viable way to proceed with the implementation of the partnership with CUTS, therefore be it

RESOLVED, that the 110th Annual Conference authorize the Board of Church Extension and the Board of Missions, upon favorable consideration, to sign a contract with CUTS and seek to implement a partnership with CUTS which will begin the formulation of ethnic Bible Fellowship Churches, and further

RESOLVED, that we urge that each Pastor and Delegate of Annual Conference return to their congregation and adopt a line item on their budgets for the planting of ethnic churches.

WHEREAS, the Bible Fellowship Church's present STANDARDS OF WORSHIP AND LIFE do not address some very key areas of life, and

WHEREAS, the Bible Fellowship Church's present STANDARDS OF WORSHIP AND LIFE is not trans-cultural, and

WHEREAS, the BIBLICAL PRINCIPLES FOR LIVING reflect a more comprehensive listing of life issues and a more accurate presentation of the biblical standards, therefore be it

RESOLVED, that the 110th Annual Conference direct the Inter-Cultural Ministries Study Committee to complete its work on the production of BIBLICAL PRINCIPLES FOR LIVING, and further

RESOLVED, that the 110th Annual Conference direct the Inter-Cultural Ministries Study Committee to present these Principles to the 111th Annual Conference for consideration of adoption into our *FAITH & ORDER*.

WHEREAS, membership and the meaning of membership is vital to our churches, and

WHEREAS, discussion on such topics is vital to our churches, therefore be it

RESOLVED, that the 110th Annual Conference hold a discussion on the issue of membership, and further

RESOLVED, that the 110th Annual Conference discuss the four Biblical Principles For Living; Worship, Mercy, Work And Rest, and Singleness

And Marriage, in order to give direction to the Committee as it completes its work.

This Committee has been informed that Joseph Dugan is not presently a member of a Bible Fellowship Church and therefore is not eligible to serve on the Inter-Cultural Ministries Study Committee. Inasmuch as he has contributed to the work of the Committee, we have listed his name below as a Committee member when he was a member of a Bible Fellowship Church. In that this Committee has been appointed by the Chairman of Annual Conference, we would request that the Chairman of the 110th Annual Conference appoint a replacement for Joseph Dugan.

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

Appendix A

Cell Task Groups

	BIBLICAL PRINCIPLES FOR LIVING	Standards Life/Worship Article Number	Committee Representative	Task Group Leader & Telephone#	Task Group Names
Relating to God					
1. *	WORSHIP Private, Family, Corporate	1,2,3,12	Wayne Clapier	Don Kirkwood (215) 356-1088	Jerry Moyer Robert McIntire
Relating to PersonalQualities					
2.	HOLINESS Law, Sin, Purity & Personal Purity, Unity of the Church, Idolatry, Discipline	9,10,11,12	Wayne Clapier	Frank Herb (215) 433-0829	Wayne Hammond
3.	LOVE Fellow Believers, the World, Enemies	9	Dan Ziegler	John Vandegriff (908) 363-1610	Ron & Joyce Acker
4. *	MERCY Benevolence, Orphans, Widows, the Poor		Bert Baker	Greg Uhrich (215) 965-6346	Karen Uhrich Elaine Phillips
5.	JUSTICE Truth, Racism, Integrity		Bert Baker	Dick Taylor W.(215) 876-8449 H.(215) 874-5660	Tom Sacher George Priestley
6.	HUMILITY Apparel		Dan Ziegler	Ralph Ritter (718) 442-2782	Dave Watkins Eleanor Ruch
Relating to PersonalActivities					
7.	STEWARDSHIP & MATERIALISM Life-time, Body/Food, Exercise, Non-Addiction, Gifts/Ability, Earth, Possessions	4,10	Carl Cassel	Jim Neher W.(215) 375-2333 H.(215) 478-8940	Tom Beil Carol Snyder
8. *	WORK & REST		Carl Cassel	Randy Grossman	Don Woodring

Relating to Personal Relationships						
9.	PERSONHOOD Image of God, Sexuality/Homosexuality, Roles, Sanctity of Human Life (Task Group only assigned Sanctity of Human Life)	13	Roy Hertzog	Al Vivona W.(717) 652-5229 H.(717) 652-4128	Jim Batchelor	
10. *	SINGLENESS & MARRIAGE Chastity, Fidelity, Adultery, Divorce	5,8	Bert Baker Carl Cassel		Bert Baker Carl Cassel	
11.	FAMILY Parenting, Dedication of Infants	6,7	Roy Hertzog	John Studenroth W.(215) 683-9366 H.(215) 683-6459	Ken Barber Osborne Buchanan	
12.	SHARED LIFE Fellowship/Koinonia					
13.	CIVIL GOVERNMENT Church & State, Role of Government	9	David Gundrum	Lou Prontnicki W.(215) 646-1220 H.(215) 643-7963	Larry Morris	
14.	CHRISTIAN LIBERTY & SERVANTHOOD Situation Ethics, Questionable Practices	10,11	David Gundrum	Dean Stortz (908) 505-8174	Perry Phillips Howard Wells	

* BIBLICAL PRINCIPLES FOR LIVING submitted at this Annual Conference

Appendix B

Biblical Principles For Living

Worship

Worship is a person's response in love, adoration, confession, thanksgiving, and praise to God, whereby God's worth is declared. Worship is rooted in reverence for and awe of the Lord and deepens as, by the Spirit, a person grows in his knowledge of God. For the believer, worship is a life style not limited by location or circumstance. Corporate worship is the gathered Church celebrating the glory of God and ascribing Him praise and honor. In corporate or assembled worship, Christ, the Head of the Church, meets with and strengthens His people called out from the world by the Holy Spirit.

In the Bible, God declares that He alone is to be worshipped¹ and tells how He is to be worshipped. For disobeying these instructions and substituting its own form of worship,² Israel was severely punished. We therefore seek to learn from the Bible what kinds of worship will please the Lord.

Worship in the Old Testament is a celebration of the mighty acts of the Lord, the covenant God of Israel. Corporate worship is highlighted through prescribed ritual: a priesthood, a sacrificial system looking forward to Christ's atonement,³ and particular times and places when and where worship should occur.⁴ This uniform structure was not meant to give rise to thoughtless repetition.⁵ Ritual is unacceptable as true worship unless it comes from the heart.⁶

Worship in the New Testament is a celebration of the finished work of Christ, His victory over Satan, sin, and death through His own incarnation, death, and resurrection. Jesus claims for Himself authority over temple, Sabbath, sacrifice, and service.⁷ The former place, priesthood, and ritual are set aside.⁸ The Lord gives His blessing to a new liberty and flexibility as believers observe a new day, the Lord's day,⁹ and a new ordinance, the Lord's supper.¹⁰

The descriptions of corporate worship in the New Testament reveal prayer, praise, confession, singing, giving, thanksgiving, and teaching.¹¹ The expression of these may be shaped by the cultural setting of a particular church but must be "orderly" and "decent."¹²

The goal of corporate worship is not entertainment, but rather the glory of God. Worshipers are not to think of themselves as spectators, but rather as active participants in a celebration.

1 Exodus 20:1-4

2 I Kings 12:25-13:10

3 Hebrews 9:13-14

4 Exodus 20-40

5 Amos 5:21-25

6 Psalm 51:17; 84:1-2

7 Mark 2

8 Hebrews 10:8-18

9 Revelation 1:10

10 I Corinthians 11:23-26

11 Acts 2:42-47; 4:23-37; I Corinthians

14:26-40

12 I Corinthians 14:40

Mercy

Mercy, the bestowal of love on those who are unworthy,¹ finds its source and highest expression in God, in whom justice and mercy meet in perfect harmony.² Rather than overlook sin, God showed His mercy most clearly and fully by giving His

beloved Son to die in our place.³

God, the Father of mercies, demonstrates compassion, sympathy, and concern by dealing with sinner's needs.⁴ God's abundant mercy, flowing out of His love, is not merely a feeling but also concrete action. The mercy of God, coupled with His grace, provides relief, hope, reconciliation, and restoration. At His sovereign pleasure, the Lord reaches out to relieve pain, misery, and distress that are the result of individual sin and of living in a sinful world.⁵

Jesus Christ is the supreme example of mercy and the unsurpassed dispenser of mercy. Jesus demonstrated mercy Himself, by leaving His rightful place in Heaven, taking on the limitations of human flesh, and suffering the humiliation of death as a criminal⁶ in order to become our merciful High Priest and provide atonement for sin.⁷ In His life on earth, Jesus offered forgiveness to the sinner,⁸ acceptance to the rejected,⁹ healing to the afflicted,¹⁰ food to the hungry,¹¹ comfort to the bereaved,¹² and life to the dead.¹³

It is God's intent that mercy characterize His people.¹⁴ In extending mercy, the body of Christ should pattern itself after its Head, Jesus Christ.¹⁵ The Church and its individual members are called to a ministry of mercy-giving, which compliments evangelism in the fulfillment of the Great Commission¹⁶ and aids in our growth and assurance of salvation.¹⁷ In serving others in need, we demonstrate mercy through physical acts as exemplified by Christ: We will give acceptance to the rejected, food to the hungry, comfort to the bereaved, clothing to the naked, help to the helpless, companionship to the lonely, and hope to the hopeless.¹⁸ Rather than condoning sin, we are trusting that these acts may be used by God to bring sinners to repentance.¹⁹

Our ministry of mercy may be limited by our resources, our discernment, and the Word of God, but it must never be limited by our bias or prejudice against any group or individual.²⁰ In all humility, each congregation ought to search itself for the presence of any cultural arrogance, of social or racial prejudice, or of ungodly complacency, all of which will hinder the offering of mercy. In some cases a congregation will need to repent of its sinful attitudes.²¹

1 Romans 5:8
2 Exodus 34:6,7
3 Romans 3:22-24
4 Isaiah 55:7
5 Romans 8:22-26
6 Philippians 2:6-8
7 Hebrews 2:17
8 Matthew 9:6

9 Matthew 9:9-13
10 Matthew 9:35,36
11 Matthew 14:13-21
12 John 11:32-38
13 John 11:25,26,43,44
14 Micah 6:8
15 Philippians 2:1-4
16 Acts 4:33-35

17 I John 3:17-19
18 Matthew 25:34-40;
James 1:27; 2:15-17
19 Acts 16:25-30
20 John 6:26; 12:8
21 II Thessalonians 3:5

Work And Rest

Human work and rest find their origin in the work and rest, or Sabbath of God.¹ The original cycle of God's work and rest at creation sets the pattern for human work and rest.² Work and rest are therefore an essential part of God's design for the human race.³ Humanity's fall into sin brought a curse upon work and rest, resulting in pain, difficulty, and futility.⁴

The redemption brought about by Jesus Christ lays the groundwork for the restoration of human work and rest. Christians are therefore to engage in work with

honesty,⁵ diligence,⁶ and excellence,⁷ seeing their labor as an aspect of worship,⁸ service,⁹ and witness.¹⁰ Laziness is condemned in Scripture,¹¹ as is poor and dishonest work¹² and unjust treatment of workers.¹³ Christians should do their work both as a service to the Lord¹⁴ and as a calling from God,¹⁵ undertake it with dependance on Him,¹⁶ and enjoy its fruit as His blessing on their labors.¹⁷ Work is given both to supply the worker's needs, and to allow the worker to provide for the needs of others.¹⁸

Christians should also observe the Sabbath principle in reverence for God,¹⁹ who mercifully provides a weekly rest for weary workers.²⁰ The Law of Moses also required rest during the three annual feasts, and during the Sabbatical and Jubilee years.²¹ These establish a precedent for occasional opportunities of extended rest as the Lord provides.²² The Sabbath principle is violated when people overwork and fail to take proper physical and emotional rest.

Human work and rest will be consummated at the return of Jesus Christ, when He rewards Christians for their labor and invites them into His rest.²³ In heaven, where we will be completely free from sin's curse, meaningful labor for the Lord and glorious rest in His presence will continue forever.²⁴

1 Genesis 1:31; 2:1-3

2 Exodus 20:8-11

3 Genesis 1:28, 2:15

4 Genesis 3:17-19; Ecclesiastes 2:17

5 Proverbs 11:1

6 Proverbs 12:24

7 Proverbs 22:29

8 Colossians 3:17, 22

9 Colossians 3:23-24

10 I Thessalonians 4:11-12;

Titus 2:9-10

11 Proverbs 6:6-11; II

Thessalonians 3:10-12

12 Proverbs 18:9;

Amos 8:4-6

13 James 5:1-6

14 Ephesians 6:5-7

15 I Corinthians 7:17

16 Psalm 127:1-2

17 Ecclesiastes 2:24; 5:18-19

18 Proverbs 16:26;

Ephesians 4:28

19 Deuteronomy 5:12-15

20 Mark 2:27

21 Leviticus 23, 25

22 Mark 6:31

23 Amos 6:1-7; Luke

12:19

24 Hebrews 4:9-11

SINGLENESS AND MARRIAGE

Marriage is the joining together of one man and one woman in the union instituted and ordained of God.¹ This union, a comprehensive commitment, is established by God to help to meet people's deep physical and emotional needs. It is holy in God's sight and is to be a bond until the death of one partner to the union.² For this reason, marriage partners are commanded to be committed to each other physically, emotionally, and sexually and to have no other than their marriage partner.³ Although God did not specifically condemn polygamy in every instance, and although He sometimes blessed people involved in polygamous relationships in the Old Testament, the biblical norm is one man married to one woman.⁴ This is reinforced by the teachings of the New Testament writers and of our Lord during His earthly ministry.⁵ The intimacy of marriage includes mutual rights and mutual obligations of each partner to the other.⁶ 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.⁷ Because the Bible clearly teaches the oneness and

permanence of this relationship, for a Christian to marry a non-Christian is a violation of the Word of God.⁸

However, marriage is not a union commanded by God for every person. The decision not to marry is not a sin, and one who makes such a decision has not, in that decision, fallen short of God's standard.⁹ In fact, the unmarried may not have divided loyalties and may be freer to wholeheartedly serve the Lord and His church.¹⁰ Abstinence from sexual activity prior to marriage and outside the marriage union is the biblical standard; sexual activity is to be conducted only in the marriage union. All sexual activity outside of the marriage union is sin in God's eyes and is the only sin people commit against their own bodies.¹¹ Those who can control their sexual desires are free to remain unmarried to the glory of God.¹²

Divorce is the breaking of the union and bond of marriage. It is hated in God's eyes and should be avoided and counseled against.¹³ The biblical basis for divorce is adultery, although a believer is not commanded to divorce a marriage partner who has committed adultery.¹⁴ People divorced for reasons other than that allowed by Scripture, if not remarried, must seek reconciliation with their former marriage partner and remain unmarried until God Himself resolves the breakdown of this union.¹⁵ Divorced people must seek forgiveness and the grace of God for any sin that led to, or is associated with, the divorce. The Church is responsible to evaluate all divorces in which the people under its authority are involved. The careful exercise of this responsibility is intended to preserve the Church's purity and to guard the divorced believer's integrity.¹⁶

¹ Genesis 2:23-24;

Mark 10:6-9

² Romans 7:2; I
Corinthians 7:39

³ Hebrews 13:4

⁴ Ephesians 5:31

⁵ Matthew 19:4-6;

Mark 10:6-9

⁶ I Corinthians 7:1-5

⁷ I Corinthians 6:16-18

⁸ I Corinthians 7:39;
II Corinthians 6:14-16

⁹ I Corinthians 7:7,17

¹⁰ I Corinthians 7:32-35

¹¹ I Corinthians 6:18;

Ephesians 5:3

¹² I Thessalonians 4:3-8;

Matthew 19:11-12;

I Corinthians 6:13

¹³ Proverbs 2:17;

Malachi 2:14;

Matthew 5:32;

Deuteronomy 24:1-4

¹⁴ Matthew 19:9

¹⁵ I Corinthians 7:10-11

¹⁶ I Corinthians 7:17-24;

I Thessalonians 4:4-7

Appendix C
Contractual Proposal From CUTS
(Center For Urban Theological Studies)

August 23, 1993

From:

David A. Garnett

Director of Consulting Services

Center for Urban Theological Studies

1300 W. Hunting Park Ave.

Philadelphia, PA 19140

The following outlines the basis for a contractual relationship between the Bible Fellowship Church (hereafter referred to as BFC) and the Consulting Services division of the Center for Urban Theological Studies (CUTS) as it pertains to the securing of the services of CUTS' Consulting Services for the following:

- 1) Church Planting Project Guidance
- 2) Promotion of Church Planting Projects

Toward this end CUTS proposes the following generic agenda. The degree and extent to which we focus our attention in any of the following areas will be determined by the particular circumstances of each instance.

