

Bible Fellowship Church



**Yearbook
1997**



ONE HUNDRED FOURTEENTH

ANNUAL CONFERENCE

OF THE

BIBLE FELLOWSHIP CHURCH

1997

115th Annual Conference

Convenes: 10:00 AM, April 27, 1998

Place: Pinebrook Bible Conference

Officers:

Randall A. Grossman - Chairman

Carl C. Cassel - Vice Chairman

David A. Thomann - Secretary

Convened at Pinebrook Bible Conference

Stroudsburg, Pennsylvania

April 28 - 30, 1997

Published by Order of Annual Conference

Randall A. Grossman, Editor

Price \$7.00

Officers of the 114th 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

1997-98

Bible Fellowship Church Calendar

This calendar lists meeting dates of various Agencies, Boards, Committees and important dates for Annual Conference events. Dates are subject to change.

June 1996

- 3 Board of Christian Ed
- 5 Board of Publication & Printing
- 10 Arrangements Committee
- 12 Pinebrook Board Meeting
- 13-14 Freedom Festival @ Pinebrook
- 21 First Week at Pinebrook
- 26 Strategic Planning Committee
- 28 Second Week at Pinebrook

July

- 5 Third Week at Pinebrook
- 12 Fourth Week at Pinebrook
- 15 Board of Missions Meeting
- 16 Strategic Planning Committee
- 19 Fifth Week at Pinebrook
- 26 Sixth Week at Pinebrook

August

- 2-8 World Missions at Pinebrook
- 7 Board of Missions Meeting
- 9 Eighth Week at Pinebrook
- 19 Strategic Planning Committee

September

- 1 Deadline for pledges to Ad. Budget
- 11 Pinebrook Board
- 13 Youth Leadership Seminar
- 16 Strategic Planning Committee
- 18 Board of Pub. and Printing Board of Missions Meeting
- 30/1 Ministerial Convention

October

- 14-16 Pinebrook Sr. Citizens Retreat
- 17 Missions Celebration Banquet at Days Inn, Allentown
- 24-26 Board of Missions sponsored RWR at Pinebrook

November

- 1 Historical Society, Harleysville
- 7-8 P.E.D. Retreat
- 20 Board of Missions Meeting
- 28 Youth - Thanksgiving Rally

December

- 3 Board of Christian Ed
- 11 Pinebrook Board
- 20 Pinebrook Christmas Banquet
- 31 Deadline for Contributions for Board of Publication & Printing

1998

January

- 2-4 Sno-Glo week #1
- 8 Board of Pub and Printing
- 9-11 Sno-Glo week #2
- 16-18 Sno-Glo week #3

February

- 1 Stewardship Sunday
- 28 Deadline for Committee Reports

March

- 1 Deadline for Statistical & Congregational Reports

April

- 27-29 115th Annual Conference
- 28 Service of Ordination

May

- 1-3 Pinebrook - Ladies' Feminar
- 14 Conference-wide Missions Rally

Dates of Easter

1998-2020

1998	April 12
1999	April 4
2000*	April 23
2001	April 15
2002	March 31
2003	April 20
2004*	April 11
2005	March 27
2006	April 16
2007	April 8
2008*	March 23
2009	April 12
2010	April 4
2011	April 24
2012*	April 8
2013	March 31
2014	April 20
2015	April 5
2016*	March 27
2017	April 16
2018	April 1
2019	April 21
2020*	April 12

* Leap Year

TABLE OF CONTENTS

Title Page	i
Announcements, 115th Annual Conference	ii
Acknowledgements	iii
1997-98 Calendar	iv
Table of Contents	v
Directory of Boards & Committees	vii
Table of Ministers	xv
Historical Highlight	xix
114th Annual Conference Minutes	1
Reports	51
Appendix	155

New Sanctuary at Newark, DE



Dedication, April 21, 1996



Directory of Boards and Committees

Directory of Boards

Board of Directors of the Bible Fellowship Church

- (1998) James A. Beil, Carl C. Cassel, Robert W. Gehret
 (1999) Randall A. Grossman, Horace A. Kauffman, L. James Roberts, Jr.
 (2000) Bert N. Brosius, Raymond R. Dotts, David J. Watkins
 President of Corporation - James A. Beil
 Vice President of Corporation - Carl C. Cassel
 Secretary of Corporation - David J. Watkins
 Financial Secretary - Horace A. Kauffman
 Hospitalization Secretary - James A. Beil
 Treasurer - Robert W. Gehret

Board of Christian Education

- (1998) Clyde D. Bomgardner, Jr., Ralph E. Ritter, Gary Saggio, David N. Schoen
 (1999) Robert S. Commerford, Bruce A. Kellerman, J. Mark McCreary, Karen R. Stull
 (2000) James Harris, Annette E. Kuhns, Dennis J. Lawrence, Richard T. Paashaus
 Chairman - Richard T. Paashaus
 Vice Chairman - Robert S. Commerford
 Secretary - J. Mark McCreary
 Treasurer - Annette E. Kuhns

Board of Church Extension

- (1998) Kenneth L. Good, W. Robert Buckwalter, Richard E. Taylor, Robert H. Zentz
 (1999) David E. Gundrum, Clyde W. Snyder
 (2000) W. David Armstrong, Robert W. Schaeffer, William G. Schlonecker, William R. Singletary
 Executive Director - Daniel G. Ziegler (1998)
 Chairman - Richard E. Taylor
 Vice Chairman - David E. Gundrum
 Secretary - William G. Schlonecker
 Treasurer - William R. Singletary

Board of Pensions

- (1998) Willard E. Cassel, Ellis Lee Hostetter, Keith E. Plows
(1999) Richard J. Volpe, David J. Watkins, Frank L. Herb, Jr.
(2000) Dennis M. Cahill, Robert Gaugler, William R. Singletary

Board of Directors of Bible Fellowship Church Homes, Inc.

- (1998) James G. Koch, Robin Musselman, Dean A. Stortz, John W. Trauch
(1999) LeRoy S. Heller, Henry U. Sandt, Jr., Robert W. Smock, Doris A. Wire
(2000) William H. Bartron, Glenn D. Ruoss, Dennis W. Spinney, Karen L. Uhrich
President, BFC Homes, Inc. - James A. Beil (1998)
Vice President - Robert W. Smock
Treasurer - John W. Trauch
Secretary - Karen L. Uhrich

Board of Directors of Pinebrook Bible Conference

- (1998) Carl Ackerman, Daniel P. Allen, Kermit K. Gehman, John M. Stengele, James A. Wickstead
(1999) Alva C. Cassel, LeRoy O. Herb, Harold L. Snyder, Jr.
(2000) Lee E. Boyles, Robert F. Johnson, John F. Moran, Calvin T. Reed, Gerald L. Schlonecker
Director - Bert N. Brosius
President & Chairman - Alva C. Cassel
Vice President & Vice Chairman - Harold L. Snyder, Jr.
Treasurer - John F. Moran
Secretary - Daniel P. Allen

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

- (1998) Donald S. Faust, James W. Harris, William W. Mull
 (1999) LeRoy O. Herb, Ralph M. Soper
 (2000) Gerald L. Schlonecker, Thomas P. Shorb, David R. Way
 Director - Dana E. Weller (1999)
 Financial Secretary - Charles J. Albert (1999)
 Chairman - Ralph M. Soper
 Vice Chairman - Thomas P. Shorb
 Secretary - James W. Harris

Board of Publication and Printing

- (1998) Daniel P. Allen, Byron G. Barnshaw
 (1999) William H. Bartron, Clyde W. Snyder
 (2000) Jonathan P. Tait
 Chairman - William H. Bartron
 Secretary - Daniel P. Allen
Fellowship News Editor - Carol Snyder (1999)
FN Business Manager - Paul T. Rutman (1998)

Board of Victory Valley Camp

- (1998) Clyde D. Bomgardner, Jr., Stephen Schlegel, Timothy D. Weaber
 (1999) William G. Schlonecker, David N. Schoen, John C. Vandegriff, Jr.
 (2000) Carl J. Fischer, Jr., Jonathan D. Reynolds, David L. Weller
 Director - Phil Atkins
 Chairman - William G. Schlonecker
 Secretary - Clyde D. Bomgardner, Jr.
 Treasurer - Stephen Schlegel

Board of Higher Education

- (1998) David J. Watkins, Alan H. Russell, Robert C. Newman
 (1999) Stephen C. Cassel, Carl T. Martin
 (2000) Raymond R. Dotts, John C. Studenroth

Directory of Committees

Committee on Credentials

James A. Beil, Dennis M. Cahill, LeRoy S. Heller, Keith E. Plows,
David A. Thomann

Chairman - Keith E. Plows

Secretary - David A. Thomann

Committee on Ministerial Candidates

(1998) Delbert R. Baker, II

(1999) Calvin T. Reed, Richard E. Taylor

(2000) David A. Thomann, Daniel G. Ziegler

Chairman - Calvin T. Reed

Secretary - Richard E. Taylor

Committee on Nominations

(1998) Harold L. Snyder, Jr., Thomas P. Shorb

(1999) G. Wayne Clapier, Raymond R. Dotts, David R. Way

(2000) James H. Herrold, Roger L. Reitz

Chairman - G. Wayne Clapier

Secretary - Thomas P. Shorb

Conference Judiciary

(1998) James A. Beil, Lee E. Boyles

(1999) Keith E. Plows, Harold L. Snyder, Jr.

(2000) Ronald C. Mahurin, L. James Roberts, Jr.

(2001) Clyde W. Snyder, Gregory A. Uhrich

(2002) Carl C. Cassel, Robert H. Zentz

Secretary - Ronald C. Mahurin

Historical Committee

(1998) Willard E. Cassel, Harold P. Shelly

(1999) David E. Thomann

(2000) Jill Davidson, Daniel G. Ziegler

Archivist - Richard E. Taylor

Ministerial Relations Committee

(1998) Randall A. Grossman, Harold L. Snyder, Jr.

(1999) Calvin T. Reed, L. James Roberts, Jr., David J. Watkins

(2000) Keith E. Plows, Lee E. Boyles

Strategic Planning Committee

(1998) Richard T. Paashaus, Richard E. Taylor, Ronald W. Reed

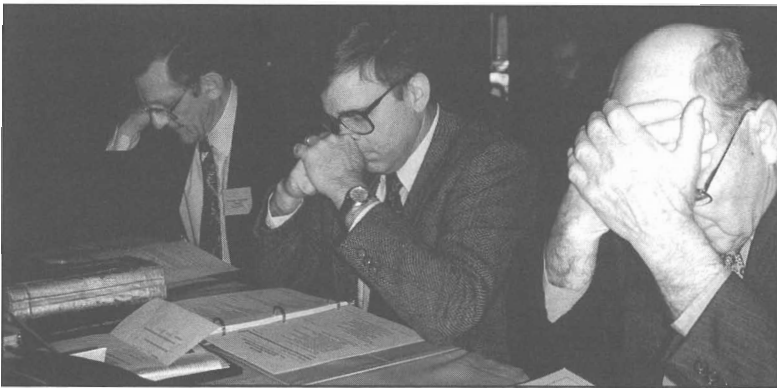
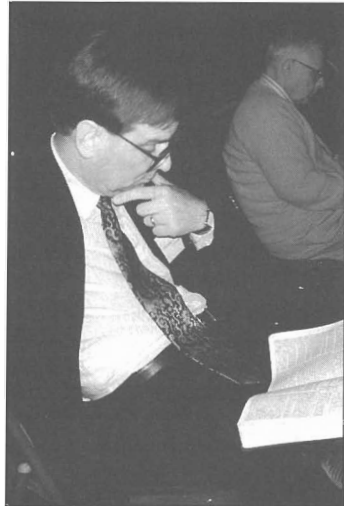
(1999) Daniel P. Allen, Raymond R. Dotts

(2000) Dana E. Weller, William R. Singletary

Chairman: Daniel P. Allen

Secretary: Richard T. Paashaus

**The Fundamentals:
Praise, Prayer and Bible Study**



Directory of Annual Conference Committees

Annual Conference Advisory Committee

Thomas P. Shorb, Carl C. Cassel

Agenda and Program Committee

David A. Thomann, Randall A. Grossman, Thomas P. Shorb,
Richard T. Paashaus, Richard D. Harris, Carl C. Cassel

Committee on Arrangements for the 115th Annual Conference

David A. Thomann, Daniel P. Allen, Thomas P. Shorb, Randall A.
Grossman, Willard E. Cassel, J. Mark McCreary, James A. Beil

Committee on Statistics

LeRoy S. Heller, Willard E. Cassel, Hugh C. Coulbourn, Jr., Calvin
T. Reed, David A. Thomann, Daniel G. Ziegler, W. David
Armstrong, Frank L. Herb, Jr.

Committee on Examination of the Minutes of Particular Churches

Ralph M. Soper, Ronald C. Erb, Thomas J. Beil, Jacob J. Susek,
Ralph E. Ritter, Jonathan P. Tait

Committee to Examine the Minutes of 114th Annual Conference

Gregory A. Uhrich, Chairman; Gary E. Karch, Howard N. Wells

Officers of 115th Annual Conference

Chairman - Randall A. Grossman
Vice Chairman - Carl C. Cassel
Secretary - David A. Thomann

Additional Appointees for the 115th Annual Conference

Willard E. Cassel, Registrar
J. Mark McCreary, Assistant Registrar

Directory of 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)
 Chairman - Roy A. Hertzog
 Secretary - David E. Gundrum

Study Committee on Baptism and Church Membership

Carl C. Cassel, Donald T. Kirkwood, Calvin T. Reed, Ronald W. Reed, John C. Studenroth, Pastor and Elder from Oley Church
 Chairman - Calvin T. Reed
 Secretary - John C. Studenroth

Study Committee on Ministerial Relations Committee

L. James Roberts, Jr., Chairman; W. David Armstrong, G. Daniel Beaver, David J. Watkins, Byron Widger



Pastor Dave Watkins making a prediction???

Directory of Other Committees

Beneficiary Society

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

Joint Committee on Ethnic Church Planting

From Church Extension:

David E. Gundrum, Daniel G. Ziegler

From Board of Missions:

Dana E. Weller, William W. Mull

Chairman - David E. Gundrum

Ministerial Convention Committee

Howard W. Wells, Chairman; Allan R. Vivona, Secretary; Ralph E. Ritter, Treasurer; Robert W. Smock, Harold C. Weaber

Pinebrook Educational Foundation

(1998) J. H. Fasnacht, Raymond R. Dotts

(1999) Valeria Boyer, Stephen C. Cassel, Olivia Barnes

(2000) Keith W. Johnson, Robert C. Newman

Stewardship Council

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

(1998) Richard J. Volpe

(1999) James G. Koch

(2000) Gary E. Karch

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, Jr.	1985	1987	1989
Arnold, Jonathon W.	1994	1997	1994
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
Commerford, Robert S.	1984	1986	1982
Coulbourn, Hugh C. Jr.	1977	1970	1976
Denlinger, Ronald W.	1994	1997	1991
Erb, Ronald C.	1981	1983	1987
Fischer, Carl J. Jr.	1990	1985	1992
Good, Kenneth L.	1975	1977	1985
Grossman, Randall A.	1981	1983	1990
Gundrum, David E.	1986	1988	1990
Harris, Richard D.	1976	1978	1988
Head, Jim D.	1994	1996	1990
Heller, LeRoy S.	1955	1958	1995
Lawrence, Dennis, J.	1993	1996	1992
Mahurin, Ronald C.	1960	1959	1977
Martin, Carl T.	1983	1986	1983
McCreary, J. Mark	1993	1996	1990
Paashauss, Richard T.	1988	1990	1976
Phillips, D. Thomas	1971	1976	1992
Plows, Keith E.	1966	1968	1979
Pronnicki, Louis	1983	1985	1990
Ravis, Richard B.	1990	1985	1990
Reed, Calvin T.	1982	1984	1983
Reitz, Roger L.	1972	1974	1993
Ritter, Ralph E.	1991	1994	1991
Schlonecker, William G.	1985	1988	1984
Schoen, David N.	1982	1987	1987

<u>Pastor</u>	<u>Year of BFC License</u>	<u>Year of Ordination</u>	<u>Year of Present Status</u>
Shorb, Thomas P.	1977	1979	1986
Sloan, Robert A. Jr.	1988	1986	1988
Smith, Gene W.	1991	1978	1992
Soper, Ralph M.	1985	1987	1995
Spinney, Dennis W.	1984	1993	1988
Stortz, Dean A.	1983	1986	1988
Studenroth, John C.	1991	1976	1991
Susek, Jacob J. Jr.	1994	1983	1993
Tait, Jonathan P.	1994	1996	1996
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
Vivona, Allan R.	1992	1971	1992
Watkins, David J.	1962	1965	1989
Way, David R.	1989	1993	1988
Weaber, Harold C.	1963	1967	1995
Weller, Dana E.	1972	1974	1995
Wells, Howard N.	1990	1992	1990
Wickstead, James A.	1976	1981	1976
Widger, Byron	1985	1988	1995
Ziegler, Daniel G.	1960	1963	1970

Ordained Minister Working in the Military Chaplaincy

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

Ordained Ministers Working in Other Christian Ministries

Bigley, T. James	1962	1966	
DeLozier, Daniel F.	1992	1995	1995
Ellingson, Bruce A.	1963	1966	1991
Frable, Arthur H. Jr.	1969	1971	1979
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.			1983
Vining, Gilbert J.	1988	1983	1995

<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
Beil, Thomas J.	1993	1996	1997
Byrd, Terris L.	1969	1972	1988
Coble, Bernard N.	1972	1974	1993
Dommel, Albert J.	1982	1984	1991
Herb, John H.	1962	1966	1989
Jones, David H.	1978	1983	1994
Neher, James E.	1987	1989	1994

Ordained Ministers on Leave of Absence

Burnett, Raymond G.	1984	1972	1993
Dotts, Raymond R.	1960	1965	1969
MacMillan, Thomas S.	1983	1986	1990
Smith, Larry M.	1989	1990	1993

Ordained Ministers in Retirement

Buck, Leonard E.	1958	1970	1997
Butler, Brian H.	1968	1957	1997
Cassel, Willard E.	1943	1946	1988
Draper, Robert L.	1972	1973	1994
Dunn, John	1941	1950	1979
Frank, Walter H.	1939	1961	1989
Fritz, Harvey J. Jr.	1959	1962	1995
Harley, J. Barclay	1956	1960	1997
Hartman, Jansen E.	1942	1946	1990
Herb, Frank L. Jr.	1954	1957	1991
Herb, George E.	1957	1960	1989
Hertzog, Roy A.	1959	1968	1997
Johnson, Robert F.	1958	1961	1995
Kirkwood, Donald T.	1951	1954	1971
Koch, James G.	1950	1953	1997
Miller, C. Leslie	1928	1933	
Mull, William W.	1968	1950	1994
Munyan, Edgar H.	1989	1955	1993
Reichenbach, R. C.	1937	1941	1982
Riggall, John H.	1945	1948	1982

<u>Pastor</u>	<u>Year of BFC License</u>	<u>Year of Ordination</u>	<u>Year of Present Status</u>
Seifert, A. L.	1950	1953	1990
Shelly, Austin G.	1956	1961	1995
Smock, Robert W.	1950	1953	1993
Thomann, David E.	1943	1946	1982
Yarrington, Harold D.	1942	1952	1987

Ordained Ministers under the Direction of the Board of Missions

Aukamp, William C.	1985	1988	1986
Boone, Clifford B.	1989	1992	1991
Gehman, Richard J.	1964	1971	1966
Harding, W. Neil, Jr.	1983	1993	1993
Hoyle, Ronald W.	1978	1954	1978
Johnston, Walter M.	1987	1987	1991
Lea, Herbert K.	1980	1992	1994
Morrison, Philip E.	1980	1982	1993
Moyer, Edward		1970	1957
Moyer, Jerry L.	1992	1994	1997
Riddell, David W.	1985	1987	1987
Yerrington, Philip E.	1978	1981	1981
Zimmerman, Paul G.	1966	1971	1988



Ephrata Delegate, Bob Gehret

Historical Highlight

The following excerpt was “written Exclusively for *The Times* in 1915 by Pastor W. S. Hottel, of the Mennonite Brethren in Christ Church (MBC), Bethlehem, PA”. After giving a brief history of the Mennonite Church, furnished by the Rev. C. H. Brunner, he defined the MBC. The MBC is the former name of the Bible Fellowship Church.

“What The Mennonite Brethren in Christ Church Stands For”

“In 1856 Rev. William Gehman, who is still preaching, a number of others were ex-communicated from one of the older branches [of Mennonites] for holding public prayer meetings. They organized themselves into a congregation calling themselves the Evangelical Mennonites and two years later built their first church near Zionsville, PA. From here other churches soon sprang up throughout eastern Pennsylvania, until in 1879 they united with the United Mennonites of the Western States and Canada, and changed the name to Evangelical United Mennonites. In 1883 this body united with the Brethren in Christ and adopted the present name.”

“So then, it is at once discernible that the name ‘Mennonite’ has been adopted, and is held to merely for the sake of distinction and historical continuance. With the MBC, it is no barrier to prevent the incoming of a new light from God, by way of advance knowledge, because of a deeper and clearer insight into Divine revelation. The Mennonite Brethren are not a church bound down to the traditions handed down from their forefathers, other than those which are in full and strict accordance with the Scriptures. They always welcome new light from God, upon His word, gladly following and obeying it. Their apparent narrowness is not Godward but manward; they holding with a firm and tenacious grip of faith to the divine Authorship and Authenticity of the Scriptures. To them the Scriptures are the ground of faith, their creed, and also the rule of life. Whatever in word, principle and spirit the Scriptures enjoin, they hold it to be carried out and obeyed in every day life and practice. In short, they stand for the spiritual illumination of the mind, its transformation by the power of the Holy Spirit, through the truth, so that the principles of God’s word are inwrought into the mind, will and character of man, so that those who really and heartily, accept the divine ‘form of doctrine’, become living epistles ‘known and read of all men.’