A) CHURCH PLANTING PROJECT MANAGEMENT

The general outline that we propose during the time that we are working with the establishment of new churches would be as follows:

- 1) Mobilization of the CUTS Church Planting/Church Development Task Force to focus upon BFC concerns.
- 2) Ministry Site Selection and Community Needs Assessment
- 3) Strategic Planning
- 4) Selection of an Establishing Pastor
- 5) Development of a Core Group
- 6) Leadership Development
- 7) Financial Stewardship
- 8) Congregational Pastoral Care Ministry Development
- 9) Evangelistic Outreach Ministry Development

The utilization of the services of the CUTS Church Planting/Church Development Task Force for this project is crucial for the provision of assistance and guidance through each phase of the various church planting projects. CUTS will guide these projects and provide mentoring for the church planters through the Task Force of urban church leaders with proven track records in planting and developing churches in the city. The Task Force and CUTS staff would be responsible for:

- Identification of sites for urban church planting.
- Conduction of community demographic research and needs assessments.
- Recruitment and screening of Organizing Pastor candidates to develop a candidate pool for the BFC

- Training and guidance of the BFC selected Organizing Pastor in the development of a ministry strategy plan.
- Service as mentor to the Organizing Pastor in his work.
- Provision of training in specific ministry skills for the Organizing Pastor and local church leadership.
- Instruction and guidance of the Mission churches to self support within a pre-determined time frame.
- To serve in the publicizing of the project among the BFC with the BFC representative.

B) CHURCH PLANTING/DEVELOPMENT PHASE OUTLINE

A skeletal and generic outline of key phases in the developing of a new Mission church and its ministry follows:

1. Strategic Planning
 - 1.1 Understanding the Process
 - 1.2 The Vision: Creation and Development
 - 1.3 Planning for Success
2. Leadership Development
 - 2.1 What is Biblical Leadership
 - 2.2 Who are Leaders
 - 2.3 Selection Process
3. Financial Stewardship
 - 3.1 A Biblical Perspective
 - 3.2 Individual Responsibility
 - 3.3 Corporate Responsibility
4. Congregational Pastoral Care Ministry Development
 - 4.1 Introduction
 - 4.2 Needs Assessment
 - 4.2.1 Church
 - 4.2.2 Community
 - 4.3 Program Development
5. Evangelistic Outreach Ministry Development
 - 5.1 Introduction
 - 5.2 Types of Evangelism
 - 5.3 Evangelism Training

It should be further noted that the above outline should not be understood to infer that the areas to be explored with each church will follow the exact sequence listed. It is recognized that each church is unique and it is that selfsame uniqueness which will mandate the approach to rendering our services to churches. These services may profitably be used with current BFC church planting endeavors in addition to the development of new church planting efforts. We suggest that a pilot program be established for a period of at least three (3) years developing church planting opportunities in the Philadelphia area. Our goals for the first phase of this agreement (the Pilot Program) would be the following:

First Year Goal

- 1) The mobilization of the Church Planting/Church Development Task Force for the BFC Project.
- 2) The establishment of at least one Unorganized Mission.
- 3) To have at least one other Unorganized Mission firmly in the planning process.
- 4) Provision of an Urban Ministry Orientation for the BFC.

At the present time there are several opportunities utilizing the unique gifts and abilities of experienced urban church leaders. This makes the first year goal reachable, otherwise the first year would be spent in preparation.

Second year Goal

- 1) The establishment of at least one Unorganized Mission (total of two).
- 2) To have at least one other Unorganized Mission firmly in the planning process.

Third Year Goal

- 1) The establishment of at least one Unorganized Mission (total of three).
- 2) To have at least one other Unorganized Mission firmly in the planning process.
- 3) The establishment of a local Philadelphia area BFC Urban Ministry Committee whose goal would be to eventually replace the Task Force.
- 4) To submit a written evaluation and assessment of the progress of this project. The BFC must determine whether or not to continue this project in response to this evaluation.
- 5) To have at least one Unorganized Mission develop into an Organized Mission.
- 6) Re-negotiation of the contract.

At this point the arrangement between BFC and CUTS should have yielded:

- A) The establishment of 3 Unorganized Missions.
- B) The development of 1 Organized Mission.
- C) Establishment of an annual Urban Ministry Orientation for the BFC.
- D) Mobilization of the CUTS Church Planting/Church Development Task Force for the benefit of the BFC.

THIS CONCLUDES THE PILOT PROGRAM

Fourth Year Goal

- 1) The establishment of at least two Unorganized Missions (total of five).
- 2) To have at least two other Unorganized Missions firmly in the planning process.
- 3) Assist in the planning and coordination of an annual BFC Philadelphia Area Urban Ministry Conference.

Fifth Year Goal

- 1) The establishment of at least two Unorganized Missions (total of seven).
- 2) To have at least one other Unorganized Mission firmly in the planning process.
- 3) To Assist in the planning and coordination of the BFC Philadelphia Area Urban Ministry Conference.
- 4) Begin phasing in BFC Urban Ministry Committee into the oversight of the projects.
- 5) To have at least one Unorganized Mission develop into an Organized Mission.
- 6) To have at least one Organized Mission develop into a Particular Church.

Sixth Year Goal

- 1) The establishment of at least one Unorganized Mission (total of eight).
- 2) To have at least one other Unorganized Mission firmly in the planning process.
- 3) To submit a written evaluation and analysis of the progress of the project. In response to this evaluation the BFC must determine whether or not to continue the project.
- 4) Re-negotiation of contract.
- 5) To assist in the planning and coordination of the BFC Philadelphia Area Urban Ministry Conference.
- 6) To have at least one Unorganized Mission develop into an Organized Mission.

Seventh Year Goal

- 1) The establishment of at least one Unorganized Missions (total of nine).
- 2) To have at least one other Unorganized Mission firmly in the planning process.
- 3) To complete the transition of the project oversight to being entirely BFC Urban Ministry Committee with CUTS staff as consultants.
- 4) To have at least one Unorganized Mission develop into an Organized Mission.
- 5) To have at least one Organized Mission develop into a particular Church.

Eighth Thru Tenth Year Goals

- 1) To establish at least one Unorganized Missions in each of the remaining years of the project.
- 2) To develop at least one other Unorganized Mission in each of the remaining years of the project.
- 3) To develop a Particular Church in each of the last two years of the project.
- 4) Upon completion of the project, to submit a written summary.

An integral part of this project would be the review and evaluation process which would take place toward the end of the third and sixth years. BFC would at these junctures have the opportunity to terminate our contractual relationship in the event that our progress did not meet the established expectations. These review and evaluation periods are not to be confused with the informational reporting that is ongoing throughout the term of the contact (see section "C" below).

C) REPORTING

- 1) CUTS will make quarterly reports to the BFC concerning the projects.
- 2) Subsidy requests are to be reviewed and approved on an annual basis.
- 3) The BFC shall report to CUTS in writing on a quarterly basis (following the receipt of CUTS' quarterly report) listing any concerns that they may have.
- 4) The BFC shall designate a key individual to attend an annual Issues in Urban Ministry Workshop sponsored by CUTS each year. It is the responsibility of the BFC designate to submit in writing a list of topics he wishes addressed a minimum of 30 days prior to the workshop. CUTS will be expected to announce the workshop a minimum of 6 months prior to its offering.

D) PROJECT PROMOTION

CUTS proposes to be actively and substantially involved in the BFC fund raising and promotion efforts on behalf of the Project. These activities would include, but not be limited to:

- 1) Participation in the conceptualization, production and distribution of printed promotional and fund raising materials.
- 2) Producing photographs and articles concerning Project churches for publication in BFC sources.
- 3) Participation in the production of video chronicles and promotional pieces.
- 4) Provision of speakers representing the Project at local BFC congregations considering support, and at BFC conferences, conventions and retreats.

CUTS needs to be involved in coordinating the public representation of the Project and in the selection of which speaker represents the Project at engagements.

CUTS' compensation for these fund raising endeavors shall be in addition to the fees to be negotiated in the Financial Arrangements section of this contract. The actual amount of the compensation is to be mutually agreed upon and arrived at through discussion.

E) FINANCIAL ARRANGEMENTS

To be negotiated.

The above items have been read, discussed and agreed upon.

Date _____

BFC Representative

Date _____

CUTS Representative

Appendix D

Meaning and Method in Church Membership

The meaning of church membership is important in the development of the body of Christ from three points of view. First, does Scripture address the issue and, if it does, what does it teach? Second, what impact does the culture of our age both within and outside the church have on our understanding of membership? Third, what is the relationship between requirements for membership and mature Christian behavior?

In addressing the first issue, we come to realize the contribution of our Anabaptist heritage. A clear grasp of the need for regenerate church membership did not emerge until the time of the Anabaptists during the Reformation. Bible Fellowship Church is of this conviction. What does Scripture say on this issue?

In addressing the second issue, we face the changing attitudes expressed in history toward the church. Prior to 325 A.D. it was dangerous to identify with believers. As the New Testament church separated from Judaism, it became illegal and was persecuted. From 325 A.D. through the Middle Ages, belonging to the church was "the thing" to do in many areas. In Reformation times, the major Reformers did not fully face the church-state issues and consequently the concept of a "gathered church" was not important to them. Although we have benefitted greatly through Calvin, Luther and Zwingli, we are committed to the Anabaptist teachings on regenerate church membership. Regenerate church membership is Biblical. Today we are not outwardly persecuted as in the early centuries nor are we "born into" the church as paedobaptists hold. We must consider our milieu as we make our statements. Scripture does not change; our context does.

In the light of our own culture, we must seek to discern who those individuals are who have been truly born again. We must identify with them and they with us. This is difficult because of the "easy believism" rampant in the church and the superficial acceptance of "religious language" in the culture of our day as evidence of being Christian. We also must avoid overreacting to these problems by requiring works plus faith for salvation.

The third issue mentioned in paragraph one is mentioned at the conclusion of this paper.

1. Assumptions on which this work is based:
 - a. Primary assumptions
 - (1) Scripture is God's authoritative Word to govern all faith and life. (Article I, p.2 *FAITH & ORDER*)
 - (2) *FAITH & ORDER* is subordinate to Scripture, but it cannot be ignored. (Preamble, p.1 *FAITH & ORDER*)
 - b. Secondary assumptions
 - (1) The Bible Fellowship Church - and each of the Bible Fellowship Churches - are Christ's and not ours. (Article XVIII, pp.20-21)
 - (2) Our statements of practice as well as faith must be in submission to

the Holy Scriptures because God has not bound the conscience to the doctrines and commandments of men when they exceed or contradict His Word. (Article I, 2; p.53; Article III, pp.57-58)

- (3) The Bible speaks of "the church" as the whole body of Christ (Ephesians 5:25-27); but it also speaks of "churches" meaning individual particular congregations with certain organization (Acts 16:4-5; Romans 16:16; 2 Corinthians 11:28; Romans 16:3-4; Article II, p.54, The Church Universal and Particular)

2. Discussion of Church Membership from Scripture

- a. The New Testament church was conscious of which people were members of the body. Although membership is not a sophisticated or highly developed concept in the New Testament, it is present in the New Testament.
- (1) The cost of identification with the church in Acts meant people had to have deep convictions to be willing for that identification. (Acts 2:43; 5:11, 13; 8:1; 12:1-3)
 - (2) The church excluded some individuals who once were part of the group (1 Corinthians 5:2; Matthew 18:15-17); therefore, they must have known who identified with the group.
 - (3) The method of choosing leaders required awareness of the membership of the-group. Individuals were chosen to be elders or deacons from an identifiable group; and those who did the choosing had to be part of an identifiable group (Acts 6:1-4; Acts 14:23; 1 Timothy 3; Titus 1).
- b. The means of people coming to be members of the New Testament church: How did people come to be identified with the body of believers?
- (1) By a supernatural work of God people became believers.
 - (a) new birth (John 3:16)
 - (b) new life (Ephesians 2:1-10)
 - (c) new creation (2 Corinthians 5:14-19)
 - (d) new sight (2 Corinthians 4:3-6)
 - (2) By this work coming to be so deep that people publicly confess their relationship with Christ. Nicodemus (John 3:1-2; 7:45-52; 19:38-40) did not identify with Jesus immediately, but he did eventually.
 - (a) In the New Testament, confession of faith in Christ is essential to salvation (Matthew 10:32-33; Romans 10:9-10).
 - (b) In the New Testament, baptism was the initiatory rite or formal public profession of faith (Matthew 28:19-20; Acts 2:38-39)
 - (c) In the New Testament, communion was, among other things, a continuing declaration of the person's relationship

to Christ (1 Corinthians 11:26).

- (3) The church accepted individuals as members whose profession of faith was credible and rejected those whose profession was not.
 - (a) Saul of Tarsus had many things to prevent him from being identified with the church - Pharisee, persecutor of the church; but when God did His work in him, he was accepted. (Acts 9:1-22)
 - (b) Cornelius had many things to prevent him from being identified with the church - Gentile, soldier, etc; but when God did His work in him, he was baptized and accepted by the church. (Acts 10-11; especially 10:44-48 and 11:15-18)
 - (c) It appeared that this special work had been done in Simon Magus, but his attitude made his verbal profession unbelievable; therefore, either he was not accepted as part of the church or having been accepted was later excluded. (Acts 8:9-24)
 - (d) In Titus 3:9-11 Paul instructs Titus to reject individuals who do not respond to exhortations to cease bringing divisions to the church.

- (4) By this work coming to be so deep that people declare their submission to Christ and His body which is the church.
 - (a) By the confession "Jesus is Lord," made possible by the Holy Spirit, individual believers declare their submission to Christ (1 Corinthians 12:3).
 - (b) By that same confession, "Jesus is Lord," those who make it "are Christ's body and individually members of it" (1 Corinthians 12:27).
 - (c) This means each member of the body uses its gifts "for the common good" (1 Corinthians 12:7) at all times; even where there is division in the body "the members should have the same care for one another" (1 Corinthians 12:25). Membership means submission to the body as well as submission to the Head.

- c. What did membership (identifying with the body of believers) mean in the New Testament church?
 - (1) Profession that a supernatural work has happened to the professed believer.
 - (2) Acknowledgment by the church of the credibility of that profession in administering baptism and membership to the new believer.
 - (3) Acknowledgement by all believers of their submission to Christ and the body as a whole.
 - (4) At times the church may need to discipline or even exclude some it once accepted as believers because subsequent behavior gave evidence

of a heart attitude inconsistent with true faith.

3. What does this lead us to think NOW concerning membership in Bible Fellowship Church today?
 - a. The practice of membership is implied by the New Testament; therefore, we should have a method for identifying members.
 - b. A person who is accepted into membership must have experienced a work of God so deep that that individual is ready to make public profession of what God has done and practice submission to the life of the body.
 - c. The particular church must decide whether the new believer's profession is credible and involve each member in the use of that member's gifts to the benefit of the whole body.
 - d. Each member shall be baptized, participate in communion and participate in the instruction, personal support, and acceptance of the discipline of the body.
 - e. No other requirements for membership shall be established unless support for such requirements is found in the New Testament.
 - f. Biblical Principles For Living shall be written as expressions for goals toward which believers from every ethnic or cultural background must strive - not stated as requirements for entrance.

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

The 109th Annual Conference of the Bible Fellowship Church approved two resolutions calling for the appointment of a committee to prepare legislation for an ongoing Board of Higher Education and to negotiate a draft document for an affiliation with Biblical Theological Seminary (1992 YEARBOOK pp. 51-52). The Board of Higher Education is to provide support of higher education through the establishment of the Pinebrook Educational Foundation. The affiliation was to include representation on the Seminary's board of trustees, course offerings featuring the Bible Fellowship Church, and a chaplaincy program. Another resolution specified that any assets remaining after the settlement of the property of Pinebrook Junior College be reserved for the Pinebrook Educational Foundation.

Following the mandates of the resolution, Chairman James A. Beil appointed a five-man committee of Raymond R. Dotts, Carl C. Cassel, and Robert H. Zentz, representing the Pinebrook Foundation Committee, and George K. Monroe and Calvin T. Reed, representing the Higher Education Committee. We have met four times as a committee and several other times as subcommittees. After due deliberation, we offer the following report and legislation:

Establishment of a Board of Higher Education

In place of a denominational institution of higher education such as Berean Bible School or Pinebrook Junior College, the Committee is proposing a Board of Higher Education to oversee the efforts of the Bible Fellowship Church in higher education. It is designed to seek and administer funds for higher education, to create and award scholarships, to establish and administer affiliation agreements with suitable undergraduate or graduate institutions, and to consider and make decisions in any other higher education issues. The members of the Board are to be elected by Annual Conference, to which the Board would report and be accountable. All financial matters would be the responsibility of the Pinebrook Educational Foundation, a subsidiary body under the direction of the Board.

Establishment of the Pinebrook Educational Foundation

The Pinebrook Educational Foundation, under the proposed legislation, is to serve as the financial arm of the Board of Higher Education. If the legislation is approved, the Foundation will be responsible for the collection of funds and their investment. It will keep the books and disburse the funds of the Foundation, and it will administer loans. All actions of the Foundation will be subject to the review of the Board.