“From this very fact the MBC stand for a complete separation from the world, its ways, habits, maxims, principles and customs. Whatever does not agree and harmonize with the principles of the doctrine of Christ and His Apostles, is to be shunned, to be turned away from as being at once Christ dishonoring and harmful. “The Church” they maintain is not an organization but a living organism, formed by the Holy Spirit. Its present character is best described by a pilgrim life, its present sphere is heavenly, being not of this world, but being heavenly in birth, citizenship, calling and nature.

“The preaching of the MBC pre-eminently and absolutely centers in Christ. Christianity, they hold, is no religion, no creed and no certain dogma of belief, but a life, the life of Christ, received by receiving Christ. The only hope of salvation,

immorality and eternal life they hold is Christ. As a consequence of this, they maintain that all mere outward reformation, culture, religiousness and human goodness will utterly fail in bringing salvation. God's supreme and only test for mankind during this age is then acceptance or rejection of Jesus Christ as their Saviour and Lord. The only principle upon which God does anything for man, during this entire period of time is the principle of grace. So then, what God does for man, must be on the principle of unmerited favor. Salvation then, is all of grace, while future rewards are determined by present service and the believers position in the coming kingdom is determined by his faithfulness here.

"Again, the MBC Church stands for the super-natural in salvation. They maintain that the work of the Holy Spirit is to make experientially real in the heart and life of the one who really accepts Christ, all that God in Christ has provided for man. The Spirit Himself indwelling the believer, brings the "earnest" and first fruits" of his future inheritance and possession. They therefore hold that salvation is not a mere matter of a cold intellectual belief, a mere matter of hope so, but a blessed, present, conscious possession.

"The Holy Spirit, they maintain, is the power for service, walk, warfare, worship. The Holy Spirit, they hold, calls, qualifies and sends into the ministry of the Gospel, those whom the ascended Lord chooses as such. The ascended Christ bestows Spirit-gifted men, as a gift upon His body, the Church of Christ. There the Holy Spirit qualifies, uses and directs.

"In conclusion, the MBC Church holds to the Personal, Literal, Imminent and Pre-Millennial Second Coming of Christ. This hope is the vital energy to separation from the world, and, to personal purification and a holy and godly life. This hope gives impetus and zeal to missionary enterprise and evangelization. The MBC, like the primitive Church, are Pre-Millennial in doctrine and evangelistic in practice. The early church was a witnessing church, an evangelistic church, and were also consistently looking for the return of the Lord. None of the early disciples and apostles believed in the conversion of the world during this period of time but held that the purposes of God in this period of time were selective and elective. Their efforts were Christ governed and directed, being to reach the uttermost parts of the earth witnessing for Christ, to the gathering out of a people for His name, from among all nations of the earth. This also is the underlying principle of the missionary enterprises of the MBC which comprise a strong "Home" and "Foreign" missionary agency. Since the year 1891, when the Church first awoke to her responsibilities in this direction, the strides made in the forward direction are rapid and astonishing. From that date until the annual Conference, held in October, 1911, the offerings of the Pennsylvania Conference alone, for the Foreign mission cause, amounted to \$80,159.37. The Conference supports one missionary abroad to every one hundred members at home. The average contributions for Foreign Missions per member for 1914 was \$4.08."

Pastor W. S. Hottel's description sounds similar to the present-day version of the MBC. The Bible Fellowship Church has remained true to its roots. In fact, concerning missions, this *Yearbook* reveals that we've maintained the missionary ratio of "one missionary abroad to every one hundred members at home" (71 missionary families to 7,149 members). Giving has gone up from \$4.08 to \$170 per member.

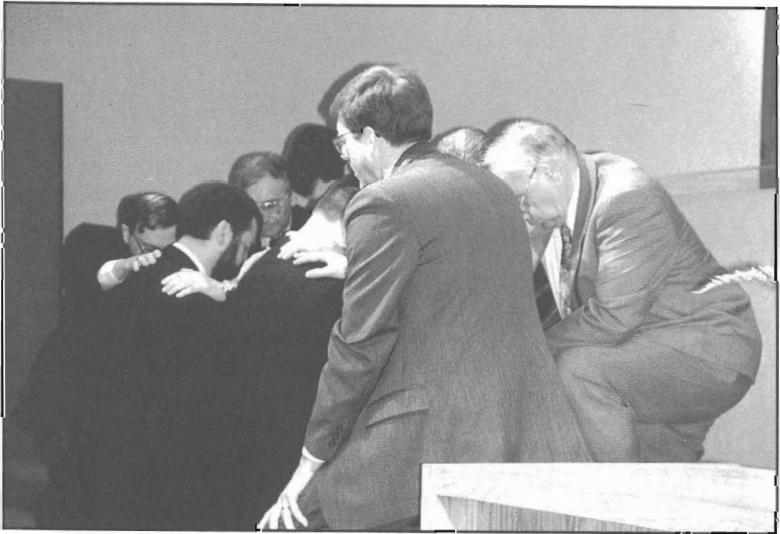
MINUTES

First Meeting (Monday Morning)	3
Second Meeting (Monday Afternoon)	8
Third Meeting (Monday Evening)	13
Fourth Meeting (Tuesday Morning)	17
Fifth Meeting (Tuesday Afternoon)	26
Sixth Meeting (Wednesday Morning)	32
Seventh Meeting (Wednesday Afternoon) . . .	37

Ordination Service



Jonathon W. Arnold & Ronald K. Denlinger



Annual Conference Proceedings - 1997

First Meeting

Monday Morning, April 28, 1997, 10:00 AM

The 114th Annual Conference of the Bible Fellowship Church was called to order by the Chairman, James A. Beil, at Pinebrook Bible Conference, Stroudsburg, PA. The chairman led the body in the opening prayer. Richard B. Ravis, worship leader for the conference, led the group in singing, "Guide Me, O Thou Great Jehovah", "O For a Thousand Tongues", and "Immortal, Invisible, God Only Wise". Dennis W. Spinney preached on the topic, "Humility: The Character of Our Lord" from Philippians 1:27-2:11. David R. Way presided at a service of the Lord's Supper. Following the reading of I Corinthians 11:23-32, the Lord's death was remembered through the bread and the cup. The service closed with the singing of, "And Can It Be".

Report of the Registrar:

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

The roll of the Annual Conference was established as follows:

Allentown, Cedar Crest	Ronald C. Mahurin, John Elias, John Deily
Bethlehem	(Probationer), Mark Tress
Blandon	Carl J. Fischer, Jr., Gary W. Saggio
Brodheads ville	(Probationer), Randy Sheagley
Camden, DE	(Vacant), 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, Ken Zimmerman
Emmaus	Ralph M. Soper, David N. Schoen, Ralph Weaver, Gerald Schlonecker

Ephrata	Daniel P. Allen, Robert W. Gehret
Finesville, NJ	Byron Widger, Herbert Heilmann
Fleetwood	R. Jerome Brush, James E. Mortland
Graterford	David J. Watkins, W. Robert Buckwalter
Harleysville	W. David Armstrong, Jr., Alfred G. Roberts
Harrisburg	Allan R. Vivona, Harold E. Snyder
Hatfield	Howard N. Wells, Lee E. Boyles
Holmes, NY	Robert S. Commerford, Hans Waldvogel
Howell, NJ	Harold C. Weaber, Vito Paratore
Kutztown	John C. Studenroth, Byron Barnshaw
Lancaster	David A. Thomann, Horace A. Kauffman
Lebanon	Calvin T. Reed, LeRoy S. Heller, LeRoy O. Herb
Lehighton	William H. Bartron, Bruce A. Kellerman
Maple Glen	Louis Prontnicki, Kenneth J. Hurst
Mt. Carmel	Alva C. Cassel, James J. Fetterolf
Nazareth	Keith E. Plows, Henry U. Sandt
Newark, DE	William G. Schlonecker, R. Roger Cole
Ocean County, NJ	Dean A. Stortz, David M. Markuson
Oley	Kenneth F. Barber, Clayton E. Weber
Paradise	(Probationer), Charles Lewis
Philadelphia, Wissinoming	G. Wayne Clapier, Eric F. Staudt
Pleasant Valley, NY	(Probationer), Wayne Chadwell
Pocono Mt.	Ronald C. Erb, Edward Breen
Poughquag, NY	James A. Wickstead, Thomas L. Ward
Quakertown	David E. Gundrum, L. James Roberts
Reading	Randall A. Grossman, Ronald W. Reed, Charles Lavigna

Red Hill	(Probationer), D. Thomas Phillips, Clifford W. Luft
Royersford	Jacob J. Susek, Kenneth Bowman
Shamokin	Hugh C. Coulbourn, Jr., Jere D. Snyder
Sinking Spring	Robert A. Sloan, Jr., Donald McKinney
Spring City	Carl T. Martin, Douglas Wynne
Stroudsburg	Carl C. Cassel, J. Mark McCreary, Robert D. Carroll
Sunbury	(Probationer), Dennis J. Lawrence, Timothy Brosious, Robert Cox
Terre Hill	Steven L. Trommler, James Wetzler
Wallingford	Richard E. Taylor, William R. Singletary
Walnutport	Jonathan P. Tait, Stanley Stahler
Whitehall	Gene W. Smith, Calvin A. Boyle
York	Kenneth L. Good, Roger L. Shambough
Zionsville	Gregory A. Uhrich, Gary E. Karch

Ordained Men Serving Bible Fellowship Ministries

Delbert R. Baker, II, James A. Beil, Bert N. Brosius, Barry J. Minsky, Roger L. Reitz, Ralph E. Ritter, Dennis W. Spinney, John C. Vandegriff, Jr., David R. Way, Dana E. Weller, Daniel G. Ziegler

Ordained Men Between Calls

James R. Batchler, Thomas J. Beil, Terris L. Byrd, Bernard N. Coble, Albert J. Dommel, John H. Herb, David H. Jones, James E. Neher

Ordained Missionaries

William C. Aukamp, Clifford B. Boone, Richard J. Gehman, W. Neil Harding, Jim Head, Ronald W. Hoyle, Walter M. Johnston, Herbert K. Lea, Philip E. Morrison, Edward Moyer, Jerry L. Moyer, David W. Riddell, Philip E. Yerrington, Paul G. Zimmerman

Ordained Ministers in Retirement

Leonard E. Buck, Brian H. Butler, Willard E. Cassel, Robert L. Draper, John Dunn, Walter H. Frank, Harvey J. Fritz, Jansen E. Hartman, Frank L. Herb, Jr., George E. Herb, Roy A. Hertzog, Robert F. Johnson, Donald T. Kirkwood, James G. Koch, C. Leslie Miller, William W. Mull, Edgar H. Munyan, R.C.Reichenbach, John H. Riggall, A.L.Seifert, Austin G. Shelly, Robert W. Smock, David E. Thomann, Harold D. Yarrington

Probationers Serving as First Pastors of Churches

Brian H. Cooper, Ronald K.Denlinger, Mark L. Morrison, David N. Heineman, Charles Cole, Donald R. Hibbs

The Registrar reported the following requests for excuses: David E. Gundrum, R.C. Reichenbach, Ronald C. Erb, William C. Aukamp, Clifford B. Boone, Richard J. Gehman, W. Neil Harding, Walter M. Johnston, Herbert K. Lea, Philip E. Morrison, David W. Riddell, Jerry L. Moyer, James Wetzler, R. Jerry Brush, G. Wayne Clapier, Eric F. Staudt, Donald R. Hibbs, Thomas J. Beil, Bernard N. Coble, James G. Koch, J. Barclay Harley, James E. Neher, A.L. Seifert, Leonard E. Buck, Herbert Heilmann, Frank L. Herb, George E. Herb, Roy A. Hertzog, L. James Roberts, Jere Snyder, Gene W. Smith, Thomas L. Ward, Douglas Wynne.

Resolved, that the excuses be granted.

Report of the Committee on Agenda and Program

Resolved, that the agenda be accepted.

Report of the Committee on Arrangements (see page 53)

Resolved, that the report be accepted.

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

Randall A. Grossman, Secretary of the 114th Annual Conference,

appointed the following assistants: Robert W. Smock, Assistant Secretary; Daniel P. Allen and David A. Thomann, Assistants to the Secretary.

The chairman appointed the following committees and positions:
Tellers: Keith E. Plows, Chairman; LeRoy S. Heller, D. Thomas Phillips, William H. Bartron, LeRoy O. Herb, Clyde W. Snyder, Harold E. Snyder, Mark Tress

Communications: Alva C. Cassel, Chairman; Byron Barnshaw, W. Robert Buckwalter, Charles F. Webb

Resolutions: Byron Widger, Chairman; Steven L. Trommler, Dennis M. Cahill, Robert H. Cox, Alfred G. Roberts

Auditing: Robert W. Gehret, Chairman; Horace A. Kauffman, Lee E. Boyles, Henry U. Sandt

Committee to Examine Annual Conference Minutes: Gregory A. Uhrich, Chairman; Gary Karch, Howard N. Wells

Reporter: David N. Schoen

Timekeeper: R. Jerome Brush

Parliamentarians: Jansen E. Hartman and John C. Studenroth

The new members of Annual Conference introduced themselves to the assembly.

Report of the Nominating Committee (see page 55)

Resolved, that the report be accepted. Thomas P. Shorb led the conference in prayer for the upcoming elections.

Report of the Ministerial Relations Committee (see page 57)

Resolved, that the report be accepted.

Resolved, that the meeting be adjourned.

Willard E. Cassel led in a closing prayer at 12:05 P.M.

Second Meeting

Monday Afternoon, 1:30 P.M.

Randall A. Grossman offered opening prayer.

Report of the Committee on Credentials (see page 58)

Resolved, that the report be accepted.

Whereas, the Ministerial Candidate Committee has recommended Jonathon W. Arnold and Ronald K. Denlinger for ordination, 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 Jonathon W. Arnold and Ronald K. Denlinger be ordained to the gospel ministry of the Bible Fellowship Church.

Resolved, that the service of ordination be held Tuesday, April 29, 1997, at 7:30 p.m. at Berean Bible Fellowship Church, Stroudsburg, PA.

These men were seated in the conference bar.

Report of the Ministerial Candidate Committee (see page 61)

Resolved, that the report be accepted.

The men under the care of the committee introduced themselves to the conference.

Resolved, that the list of men under the care of the Ministerial Candidate Committee as of February 28, 1997, be approved as follows:

Probationers (year of licensure in parenthesis)

Jonathon W. Arnold (1994)	Reading
Douglas D. Bowne	Pottstown
Charles E. Cole (1996)	Sunbury
Brian H. Cooper (1996)	Bethlehem
Ronald K. Denlinger (1994)	Red Hill
Willis I. Dowling	Chesapeake, VA
David N. Heineman (1996)	Stanfordville, NY
Donald R. Hibbs (1991)	Saylorsburg
Kenneth J. Hurst	Horsham
Mark L. Morrison (1996)	Leola
Richard A. Moyer (1995)	Linwood, NJ
Thomas A. Pollock (1996)	Puposky, MN
Jeffrey L. Ruhl	Nazareth
David H. C. Sng	Lansdale

Candidates

Edwin W. Ahlum, Jr.	Mt. Pocono
Robert E. Andrews, Jr.	Newark, DE
Clyde D. Bomgardner, Jr.	Reading
Darryl B. Forsythe	Sinking Spring
James W. Harris	Quakertown
Donald E. Kuntzman	Center Valley
Bruce D. McIntosh	York
Duane E. Moyer	Guadeloupe, F. W. I.
Robert Patterson, Jr.	Saskatchewan, Canada
Hal J. Russell	Elmer, NJ
Vinton A. N. Upham	Harleysville

Applicants

Timothy S. Cowen	Wallingford
John Elias	Coopersburg
Peter A. Fessler	Lebanon
David J. Parsons	York Haven

Report of the Board of Church Extension (see page 63)

Resolved, that the report be accepted.

Whereas, the Board of Church Extension is of the opinion that the Aberdeen (Bayshore), New Jersey Mission meets the

qualifications of a Particular Church as specified in Article 18 of the *Articles of Faith* of the Bible Fellowship Church, therefore, be it

Resolved, that the Aberdeen (Bayshore), New Jersey Mission be recognized as a Particular Church, and that its delegate be received into membership of the 114th Annual Conference of the Bible Fellowship Church.

Whereas, the Board of Church Extension is of the opinion that the Scranton, Pennsylvania Mission meets the qualifications of a Particular Church as specified in Article 18 of the *Articles of Faith* of the Bible Fellowship Church, therefore, be it

Resolved, that the Scranton, Pennsylvania Mission be recognized as a Particular Church, and that its delegate be received into membership of the 114th Annual Conference of the Bible Fellowship Church.

Report of the Board of Missions (see page 70)

Resolved, that the report be accepted.

Report of the Board of Directors of Bible Fellowship Church (see page 79)

Resolved, that the report be accepted.

A progress report was presented concerning the sale of the former Pinebrook Junior College property and the anticipated debt remaining to the Annual Conference. The conference resolved itself into a committee of the whole. The committee reported and presented the following recommendations which were adopted by the conference:

Resolved, that the Board of Directors prioritize the financial obligations incurred through the closing of Pinebrook Junior College.

Resolved, that the Board of Directors present a plan to this conference for repayment of this debt.

Report of the Board of Higher Education (see page 88)

Resolved, that the report be accepted.

Report of the Board of Directors of Bible Fellowship Church Homes, Inc. (see page 93)

Resolved, that the report be accepted.

Report of the Board of Directors of Pinebrook Bible Conference
(see page 99)

Resolved, that the report be accepted.

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

Resolved, that the report be accepted.

Phil Atkins, Director of Victory Valley Camp, made a brief oral report to the conference.

Report of the Board of Pensions (see page 108)

Resolved, that the report be accepted.

Richard J. Volpe, member of the Board of Pensions, made a presentation on the investment opportunities available to pastors.

Report of the Stewardship Council (see page 111)

Resolved, that the report be accepted.

Report of the Strategic Planning Committee (see page 113)

Resolved, that the report be accepted.

The following persons were elected:

Board of Directors of Bible Fellowship Church

Bert N. Brosius (3 years)

David J. Watkins (3 years)

Board of Church Extension

Robert W. Schaeffer (3 years)

William R. Singletary (3 years)

Board of Directors of Bible Fellowship Church Homes, Inc.

William H. Bartron (3 years)

Dennis W. Spinney (3 years)

Strategic Planning Committee

William R. Singletary (3 years)

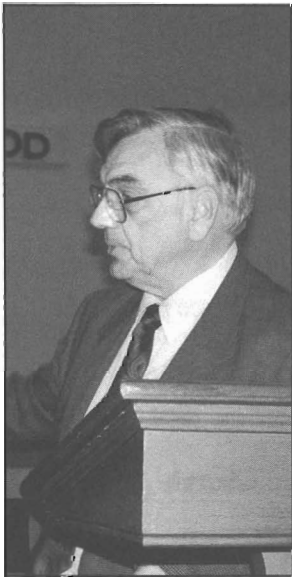
Board of Higher Education

John C. Studenroth (3 years)

Stewardship Council

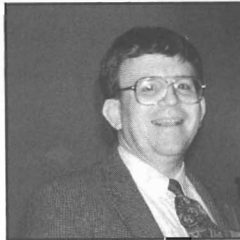
Gary E. Karch (3 years)

Resolved, that we adjourn. Robert W. Smock offered a closing prayer at 5:05 P.M.

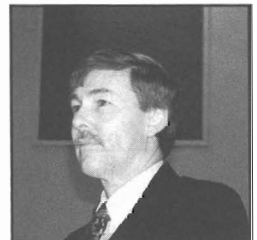


*James A. Beil,
Chairman of Annual
Conference
Pres. Fellowship Manor*

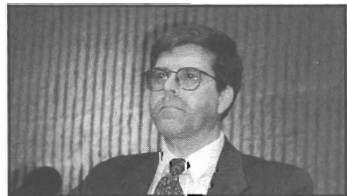
Speakers at Annual Conference



*Pastor Dennis W.
Spinney*



*Pastor Robert S.
Commerford*



*Pastor Randall A. Grossman
Secretary of Annual Conference*

Third Meeting

Monday Evening, 6:30 P.M.

The meeting began with prayer led by David E. Thomann.

Resolved, that the minutes of the first and second meeting be approved.

Report of the Board of Publication and Printing (see page 116)

Resolved, that the report be accepted.

A presentation was made concerning the preparation of a web-site for the Bible Fellowship Church. Options were presented for particular church involvement in this web-site.

Dana E. Weller, Director of Missions, introduced the missionaries in attendance. Bringing brief greetings were Byron Barnshaw, Jennifer Bechtel, Ronald Hoyle, Totoram and Felicia Baran, Richard Warner, Paul and Julie Zimmerman, Jim and Lynne Head, Chris and Beckie Merrick, Robert and Lois Draper.

The following legislation was adopted at second reading:

General Rules of Elections and Resignations

There are three categories of nominees for election to boards and committees. They are ordained ministers, elders, and lay persons.

Ordained ministers who have been called to minister by the rules of Pulpit Supply or who are laboring in any agency of the Bible Fellowship Church shall be eligible for election or appointment to Conference offices, boards, or committees.

An ordained minister who is without a call to a church is eligible to serve in an elective office and on Conference boards and committees as long as he remains on the list of Ordained Ministers Working Under the Direction of the Bible Fellowship Church.

A minister who is granted a leave of absence may serve as a minister in any elected or appointed position only until the next Annual Conference, when a successor will be elected or appointed to fill the unexpired term.

All retired ministers willing to serve are eligible for election to Boards and Committees.

(The next paragraph is replaced by the following):

Elders are men who are serving or who have served and remain eligible for service on the Board of Elders of a Bible Fellowship Church.

Laypersons are men or women who are members in good standing of a Bible Fellowship Church. Laypersons are eligible to serve on a board or committee unless the bylaws of the board or committee limit eligibility to ministers and/or elders. Laypersons need not be members of the Annual Conference in order to serve. The Nominating Committee shall seek assistance from the pastors and boards of elders in obtaining capable candidates for these positions.