The day-to-day business of the Foundation will be managed by an Executive Director. This individual and the members of the board overseeing the Foundation will be selected by the Board of Higher Education. The selection and responsibilities of the Executive Director can be seen in the proposed legislation.

Affiliation with Biblical Theological Seminary

Consultations with Dr. David Dunbar, President of Biblical Seminary, have led to an expectation that no more formal affiliation agreement could be attained than one which recognizes the current pattern of representation on the board of trustees, allows for the teaching of a course concerned with the history and distinctives of the Bible Fellowship Church, and enables the establishment of a Bible Fellowship chaplaincy. Further levels of formality could only be attained with a mutually-acceptable level of financial backing.

The Committee, in deliberating these prospects, considered an additional means of cooperation between the Denomination and the Seminary. It is proposing the establishment of seminary student internships within the particular churches and agencies of the Bible Fellowship Church. These arrangements would generate credit at the Seminary and be administered by it, but would take place with the encouragement and cooperation of the Denomination, its Churches, and Agencies.

Recommendations

RESOLVED, that the following legislation to establish the Board of Higher Education and the Pinebrook Educational Foundation be approved:
[FIRST READING]

Legislation for the Establishment of the Board of Higher Education of the Bible Fellowship Church

Article I: PURPOSE

The Purpose of the Board of Higher Education (Board) shall be to promote and support Christian post-secondary education on behalf of the Bible Fellowship Church.

Article II: COMPOSITION AND ELECTION OF THE BOARD

Section 1 - Composition.

The Board shall be composed of three ministers and four laypersons who are members of the Bible Fellowship Church.

Section 2 - Election and term of office.

The members of the Board shall be elected in three successive classes by the Annual Conference of the Bible Fellowship Church (Annual Conference) to three-year terms of service. Each member shall serve until his successor is duly elected.

The three classes shall be composed as follows:

- Class I: One minister and two laypersons;
- Class II: One minister and one layperson;
- Class III: One minister and one layperson.

Section 3 - Vacancies.

Any vacancies of the Board occurring between Annual Conferences may be filled by a simple majority vote of the remaining Board members. The vacancies shall be filled as early as practicable. Each member elected in this way shall serve only until the next Annual Conference.

Article III: ORGANIZATION OF THE BOARD

Section 1 - Officers.

The Board shall elect annually from its number a Chairperson, a Vice Chairperson, and a Secretary. The board may, at its discretion, elect such other officers and agents as the business of the Board may require. Two or more offices may be held by the same person.

Section 2 - Removal from office.

Officers elected by the Board shall be subject to removal from office at any time by majority vote of the whole Board.

Article IV: DUTIES OF THE BOARD

Section 1 - Promotion of Christian Higher Education.

The Board shall promote the cause of Christian post-secondary education on both the undergraduate and graduate levels. This may be done in a variety of ways, including, but not limited to, providing information about Christian institutions and encouraging members and other participants of our churches to attend them.

Section 2 - Support of Christian Higher Education.

The Board shall provide financial assistance, as available, to Christian individuals involved in higher education and to Christian institutions of higher education. This may be on both the undergraduate and graduate levels. Such financial assistance shall be provided through the Pinebrook Educational Foundation as addressed in Article VI. Funding will be solicited through the Foundation.

Section 3 - Affiliations.

The Board shall be responsible for the creation and administration of affiliations with specific educational institutions. It shall recommend for approval such affiliations to the Annual Conference.

Section 4 - General Administration.

The Board shall provide for the orderly conduct of its business. It may employ any personnel considered necessary, as funds are available.

Section 5 - Reporting.

The Board shall submit a written report and audited financial statement to the Annual Conference. It shall also submit other reports which may be requested by the Annual Conference.

Article V: DUTIES OF THE OFFICERS

Section 1 - Chairperson (Chair).

The Chair shall preside at all meetings of the Board. Except as otherwise authorized by resolution of the Board, the Chair shall sign all documents authorized by the Board.

Section 2 - Vice-Chairperson (Vice-Chair).

The Vice-Chair shall preside at any duly-called meetings of the Board not attended by the Chair. Should the Board find that the Chair is incapacitated or unable to perform the duties of the Chair, those duties shall be transferred to the Vice-Chair.

Section 3 - Secretary.

The Secretary shall record the proceedings of the Board and shall insure their preservation. The Secretary shall furnish a copy of the minutes of each Board meeting to each Board member, and shall notify members of all regular meetings at least two weeks prior to the date of the meeting. The Secretary shall perform other duties related to this office.

Section 4 - Other Officers.

The duties of other officers elected by the Board for continuing duration shall be added to its bylaws through an amendment process.

Article VI: PINEBROOK EDUCATIONAL FOUNDATION

Section 1 - Purpose.

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 Christian individuals involved in higher education and Christian post-secondary institutions.

Section 2 - Overview.

The Pinebrook Educational Foundation shall receive, invest, administer, and disburse funds in conformity with its purpose. Emphasis and priority will be given to individuals attending Christian institutions and to higher education endeavors closely related to the Bible Fellowship Church. Special

consideration shall be given to organizations with which the Board of Higher Education has affiliations. Its structure will be broad enough to include a wide spectrum of aid projects involving Christian post-secondary education.

Section 3 - Control.

A. Election and Composition of the Board of Directors of the Pinebrook Educational Foundation (Foundation Board).

The Foundation shall be directed by a board of six (6) members elected by the Board of Higher Education subject to ratification by Annual Conference. Board members shall be elected in three classes and shall serve three-year terms of service. Each member shall serve until a successor is duly elected. The three classes shall be composed of two (2) members each.

B. Accountability.

The Foundation Board shall be accountable to the Board of Higher Education, serving as the financial arm of that Board. The Foundation Board shall achieve and maintain all legal and Internal Revenue Service requirements pertaining to its status as a foundation. It may be separately incorporated.

The Foundation Board shall report at least annually to the Board of Higher Education and shall report annually to the Annual Conference through the report of the Board of Higher Education.

C. Officers of the Foundation Board.

The Foundation Board shall elect annually from its number: a Chairperson, a Vice-Chairperson, and a Secretary-Treasurer.

Section 4 - Administration.

A. Executive Director of the Pinebrook Educational Foundation.

1. The Executive Director shall be selected by the Foundation Board and ratified by the Board of Higher Education. The position may be paid or unpaid as determined by the Board of Higher Education.
2. The Executive Director shall not, by virtue of the office, be a member of the Foundation Board or the Board of Higher Education. Membership on one of these boards does not, however, disqualify an individual from serving as Executive Director.
3. The Executive Director shall be responsible for the orderly conduct of the business of the Foundation. Such duties as administration of

the application process, oversight of all financial procedures, and communication shall be the responsibility of the Executive Director. The Executive Director shall consult with the Foundation Board's Chair for general administration matters and with both the Chair and Secretary-Treasurer for financial matters.

B. Foundation Secretary.

1. The Foundation Secretary shall be engaged by the Foundation Board subject to approval by the Board of Higher Education.
2. The amount of compensation shall be established by the Foundation Board and approved by the Board of Higher Education.
3. The Secretary shall be a volunteer or a part-time employee until Foundation activity requires more assistance and additional funding is available for full-time compensation.
4. The Secretary shall report to and assist the Executive Director.

C. Auxiliary Groups.

Pinebrook Junior College support groups such as the Fellows, the Ladies Auxiliary, and the Alumni Association shall be encouraged to continue in existence. Their help will be sought in raising funds and in providing other assistance to the Foundation.

D. Administration of Funds.

1. A professional investment firm or counselor shall be chosen by the Foundation Board to carry out the investment of available funds. Risk levels and investment criteria shall be determined by the Foundation Board and approved by the Board of Higher Education.
2. Funds shall be obtained or solicited from existing Pinebrook Junior College endowment funds, donors, bequests, annuity arrangements, grants from other foundations, proceeds from general and endowment investments, and other acceptable sources.
3. Funds shall be used to disburse grants and loans and to pay administrative costs.
 - a. Administrative costs shall not exceed 25% of General Fund money (unrestricted, unendowed) during the first two (2) years and may be adjusted to any different percentage thereafter by action of the Foundation Board and approval of the Board of Higher Education.
 - b. The Foundation Board shall formulate rules for the administration of all funds. These shall be subject to review by the Board of Higher

Education and communicated to the churches and to potential sources of funding.

Section 5 - Aid Projects.

The Foundation shall be structured to include many types of aid to Christian higher education. The various programs of aid shall be delineated as 'funds' or accounts within the Foundation. Donors are 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 expend current gifts are also encouraged. Undesignated gifts shall go to a General Fund from which administrative costs and Board-directed grants/loans shall be made. Sizable initial gifts may create an endowment or current fund of the donor's choosing, subject to Foundation Board approval.

Article VII: MISCELLANEOUS REGULATIONS

Section 1 - Bylaws.

The Board may adopt bylaws, as required, in addition to this legislation. The Bylaws of the Board may be amended by majority vote of the total membership of the Board at a regular or special meeting.

Section 2 - General.

The Board shall be empowered to adopt policies and regulations in addition to its bylaws. Such policies and regulations must be in conformity with the *FAITH & ORDER* of the Bible Fellowship Church and within the rules, decisions, and directives of the Annual Conference.

Section 3 - Quorum.

Four members attending a duly announced meeting shall constitute a quorum. Unless otherwise specified, a majority vote shall mean a simple majority of those attending any meeting of the Board in which there is a quorum.

First Reading

RESOLVED, that the Board of Higher Education of the Bible Fellowship Church pursue an agreement of affiliation with Biblical Theological Seminary which includes the following provisions:

1. It shall include a course on the distinctives and history of the Bible Fellowship Church (BFC) which will be offered at mutually-acceptable intervals. Biblical Theological Seminary (BTS) will provide the facility, will offer the course, and will administer it. The Board of Higher Education (BHE) will bear the financial responsibility for the staffing.

2. It shall include a BFC chaplaincy. The BFC will provide a mutually-acceptable chaplain, as available. BTS will provide an adequate site for meeting with students. Other details will be resolved by the BHE and BTS.
3. It shall include an internship program in which the BFC would make churches, agencies, and pastors available to enter into formal (and informal) internship arrangements of many types. BTS will encourage and recommend students for the program. In addition, the Seminary will be responsible for the administration of the course. Any attendant financial arrangements will be negotiated between the church/agency, BTS, and the student.

Committee to Propose a Board of Higher Education and the Pinebrook Educational Foundation: Raymond R. Dotts, Chairman; George K. Monroe, Secretary; Carl C. Cassel, Calvin T. Reed, and Robert H. Zentz

Report of the Advisory Committee on Revising the FAITH & ORDER

The Advisory Committee on Revising the *FAITH & ORDER* was appointed by the Chairman of the 109th Annual Conference to assist the Board of Publication and Printing in coordinating the assembling of the necessary revisions for a new edition of the *FAITH & ORDER* (1992 *YEARBOOK*, p.52ff.).

The Committee met four times in seeking to fulfill its assignment. William H. Bartron and Daniel P. Allen attended all meetings representing the Board of Publication and Printing. Willard E. Cassel assisted the Committee in its research.

The Committee has sought to identify and incorporate all legislation adopted by Annual Conference since the 1986 edition of the *FAITH & ORDER*. The Committee also reviewed the entire *FAITH & ORDER*, correcting typographical errors and making suggestions for format changes to enhance the appearance and accessibility of the contents. The Committee has communicated with nine Boards and Committees requesting a review of various portions of the *FAITH & ORDER*.

The Board of Publication and Printing plans to publish a new edition of the *FAITH & ORDER* in the 1993-94 Conference year and will include legislation approved by the 110th Annual Conference.

The Committee has made recommendations to the Board of Publication and Printing to implement a plan for the continual oversight of the revisions and publication of the *FAITH & ORDER*.

The Committee has also recommended to the Board of Publication and Printing that future editions of the *FAITH & ORDER* (excluding the 1994 edition) utilize a numerical outline format to improve the appearance and accessibility of the contents of the *FAITH & ORDER* (See appendix for sample page). Your reactions to this proposed innovation are valued by this Committee and the Board of Publication and Printing.

The Committee makes the following recommendations to the 110th Annual Conference:

1. WHEREAS, the Advisory Committee on Revising the *FAITH & ORDER* desires the new edition to be clear and consistent in its language, and WHEREAS, the footnotes in the current edition are from three different Bible translations (KJV, ASV, NASB), and WHEREAS, the footnotes in the current edition contain several archaic and misleading translations (e.g. Isaiah 35:7; 1 Thessalonians 4:15), therefore be it RESOLVED, that the new edition of the *FAITH & ORDER* contain footnotes from the New International Version.
2. (assuming recommendation one is approved) WHEREAS, there are occasions in the Articles of Faith and the Standards of Worship and Life where wording of the articles includes quotations from King James Version passages cited in the footnotes, therefore be it RESOLVED, that the wording of Articles in the following instances be changed

to reflect the wording of the New International Version used in the footnotes:

Articles of Faith

- 1) Article III, God The Father, line 6 (cf. Exodus 34:5,6)
presently: "forgiving of iniquity, transgressions and sin"
change to: "forgiving wickedness, rebellion and sin"
- 2) Article XXVI, The Judgments, line 3 (cf. John 5:22)
presently: "judgment has been committed to the Son by the Father"
change to: "judgment has been entrusted to the Son by the Father"

Standards of Worship and Life

- 1) Article III, Public Worship, line 5, (cf. Hebrews 10:24,25)
presently: "not forsake the assembling of ourselves together"
change to: "not give up meeting together"
 - 2) Article IX, Separation from the World, paragraph 4, line 3, (cf. Ephesians 2:6)
presently: "made to sit together in heavenly places in Christ Jesus;"
change to: "seated with Him in the heavenly realms in Christ Jesus;"
 - 3) Article IX, Separation from the World, paragraph 4, line 6, (cf. Colossians 3:2)
presently: "set our affections on things above, not on things on the earth."
change to: "set our minds on things above, not on earthly things."
 - 4) Article XI, Apparel, line 1, (cf. I Timothy 2:9)
presently: "adorn themselves with modest apparel with shamefacedness and sobriety."
change to: "dress modestly, with decency and propriety."
3. WHEREAS, the suggested format of the forms for calls extended to pastors by a BFC agency or particular church which was approved at Second Reading (1990 YEARBOOK, p.27-30; cf. FAITH & ORDER, p.107) is:
- (1). Call for Bible Fellowship Church Agencies
 - (2). Call to a Minister to Serve Bivocationally
 - (3). Call to be Used by Particular Church
- and,

WHEREAS, it seems appropriate for this order to be revised since the call used by a particular church is the norm and the other calls are a variation from

the norm; therefore be it

RESOLVED, that the format of Article IX: Pulpit Supply Procedure, section 6.j. be revised with the following order:

- (1). Call to be Used by a Particular Church
- (2). Call for Bible Fellowship Church Agencies
- (3). Call to a Minister to Serve Bivocationally,
and be it further

RESOLVED, that this action be approved at one reading since this is a change in format and not in content.

4. WHEREAS, the Ministerial Candidate Committee has noted that the 1986 edition of the *FAITH & ORDER* is in error on pages 173 and 174, therefore be it
RESOLVED, that the Minutes of the 110th Annual Conference clarify that the material that appears on page 174 as 7. and 8. under the category "Procedure" should instead appear as 8. and 9. at the top of page 173 under the category "Duties", and be it further
RESOLVED, that this correction shall be included in the new edition of the *FAITH & ORDER*.
5. WHEREAS, the legislation of the 110th Annual Conference is to be incorporated into the new edition of the *FAITH & ORDER*, therefore be it
RESOLVED, that the Advisory Committee on Revising the *FAITH & ORDER* continue to serve until the publication of a new edition of the *FAITH & ORDER*.

Advisory Committee on Revising the *FAITH & ORDER*: Randall A. Grossman, Chairman; Thomas P. Shorb, Secretary; Kenneth L. Good, Robert W. Smock, Richard T. Paashaas

Appendix

Current

Article II: The Church

The Church -- Universal and Particular

Jesus Christ has established His rule on Earth in the church. The universal church consists of all those persons, in every nation, who make profession of faith in Christ and yield submission to Him and His rule. Because this multitude cannot meet in one place for worship and fellowship, the Scriptures indicate that these believers shall be divided into many particular churches.

A particular church consists of professing believers voluntarily associated in submission to the Holy Scriptures, for divine worship, godly living, and evangelism. The particular churches seek to demonstrate by their participation in the church universal by forming unions with other particular churches that have a similar understanding of doctrine and organization.