(The remainder of the article is unchanged)

(Yes- 105, No- 4)

[SECOND READING]

The following legislation was adopted at second reading:

1. Ministerial Relations Committee (p. 140, §512-14)
Delete "laymen who are" from the first sentence
Change "layman" to "elder" in the three Classes.
2. Board of Directors of Bible Fellowship Church (p.141, §512-1)
§1. Composition - Change "laymen" to "elders".
Change "layman" and "laymen" to "elder" and "elders" in the three Classes.
3. Board of Church Extension (p.157, §512-4)

- Change "five laymen" to "five elders" in the first sentence of Composition and Election.
- Change "layman" and "laymen" to "elder" and "elders" in the three Classes.
4. Board of Victory Valley (p.165, §512-10)
Change "laymen" to "laypersons" in the first sentence.
Change "laymen" to "laypersons" in the three classes.
 5. Board of Publication and Printing (p.166, §512-9)
Change "laymen" to "laypersons" in the Composition and Election paragraph.
Change "layman" to "layperson" in the three Classes.
 6. Board of Pensions (1992 *Yearbook*, §512-7)
Change "four laymen in good standing with their local churches" to "four laypersons" in the paragraph on Composition and Election.
Change "layman" and "laymen" to "layperson" and "laypersons" in the three classes.
 7. Nominating Committee (p.175, §512-15)
Change "layman" to "layperson" in the three Classes.
 8. Strategic Planning Committee (§512-17)
Delete "layman who are" from the first sentence of Composition and Election. Change "layman" to "elder" in the three Classes.

[SECOND READING]

A brief service of recognition was conducted for the new congregations at Aberdeen (Bayshore), NJ and Scranton. William G. Schlonecker, Secretary of the Board of Church Extension, read the resolutions by which the two missions were received into Annual Conference as particular churches. Chairman Beil reported that these resolutions were adopted by unanimous votes. Registrar Willard E. Cassel certified that the new churches had elected delegates, who were introduced, with other elders in attendance, to the assembly. E. Davis DeRonde IV is the delegate from Aberdeen, John F. Moran from Scranton. Roger L. Reitz, organizing pastor of the Scranton church, made remarks to the conference. Aberdeen organizing pastor John C. Vandegriff, Jr. also addressed the conference. Several members of the Aberdeen church presented a short dramatic sketch to the conference,

which was followed by the greeting of the members of the new churches in attendance by the members of Annual Conference.

Resolved, that the meeting be adjourned. Hugh C. Coulbourn, Jr. closed the meeting with prayer at 8:45 P.M.

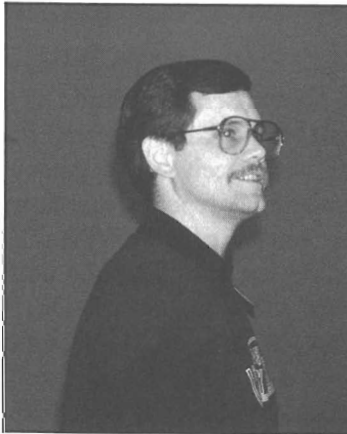
The Strategic Planning Committee supervised regional prayer groups for pastors and delegates.



*Dana E. Weller
Director of Missions*



*Daniel G. Ziegler
Director of Church Extension*



*Phil Atkins
Victory Valley Camp*



*Bert & Joan Brosuis
Pinebrook Bible Conference*

Fourth Meeting

Tuesday Morning, 9:00 A.M.

The meeting was called to order by the chairman. A time of worship including singing, Scripture, and prayer began the session.

Report of the Registrar

The following men submitted requests to be excused: Paul G. Zimmerman, Stanley Stahler, Jonathon W. Arnold, Kenneth F. Barber, Calvin T. Reed.

Resolved, that we grant the excuses.

The following persons were elected:

Ministerial Relations Committee

Keith E. Plows (3 years)

Lee E. Boyles(3 years)

Board of Church Extension

William G. Schlonecker (3 years)

Board of Directors of Bible Fellowship Homes, Inc.

Glenn D. Ruoss (3 years)

Karen L. Uhrich (3 years)

Board of Victory Valley Camp

Carl J. Fischer, Jr. (3 years)

Jonathan D. Reynolds (3 years)

David L. Weller (3 years)

Board of Missions

Thomas P. Shorb (3 years)

David R. Way (3 years)

Gerald L. Schlonecker (3 years)

Board of Directors of Pinebrook Bible Conference

Robert F. Johnson (3 years)

Calvin T. Reed (3 years)

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

Board of Higher Education

Raymond R. Dotts (3 years)

Board of Pensions

Dennis M. Cahill (3 years)
Robert Gaugler (3 years)
William R. Singletary (3 years)

Credentials Committee

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

Ministerial Candidate Committee

David A. Thomann (3 years)
Daniel G. Ziegler (3 years)

Nominating Committee

James H. Herrold (3 years)

Report of the Board of Christian Education (see page 121)

Resolved, that the report be accepted.

Report of the Historical Committee (see page 124)

Resolved, that the report be accepted.

Report of the Conference Judicatory (see page 126)

Resolved, that the report be accepted.

Report of the Director of Church Extension (see page 127)

Resolved, that the report be accepted.

Report of the Committee on Examination of Annual Conference Minutes (see page 126)

Resolved, that the report be adopted.

Report of the Committee on Examination of the Minutes of Particular Churches (see page 139)

Resolved, that the report be accepted.

Report of the Ministerial Convention Committee (see page 140)

Resolved, that the report be accepted.

The following persons were elected:

Board of Christian Education

James Harris (3 years)

Annette E. Kuhns (3 years)

The following legislation was adopted at second reading:

Resolved, that the phrase "Ratification by the congregation of the valuation of church property" be deleted from the Suggested Format for Congregational Meetings, (4). Report of the Board of Elders (*Faith and Order*, §403-3)

[SECOND READING]

The following legislation was adopted at second reading:

Required Committees: The Board of Elders of every church shall designate a Pastoral Relations Committee composed of Elders.

PASTORAL RELATIONS COMMITTEE

PURPOSE

1. Encourage the Pastor in his endeavor to minister to the congregation.
2. Promote good relationships between the Pastor and the congregation.

DUTIES

1. Meet at least twice annually.
2. Conduct an annual review with the pastor. The annual review (1994 *Yearbook*, p.172-177) may be used as a guideline.
3. Receive communication and be a liaison between the pastor, his staff, and the congregation.
4. Annually review with each member of the pastoral staff the adequacy of his compensation and submit a proposed budget for salary and benefits.

[SECOND READING]

The following legislation was adopted at second reading:

Resolved, that the following legislation replace duty 1 in the *Faith and Order* (1986 edition) p. 140. Subsequent duties will be renumbered.

1. The committee's role is to consult and advise churches and pastors in regard to initiating and maintaining the pastoral relationship. The Committee becomes involved in the affairs of a particular church or pastor upon request of:
 - a. the Board of Elders of the Particular Church.
 - b. individual elder or elders of the Particular Church.
 - c. the Pastoral Relations Committee of the Particular Church.
 - d. the pastor of the Particular Church.
2. The committee may initiate involvement and call a meeting with a pastor, Pastoral Relations Committee, or Board of Elders if the Committee concludes that there are matters threatening the health of the pastoral relationship which are not being adequately addressed by the Particular Church.
 - a. This request for a meeting shall be in writing.
 - b. Reasons for the meeting shall be given in writing, if requested by the pastor, Pastoral Relations Committee, or Board of Elders.

[SECOND READING]

The following legislation was adopted at second reading:

Faith & Order, §512-1.5 Miscellaneous Regulations, replace paragraph (1) with the following:

(1) Primary place of business- The primary place of business of the Corporation shall be designated by the Board of Directors and listed annually in the *Yearbook*.

[SECOND READING]

The following legislation was adopted at second reading:

Resolved, that Article I: The Officers of the Church of the Bylaws for Particular Churches (*Faith & Order, 1986 Update*, p.1 and *Faith & Order, 1996 Edition*, 401-1.7) be revised to read:

The Board of Elders shall be the channel of communication between the particular church and the fellowship of churches and its organizations. The Elders shall nominate from their number and the congregation shall elect the appropriate number of delegates and alternate delegates based on congregational membership as follows:

1-299 members	1 delegate
300-499 members	2 delegates
500-749 members	3 delegates
750-999 members	4 delegates
1000 and over members	5 delegates

When congregations have more than one delegate, the Board of Elders shall designate one delegate as "First Delegate" for the purposes of pulpit supply procedures. In the event of death, resignation, or removal of the First Delegate, another First Delegate shall be designated from among the remaining delegates.

And be it further

Resolved, that Article V: Members of Annual Conference (*Faith & Order, 1986 Update*, p.2 and *Faith & Order*,

1996 Edition, 505-1(6)) be revised to read:

- f. Delegates from every properly-constituted church based on congregational membership as follows:
- | | |
|-----------------------|-------------|
| 1-299 members | 1 delegate |
| 300-499 members | 2 delegates |
| 500-749 members | 3 delegates |
| 750-999 members | 4 delegates |
| 1000 and over members | 5 delegates |

If a Delegate(s) is unable to attend the Annual Conference or some meetings of Annual Conference, the Alternate Delegate(s), with the permission of the Conference, shall be seated for the Conference or those specified meetings. Unexcused absences shall result in the church forfeiting its representation by an Alternate Delegate during the unexcused absence of the Delegate.

[SECOND READING]

The following legislation was adopted at second reading:

Resolved, that we delete the material in the *Faith & Order* pp. 153 through 157 from "A. Board of Missions — Purpose" through "I. Contributions" and replace with the following (First Reading):

THE BOARD OF MISSIONS

A. 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.

B. Composition

The Board of Missions shall be composed of ten members; namely, the Director, the Financial Secretary, four ordained ministers, and four laypersons.

C. Election

The Director, who must be either an ordained minister or elder, shall be elected for a term of three years by the Board of Missions subject to ratification by the Annual Conference.

The Financial Secretary shall be elected for a term of three years by the Board of Missions, but not necessarily from the Board. If he is elected from outside the Board, he is subject to ratification by the Annual Conference and only then becomes a voting member of the Board of Missions.

Four ordained ministers and four laypersons shall be elected by Annual Conference for terms of three years in the following classes:

- I. One minister and one layperson
- II. Two ministers and one layperson
- III. One minister and two laypersons

The Chairman and Vice-Chairman (who both must be either ordained ministers or elders), Secretary, and Treasurer of the Board of Missions shall be elected annually by and from the Board of Missions at its organizational meeting. The Director is not eligible to serve in these offices.

The Officers of the Board and the Director shall comprise the Executive Committee of the Board of Missions.

D. Duties of the Board of Missions

1. To formulate objectives and policies for the missions

program of the Bible Fellowship Church.

2. To interview and examine all prospective candidates for missionary service and to make decisions pertaining to approval and support of individuals who are committed to follow the *Faith and Order* of the Bible Fellowship Church.
3. To cooperate with the elders of a Particular Church, the Credentials Committee and the Ministerial Candidate Committee (for men holding ordination or license within the Bible Fellowship Church) and sending agency, in the oversight and spiritual care of the missionaries and appointees serving under the direction of the Board of Missions.
4. To maintain, within the missions program of the Bible Fellowship Church, standards compatible with the *Faith and Order* of the Bible Fellowship Church.
5. To supervise and care for financial and administrative matters pertaining to the Board of Missions. It shall solicit, receive, safeguard, and disburse funds related to its mission program.
6. To promote interest and involvement in missions in conjunction with the Particular Churches (e.g., assisting Missions Committees and missionary organizations within the local church).
7. To submit a written report to Annual Conference.
8. To appoint committees as needed for regional and Conference-Wide missionary meetings and/or events.

E. Duties of the Chairman of the Board of Missions

He shall be responsible to convene and preside over meetings and to initiate implementation of policies and decisions made by the Board of Missions and to carry out the responsibilities as outlined in the Policy Handbook of this Board.

F. Duties of the Vice-Chairman of the Board of Missions

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

G. Duties of the Director of the Board of Missions

He shall be responsible under the supervision of the Board of Missions for the development of vision, strategy and mobilization for world evangelization among Bible Fellowship Churches and to carry out the responsibilities as outlined in the Policy Handbook of this Board.

H. Duties of the Financial Secretary of the Board of Missions

Under the Director and the Board of Missions, he shall be responsible for overseeing monies received, disbursed, and invested, and to circulate appropriate statements and other reports as directed by the Board of Missions.

I. Contributions

All financial contributions shall be made payable to "BFC Board of Missions" and sent to the Board of Missions.

[SECOND READING]

Philip E. Yerrington, missionary from Spain, brought greetings to the conference.

Report of the Committee to Study the Role of the Ministerial Relations Committee (see page 142)

Resolved, that the report be accepted.

Resolved, that the legislation presented by this committee be referred back to the committee.

Resolved, that the Strategic Planning Committee study the administrative structure of the Bible Fellowship Church and bring recommendations to the Annual Conference.

Resolved, that we adjourn. The meeting was dismissed with prayer led by Kenneth L. Good at 12:05 p.m.

Fifth Meeting

Tuesday Afternoon, 1:30 p.m.

The meeting was called to order and Ronald W. Reed led in prayer, especially remembering Kinzy Reed, a former delegate and father of Calvin T. Reed, who has taken a serious fall this morning.

The minutes of the third meeting were accepted.

The following legislation was adopted at second reading:

512-12 Historical Committee

512-12 Composition and Election

(1) It shall be composed of the archivist and five persons (ministers, elders, or laypersons) elected by Annual Conference.

(2) They shall be elected for a term of three years in classes as follows:

Class I - Two Persons

Class II - Two Persons

Class III - One Person

512-16 Stewardship Council

512-16.2 Composition and Election. The Council shall be composed of:

(1) one representative from and chosen by each agency of the Bible Fellowship Church that chooses to be part of the Stewardship Council.

(2) three members at large representing the particular churches of the Bible Fellowship Church and elected by Annual Conference. These persons (ministers, elders, or laypersons) shall be elected to

a term of three years, with their terms of office expiring in consecutive years.

[SECOND READING]

Kenneth F. Barber, pastor of the Oley church, read a letter of request from the Oley board of elders.

Whereas, the elders of New Life Bible Fellowship Church, Oley, PA have requested the 114th Annual Conference of the Bible Fellowship Church to divide the issues of water baptism and local church membership, accepting into membership those showing evidence of the new birth and spiritual life, therefore be it

Resolved, that a Study Committee on baptism and church membership be formed, composed of a pastor and an elder from the Oley congregation and five members elected by Annual Conference, to study the relationship of baptism and church membership and report to the 115th Annual Conference of the Bible Fellowship Church, and be it further

Resolved, that this action be the answer of the Annual Conference to the elders of the Oley church.

Byron Barnshaw, delegate from the Kutztown church, presented a request from the Kutztown board of elders to the Annual Conference.

The following persons were elected:

Board of Directors of Bible Fellowship Church

Raymond R. Dotts (3 years)

Board of Church Extension

W. David Armstrong (3 years)

Board of Christian Education

Dennis J. Lawrence (3 years)

Richard T. Paashauss(3 years)

Board of Missions

Donald S. Faust (1 year)

Strategic Planning Committee

Dana E. Weller (3 years)

Board of Higher Education

Alan H. Russell (1 year)

Board of Publication and Printing

Jonathan P. Tait (3 years)

Conference Judicatory

Carl C. Cassel (5 years)

Robert H. Zentz (5 years)

Committee on Nominations

Roger L. Reitz (3 years)

Report of the Study Committee on Inter-Cultural Ministries

(see page 144)

Resolved, that the report be accepted.

Luis Philip Martinez, an Hispanic church planter, addressed the conference. He is serving as a consultant for the committee in seeking to form Hispanic Bible Fellowship congregations.

Whereas, monies are needed to plant ethnic Bible Fellowship Churches, and

Whereas, the Committee believes that God has provided opportunities and desires the church to reach the differing people groups in our land, therefore be it

Resolved, that each Pastor and Delegate of Annual Conference, if they have not established a line item in their budgets for ethnic church planting, work with their churches to budget monies for ethnic church planting in this year , which may be forwarded to the Board of Missions.

Whereas, the work of the Inter-Cultural Ministries Study Committee is not yet complete,

Resolved, that the 114th Annual Conference direct the Inter-Cultural Ministries Study Committee to continue its work.

Whereas, the prospects for planting Hispanic Bible Fellowship churches are becoming a reality and,

Whereas, a number of Bible Fellowship Churches are ministering in areas where Hispanic communities exist,

Resolved, that the Board of Publication and Printing be prepared to publish the “Articles of Faith” in Spanish in 1997.

Whereas, we believe the “Biblical Principles for Living” represent God’s intended principles by which we should live, and

Whereas, we believe that the “Biblical Principles for Living” should be urgently and diligently taught to our congregations,

Resolved, each pastor and delegate seek ways to implement the teaching of the “Biblical Principles for Living” to their congregations and further,

Resolved, that as “Biblical Principles for Living” are studied and taught, any discovery of problem areas, suggestions for additions, or clarifications of text, should be communicated to this Committee for consideration prior to Second Reading. These communications should be addressed to David E. Gundrum, Secretary of the Committee.

The following was adopted at First Reading:

The Family

The family was divinely ordained by God at creation and is basic in God’s dealings with man. God’s revealed pattern for the family is the marriage of one man and one woman and includes their children and others who may reside with them. Each marriage establishes a new family¹.

The foundation for right relationships in the family is submission one to another out of reverence for Christ². The husband is the head of the family as Christ is the head of the church. As such, he should fear the Lord; love, nurture, and encourage his family; provide materially for them; take the lead in burden bearing and problem solving; and through godly living and prayer give them wise and effective spiritual leadership³. He is to love his wife and live with her in a compassionate and understanding way⁴. The wife should fear the Lord⁵, submit to and respect her husband as the church is to submit to Christ⁶, and demonstrate loving and diligent concern for her household⁷.

The biblical pattern for a married couple is to have children and to manage the home⁸. Some may elect not to have children for valid reasons. Other couples may be providentially prevented from having children. In either case the church must not be judgmental⁹. Where married couples choose to use artificial birth control, great care must be exercised to use only those forms which clearly do not cause an abortion¹⁰.

When more than one income seems necessary and added employment is considered, the couple must carefully evaluate the impact on their relationship and children¹¹. The decision should be made only after prayer, interaction¹², and mutual consent¹³.

Within the church there exist family units that require special attention and mercy from the church. With prayer, loving support, wise counsel, and God's abundant grace these families can be nurtured¹⁴. The church must gladly and unwaveringly supply comfort, encouragement, affirmation, and deep fellowship for all family units.

Children are gifts and blessings from God¹⁵. The family is the primary setting in which to nurture children in the faith. Great care is to be exercised by parents, and by fathers in particular, to build Christian families and lead them in worship¹⁶. The father is not to exasperate his children¹⁷, but to bring them up in the training and instruction of the Lord¹⁸.

The instruction and guidance of children is the duty of parents¹⁹. Fathers are primarily responsible for exercising leadership in the maturing of children²⁰, and preparing them for service in the church and for living all of life for the glory of God²¹. Mothers share with husbands the raising of children²². The Scriptures also encourage

grandparents to assist in the training and instruction of their grandchildren²³.

Children are to obey their parents in respect and love²⁴. As long as they live, sons and daughters are to honor their parents with loving concern and material care²⁵.

Christian homes are manifestations of the kingdom of God and each believing family member is an ambassador of the King, to call lost men, women, and children to reconciliation²⁶. We should open our homes in vigorous and sustained hospitality to the unsaved as well as to the saved²⁷. Genuine compassion and Christian service will involve taking carefully measured risks²⁸, but such risks are never a legitimate excuse for cold-heartedness.

¹ Gen.2:23, 24; Mat. 19:4-6

² Eph. 5:21

³ Pro.4:1-4, 10, 20-23; Eph.5:22-33; 1 Tim.5:8

⁴ 1 Pet.3:7; Eph.5:25

⁵ Pro.31:30

⁶ Eph.5:22; 1 Pet. 3:1

⁷ Pro.31:27

⁸ Gen.1:27, 28; 1 Tim.5:14; Tit.2:3-5

⁹ Rom.14:1-23; 1 Cor.7:1, 7, 8

¹⁰ Exo.20:13

¹¹ 1 Tim.5:8

¹² Pro.11:14; 15:22

¹³ 1 Pet.3:1-9

¹⁴ Psa.10:14; Rom.15:1, 2; Gal.6:10

¹⁵ Gen.4:1; 33:5; Psa.113:9; 127:3-5

¹⁶ Josh.24:15

¹⁷ Eph.6:4; Col.3:21

¹⁸ Pro.22:6; 29:15; Eph.6:4; Col.3:21

¹⁹ Deu.5:28, 29; 6:1-9

²⁰ Isa.38:19; Eph.6:4; Col.3:21

²¹ 1 Tim.3:4, 5, 12; Col. 3:17,23

²² Pro.1:8; 6:20

²³ Deu.4:9; Psa.78:4-7; 2 Tim.1:5

²⁴ Exo.20:12; Eph.6:1-3

²⁵ Mark 7:9-13; 1 Tim.5:4, 8

²⁶ 2 Cor.5:18-21

²⁷ Pro.11:30; Gal.6:10; Heb.13:2; 1

Pet.4:7-11

²⁸ Mat.25:14-30

(Yes 117, No 10)

[FIRST READING]

Resolved, that we adjourn.

The meeting was dismissed with prayer led by Harvey J. Fritz, Jr. at 5:15 p.m.

Sixth Meeting

Wednesday Morning, 9:00 a.m.

The meeting was called to order. “Revive Us Again” was sung and prayer was led by Richard T. Paashaus. Following the singing of “Jesus, Lover of My Soul”, Robert S. Commerford addressed the conference on the theme, “Humility: The Proper Worship of God”.

Report of the Registrar

The following men submitted requests to be excused: Vito Paratore, Mark L. Morrison, Charles Lewis.

Resolved, that we grant the excuses.

The minutes of the fourth meeting were approved.

The following persons were elected:

Historical Committee

Daniel G. Ziegler (3 years)

Chairman of Annual Conference

Randall A. Grossman (1 year)

The following was adopted at first reading:

Civil Government

God, the King of Kings, has established civil government to be under His authority, over people for the public good, and to carry out His sovereign will¹. He has revealed in His Word how this government should function in order to provide for a peaceful, orderly society in which the Gospel might spread²; protect the law-abiding people from the law-breakers by punishing the evildoers³; and bring justice and help to the defenseless, poor, and needy of society⁴.