Responsibilities of the Church Toward Members

Each particular church has been directed by Christ to minister corporately to the needs of individual members. The elders of each congregation shall endeavor to establish a program that shall honor the body of Christ in fulfilling the following responsibilities toward members:

1. To implement the corporate worship of God (John 4:23,24; Eph. 5:19,20;...)
2. To promote the development of Christian character and conduct (Rom. 6:1-23...)
3. To maintain purity of life and doctrine (I Cor. 5:1-31;...)
4. To instruct and train for Christian service and to give opportunity to serve (Rom. 12:1-8; I Cor. 12:1-31; Eph. 4:8-16; Matt. 28:18-20; II Tim. 2:2)
5. To impart a vision for evangelism and missions (Matt. 9:36-38;...)
6. To assist in building good relationships:
 - a. Family (Eph. 5:22; 6:4; I Peter 3:1-7)
 - b. Employment (Eph. 6:5-9; I Peter 3:18-21)
 - c. Community and state (Rom. 13:1-7; I Peter 2:13-17)
7. To promote fellowship and hospitality (Rom. 12:13; Heb. 13:2,16;...)
8. To minister comfort (II Cor. 1:3-7)
9. To promote unity and harmony (I Cor. 1:10-13; Eph. 4:3)
10. To care for the needy (Acts 6:1-8; I Tim. 5:3-16)
11. To settle disagreements and administer discipline (Matt. 18:15-20;...)

Qualifications and Duties of Church Membership

Anyone desiring to be a member of the Bible Fellowship Church shall give testimony and evidence of faith in Christ and the new birth. He shall be in sympathy with the Faith and Order, be baptized by immersion subsequent to salvation, and manifest holiness toward God and separation from the world (Acts 2:41-47).

Duties. Commitment to Christ and the Bible Fellowship Church shall be manifested by the joyful acceptance of the following, etc.

New Way

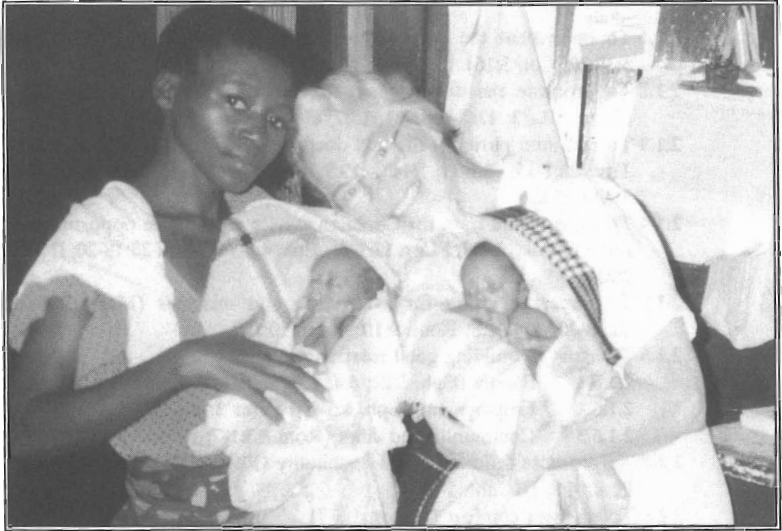
Article II: The Church

1. The Church – Universal and Particular
 - 1.1 Jesus Christ has established His rule on Earth in the church. The universal church consists of all those persons, in every nation, who make profession of faith in Christ and yield submission to Him and His rule. Because this multitude cannot meet in one place for worship and fellowship, the Scriptures indicate that these believers shall be divided into many particular churches.
 - 1.2 A particular church consists of professing believers voluntarily associated in submission to the Holy Scriptures, for divine worship, godly living, and evangelism. The particular churches seek to demonstrate by their participation in the church universal by forming unions with other particular churches that have a similar understanding of doctrine and organization.
2. Responsibilities of the Church Toward Members
 - 2.1 Each particular church has been directed by Christ to minister corporately to the needs of individual members. The elders of each congregation shall endeavor to establish a program that shall honor the body of Christ in fulfilling the following responsibilities toward members:
 - 2.1.1 To implement the corporate worship of God (John 4:23,24; Eph. 5:19,20; Col. 3:16)
 - 2.1.2 To promote the development of Christian character and conduct (Rom. 6:1-23; 12:9-21; 14:1; 15:7; Gal. 5:16-26; Eph. 4:22-5:21)
 - 2.1.3 To maintain purity of life and doctrine (I Cor. 5:1-31; I Tim. 1:3-11; Titus 2:1-15; 3:1-11; Heb. 13:9; II John 10,11; Jude 3,4; Rev. 2:2,14,15,20)
 - 2.1.4 To instruct and train for Christian service and to give opportunity to serve (Rom. 12:1-8; I Cor. 12:1-31; Eph. 4:8-16; Matt. 28:18-20; II Tim. 2:2)
 - 2.1.5 To impart a vision for evangelism and missions (Matt. 9:36-38; 28:18-20; Acts 1:8; Rom. 9:1ff; Rom. 10:1ff)
 - 2.1.6 To assist in building good relationships:
 - 2.1.6.1 Family (Eph. 5:22; 6:4; I Peter 3:1-7)
 - 2.1.6.2 Employment (Eph. 6:5-9; I Peter 3:18-21)
 - 2.1.6.3 Community and state (Rom. 13:1-7; I Peter 2:13-17)
 - 2.1.7 To promote fellowship and hospitality (Rom. 12:13; Heb. 13:2,16; I Peter 4:9; III John 5-8)
 - 2.1.8 To minister comfort (II Cor. 1:3-7)
 - 2.1.9 To promote unity and harmony (I Cor. 1:10-13; Eph. 4:3)

Etc.



School of Evangelism in Yugoslavia renovated by a team from Grace Bible Fellowship Church, Reading, PA for Missionary Ondrej Franka



*Set of twins ready to go home with their mother.
Missionary nurse Olive Rawn, Zaire.*

APPENDIX

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*New facility at
Valley Bible Fellowship Church, Poughquag, NY*



*New addition at
Grace Bible Fellowship Church, Nazareth, PA*

1993 Statistical Information

Pastors' Activities

Church	Pastor	Ordained Ministers	Probationers	Elders	Deacons	Pastoral Visits	Other Pastoral Visits	Baptized	Children Dedicated	Weddings	Funerals
Allentown, CC	Mahurin	8	1	9	18	387	1536	19	9	6	10
Allentown, S		0	1	2	2	0	0	0	0	0	0
Bethlehem	Fritz	3	0	10	6	540	775	3	2	1	6
Blandon	Fischer	1	0	6	5	506	0	10	2	1	3
Camden, DE	Koch	2	0	4	3	290	0	0	0	0	2
Coopersburg	Shorb	4	0	5	6	395	250	6	1	2	3
Denville, NJ	Harris	1	0	1	3	200	0	7	0	1	0
Edison, NJ	Carroll	2	0	3	2	181	186	15	3	1	0
Emmaus	Weiler	2									
Englishtown, NJ		1	0	0	0	0	0	0	0	0	0
Ephrata	Allen	3	0	6	8	236	0	15	3	5	2
Finesville, NJ	Jones	2	0	3	3	297	0	0	0	0	0
Fleetwood	Brush	1	0	5	0	327	0	0	2	1	0
Graterford	Watkins	1	0	10	7	315	0	11	3	4	3
Harleysville	Armstrong	3	0	7	10	192	250	17	8	2	1
Harnsburg	Vivona	0	1	8	0	404	220	8	3	0	6
Hatfield	Wells	2	0	4	8	151	0	4	2	1	4
Holmes, NY	Commerford	2	0	5	5	242	0	11	0	1	4
Howell, NJ	Vandegriff	1	0	1	5	460	0	34	6	2	0
Kutztown	Studenroth	1	0	2	2	420	0	5	4	1	0
Lancaster	DA Thomann	5	1	11	8	396	561	11	3	6	2
Lebanon	C. Reed	2	0	9	4	512	0	4	2	2	2
Lehighton	Bartron	1	0	4	5	290	0	5	1	1	2
Maple Glen	Prontricki	2	0	5	6	180	0	12	15	0	0
Mt. Carmel	A. Cassel	1	0	6	0	320	0	0	2	3	2
Mt. Pocono	Erb	2	0	3	4	258	0	9	2	0	1
Nazareth	Plows	3	0	9	4	212	92	0	0	0	0
Newark, DE	Schlonecker	1	0	4	5	198	0	2	3	1	1
Ocean County, NJ	Stortz	1	0	3	0	218	0	0	3	0	1
Oley	Barber	4	0	8	6	400	350	23	9	10	4
Paradise	Soper	1	0	5	6	244	0	5	1	0	0
Phil. Emmanuel	Harding	1	1	2	3	75	0	0	0	2	0
Phil. Wissinoming	Clapier	1	0	3	2	312	0	4	1	3	2
Poughquag, NY	Wickstead	1	0	1	0	80	0	0	0	0	4
Quakertown	Gundum	3	0	7	7	710	725	13	7	2	5
Reading	Grossman	4	0	10	9	499	172	16	11	5	8
Royersford		1	0	8	5	300	75	12	3	2	2
Scranton		1	0	0	2	0	0	0	0	0	0
Shamokin	Coulbourn	2	0	8	0	268	788	0	6	2	15
Sinking Spring	Sloan	2	0	5	9	300	250	38	5	3	1
Spring City	Martin	1	0	3	4	720	0	7	1	2	2
Stroudsburg	C Cassel	6	2	8	7	301	359	0	5	0	5
Sunbury	Helier	1	1	10	11	1098	421	15	8	6	7
Terre Hill	Trommler	1	0	3	5	278	0	0	2	1	1
Wallingford	Taylor	2	1	8	10	485	181	4	4	3	8
Walnutport		2	0	3	0	170	0	0	0	0	1
Wappinger Falls	Widger	1	0	1	0	170	0	1	2	0	0
Whitehall	G. Smith	0	1	2	0	192	0	4	2	1	2
York	Good	2	0	9	3	242	256	9	4	1	3
Zionsville	Unrich	1	0	7	0	235	0	3	1	2	0
TOTALS		96	10	256	218	15,206	7,447	362	151	87	125
Brodheads ville	Hibbs	0	1	0	0	130	0	0	1	0	0
Newark, NJ	Baker	1	0	0	0	396	0	3	0	1	1
Pleasant Valley, NY	Way	0	1	0	0	34	0	1	2	0	1
Red Hill	Phillips	1	0	3	2	136	128	0	1	0	0
Somers Point, NJ	Reitz	0	0	0	0	936	0	0	1	3	0
Spencer, MA	C. Morrison	0	1	0	0	45	30	0	0	0	0
Staten Is., NY	Ritter	2	2	0	0	134	0	2	0	2	0
Thompson, CT	Spinney	0	1	0	0	200	0	3	0	0	1
TOTALS		4	6	3	2	2,011	158	9	5	6	3
GRAND TOTALS		100	16	259	220	17,217	7,605	371	156	93	128

Membership

Church	Received Into Membership	Transferred from Other BFC	Non BFC Increase	Died	Withdrawn	Dropped	Transferred to Other BFC	Non BFC Decrease	Net Increase	Net Decrease	Membership		
Allentown, CC	29	0	0	29	3	1	0	5	24		586		
Allentown, S	1	0	0	1	0	1	0	2		1	48		
Bethlehem	0	1	0	1	3	0	0	5		7	271		
Blandon	7	0	0	7	2	0	0	1	3	4	112		
Camden, DE	1	0	0	1	0	0	0	0	0	1	49		
Coopersburg	3	2	3	8	2	0	0	2	1	5	182		
Denville, NJ	0	0	0	0	0	0	0	0	0	0	40		
Edison, NJ	7	0	0	7	0	2	0	0	2	5	33		
Emmaus											306		
Englishtown, NJ	0	0	0	0	0	0	0	0			11		
Ephrata	7	0	0	7	2	11	4	4	21	14	158		
Finesville, NJ	3	0	0	3	1	12	6	0	19	16	35		
Fleetwood	5	0	0	5	0	0	0	0	0	5	109		
Graterford	3	0	0	3	1	0	0	0	1	2	167		
Harleysville	1	0	0	1	1	5	0	3	9	8	146		
Harrisburg	11	0	0	11	3	0	0	1	2	6	146		
Hatfield	8	0	0	8	2	0	0	3	0	5	145		
Holmes, NY	9	2	0	11	0	0	0	0	0	11	67		
Howell, NJ	7	0	0	7	0	3	4	0	7		62		
Kutztown	4	0	0	4	0	0	0	1	1	3	33		
Lancaster	10	3	0	13	2	0	3	0	5	8	262		
Lebanon	0	1	0	1	0	2	0	2	4	3	136		
Lehighton	9	0	0	9	1	0	0	4	1	6	3	114	
Maple Glen	9	0	1	10	0	0	2	0	4	6	4	91	
Mt. Carmel	0	0	0	0	1	0	15	0	1	17	17	163	
Mt. Pocono	2	2	0	4	0	0	5	0	0	5	1	72	
Nazareth	0	0	0	0	0	0	0	0	0	0	198		
Newark, DE	0	2	0	2	0	0	2	2	6	1	4	62	
Ocean Cty., NJ	1	0	0	1	0	0	0	0	0	1	23		
Oley	8	0	0	0	0	0	0	2	2	6	217		
Paradise	19	2	1	22	0	2	0	0	2	20	139		
Phil. Emmanuel	0	1	0	1	0	0	0	0	0	1	37		
Phil. Wissinoming	5	0	0	5	2	8	0	0	10		98		
Poughquag, NY	0	0	0	0	1	4	0	2	0	7	7	14	
Quakertown	16	0	0	16	3	12	4	2	0	21	5	226	
Reading	18	0	12	30	7	2	41	3	2	55	25	390	
Royersford	0	0	0	0	1	2	0	5	0	5	0	5	93
Scranton	0	0	0	0	0	5	0	0	2	7	7	14	
Shamokin	3	0	0	3	3	0	15	0	3	24	21	128	
Sinking Spring	41	0	0	41	2	0	0	0	0	2	39	173	
Spring City	5	0	0	5	0	8	0	0	0	8	3	139	
Stroudsburg	0	2	0	2	2	3	1	2	0	8	6	147	
Sunbury	19	0	0	19	4	0	28	0	0	32	13	391	
Terre Hill	0	0	0	0	1	0	4	0	0	5	5	56	
Wallingford	11	0	4	15	1	2	0	0	2	5	10	186	
Walnutport	0	4	0	4	1	0	0	0	1	3	4	46	
Wappinger Falls	1	0	0	1	0	0	0	0	0	1	1	24	
Whitehall	6	3	0	9	0	0	0	0	0	9	6	64	
York	15	0	0	15	2	2	0	0	4	11	184	184	
Zionsville	1	0	0	1	0	0	0	0	0	1	62	62	
TOTALS	305	25	21	343	54	87	134	30	36	341	183	173	6,655
Brodheadsville	0	0	0	0	0	0	0	0	0	0			0
Newark, NJ	5	0	0	5	0	0	0	0	1	1	4		56
Pleasant Valley, NY	0	0	0	0	0	0	0	0	0	0			0
Red Hill	21	6	0	27	0	0	0	0	0	0	27		27
Somers Point, NJ	0	0	0	0	0	0	0	0	0	0			0
Spencer, MA	6	0	0	6	0	3	0	0	2	5	1		1
Staten Is., NY	2	0	0	2	0	2	0	0	0	2			23
Thompson, CT	0	0	0	0	0	0	0	0	0	0			0
TOTALS	34	6	0	40	0	5	0	0	3	8	32	0	107
GRAND TOTALS	339	31	21	383	54	92	134	30	39	349	215	173	6,762