God requires all people to submit to the civil government. People must pay taxes for the support of government functions⁵; they must give respect and honor to government officials⁶; and they must be obedient and helpful citizens of society⁷.

Christians have special responsibilities toward the civil government, including praying for those in authority over them⁸, exposing corruption and wickedness in government⁹, and bringing a godly influence to bear upon the government¹⁰. This means setting a godly example as a citizen, raising a biblical voice on issues, accepting positions of leadership when appropriate, and, under a democratic government, voting wisely. The exercise of these responsibilities should demonstrate a Christian's sensitive consideration of the views of others in love without violence and without forsaking biblical principles or the priority of glorifying God.

A Christian's ultimate allegiance must be to God, for the government's authority over the believer is limited by God's prescribed boundaries¹¹. Therefore, a believer may find it necessary at times to disobey human authority in order to heed God's higher laws, bearing the cost or sacrifice involved¹².

All Christians have dual citizenship; they are citizens of an earthly nation, and of the kingdom of God¹³. Both of these citizenships have their privileges and responsibilities, and it is possible to cooperate with civil government without compromising biblical principles¹⁴. Yet, when the believer is forced to choose between the two, he must submit to Jesus as Lord. For one day, every knee will bow to Him, and even today, he rules sovereignly over the affairs of civil government¹⁵.

¹ Psa.24:1; Pro.21:1; Dan.4:31-37; Mat.28:18; John 19:11; Acts 17:24; Rom.13:1-4; 1 Pet.2:13, 14

² 1 Tim.2:1-4

³ Gen.9:6; Rom.13:3-5; 1 Pet.2:14; Pro.24:23-25

⁴ Pro.29:14; 31:8-9

⁵ Rom.13:6, 7; Mat.22:15-22

⁶ Rom.13:7; 1 Pet.2:17

⁷ Gen.41:46-57; Jer.29:7; Tit.3:1, 2

⁸ 1 Tim.2:1, 2

⁹ Pro.25:5; Dan.4:27; Luke 3:19

¹⁰ Pro.11:11; Dan.2:40-49; Mat.5:13-16; Luke 3:12-14

¹¹ Exo.20:1-7; Deu.6:4-5; Luke 20:25; Rom.13:1, 2

¹² Dan.3:8-18; Acts 5:29

¹³ Jer.29:7; Phil.3:20

¹⁴ Dan.1-6

¹⁵ Pro.21:1; Isa.43:13; Phil.2:9-11; 1 Pet.3:22

[FIRST READING]

The following was adopted at first reading:

Shared Life

Each believer belongs to Jesus Christ and to every other believer¹. This belonging is a relationship to God the Father², God the Son³, God the Holy Spirit⁴ and to all who belong to God⁵. This relationship is not the result of human effort, but begins with being born from above⁶ and is the living out of the divine nature⁷ under the Lordship of Christ and the authority of His revealed Word⁸. It unites all believers to one another and causes them to be different from their world⁹.

The union with the Lord and with one another is spiritual. The relationship of each believer with the Lord is the basis for the relationship between believers¹⁰ in sharing truth¹¹, love¹², and possessions¹³. It is dependence not self-sufficiency and interdependence not independence¹⁴. Participation in this life affects every believer and church¹⁵ and impacts their ministry in the world and to the world¹⁶.

Shared life is a privilege and a responsibility¹⁷. The life of the church, therefore, must be a renewing, God-glorifying celebration of life in Christ and a spiritual participation with other believers¹⁸. Sharing this life in the presence of God is worship¹⁹ and demands the loving exercise of spiritual gifts²⁰ as well as realization that we are responsible to one another before God²¹. The exercise of these gifts builds up one another and equips the saints for the Lord's work²². Because this responsibility and accountability are necessary for the church to grow in godliness²³, discipline must be practiced in every community of believers²⁴. Not to do so brings the very name of Christ into dishonor²⁵.

Responding in mercy, carrying each other's burdens²⁶, is also a responsibility and privilege of all believers to one another, and causes them to love, care, share, and be involved with one another²⁷. All believers, and the church as a body, must recognize, accept, and practice the spiritual responsibilities of being one in Christ, no matter how deeply a fellow believer has fallen into sin or the miseries of this world²⁸.

Every believer is a member of the body of Christ and must be joyfully and personally responsible to live a life of loyalty to the Lord of the church²⁹, to His Word³⁰ and involvement in its ministry³¹ and purpose³². This responsibility, although primarily focused on the local body, extends beyond the particular church to other bodies of believers³³. Because this is true, the shared life of the church breaks down the barriers of race, class, culture, ethnicity, gender, and geography, for all believers are one in Christ³⁴.

¹ Rom.1:6; 12:4,5

² 1 John 1:3

³ Rom.6:3,4

⁴ 1 Cor.12:13

⁵ 1 Pet.2:9,10

⁶ John 3:3,5

⁷ 1 Pet.1:4

⁸ 1 John 1:7

⁹ 1 Cor.10:14-22; 2 Cor.6:14,15

¹⁰ Eph.2:11-16; Rom.15:5-7

¹¹ Eph.4:14-16

¹² 1 John 3:13-18

¹³ Acts 4:32-35; 2 Cor.8:1-5

¹⁴ 1 Cor.12:14-27

¹⁵ Acts 2:44-47

¹⁶ 2 Cor.8:23; Phil.1:5; Phi.6; Heb.13:16

¹⁷ Gal.5:13-16

¹⁸ 1 John 1:1-4

¹⁹ Rom.12:1,2

²⁰ 1 Pet.4:10

²¹ Rom.12:3-13:10

²² Eph.4:11-16

²³ 1 Tim.6:11,12

²⁴ 1 Cor.5:12,13

²⁵ Acts 5:11

²⁶ Gal.6:2; Heb.13:16

²⁷ Eph.4:31-5:2

²⁸ 2 Cor.2:7,8; Gal.5:25-6:2;

Phi.10,11,15,16

²⁹ 1 Cor.12:6-11

³⁰ John 10:3-5

³¹ Phil.1:27

³² Acts 11:19-26; Phil.4:14-16; Col.2:1,2; 1 Pet.5:9

³³ Acts 13:1-4

³⁴ Gal.3:27,28; Eph.2:14-16

[FIRST READING]

The above articles are to be placed in the appendix to the *Faith & Order* entitled, "Biblical Principles for Living."

Report of the Beneficiary Society (see page 152)

Resolved, that the report be accepted.

Whereas, the Basile Corporation is proceeding with clearing the contingencies in the contract dated December 30, 1996, for the purchase of 5.711 acres at Pinebrook Junior College; and

Whereas, they have requested a thirty-day extension of the period of investigation to May 30 and delay of settlement to July 30 because of the problems created by the sewer

moratorium; and

Whereas, the Board of Directors has no resources with which to meet operating expenses on the property; and

Whereas, the Annual Conference has requested a more concise prioritization of the debt on this property; therefore be it

Resolved, that as previously indicated the debts remaining be paid in the following order:

(1) Debts to banks

(2) Debts to other individuals and organizations not part of BFC organizations

(3) Debts to ourselves; and further

Resolved, that in order that money be received now to cover carrying costs of the property and the accumulation of further debt be reduced, each pastor and delegate commit himself to urge his Board of Elders to pay, in 1997, 115% of their church pledge to the 1997 Conference Administration Budget; and further

Resolved, that we authorize the Board of Directors to obtain a line of credit through interest-free loans and/or assessments from BFC agencies to pay operating costs until complete liquidation of this property; and further

Resolved, that the Board of Directors be instructed to make plans for the complete liquidation of all remaining debt.

Several men led in prayer that God would grant wisdom and provide guidance to resolve this problem.

The following persons were elected:

Historical Committee

Jill Davidson (3 years)

Vice Chairman of Annual Conference

Carl C. Cassel (1 year)

Secretary of Annual Conference

David A. Thomann (1 year)

Study Committee on Baptism and Church Membership

Carl C. Cassel, Donald T. Kirkwood, Calvin T. Reed, Ronald W. Reed, John C. Studenroth

Resolved, that the meeting be adjourned.

The meeting was adjourned at 12:05 p.m.

Seventh Meeting

Wednesday Afternoon, 1:30 p.m.

Calvin T. Reed opened the meeting with prayer. The chairman also prayed and invited those whose hearts the Lord had moved to pledge or give a gift to meet the need the conference is facing concerning the debt from Pinebrook Junior College's closing.

The minutes of the fifth meeting were approved.

The following legislation was adopted at first reading:

512-14.3 Conference Pastor

The Conference Pastor shall be an ordained minister of the Bible Fellowship Church. He may, at the discretion of the Ministerial Relations Committee, serve either full-time or part-time.

He shall be elected for a three-year term by the Ministerial Relations Committee and his election shall be ratified by the Annual Conference. He shall not be a member of the Ministerial Relations Committee but shall serve under the direction of the committee, where full authority shall reside.

Duties

- (1) He shall, in the performance of his duties, work according to policies and directives of the Ministerial Relations Committee.
- (2) He shall, as requested by the committee, represent the Ministerial Relations Committee in its dealings with pastors and churches.
- (3) He shall be a pastor to the pastors in order to encourage the men and to maintain a harmonious relationship between each church and pastor.
- (4) He shall meet with boards of elders and pastoral search

committees to aid them in their search for a pastor. He shall:

(4.1) Be knowledgeable of men available as potential candidates, including men newly licensed by the Ministerial Candidate Committee.

(4.2) Communicate to potential candidates information on open churches.

(4.3) Keep pastoral search information current.

(5) He shall encourage ongoing ministry training for pastors, including regional ministeriums for pastors and wives.

(6) He shall be available as a resource to local pastoral relations committees in the fulfillment of their duties.

(7) He shall be available to meet with boards of elders for consultation, evaluation, and advice.

(Yes-88, No-22)

[FIRST READING]

Resolved, that the recommended minimum salary for a pastor serving a Bible Fellowship Church, including benefits, be \$22,725 for 1997 (a 3.0% increase).

Resolved that an Ordination Service be held Tuesday, April 28, 1998 at the Berean Bible Fellowship Church, Stroudsburg, PA during the 115th Annual Conference.

Resolved that Grace Bible Fellowship Church, Reading, and the Community Bible Fellowship Church, Red Hill, be encouraged to have services acknowledging the Ordination of Jonathon W. Arnold and Ronald K. Denlinger respectively and that they be encouraged to invite the Credentials Committee to send representation to be present at the services.

Resolved, that the rate of mileage reimbursement remain at 22¢ per mile.

Resolved, that the revised Administrative Budget for January 1, 1997 to December 31, 1997 be adopted.

Resolved, that the revised proposed Administrative Budget for

January 1, 1998 to December 31, 1998 be approved for submission to the churches for their pledged.