Enrollment / Attendance / Church Property

Church	Sunday School	School Role	Cradle Roll	Home Dept.	Sunday School	Morning School	Evening Worship	Church Service	Church Building(s)	Parsonage(s)	Present Value of Church Property	Total Income	Total Offering
Allentown, CC	630	12	24	437	510	204	1	0	1,500,000		773,773	763,563	
Allentown, S				15	35	0	1	1	283,000		41,878	38,419	
Bethlehem				166	260	101	1	1	1,994,136		313,459	306,707	
Blandon	116	3	1	116	151	58	1	1	842,450		174,799	146,200	
Camden, DE	54	0	0	35	41	25	1	0	125,000		44,398	41,310	
Coopersburg	217	0	0	154	226	81	2	1	762,500		226,447	212,042	
Denville, NJ	53	0	0	47	61	22	1	1	500,000		43,469	41,475	
Edison, NJ				81	137	0	0	0	0		132,269	132,269	
Emmaus				0	10	0	1	4	2,200,000		56,369	56,369	
Englishtown, NJ				167	270	127	1	0	1,000,000		224,000	283,603	
Ephrata	220	0	0	41	65	12	1	0	520,000		63,784	60,900	
Finesville, NJ	52	0	0	92	95	51	1	1	425,000		98,889	94,479	
Fleetwood	148	0	0	114	176	62	1	2	1,035,000		174,620	174,439	
Graterford	173	0	0	214	286	107	1	1	950,000		343,138	328,530	
Harleysville	271	15	0	139	214	77	1	1	900,000		211,421	208,430	
Harrisburg	240	5	0	101	139	74	1	3	500,000		153,442	145,411	
Hatfield	117	0	0	47	93	15	0	1	78,311		78,337	46,820	
Holmes, NY	63	0	0	48	115	0	1	1	800,000		81,866	66,866	
Howell, NJ	85	0	0	43	76	28	1	1	275,000		71,927	70,320	
Kutztown	95	20	0	205	313	133	1	1	950,000		322,767	321,429	
Lancaster	253	0	0	177	181	146	1	1	1,688,500		205,851	204,639	
Lebanon	243	0	0	86	99	56	1	1	322,000		68,844	68,189	
Lehighton	113	0	0	90	139	67	1	0	582,000		147,365	140,165	
Maple Glen	110	0	0	96	85	60	1	1	600,000		89,695	89,695	
Mt. Carmel	115	0	0	91	152	0	1	0	300,000		180,660	166,973	
Mt. Pocono				199	225	97	1	2	740,000		120,174	120,174	
Nazareth	286	0	0	87	154	68	1	0	300,000		144,280	139,122	
Newark, DE	125	12	2	19	44	0	0	1	100,000		52,014	24,397	
Ocean County, NJ	29	0	0	340	453	206	2	0	1,600,000		508,627	505,204	
Oley	350	17	0	110	149	70	2	1	500,000		127,577	118,248	
Paradise				24	30	6	1	1	150,000		20,166	20,166	
Phil. Emmanuel	35	1	0	28	38	32	1	0	200,000		36,385	36,385	
Phil. Wissinoming	50	2	8	30	74	16	1	1	190,000		39,316	33,529	
Poughquag, NY	27	0	0	20	34	12	1	1	800,000		358,070	351,399	
Quakertown	272	14	32	317	355	151	1	3	1,800,000		402,342	358,682	
Reading	485	12	33	102	135	48	1	1	1,500,000		106,479	93,519	
Royersford	135	0	0	22	186	103	1	1	367,775		17,920	17,920	
Scranton	25	0	0	213	366	129	1	1	1,000,000		121,206	116,533	
Shamokin	199	0	0	122	153	53	1	1	1,000,000		333,310	332,910	
Sinking Spring	141	0	0	124	233	108	1	1	1,570,000		143,675	143,675	
Spring City	223	0	0	269	391	198	1	1	750,000		191,798	191,321	
Stroudsburg	417	0	0	64	85	38	1	1	2,000,000		345,129	345,129	
Sunbury	94	3	4	182	280	87	1	2	900,000		70,170	67,787	
Torre Hill	250	0	0	21	40	14	1	1	2,000,000		306,084	303,422	
Wallingford	28	0	0	39	45	16	0	0	85,000		53,270	53,270	
Wallingport	65	0	0	50	87	26	1	0	380,000		37,414	34,351	
Wappinger Falls	74	3	0	126	200	81	1	1	1,500,000		178,432	178,414	
Whitehall	144	0	0	50	64	31	1	1	100,000		70,485	70,485	
York				0	57	0	0	0	0		31,894	31,894	
Zionsville	58	0	0	39	76	17	0	0	0		84,330	72,200	
TOTALS	6,880	119	104	5,734	8,019	3,210	49	48	39,089,672		8,168,083	7,865,284	
Brodheadsville				21	31	0	0	0	0		20,509	20,509	
Newark, NJ	61	0	0	15	134	0	1	0	500,000		77,486	60,606	
Pleasant Valley, NY				14	20	0	0	0	0		17,477	17,477	
Red Hill	85	4	0	0	12	0	0	0	0		3,632	2,600	
Somers Point, NJ	19	0	0	28	31	13	1	1	100,000		32,820	21,886	
Spencer, MA				0	28	0	0	0	0		26,160	15,022	
Staten Is., NY	40	4	0	0	28	0	0	0	0		0	0	
Thompson, CT				0	28	0	0	0	0		0	0	
TOTALS	205	8	0	153	389	30	2	1	600,000		294,308	242,194	
GRAND TOTALS	7,085	127	104	5,887	8,408	3,240	51	49	39,689,672		8,462,391	8,107,478	

Conference Disbursements

Church	Administrative Budget	Missions	Church Extension	Home	PJC	Board of C. E.	V. V.	PBC	Total Conference Disbursements
Allentown, CC	6,300	121,546	11,851	2,500	3,300	275	2,500	4,500	152,772
Allentown, S	0	1,500	1,000	100	0	0	250	0	2,850
Bethlehem	2,400	55,008	3,500	3,500	0	150	1,000	1,500	67,058
Blandon	760	15,812	700	600	500	50	500	100	19,022
Camden, DE	75	55	0	0	225	0	75	0	430
Coopersburg	3,300	31,702	12,000	600	4,200	125	1,200	850	53,977
Denville, NJ	150	100	100	0	0	0	0	0	350
Edison, NJ	120	6780	1500	30	30	30	30	30	8,550
Emmaus	0	44,869	14,309	0	0	0	0	0	59,178
Englishtown, NJ	0	8,930	100	0	0	0	0	0	9,030
Ephrata	2,300	27,290	150	150	150	100	150	150	30,440
Finesville, NJ	0	9,595	2,818	0	0	0	0	0	12,413
Fleetwood	500	15,415	588	400	0	0	100	150	17,153
Graterford	2,825	30,275	8,419	1,100	0	125	1,200	300	44,244
Harleysville	2,200	24,664	15,727	1,200	0	900	1,200	1,200	47,091
Harrisburg	2,450	62,165	750	500	0	250	500	750	67,365
Hatfield	1,800	18,398	8,140	500	2,250	50	700	300	32,138
Holmes, NY	100	1596	200	0	0	0	200	0	2,096
Howell, NJ	1,300	750	750	0	0	0	0	0	2,800
Kutztown	800	3,880	1,000	500	500	85	720	500	7,985
Lancaster	4,100	23,726	600	1,500	2,000	150	500	450	33,026
Lebanon	1,780	18,155	3,855	500	0	100	2,000	200	26,590
Lehighton	566	5,182	500	100	0	50	100	100	6,598
Maple Glen	1,500	22,430	2,600	0	0	99	0	0	26,629
Mt. Carmel	950	13,666	125	0	0	50	50	100	14,941
Mt. Pocono	500	7,289	4,700	150	0	0	1,150	150	13,939
Nazareth	1,450	16,312	5,625	0	0	0	275	0	23,662
Newark, DE	800	8,341	4,607	500	1,200	300	1,200	500	17,448
Ocean County, NJ	0	1,180	0	0	0	0	0	0	1,180
Oley	2,915	59,295	12,740	600	750	200	600	0	77,100
Paradise	650	9,643	1,200	100	100	50	300	300	12,343
Phil. Emmanuel	25	78	50	25	25	25	25	25	278
Phil. Wissinoming	680	40	300	0	0	0	0	0	1,020
Poughquag, NY	214	240	100	0	0	0	0	0	554
Quakertown	2,800	48,475	5,050	750	2,000	100	1,000	750	60,925
Reading	3,000	63,947	9,500	1,000	2,000	100	2,000	500	82,047
Royersford	1,500	16,500	5,360	100	100	50	100	100	23,810
Scranton	0	206	0	0	0	0	0	0	206
Shamokin	800	3,165	0	100	0	100	350	200	4,715
Sinking Spring	1,600	15,505	2,500	750	250	150	250	250	21,255
Spring City	1,525	28,319	1,800	235	100	0	100	100	32,179
Stroudsburg	1,600	20,511	2,500	250	0	50	300	100	25,311
Sunbury	2,100	32,000	8,719	100	700	50	100	0	43,769
Terre Hill	650	13,138	875	150	0	125	150	150	15,238
Wallingford	2,700	24,140	6,341	250	0	50	200	250	33,931
Walnutport	55	0	35	25	0	0	0	0	115
Wappinger Falls	275	1,490	600	0	0	0	0	0	2,365
Whitehall	75	2,232	300	100	0	0	0	0	2,707
York	1,500	18,254	5,500	350	750	75	350	200	26,979
Zionsville	350	3,035	500	500	500	50	500	500	5,935
TOTALS	64,040	956,824	170,184	19,815	21,630	4,064	21,925	15,255	1,273,737
Brodheadsville	0	0	0	0	0	0	0	0	0
Newark, NJ	275	100	200	100	0	0	0	0	675
Pleasant Valley, NY	800	1815	800	100	0	0	0	100	3,615
Red Hill	0	2484	1500	0	0	0	0	0	3,984
Somers Point, NJ	0	0	0	0	0	0	0	0	0
Spencer, MA	0	0	0	0	0	0	0	0	0
Staten Is., NY	50	250	150	50	0	0	25	25	550
Thompson, CT	0	0	0	0	0	0	0	0	0
TOTALS	1,125	4,649	2,650	250	0	0	25	125	8,824
GRAND TOTALS	65,165	961,473	172,834	20,065	21,630	4,064	21,950	15,380	1,282,561

Local Disbursements

Church	Minister's Salary	Minister's Benefits	Parsonage Allowance	Insurance	Assistants' Salary	Assistants' Benefits	Christian Education
Allentown, CC	18,394	8,006	20,500	9,580	35,014	45,948	27,806
Allentown, S	3,072	1,830	0	1,447	0	0	146
Bethlehem	27,855	5,275	0	16,155	16,300	12,460	12,727
Blandon	19,281	4,940	0	5,969	0	0	4,733
Camden, DE	13,008	6,337	6,989	4,332	0	0	1,570
Coopersburg	26,306	6,941	0	11,679	16,198	18,094	8,118
Denville, NJ	16,998	3,200	3,699	3,904	0	0	0
Edison, NJ	25791	1818	0	11175	21332	1735	3703
Emmaus							
Englishtown NJ	15,315	5,206	0	3,896	0	0	0
Ephrata	19,530	10,733	11,500	4,804	1,634	0	13,754
Finesville, NJ	15,709	4,524	0	4,817	0	0	1,683
Fleetwood	18,078	0	3,600	5,840	0	0	6,701
Graterford	24,000	3,861	4,000	5,671	16,782	5,738	8,348
Harleysville	20,892	8,230	13,444	11,679	19,423	2,064	17,170
Harrisburg	37,679	3,130	0	5,450	0	0	37,946
Hatfield	25,740	8,518	0	4,933	2,437	0	6,898
Holmes, NY	15696	4531	0	7743	0	0	850
Howell, NJ	29,309	0	0	5,209	0	0	993
Kutztown	15,073	4,849	5,544	6,489	0	0	2,163
Lancaster	37,056	383	14,400	13,939	55,627	118	8,838
Lebanon	25,400	9,008	0	5,968	0	0	11,237
Lehighton	17,194	5,563	0	5,845	0	0	1,718
Maple Glen	26,904	2,845	11,000	4,931	5,197	368	5,305
Mt. Carmel	25,500	4,625	4,206	0	0	0	0
Mt. Pocono	18,768	4,766	10,000	5,964	0	0	6,467
Nazareth	11,370	4,879	0	2,228	5,573	4,872	4,598
Newark, DE	17,728	18,594	14,648	4,668	0	0	5,429
Ocean County, NJ	13,756	4,755	0	0	0	0	218
Oley	21,600	10,300	16,000	5,748	52,444	28,500	19,116
Paradise	22,500	6,137	0	5,789	2,616	1,164	4,645
Phila. Emmanuel	5,778	2,469	3,619	0	0	0	419
Phil. Wissinoming	14,603	0	5,706	4,390	0	0	774
Poughquag, NY	16,966	1,521	0	3,031	0	0	810
Quakertown	34,400	2,000	0	5,839	7,987	0	0
Reading	21,480	10,693	5,400	11,161	27,350	15,660	21,517
Royersford	18,250	2,500	0	6,545	19,251	0	6,648
Scranton	4,854	0	0	1,947	0	0	335
Shamokin	19,730	6,497	0	7,305	15,400	2,550	3,565
Sinking Spring	19,800	9,204	19,200	6,396	21,000	1,080	20,374
Spring City	21,250	4,429	0	5,839	0	0	6,087
Stroudsburg	22,545	4,036	0	5,461	19,165	8,383	6,380
Sunbury	24,378	4,555	0	10,670	17,912	3,426	10,258
Terre Hill	19,500	4,953	0	5,521	0	0	5,171
Wallingford	24,400	7,738	0	11,407	15,250	5,240	7,295
Walnutport	16,831	711	506	4,734	0	0	111
Wappinger Falls	19,600	5,739	12,000	5,840	0	0	890
Whitehall	6,380	1,730	0	3,306	0	0	0
York	24,607	7,294	0	5,840	10,482	2,091	8,082
Zionsville	16,380	4,339	0	5,840	0	0	2,318
TOTALS	977,234	244,192	185,961	296,924	404,374	159,471	323,894
Brodheadsville	10475	0	10250	1500	0	0	0
Newark, NJ	0	367	0	5581	0	0	1588
Pleasant Valley,NY	0	1001	6000	0	0	0	2529
Red Hill	0	13599	0	4804	0	0	1741
Somers Point, NJ	5200	0	0	4542	0	0	978
Spencer, MA	0	0	0	0	0	0	0
Staten Is., NY	1200	1379	0	6122	0	0	1223
Thompson, CT	0	0	0	0	0	0	304
TOTALS	16,875	16,346	16,250	22,549	0	0	8,363
GRAND TOTALS	994,109	260,538	202,211	319,473	404,374	159,471	332,257

Local Disbursements Continued / Totals

Church	Debt Service	Local Benevolence	Other Missions	Church Schools	WMS	Conference Delegate	Total		Total
							General Disburse	General Disburse	
Allentown, CC	7,539	13,538	13,551	1,000	5,805	1,000	415,870	623,551	776,323
Allentown, S	0	1,030	0	0	0	0	12,653	20,178	23,028
Bethlehem	43,222	1,092	41,668	0	2,741	250	90,306	270,051	337,109
Blandon	42,141	27	0	0	52	300	45,824	123,267	142,289
Camden, DE	3,011	468	2,430	0	0	0	6,525	44,670	45,100
Coopersburg	11,492	1,109	8,542	0	822	200	63,235	172,736	226,713
Denville, NJ	3,281	0	0	0	0	0	13,390	44,472	44,822
Edison, NJ	0	1,292	855	0	0	0	60,243	127,944	136,494
Emmaus	0	0	0	0	0	0	0	0	59,178
Englstown, NJ	0	0	18,985	0	0	0	47,589	90,991	100,021
Ephrata	94,357	3,599	19,571	0	0	250	63,525	243,257	273,697
Finesville, NJ	11,337	2,342	480	0	0	0	8,010	48,902	61,315
Fleetwood	0	598	950	0	0	200	39,339	75,306	92,459
Graterford	0	1,990	14,542	0	1,000	250	46,237	132,419	176,663
Harleysville	39,772	4,650	22,541	0	1,581	350	114,309	276,105	323,196
Harrisburg	16,888	8,761	4,279	695	2,900	300	58,802	176,830	244,195
Hatfield	25,924	5,225	9,553	0	375	250	65,779	155,632	187,770
Holmes, NY	14,370	730	5,300	0	0	0	21,836	71,056	73,152
Howell, NJ	14,955	2,250	705	0	0	0	28,830	82,251	85,051
Kutztown	7,777	1,750	2,215	0	0	0	20,552	65,912	73,897
Lancaster	52,000	8,573	15,955	0	820	200	74,869	282,778	315,804
Lebanon	68,588	1,790	3,180	0	1,773	275	89,829	217,048	243,638
Lehighton	15,981	1,196	827	0	3,330	100	11,920	63,674	70,272
Maple Glen	0	5,600	19,324	0	0	75	23,041	104,590	131,219
Mt. Carmel	9,600	0	0	0	0	500	43,593	88,024	102,965
Mt. Pocono	250	1,164	6,747	0	0	0	49,731	103,857	117,796
Nazareth	50,937	100	3,136	0	2,101	0	34,647	124,441	148,103
Newark, DE	26,622	2,050	3,060	0	406	125	74,202	167,532	184,980
Ocean County, NJ	13,550	760	1,640	0	0	0	16,988	51,667	52,847
Oley	35,929	11,581	47,184	0	0	0	173,821	422,223	499,323
Paradise	10,385	450	5,400	0	0	300	43,127	102,513	114,856
Phil. Emmanuel	0	0	0	0	0	0	5,006	17,291	17,569
Phil. Wissinoming	0	0	100	0	0	50	10,606	36,229	37,249
Poughquag, NY	3,300	0	447	0	0	0	6,632	32,707	33,261
Quakertown	78,312	3,867	24,718	0	900	0	145,401	303,424	364,349
Reading	24,370	500	25,401	0	1,884	525	116,899	282,840	364,887
Royersford	0	195	4,961	0	0	0	20,613	78,963	102,773
Scranton	0	0	0	0	25	0	8,308	15,467	15,673
Shamokin	20,169	1,480	8,543	0	400	200	27,660	113,499	118,214
Sinking Spring	39,207	11,999	61,873	0	300	250	84,810	295,473	316,728
Spring City	23,238	425	0	0	93	150	48,655	110,146	142,325
Stroudsburg	28,638	2,172	200	0	0	150	50,490	147,620	172,931
Sunbury	113,879	447	30,624	107	750	450	63,923	281,379	325,148
Terre Hill	0	481	1,672	0	50	300	14,209	51,857	67,995
Wallingford	54,666	4,939	14,539	600	0	0	122,532	268,606	302,537
Walnutport	800	907	0	0	0	150	8,730	10,698	33,710
Wappinger Falls	0	1,231	3,067	0	0	0	5,190	53,557	55,922
Whitehall	0	0	0	0	0	0	34,979	46,395	49,102
York	25,427	3,058	2,830	0	500	300	62,433	152,944	179,923
Zionsville	0	0	960	0	220	250	42,373	72,680	78,615
TOTALS	1,031,914	115,416	452,555	2,402	28,828	7,700	2,737,569	6,945,652	8,242,286
Brodheads ville	0	0	0	0	0	0	11,213	33,438	33,438
Newark, NJ	4,685	7,010	0	0	0	0	60,973	80,204	80,879
Pleasant Valley, NY	0	689	2,488	0	0	0	3,812	16,519	20,134
Rod Hill	3,537	430	3,161	0	0	0	12,785	40,055	44,039
Somers Point, NJ	0	50	0	0	0	0	3,885	14,655	14,655
Spencer, MA	0	0	0	0	0	0	3,480	3,480	3,480
Staten Island, NY	545	100	600	0	0	0	19,526	30,695	31,245
Thompson, CT	6,220	563	425	0	0	0	19,411	26,923	26,923
TOTALS	14,987	8,842	6,674	0	0	0	135,083	245,969	254,793
GRAND TOTALS	1,046,901	124,258	459,229	2,402	28,828	7,700	2,872,652	7,191,621	8,497,079

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

QUARTERLY (continued)

Board of Pensions - Payments should be made April 30, July 30, October 30, and January 30. make checks payable to Board of Pensions and send to:

Rick Volpe
Box 148
Harleysville, PA 19438-0148

Annual payment required is The Bible Fellowship Church generated schedule SE compensation figure multiplied by the annual percentage payment required by Annual Conference (for 1994 5%)

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
Apt. 607, 824 Lisburn Rd.
Camp Hill, PA 17011

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

Prayer Chain

Bible Fellowship Church Ministering Brethren
Alva C. Cassel, Coordinator

Procedures:

Please follow this procedure in activating the Prayer Chain.

1. Call me, Alva Cassel, at 717-339-4693. This is both my office and home number.
2. 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.
3. Pray about the request before calling the next person in your Chain.
4. 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).
5. The last person in each district must call the Captain of his district verifying he has received the message.

Lehigh Valley District	Ronald C. Mahurin (O) 610-432-2200; (H) 610-799-0920
Berks County District	Randall A. Grossman (O) 610-375-2333; (H) 610-372-3330
Western District	Calvin T. Reed (O) 717-273-4802; (H) 717-273-7074
Central District	Carl T. Martin (H) 610-948-3791
Southern District	G. Wayne Clapier (O) 215-743-3751; (H) 215-288-6369
Northern District	LeRoy S. Heller (O) 717-286-8313; (H) 717-286-6106
Pocono District	Carl C. Cassel (O) 717-421-0617; (H) 717-421-0533
New York District	James A. Wickstead (H) 914-724-5363
New Jersey District	John Vandergriff (H) 908-536-9025

LEHIGH VALLEY DISTRICT

* Captain

Allentown, Cedar Crest

*Ron & Darlene Mahurin
 (O) 610-432-2200
 (H) 610-799-0920
 Robert & Sara Johnson
 (H) 610-966-4253
 Ron & Lee Ann Vining
 (H) 610-391-9415
 Roy & Diane Hertzog
 610-435-6625
 Edgar & Doris Munyan
 610-797-8443
 Laird & Mary Anne Stengele
 610-770-0595

Allentown, Salem

Tom & Joyce Beil
 (O) 610-797-7271
 (H) 610-791-4577

Bethlehem

Harvey & Bertha Fritz
 (O) 610-868-5501
 (H) 610-866-2703
 Jimmy & Lynne Head
 610-866-5327

Whitehall

Gene & Sara Smith
 610-261-0821

Coopersburg

Tom & Yvonne Shorb
 (O) 610-282-3161
 (H) 610-282-3580
 Rick & Arlene Paashaus
 (H) 610-282-4496
 Bruce & Carolyn Ellingson
 610-967-4917

Nazareth

Keith & Lois Plows
 (O) 610-759-7036
 (H) 610-759-1712
 Robert Hershberger
 610-759-1817

Fellowship Manor

Jim & Gail Beil
 (O) 610-799-3000
 (H) 610-759-3053

Walnutport

(Vacant)
 (O) 610-767-1365
 (H) 610-767-7447

Quakertown

David & Donna Gundrum
 (O) 215-536-6096
 (H) 215-536-4437

Zionsville

Gregory & Karen Uhrich
 610-965-6346
 Dave & Polly Thomann
 610-391-1290

Victory Valley

Phil & Karen Atkins
 610-966-5880

Emmaus

Dana & Lanette Weller
 (O) 610-965-2682
 (H) 610-967-2555
 David & Debbie Schoen
 (H) 610-967-2010

BERKS COUNTY DISTRICT

* Captain

Reading

*Randall & Nancy Grossman
 (O) 610-375-2333
 (H) 610-372-3330
 James & Judy Neher
 (H) 610-478-8940
 Jansen & Ruth Hartman
 (H) 610-478-0738

Blandon

Carl & Julie Fischer
 (O) 610-926-4594
 (H) 610-926-4593

Kutztown

John & Laura Studenroth
 (O) 610-683-9366
 (H) 610-683-6459

Fleetwood

Jerry & Julie Brush
 (O) 610-944-7080
 (H) 610-944-7715

Oley

Kenneth & Carolyn Barber
 (O) 610-987-3192
 (H) 610-987-3672
 Gilbert & Dawn Vining
 (H) 610-367-7240

Sinking Spring

Robert & Ann Sloan
 (O) 610-678-5166
 (H) 610-777-4326
 Terris & Doretha Byrd
 (H) 610-678-2564

WESTERN DISTRICT

* Captain

Lebanon

*Calvin & Bonnie Reed
 (O) 717-273-4802
 (H) 717-273-7074
 R. C. & Alberta Reichenbach
 (H) 717-657-8807

Harrisburg

Allan & Sandy Vivona
 (O) 717-652-5229
 (H) 717-652-4128
 Todd & Laura Zimmerman
 (H) 717-541-0793

Ephrata

Dan & Vonnie Allen
 (O) 717-733-2526
 (H) 717-733-7326
 Bob & Thelma Smock
 (H) 717-738-9778

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 DISTRICT

* Captain

Englishtown, NJ

*John & Ruthie Vandergriff
908-536-9025

Denville, NJ

Rick & Mary Jane Harris
(O) 201-625-1880
(H) 201-627-6706

Edison, NJ

Dennis & Patricia Cahill
(O) 908-819-9520
(H) 908-572-4121
Rick & Pat Ravis
(H) 908-819-0558

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

Staten Island, NY

Ralph & Carol Ritter
718-442-2782

Tom's River

Dean & Donna Stortz
908-505-8174

CENTRAL DISTRICT

* Captain

Spring City

*Carl & Beth Martin
(H) 610-948-3791

Royersford

Jonathan Tait
(O) 610-948-9764
(H) 610-948-0891

Graterford

David & Yvonne Watkins
(O) 610-489-9389
(H) 610-489-2281
Clyde & Lisa Bomgardner
(H) 610-454-0586

Harleysville

David & Cherene Armstrong
(H) 215-256-8253
Brian & Judy Cooper
(H) 215-723-2587

Hatfield

Harold & Meta Wells
(O) 215-855-2449
(H) 215-855-5947
John & Nancy Herb
(H) 215-855-6046
David & Judith Sng
(H) 215-855-8649

NORTHERN DISTRICT

* Captain

Sunbury

*LeRoy & Pat Heller
 (O) 717-286-8313
 (H) 717-286-6106

Mount Carmel

Alva & Laura Cassel
 (H) 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 Prontrnicki
 (O) 215-646-1220
 (H) 215-643-7963

Philadelphia, Emmanuel

Neil & Ivy Harding
 (H) 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) 610-876-8449
 (H) 610-874-5660
 C. E. & Dorrit Kirkwood
 610-872-0808
 Donald & Johanna Kirkwood
 610-356-1088

Camden, DE

James & Bea Koch
 (O) 302-697-0434
 (H) 302-674-0342

NEW YORK AND NEW ENGLAND DISTRICTPoughquag, NY

*Jim & 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

Chris & Noreen Morrison
 203-224-4902

Holmes, NY

Bob & Doreen Commerford
 914-855-5860

Thompson, CT

Dennis & Sue Spinney
 617-949-0476

POCONO DISTRICT

* Captain

Stroudsburg

Carl & Charlene Cassel
 (O) 717-421-0617
 (H) 717-421-0533
 Willard & Esther Cassel
 717-421-0602
 Phil & Jan Morrison
 717-223-2567

Brodheadsville

Donald & Monica Hibbs
 610-381-4598

Pinebrook Bible Conference

Bert & Joan Brosius
 (O) 717-424-1212
 (H) 717-424-1214
 Bernard & Marilyn Cobel
 (H) 717-421-2801

Scranton

Roger & Sandy Reitz
 717-342-2027
 James & Joan Batchelor
 717-941-9703

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
 John & Dorith Riggall
 717-386-2882

Directory

Lay Members of the Board of Directors of BFC

Fasnacht, Jay H.

3640 Briarwood Lane
Allentown, PA 18103
610-437-6770

Kauffman, Horace A.

25 E. Lemon St.
Lititz, PA 17543
717-626-8356

Gehret, Robert W.

33 W. Mohler Ch. RD.
Ephrata, PA 17522
(H) 717-733-3883
(O) 733-1673

Roberts, L. James, Jr.

342 S. 9th St.
Quakertown, PA 18951
215-536-8475



*Church Choir at Bouffemonty, France
Missionary Doris Hoyle at the piano.*

WOMEN'S MISSIONARY SOCIETY
GENERAL COMMITTEE

President - Mrs. Reba Deily
514 N. St. Lucas Street
Allentown, PA 18104
610-432-0403

Secretary - Miss Kathlyne Stortz
666 Chestnut Street
Emmaus, PA 18049
610-965-5121

Vice-President - Mrs. Bertha Fritz
3040 Hecktown Road
Bethlehem, PA 18017
610-866-2703

Treasurer - Mrs. Pauline Thomann
PO Box 835
Trexlerstown, PA 18087
610-391-1290

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
(210) 380-8214

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 (605) 787-6910

Baran, Mr. Totoram, Newark Bible Center, 225 E. Kinney St.
Newrk, NJ 07105 (201) 344-6096

Blauser, Mr. R. Glenn, 913 S. Grand Avenue, #50
San Jacinto, CA 92582 (714) 654-8573

Blauser, Mr. & Mrs. Richard (Peggy), 913 S. Grand Avenue, #50
San Jacinto, CA 92582 (714) 654-8573

Boone, Rev. & Mrs. Cliff (Becky), P.O. Box 295,
Dodoma, TANZANIA/EAST AFRICA;

Buchanan, Dr. & Mrs. Osborne (Diane), 18 Faith Drive, Maidencreek
Blandon, PA 19510-9765 (610) 926-9128

Buck, Rev. & Mrs. Leonard E. (Nina), 556 Thunderbird Trail
Carol Stream, IL 60188 (708) 690-3419

Butler, Rev. & Mrs. Brian H. (Maureen), 3 Denewood Road,
Westbourne Bournemouth, BH4 8EB, UNITED KINGDOM
011-44-202-764185

- Campbell, Dr. & Mrs. William (Holly)**, La Brunette, Bat E, 55 Ave. de la Rose, 13103 Marseille, FRANCE/EUROPE 011-33-91-66-31-89
- Chappell, Mrs. Barbara**, 25 Garden Street, Millinocket, ME 04462 (207) 723-4449
- Chatterpaul, Mr. & Mrs. Basil (Angie)**, Postbus 2293, Paramaribo, Zuid, SURINAME/SOUTH AMERICA 011-597-27191
- *Chow, Rev. Moses**, 3122 Clooins Boulevard Garland, TX 75042
- Clayton, Miss Linda**, 177 Clayton Rd., Englishtown, NJ 07726 (908) 536-3259
- Dougherty, Dr. & Mrs. William (Linda)**, c/o Mr. Larry Ackley, 7632 Lewis St., Cheltenham, PA 19102
- Draper, Rev. & Mrs. Robert (Lois)**, Box 472, Rumney NH 03266 (603) 786-2363
- Early, Mr. & Mrs. William, Jr. (Lois)**, Trans World Radio, Bonaire, NETHERLANDS ANTILLES 011-599-7-8509
- Easton, Mr. & Mrs. Michael (Jocelyn)**, 442 South Pearl Street, Oregon City, OR 97045 (503) 657-5603
1. **Faust, Miss Theresa**, 83-01-11, Bandar Baru Sentul, 51000 Kuala Lumpur, MALAYSIA
- Franka, Rev. & Mrs. Ondrej (Milina)**, Detvianska 11, 21470 Backi Petrovac, YUGOSLAVIA
- Gehman, Dr. & Mrs. Richard J. (Florence)**, PO Box 64, Kijabe, KENYA/EAST AFRICA
- Gibbon, Mrs. Marian**, P.O. Box 93, Kijabe, KENYA/EAST AFRICA 011-0154-644-87
- 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 (808) 575-2016
- Hartman, Miss Constance**, Klaus 20, A-4362 Bad Kreuzen, AUSTRIA/EUROPE 011-43-7266-6621
- Herring, Miss April**, Thiel College, 75 College Avenue, Greenville, PA 16125 (412) 589-2395
- Hoffman, Mr. & Mrs. Aaron (Marlene)**, 723 Meadowglen Drive, Duncanville, TX 75137 (214) 780-0289
- Hoyle, Rev. & Mrs. Ronald W. (Doris)**, 1 rue de Bourgogne, 95570 Bouffemont, FRANCE/EUROPE 011-33-1-39-91-54-67
- Hunsicker, Mr. & Mrs. Christopher (Alma)**, Rio Grande Language School, 4300 S. Business 281, Edinburg, TX 78539 (210)380-8292
- Johnston, Rev. & Mrs. Walter (Sue)**, OMF -- PO Box AC 458, Quezon City, PHILLIPPINES 1109 011-63-71-4301
- Klaassen, Mr. & Mrs. Marvin (Peggy)**, RD #1, Box 335, Milton, PA 17847 (717) 742-3647
- LoRusso, Mr. & Mrs. John (Nancy)**, c/o ELCT Language School, PO Box 740, Morogoro, TANZANIA, EAST AFRICA
- MacArthur, Mr. & Mrs. James (Trudi)**, 17 N. Chestnut St., Palmyra, PA 17078 (717) 838-5568

- Meitzler, Mr. & Mrs. Mark (Diana)**, 61 Bvd. LaFontaine, 67200 Strasbourg, FRANCE 011-33-88-27-34-96
- Morrison, Rev. & Mrs. Phil (Jan)**, RR #1, Box 1274, E. Stroudsburg, PA 18301 (717) 223-0567
- 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. 011-590-86-32-13
- Mull, Rev. & Mrs. William (Addy)**, 404 Rieglesville Rd., Milford, NJ 08848 (908) 995-9247
- Patterson, Mr. & Mrs. Robert (Lana)**, P.O. Box 347, Cumberland House, Saskatchewan SOE OSO, CANADA (306) 888-2262
- Pattison, Miss Joy**, Andina Evangelica, Cajun 736, Cochabamba, BOLIVIA/SOUTH AMERICA 011-591-42-80-394
- Pollock, Mr. & Mrs. Thomas (Becky)**, Rt. #1, Box 65, Puposky, MN 56667 (218) 243-2625
- Poysti, Rev. & Mrs. Earl (Pirkko)**, Box 1667, Estes Park, CO 80517 (303) 586-8638
- Ramirez, Mrs. Lillian**, Apartado 10250 San Jose, 1000 COSTA RICA/CENTRAL AMERICA 011-506-37-48-29
- Rawn, Miss Olive**, Oicha, P.O. Box 21285, Nairobi, KENYA/EAST AFRICA
- Reyes, Mr. & Mrs. Arthur (Vicki)**, Apartado Postal 106, San Jose del Cabo, B.C.S. C.P. 23400 MEXICO
- Riddell, Rev. & Mrs. David (Rebecca)**, 4, Val de la Raviniere, 95520 Osny, FRANCE/EUROPE 011-331-30-31-18-61
- Ruch, Miss Dorothy**, Rift Valley Academy, PO Box 80, Kijabe, KENYA, E. AFRICA
- Sacher, Rev. & Mrs. Thomas (Joyce)**, 1221 Woodward Drive, Downingtown, PA 19335 (610) 269-2993
- Schlonecker, Mr. & Mrs. David (Roxy)**, 419 Elm St., Emmaus, PA 18049 (610)965-2197
- Scott, Mr. & Mrs. Daniel (Jacqueline)**, S/R World Outreach Fellowship Casilla 1007, Cochabamba, BOLIVIA/SOUTH AMERICA 011-591-42-40231
- Shelling, Mr. & Mrs. Ted (Grete)**, PO Box 941303, Atlanta, GA 30341 (404) 454-9990
- Solt, Dr. & Mrs. David (Georgina)**, Apartado 1000, Merida, Yucatan, MEXICO
- Stephens. Mr. & Mrs. Elford (Gracie)**, Windward Ministries, 101 Monroe Drive, Harleysville, PA 19438 (215) 855-6216
- Stuebner, Mr. Edward**, Box 1707, 709 Pennsylvania Avenue Fort Washington, PA 19034 (215) 646-2322
1. **Warner, Mr. & Mrs. Richard**, (Please see special mailing instructions on pages 149 & 156 in *1993 Missionary Directory and Annual Report Book*)
- Wimble, Mr. & Mrs. Mark (Cathy)**, PO Box 26, Amphur Muang, Saraburi 18000, THAILAND
- Wingo, Rev. & Mrs. Barry (Candace)**, c/o 10101 Dellwood, El Paso, TX 79924
- Yerrington, Rev. & Mrs. Philip E. (Nancy)**, Apartado 120, 41700 Dos Hermanas (Sevilla), SPAIN/EUROPE 011-34-95-566-9771

Zimmerman, Rev. & Mrs. Paul G. (Julie), Scott Theological College,
Box 49, Machakos, KENYA/EAST AFRICA

1. Correspondence **MUST BE** enclosed in plain envelopes, no letterheads. Refrain from calling them missionaries and using related words with regard to their work.

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 (610) 944-0971

Bertolet, Mr. & Mrs. Raymond (Louise), 145 Lake Road,
Fleetwood, PA 19522 (610) 944-0779

Getter, Miss Tina, 4892 Liberty Lane, Wescosville, PA 18106 (610) 366-7380

Green, Mr. Martin, RD #3, Box 3102, Mohnton, PA 19540-9310 (610) 777-9754

Harding, Rev. & Mrs. W. Neil, Jr. (Ivy), 6439 Dickens Ave., Philidelphia, PA
19142 (215) 729-2018

Kauffman, Mr. & Mrs. Timothy (Wanda), 545 Ridge Street,
Emmaus, PA 18049 (610) 965-4233

Mann, Mr. & Mrs. Stephen (Vicki), 1049 Doylestown Pike, Quakertown, PA
18951 (215) 538-3624

Merrick, Mr. & Mrs. Chris (Becky), RD #1, Box 91, Bernville, PA 19056
(610) 488-6085

Miller, Mr. & Mrs. Glenn (Stacy), 5227 East Shawnee Boulevard,
Schnecksville, PA 18078 (610) 799-2743

= **Murrin, Mr. & Mrs. Anthony (Joanna),** c/o Rev. Alva C. Cassel, Bethany Acres,
Mount Carmel, PA 17851 (717)339-4693

Nicely, Mr. & Mrs. John (Judy), 1020 Green St.,
Allentown, PA 18102 (610) 437-0521

Sears, Mrs. Frances, 58 Paradise Lane, Ronks, PA 17572 (717) 687-6909

Transue, Mr. & Mrs. Donald (Amy), 410 Walnut St., Catasauqua, PA 18032
(H) 610-266-6313; (O) 610-866-9999

Young, Mr. & Mrs. Chris (Roxanne), 2190 New St., East Petersburg, PA 17520
(717) 569-5443

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

Miss Tina Getter (appointee)

Mrs. Marian Gibbon

Mr. & Mrs. John LoRusso

Mr. & Mrs. Glenn Miller (appointee)

Rev. & Mrs. Philip E. Morrison

* Rev. & Mrs. William W. Mull

Miss Olive Rawn

Miss Dorothy Ruch

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

Mr. Totoram Baran

Berean Mission Inc., 3536 Russell Boulevard, St. Louis, MO
63104

Telephone: (314) 773-0110

Mr. & Mrs. Robert L. Harriman

Mrs. Frances Sears (appointee)

Bible Basics International,

Mr. Martin Green (appointee)
Mr. & Mrs. Donald Transue (appointee)

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

Gospel Mission to South America,

Mr. & Mrs. Marvin Klaassen (appointee)

HCJB World Radio, PO Box 39800, Colorado Springs, CO

80949-9800
Telephone: (719) 590-9800
Miss Linda Clayton
Mr. & Mrs. Christopher Hunsicker

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
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

Latin American Mission, PO Box 52-7900, Miami, FL
 33152-7900
Telephone: (305) 884-8400
 Mrs. Lillian Ramirez
 Dr. & Mrs. David Solt

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
 Mr. & Mrs. Rick Warner

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

Reaching Urban Neighborhoods
 Mr. & Mrs. Chris Merrick (appointee)

Rio Grande Bible Institute & Language School, 4300 South
Business 281, Edinburg, TX 78539
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)

United World Mission
Rev. & Mrs. W. Neil Harding, Jr. (appointee)

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
Mr. & Mrs. Chris Young (appointee)

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. Stephen Mann (appointee)
Mr. & Mrs. Duane Moyer
Rev. & Mrs. Edward Moyer
Rev. & 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. Chris Bullock (appointee)
Mr. & Mrs. Aaron Hoffman

Agency Property Value

Pinebrook Junior College.....	833,593
Pinebrook Bible Conference.....	2,950,466
Bible Fellowship Home.....	522,869
Fellowship Manor.....	4,289,682
Fellowship Courts.....	1,853,569
Par. for Missions & Ch. Extension.....	514,286
Victory Valley.....	376,833
Somers Point Property.....	<u>40,000</u>
 GRAND TOTAL.....	 44,887,719

Directory of Churches

Church/Name Phone	Location Address	S.S.	AM	PM	Prayer
Allentown, Cedar Crest (610)432-2200	1151 S. Cedar Crest Blvd. Allentown, PA	9:50	8:30	6:30	7:00
		11:00			
Allentown, Salem (610)797-7271	641 S. Genesee St. Allentown, PA	9:00	10:15	6:30	7:00
		18103			
Bethlehem, Ebenezer (610) 868-5501	3100 Hecktown Rd. Bethlehem, PA	10:45	9:30	6:30	7:15
		18017			
Blandon, Trinity (610)926-4594	220 Main St. PO Box 739 Blandon, PA	10:20	9:00	7:00	7:30
		19510			
Brodheads ville	1st United Methodist Brodheads ville, PA		11:30	(varied)	7:00*
Camden, DE (302) 697-0434	201 E. Camden-Wyoming Ave. Camden, DE	9:45	11:00	7:00	7:00
		19934			
Coopersburg, Calvary (610) 282-3161	6782 N. Main St. PO Box 166 Coopersburg, PA	9:00	10:15	6:00	7:00
		18036			
Denville, NJ (201)625-1880	263 Diamond Spring Rd. Denville, NJ	9:30	11:00	6:30	7:30
		07834			
Edison, NJ, Christ Community (908) 819-9520	PO Box 1251 Edison, NJ	10:00	11:00	(4)	(4)
		08818-1251			

Emmaus, Bethel (610) 965-2682 (fax) 967-4994	418 Elm St. Emmaus, PA 18049	10:45	9:30	7:00	7:00
Ephrata (717) 733-2526 (fax) 733-1056	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	6:00	7:00
Fleetwood, Faith (610) 944-7080	236 S. Richmond St. Fleetwood, PA 19522	9:15	10:30	6:00	6:45
Graterford (610)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
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 (610) 683-9366	15170 Kutztown Rd. Kutztown, PA 19530	8:45	10:00	6:00	(1)

Lancaster, Faith (717) 392-7851	609 Prospect St. Lancaster, PA 17603-5839	9:20	8:00 10:30	7:00	7:15
Lebanon (717) 273-4802	1635 Mill Road Lebanon, PA 17042	9:30	10:45	7:00	7:30
Lehighton (717) 386-2578	1105 Frederick's Grove Rd. Lehighton, PA 18235	9:30	10:45	6:30	7:00
Maple Glen (215)646-1220	700 Welsh Rd., Box 3102 Maple Glen, PA 19002	9:15	10:30	6:00	(1)
Middletown, NJ, Twin Rivers Community Church (908) 747-8891 (fax) 747-8298	Union Square Commons 500 Highway 35 Middletown, NJ 07701				
Mount Carmel, Bethany (717) 339-4693	Bethany Acres Mt. Carmel, PA 17851	9:30	10:40	6:00	7:00
Mount Pocono, Pocono Mountain (717)839-6922	Box 300 Mt. Pocono, PA 18344	9:45	10:45	6:30	7:00
Nazareth, Grace (610) 759-7036 (610) 759-2856	Rose Inn & Beil Ave. Nazareth, PA 18064	9:30	10:30	6:30	7:00
Newark, DE (302) 366-8539	808 Old Baltimore Pike Newark, DE 19702	9:30	10:30	6:30	7:00
Newark, NJ (201) 373-3677	30 Randolph Place Newark, NJ 07108	10:00	11:00	6:30	7:15
Ocean County, NJ	[location] Boy Scout Hdqt. [Mailing Address] 800 First Ave. Toms River, NJ 08757	9:15	10:30		7:30 (3)

Oley, New Life (610) 987-3192	9:00 9:00 7:00 7:00 10:30 10:30	E. Philadelphia Ave., PO Box 114 Oley, PA 19547
Paradise (717) 687-7577	9:00 10:15 6:00 7:00	3092 Lincoln Hwy. E. Paradise, PA 17562
Philadelphia, Emmanuel (215) 727-8959	10:00 11:00 6:30 7:00	6439 Dickens Ave. Philadelphia, PA 19142
Philadelphia, Wissinoming (215) 743-3751	9:45 11:00 6:00 (1)	4414 Van Kirk St. Philadelphia, PA 19135
Pleasant Valley, NY (914)-635-8404	10:00 11:00 7:30	at the Grange, North Ave. PO Box 367, Pleasant Valley, NY 12569
Poughquag, NY (914) 724-3984	10:00 11:00 6:00 7:30	Clove Rd., PO Box 213, Poughquag, NY 12570
Quakertown, Grace (215)536-6096	9:00 10:10 7:00 7:15	1811 Old Bethlehem Pike Quakertown, PA 18951
Reading, Grace (610) 375-2333	9:30 10:40 7:00 7:00	1128 Hampden Blvd. Reading, PA 19604
Red Hill, UPV Mission (Community BFC) (215) 541-4880	10:00 7:00	PO Box 281 Red Hill, PA 18076
Royersford (610) 948-9764	9:00 10:15 7:00 7:30	431 N. Lewis Road Royersford, PA 19468
Scranton, Calvary (717)342 2027	9:45 11:00 7:00 7:00	1021 Taylor Ave. Scranton, PA 18510

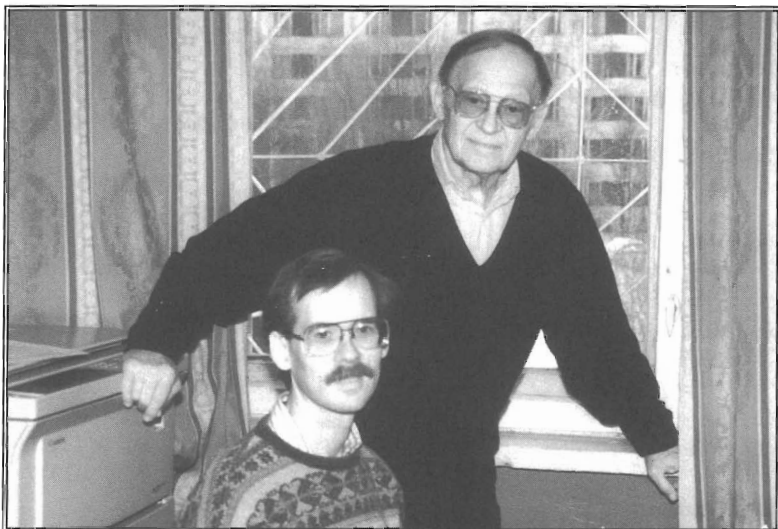
Shamokin, Calvary (717) 648-1466	35 S. Second St. Shamokin, PA 17872	9:30	10:45	7:00	7:00
Sinking Spring, Calvary (610) 678-5166	51 Green Valley Road Sinking Spring, PA 19608	9:00	8:00	6:00	7:00
Somers Point, NJ, Lighthouse (609) 926-1793	Ambler Rd at Mass. Ave Somers Point, NJ 08244	10:00	11:00	7:00	(3) Tues.
Spencer, MA, Church of the Promise (508) 885-6086	PO Box 154 Spencer, MA 01562		10:00		
Spring City, Faith (610) 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	11:00	7:00	7:30
Stroudsburg, Berean (717)421-0617	Valley View Dr. RR #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	9:30	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
Thompson, CT. (508) 943-4416	PO Box 619 Quinebaug, CT. 06262		9:45		7:30 (5)
Wallingford, Grace (610) 876-8449	723 S. Providence Rd. Wallingford, PA 19086-6940	9:30	10:45	6:00	7:00

Walnutport, Calvary (610) 767-7447	233 Main St. Walnutport, PA 18088	9:15	10:15	7:00	7:00
Wappinger Falls, NY (914) 298-1697	Mt. Hope Grange Hall, Myers Corners Rd. PO Box 1394 Wappinger Falls, NY 12590	9:30	10:40	6:00	7:00
Whitehall, Bethany (610) 434-8661	3300 Seventh St. Whitehall, PA 18052	9:30	10:30	6:00	7:30
York, Faith (717) 846-7749	675 Woodland View Dr. York, PA 17402	9:15	10:30	6:00	6:45
Zionsville (610) 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
- (5) Tuesdays



Earl & John Poysti at their studio in Moscow.

Directory of Delegates

Church/Delegate(s) Phone Address

Allentown, C. Crest

Jay H. Fasnacht	610-437-6770	3640 Briarwood La., Allentown, PA 18103
Neil E. Montgomery	610-395-3857	Box 262, Trexlerstown, PA 18087
Donald I. Transue	610-266-6313	410 Walnut St., Catasauqua, PA 18032
John W. Trauch	610-395-3514	4421 Elm Drive, Allentown, PA 18103

Allentown, Salem

Allan C. Palmer	610-797-1118	720 E. Juniata St. Allentown, PA 18103
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Bethlehem			
Carl Ackerman	610-838-0715	317 Durham St., Hellertown, PA	18055
Blandon			
Raymond R. Bertolet	610-944-0779	145 Lake Rd., Fleetwood, PA	19522
Camden, DE			
Raymond R. Dotts	302-697-1422	211 Weeks Dr. Camden, DE	19934
Coopersburg			
Clyde W. Snyder	610-536-0768	2660 Allentown Rd., Quakertown, PA	18951
Denville, NJ			
Steven C. Boepple	201-625-0750	PO Box 1248, Denville, NJ	07834
Edison, NJ			
J. Richard Vroman	908-287-1979	13 Ashley Rd., Edison, NJ	08817
Emmaus			
Jonathan Reynolds	610-965-9092	6201 Woodlawn Dr., Zionsville, PA	18092
Gerald L. Schlonecker	610-965-9453	225 N. Fifth St., Emmaus, PA	18049
Ephrata			
Robert W. Gehret	717-733-3883	33 W. Mohler Church Rd., Ephrata, PA	17522
Finesville, NJ			
Donald P. Straub	908-996-6291	548 Spring Mills Road, Little York, NJ	08834
Fleetwood			
James E. Mortland	610-926-2701	240 Faith Dr. Blandon, PA	19510
Graterford			
Douglas D. Bowne	610-327-0238	2188 N. Pleasant View Rd, Pottstown, PA	19464
Harleysville			
Daniel J. Coyle	215-256-4530	487 Cheswyck Dr. Harleysville, PA	19438
Harrisburg			
Harold E. Snyder	717-921-8283	1940 Snyder Lane, Dauphin, PA	17018
Hatfield			
Lee E. Boyles	215-368-1318	209 Knapp Rd., Lansdale, PA	19446

Holmes, NY			
John W. Dawson	914-878-6148	RR1, Box 483, Milltown Rd.	Holmes, NY 12531
Howell, NJ			
Vito Paratore	908-363-6508	1620 W. County Line Rd.	Lakewood, NJ 08701
Kutztown			
George K. Monroe	610-944-9112	401 W. Somerset St.,	Fleetwood, PA 19522
Lancaster			
Horace A. Kauffman	717-626-8356	25 E. Lemon St.,	Lititz, PA 17543
Lebanon			
LeRoy O. Herb	717-273-5697	366 N. 7th St.,	Lebanon, PA 17042
Lehighton			
Bruce A. Kellerman	717-427-8494	RD #2 Box 33,	Weatherly, PA 18255
Maple Glen			
George A. Priestley	215-885-3769	1055 Arbuta Rd.,	Abington, PA 19001
Mt. Carmel			
Harold L. Snyder, Jr.	717-799-5446	RD #3 Box 401-A,	Catawissa, PA 17820
Mount Pocono			
Paul T. Rutman	717-731-1490	Apt. 607, 824 Lisburn Rd.	Camp Hill, PA. 17011
Nazareth			
Allen M. Gehman	610-799-3830	3182 Brynwood Dr.	Whitehall, PA 18052
Newark, DE			
R. Roger Cole	302-738-7873	911 Devon Drive,	Newark, DE 19711
Ocean County, NJ			
David M. Markuson	908-363-8758	12 Deer Lane,	Jackson, NJ 08527
Oley			
Clayton E. Weber	610-987-6082	38 Warer St.	Oley, PA 19547
Paradise			
David W. Eisenhower	717-768-3012	3733 Country Lane,	Gordonville, PA 17529
Philadelphia, Emmanuel			
Timothy D. Cole	215-492-0477	6846 Dicks Ave.,	Philadelphia, PA 19142

Philadelphia, Wissinoming

Bud Burroughs 215-361-6034 306 N. Wales Rd.
North Wales, PA 19454

Poughquag, NY

Thomas L. Ward 914-724-3325 Brush Hill Road,
Millbrook, NY 12545

Quakertown

L. James Roberts, Jr. 215-536-8475 342 S. Ninth St.,
Quakertown, PA 18951

Reading

Charles A. Lavigna 610-678-5193 400 Gaul Road,
Sinking Spring, PA 19608
Ronald W. Reed 610-779-6569 312 W. 38th, Crestwood,
Reading, PA 19606

Royersford

Richard D. Erb 610-489-2420 524 W. Main St.
Trappe, PA 19426

Shamokin

T. Lamarn Manney 717-648-3298 223 S. Market St.,
Shamokin, PA 17872

Sinking Spring

Donald M. Woodring 610-678-5528 520 Snyder Road,
West Lawn, PA 19609

Spring City

Douglas M. Wynne 610-948-6276 319 N. 7th Ave.
Royersford, PA 19468

Stroudsburg

G. Daniel Beaver 717-643-4238 HC 62, Box 3085,
Long Pond, PA 18334

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

John Steffy 610-286-5844 RD 1, Box 4
Morgantown, PA 19543

Wallingford

William R. Singletary 610-872-8560 404 Christian Lane,
Wallingford, PA 19086

Walnutport

Stanley H. Stahler 610-767-6232 3119 Welshtown Rd.,
Slatington, PA 18080

Wappinger Falls, NY

Charles F. Webb 914-462-8160 4 Mainetti Dr.,
Poughkeepsie, NY 12603

Whitehall

Calvin A. Boyle 610-837-6955 8415 Valley View Rd,
Northampton, PA 18067

York

Philip G. Norris 717-848-9112 740C Hardwick Place,
York, PA 17404

Zionsville

David L. Weller 610-395-2476 1920 Hidden Valley Rd.,
Macungie, PA 18062

Directory of Ordained Ministers

Pastor/Wife	Phone Number Home / Office	Address
Allen, Daniel P. Vonnie	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 II, Delbert R. Priscilla	201-926-5077 (O) 373-3677	133 Goldsmith Ave. Newark, NJ 07112
Barber, Kenneth F. Carolyn	610-987-3672 (O) 987-3192	40 Mast Road Oley, PA 19547
Bartron, William H. Betsy	717-386-2578	1089 Frederick's Grove Rd. Lehighnton, PA 18235
Beil, James A. Gail	610-759-3053 (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	610-944-7715 (O) 944-7080	103 West Pine St. Fleetwood, PA 19522
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
Commerford, Robert S. Doreen	914-855-5860 (O) 878-3861	RR #2, Box 243 Holmes, NY 12531
Coulbourn, Hugh, C. Jr Janice	717-648-9732 (O) 648-1466	35 South Second St. Shamokin, PA 17872
Erb, Ronald C. Carla	717-839-2602 (O) 839-6922	102 Center Ave. Mount Pocono, PA 18344
Fischer, Carl J., Jr. Julie	610-926-4593 (O) 926-4594	87 W. Wesner Rd. Blandon, PA 19510
Fritz, Harvey J., Jr. Bertha	610-866-2703 (O) 868-5501	3040 Hecktown Road Bethlehem, PA 18017
Good, Kenneth L. Lorna	717-848-4617 (O) 846-7749	675 Woodland View Dr. York, PA 17402
Grossman, Randall A. Nancy	610-372-3330 (O) 375-2333	1122 Hampden Blvd. Reading, PA 19604
Gundrum, David E. Donna	215-536-4437 (O) 536-6096	53 Kenwood Circle Quakertown, PA 18951
Harris, Richard D. Mary Jayne	201-627-6706 (O) 625-1880	25 Florence Ave. Denville, NJ 07834
Heller, LeRoy S. Patricia	717-286-6106 (O) 286-8313	650 Catawissa Ave. Sunbury, PA 17801
Hertzog, Roy A. Diane	610-435-6625 (O) 820 4161	2721 Andrea Dr. Allentown, PA 18103
Johnson, Robert F. Sara	610-966-4253 (O) 432-2200	6380 Mulberry Lane Macungie, PA 18062

Jones, David H. Mary Anne	908-454-8486 (O) 995-7678	498 Schley Ave. Alpha, NJ 08865
Koch, James G. Bea	302-674-0342	90 Janes Rd. RD 3 Box 77 Dover, DE 19901
Mahurin, Ronald C. Darlene	610-799-0920 (O) 432-2200	1151 S. Cedar Crest Blvd. Allentown, PA 18103
Martin, Carl T. Beth	610-948-3791 (O) 797-7271	25 Pennhurst Road Spring City, PA 19475
Neher, James E. Judy	610-478-8940 (O) 375-2333	1116 Hampden Blvd. Reading, PA 19604
Paashauss, Richard T. Arlene	610-282-4496 (O) 282-3161	426 Landis St. Coopersburg, PA 18036
Phillips, D. Thomas Marjorie	215-257-0899	45 S. Third St. Perkasie, PA 18944
Plows, Keith E. Lois	610-759-1712	95 E. Beil Ave. Nazareth, PA 18064
Pronnicki, 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	717-342-2027	1023 Taylor Ave. Scranton, PA 18510
Schlonecker, William Pat	302-368-1387 (O) 366-8539	23 Anglin Drive Newark, DE 19713
Schoen, David N. Debbie	610-967-2010 (O) 965-2682	313 N. 3rd St. Emmaus, PA 18049
Shorb, Thomas P. Yvonne	610-282-3580 (O) 282-3161	969 Butternut Road Coopersburg, PA 18036

Sloan, Robert A., Jr. Ann	610-777-4326 (O) 678-5166	105 Charles Blvd. Sinking Spring, PA 19608
Smith, Gene W. Sara	610-261-0821	5008 Egypt Rd. Coplay, PA 18037
Soper, Ralph M. Sharon	717-687-9286 (O) 687-7577	3092 Lincoln Highway East Paradise, PA 17562
Spinney, Dennis W. Sue	508-949-0476 (O) 943-4416	8 Konkel Dr. Dudley, MA 01571
Stortz, Dean A. Donna	908-505-8174	800 1st Ave. Toms River, NJ 08757
Studenroth, John C. Laura	610-683-6459	231 E. Main St. Kutztown, PA 19530
Taylor, Richard E. Joyce	610-874-5660 (O) 876-8449	723 South Providence Road Wallingford, PA 19086-6940
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	610-965-6346	Box 266, 6733 Kings Hghwy. S. Zionsville, PA 18092
Vandegriff, John C. Ruthie	908-536-9025	667 Tennent Rd. Englishtown, NJ 07726
Vining, Gilbert J. Dawn	610-367-7240 (O) 987-3192	35 Diehl Drive Gilbertsville, PA 19525
Vivona, Allan R. Sandy	717-652-4128 (O) 652-5229	1250 Colonial Rd. Harrisburg, PA 17112
Watkins, David J. Yvonne	610-489-2281 (O) 489-9389	693 Church Road Graterford, PA 19426
Way, David R. Barbara	914-635-8404	RR3 Box 54, Terry Circle Pleasant Valley, NY 12569

Weller, Dana E. Lanette	610-967-2555 (O)965-2682	703 Donald Dr. Emmaus, PA 18049
Wells, Howard N. 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. Wappinger 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
Ellingson, Bruce A. Carolyn	610-967-4917	350 A. Beverly Hills Road Coopersburg, PA 18036
Frale, 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
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Ordained Ministers Between Calls

Batchler, James R. Joan	717-941-9703	825 Matthew Ave. Scranton, PA 18510
Byrd, Terris L. Dee	610-678-2564	164 Butternut Ct. Sinking Spring, PA 19608
Herb, John J. Nancy	215-855-6046	1924 Overbrook Road Hatfield, PA 19440
Shelly, Austin, G. Ruth	610-683-8281	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

Burnett, Raymond G. Carol		
Dommel, Albert J. Bonnie	610-432-8846	1605-9 Olympic Circle N. Whitehall, PA 18052
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. Connie	315-858-2047	PO Box 841 Richfield Springs, NY 13439
Smith, Larry M. Fern		

Ordained Ministers in Retirement

Cassel, Willard E. Esther	717-421-0602	RD 5, Box 5036 Stroudsburg, PA 18360
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Dunn, John Cordelia	904-473-4484	738 B Hebron Ave. Keystone Heights, FL 32656
Frank, Walter H. Ethel		2111 Dalis Drive Concord, CA 04520
Hartman, Jansen E. Ruth	610-478-0938	1416 Linden St. Reading, PA 19604
Herb, Frank L., Jr. Margaret	610-433-0829	622 N. Front St. Allentown, PA 18102
Herb, George E. Gertrude	717-424-5548	29 Brush Drive E. Stroudsburg, PA 18301
Kirkwood, C. E. Dorrit	610-872-0808	407 B Beech Rd. Wallingford, PA 19086
Kirkwood, Donald T. Johanna	610-356-1088	379 Westbourne Drive Broomall, PA 19008
Miller, C. Leslie Nedra	805-659-2989	10773 Gavin St. Ventura, CA 93004
Munyan, Edgar H. Doris	610-797-8443	1781 33rd St. SW Allentown, PA 18103
Reichenbach, R. C. Alberta	717-657-8807	6241 Warren Ave. Harrisburg, PA 17112
Riggall, John H. Dorith	717-386-2882	312 Highland Hills Lehighon, PA 18235
	813-794-5812	4761 Independence Dr. Bradenton, FL 34210
Seifert, A. L. Ruth	717-676-5157	RR #1, Box 4A Newfoundland, PA 18445
Smock, Robert W. Thelma	717-738-9778	38 W. Sunset Ave. Ephrata, PA 17522
Stengele, Laird Mary Ann	610-770-0595	1106 Hamilton St. Allentown, PA 18101

Thomann, David E. Polly	610-391-1290	<u>Mailing Address</u> : PO Box 835 Trexlerstown, PA 18087 <u>Home Address</u> : 1400-Rt 100 #25 Macungie, PA 18062
Yarrington, Harold D. Betty	203-632-0790	Box 351 Middleton, CT 06457

**Ordained Ministers Working Under
the Direction of the Board of Missions**

Aukamp, William C.	605-787-6910	HC 80, Box 696 Piedmont, SD 57769
Boone, Clifford B. Becky		P.O. Box 295, Dodoma, TANZANIA/ EAST AFRICA
Buck, Leonard E. Nina	312-690-3419	556 Thunderbird Trail Carol Stream, IL 60138-1526
Butler, Brian H. Maureen		3 Denewood Rd., Westbourne Bourenmouth, BH4 8EB UNITED KINGDOM
Draper, Robert L. Lois	603-786-2363	PO Box 472 Rumney, NH 03266
Gehman, Richard J. Florence		PO Box 64 Kijabe, KENYA/EAST AFRICA
Harding, W. Neil, Jr. Ivy	215-729-2018	6439 Dickens Ave. Philadelphia, PA 19142
Harley, J. Barclay Judy		Apartado 323 Ciudad Bolivar, Venezuela SOUTH AMERICA
Hoyle, Ronald W. Doris		1 rue do Bourgogne 95570 Bouffemont, FRANCE
Johnston, Walter M. Susan		OMF -- PO Box AC 458, 1109 Quezon City, PHILLIPPINES

Morrison, Philip E. Jan	717-223-0567	RR1 Box 1274 E. Stroudsburg, PA 18301
Moyer, Edward Ruth		Eglise Evangelique Rte. Nationale No. 1 Capesterre, GUADELOUPE, F. W. I.
Mull, William W. Addy	908-995-9247	404 Riegelsville Rd. Milford, NJ 08848
Riddell, David W. 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

Beil, Thomas J. (home # not yet assigned) Joyce	(O) 610-797-7271	723 S. Filmore St. Allentown, PA 18103
DeLozier, Daniel F. Lanie	717-393-7677 (O) 392-7851	608 Prospect St. Lancaster, PA 17603
Hibbs, Donald R. Monica	610-381-4598	67 Ramblewood Dr. Saylorsburg, PA 18353
McCreary, J. Mark Antoinette	717-421-2424 (O) 421-0517	54 Schoolhouse Rd. E. Stroudsburg, PA 18301
Morrison, Christopher J. Noreen	508-885-3665 (O) 885-6086	19 May St., Apt. 2 Spencer, MA 01562
Moyer, Jerry Carolyn	610-876-1594 (O) 876-8449	723 B S. Providence Rd. Wallingford, PA 19086
Ritter, Ralph E. Carolyn	718-442-2782	243 Taylor St. Staten Island, NY 10310

Vining, Ronald R.	610-391-9415 (O) 432-2200	31 S. Cedarbrook Rd. Allentown, PA 18104
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Widows of Ordained Bible Fellowship Church Ministers

Baer, Valeria M. (Paul)		372 Ridgeview Estates Harleysville, PA 19438
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)		7 S. New St. Nazareth, PA 18064
Hottel, Edna (Winfred)		PO Box 13, Main St. Oley, PA 19547

Others Working Within The Bible Fellowship Church Agencies

Audio Visual Library

c/o David N. Schoen	610-967-2010 (O) 965-2682	313 N. 3rd. St. Emmaus, PA 18049
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Church Extension Department

201-753-6978	Plainfield, NJ 07060	P.O. Box 2628
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Church Extension

Denlinger, Ronald K. Joan	610-679-5366	1365 Frye Rd. Pennsburg, PA 18073
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<u>Fellowship Home</u>	610-759-5121	7 South New St. Nazareth, PA 18064
<u>Fellowship Home Director</u>		
Ernst, James	610-253-4868	405 Coffeetown Rd.
Claire	(O) 759-5121	Easton, PA 18042
<u>Fellowship Manor</u>	610-433-5595 799-3000	3000 Fellowship Dr. Whitehall, PA 18052
<u>Fellowship Manor Administrator</u>		
Beil, James A.	610-759-3053	462 Gail Dr.
Gail	(O) 799-3000	Nazareth, PA 18064
<u>Missions Department</u>	610-820-4161	2721 Andrea Dr. Allentown, PA 18103
<u>Missionary Home #1</u>	610-965-2197	419 Elm St. Emmaus, PA 18049
<u>Missionary Home #2</u>	610-967-1980	421 Elm St. Emmaus, PA 18049
<u>Pinebrook Bible Conference</u>	717-424-1212	Box 1 Stroudsburg, PA 18360
<u>Pinebrook Junior College</u>	610-282-4000	600 South Main St. Coopersburg, PA 18036
<u>Director of Stewardship Services</u>		
Snyder, Harold, E.	717-921-8918	1940 Snyder Lane
Jenny		Dauphin, PA 17018
<u>Victory Valley Camp</u>	610-966-5880	R.D. 1, Box 116 Zionsville, PA 18092
<u>Victory Valley Camp Director</u>		
Atkins, Phil	610-966-4428	7472 Sigmund Road
Karen	(O) 966-5880	Zionsville, PA 18092

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