Proposed Administrative Budgets

	Pledged	
	Jan. 1, 1997 to Dec. 31, 1997	Jan. 1, 1998 to Dec. 31, 1998
1. Beneficiary Fund	\$ 500	\$ 500
2. Ministers' Assistance Fund	500	500
3. Ministerial Convention	1,000	1,000
4. Ministers' Retirement Fund	28,000	30,000
Total	\$ 30,000	\$ 32,000
1a. Conference Entertainment	\$ 5,000	\$ 5,000
1b. Conference Expense	3,750	3,750
2. Moving Fund	0	0
3. Fund to Assist Churches	100	100
Total	\$ 8,850	\$ 8,850
1. Publication & Printing	\$ 4,000	\$ 3,500
2. Expenses of Committees		
a. Chaplaincy Expenses	700	700
b. Stewardship Council	0	0
c. All other Expenses	6,000	6,000
3. Expenses, Board of Directors	1,200	1,200
4. M.C.C. Internship Fund	750	750
5. Historical Committee	1,000	1,000
6. Contingencies	\$ 14,611	\$ 13,000
Total	\$ 28,261	\$ 26,150
PJC Debt	10,566	21,200
Total Budget	\$ 77,677	\$ 88,200

Resolved, that the Annual Conference ratify the election to the Pinebrook Educational Foundation of Keith W. Johnson, Robert C. Newman, and Olivia Barnes, for terms expiring in 2000, 2000, and 1999, respectively.

Whereas, the MRF annuity rate for 1997 was \$190.00 per year of service, and

Whereas, partial cost of living adjustments are part of the long-

term phaseout strategy of the MRF, therefore be it
Resolved, that the MRF annuity rate for calendar year 1998 be
 \$194 per year of service.

Whereas, it is God's will that the ministry of the Bible
 Fellowship Church be strengthened to more effectively
 minister to our nation and our world, and

Whereas, numerical growth as well as the expansion of the
 geographical perimeters of the Bible Fellowship Church
 require change in leadership structures to carry out such
 ministry, and

Whereas, growth and leadership potential can be enhanced by
 the joining of mutually-connected churches within our larger
 fellowship of churches, therefore, be it

Resolved, that the 114th Annual Conference of the Bible
 Fellowship Church direct the Strategic Planning Committee to
 prepare legislation for regionalization in the Bible Fellowship
 Church at first reading for the 115th Annual Conference.

Addition to the Report of the Strategic Planning Committee
 (see page 115)

Resolved, that the addition to the report be accepted.

Resolved, that the Proposed Budget of the Board of Publication
 and Printing for conference year January 1 to December 31,
 1998 be adopted.

1998 Proposed Budget

Receipts:

Subsidy - Administration Budget	\$ 4,500
From Boards & Committees	1,800
From Churches	10,000
<i>Fellowship News</i> Sponsors	2,000
<i>Yearbook</i> Sales	4,400
<i>Yearbook</i> Sponsors	1,000
<i>Faith & Order</i> Sales	500

Church Supplies	830
Internet Income	770
Interest	<u>100</u>
Total Income	\$ 25,900

Expenditures:

<i>Fellowship News</i>	
Layout & Design	\$ 2,300
Printing	9,800
Mailing	1,500
Editor's Expense	200
Editor's Honorarium	1,000
Annual Conference Expenses	500
Business Manager Expenses	100
Honorariums	200
Board Expenses	600
Church Supplies	2,500
<i>Faith & Order</i> Updates	400
<i>Yearbook</i>	5,500
On-line Services	770
Warehouse	300
Contingencies	<u>230</u>
Total Expenses	25,900

Resolved, that a contribution of three-hundred dollars for the conference year 1998 be given to the Board of Publication and Printing from each Agency to help underwrite the cost of printing and distributing the *Fellowship News*. Payments are to be made to the Business Manager by December 31, 1997.

Whereas, the Board of Publication has not sought an increase in the *Fellowship News* contribution in several years, and

Whereas, the amount presently received is not covering the cost, and

Whereas, in the 1996 *Yearbook* (page 128) the Board inadvertently noted the wrong Conference year, therefore be it

Resolved, that one-dollar-and-fifty cents per member of the Bible Fellowship Church for 1997 be forwarded to the Board of Publication and Printing from each church to help underwrite the cost of printing and distributing the *Fellowship News*.

Payments are to be made to the Business Manager at the 114th Annual Conference.

Resolved, that the price of the 1997 *Yearbook* be \$7.00 per copy.

The following legislation was adopted at first reading:

512-9.2 (4) It shall receive revenue from *Fellowship News* subscriptions **and sponsors**, contributions from boards contributing to the publication of *Fellowship News*, sale **and sponsors** of Annual Conference *Yearbook* or other Conference literature authorized to be produced and sold by Annual Conference, and an appropriation from the Annual Conference Administrative Budget.

[FIRST READING]

The following legislation was adopted at first reading:

Whereas, it is preferable for the reports of the Committee on Examination of Minutes of Particular Churches and Committee on Statistics to be compiled in time for insertion in the Report Book, therefore be it

Resolved, that 403-1.5 be changed to read: [change in bold]

403-1.5 The secretary shall keep adequate and accurate minutes of all congregational meetings. The Board of Elders shall ensure that a copy of the minutes of all congregational meetings held during the year is sent to the Committee on Examination of Minutes of Particular Churches. **The copy(ies) shall be delivered to the designated address by the date set by Annual Conference.**

Resolved, that 511-1.3 be changed to read:

(3) "It shall meet prior to Annual Conference."

Resolved, that 511-1.4 be changed to read:

(3) "It shall meet prior to Annual Conference . . ."

[FIRST READING]

Whereas, it is preferable for the reports of the Committee on Examination of Minutes of Particular Churches and Committee on Statistics to be compiled in time for insertion in the Report Book for the next Annual Conference, therefore be it

Resolved that by the rule of exception the proposed changes be implemented for the 115th Annual Conference, and further **Resolved**, that the arrival date of the Pastor's Statistical Report and Congregational meetings' minutes be changed to March 1. (Yes- 101, No-10)

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, Committees and Agencies have their reports to the designated distribution point by February 28, 1998.

Resolved, that the 115th Annual Conference be held at Pinebrook Bible Conference, Stroudsburg, PA, April 27-29, 1998 beginning at 10:00 AM on Monday.

The minutes of the sixth meeting were approved.

Whereas, the Elders of the Kutztown Bible Fellowship Church have requested the guidance of Annual Conference in clarifying the intended meaning of Article 103-1.1 regarding "stated meetings" and whether those listed are mandatory for every local congregation and

Whereas, the list of stated meetings - Sunday School, Morning Worship, Evening Service, and Prayer Meeting - is a list of services that have been typical in Bible Fellowship congregations, but it is unclear whether the list was intended to be considered mandatory, and

Whereas, Annual Conference has not brought congregations under discipline which have not included all these services in their schedule, and

Whereas, this legislation was prepared before particular churches came to be ruled by a local Board of Elders, and

Whereas, it is the responsibility of the Board of Elders in a particular church to structure services and ministries that fulfill the commands of Scripture and that effectively serve the people in the congregation and the community, therefore be it

Resolved, that the phrase “which include Sunday School, Morning Worship, Evening Service, and Prayer Meeting” be deleted from 103-1.1 at First Reading and be it further

Resolved, that the board of elders of a particular church shall determine which services and ministries best minister to the spiritual needs of the congregation and community, and be it further

Resolved, that this be the answer of the Annual Conference to the request of the Kutztown elders.

Report of the Committee on Statistics (see Appendix)

Resolved, that the report be accepted.

Report of the Committee on Auditing (see page 154)

Resolved, that the report be accepted.

Report of the Committee on Communications (see page 154)

Resolved, that the report be accepted.

Report of the Committee on Resolutions

Whereas, our brother, Dr. George K. Monroe, went home to be with Jesus on August 23, 1996 after a life of dedicated Christian service as a Christian professor at Kutztown University, as an elder and delegate from the Kutztown Bible Fellowship Church, as a charter member of our Board of Higher Education, and as an ever-cheerful grammarian for legislation drafted at Annual Conference, therefore be it

Resolved, that we give thanks for the grace of God that redeemed and transformed this man into a model servant to his wife, family, local church, denomination, and many others, including

many Kutztown University students, and further

Resolved, that we honor the memory of Dr. George K. Monroe by encouraging donations to the Pinebrook Educational Foundation Memorial Scholarship Fund, and further

Resolved, that we remember his widow, Phyllis, and his children, Karl and Becky, in our prayers.

Whereas, a significant portion of the Pinebrook Junior College property remains unsold and

Whereas, the proceeds from the pending sale of a portion of the property will not be sufficient to pay all the debt incurred in maintaining the property once occupied by Pinebrook Junior College, and

Whereas, it is urgent that the remaining debt be retired, therefore be it

Resolved, that we thank God for His provision and urge our congregations to pray fervently for God's wisdom in the disposal of the remaining property and in the complete payment of all debt related to it.

Whereas, the Pinebrook Educational Foundation utilizes its endowments and resources to promote Christian higher education, therefore be it

Resolved, that we promote this organization in our churches and encourage those seeking Christian higher education to consider the Foundation's resources.

Whereas, the Board of Higher Education continues to seek ways to promote Christian higher education and

Whereas, one effort involved the "Pastoral Intern Partnership", therefore be it

Resolved, that we thank God for the first official intern under this program, Peter Gunderson, and for Carl T. Martin, his supervisor.

Whereas, Jonathon W. Arnold and Ronald K. Denlinger were ordained Tuesday evening to the gospel ministry of the Bible Fellowship Church, therefore be it

Resolved, that we offer praise to the Lord for these gifted men He has called and be steadfast in praying for them.

Whereas, both the Aberdeen (Bayshore) NJ mission and the Scranton mission were recognized as Particular Churches, therefore be it

Resolved, that we rejoice in the Lord Jesus Christ, the Head of the Church, and in His gracious work of adding these local churches to fulfill His mandate of making disciples.

Whereas, the pastors of both the Aberdeen, NJ (Bayshore) and Scranton, PA churches gave praise to the Lord for the part that other Bible Fellowship Churches played in their growth and

Whereas, our denomination is a fellowship of churches committed to helping each other, therefore be it

Resolved, that as churches within the fellowship we seek to help each other whenever possible and continually pursue the spiritual well-being of our sister churches.

Whereas, the Director of Church Extension has expressed great hope in the potential of the Bible Fellowship Church to expand in Pennsylvania and others states, and

Whereas, the Director has indicated that funds for such expansion are not readily available, therefore be it

Resolved, that each church carefully and prayerfully consider giving at least 5% of its budget to Church Extension.

Whereas, there is a growing ethnic diversity in many of our communities and churches and

Whereas, the gospel is intended for all nations and peoples and

Whereas, the Department of Church Extension, the Board of Missions, and the Intercultural Study Committee have expressed a continuing burden for ethnic ministry, therefore be it

Resolved, that we thank God for the growing ethnic diversity of the Bible Fellowship Church and further,

Resolved, we continue to support and pray for the work of ethnic church planting and ministry in the Bible Fellowship Church.

Whereas, Salem Bible Fellowship Church in Allentown has closed after 95 years of faithful service to our Lord, therefore be it

Resolved, that we thank God for the ministry of Salem Bible Fellowship Church and further be it

Resolved, that we pray for the wise use of the properties and assets of the Salem church in the furtherance of God's Kingdom.

Whereas, there is presently one Bible Fellowship Church without a pastor, Camden, DE, therefore be it

Resolved, that we thank God for providing shepherds for His flock and further be it,

Resolved, that we pray that He would provide a pastor for the Camden church.

Whereas, the mission in Brooklyn, NY has requested and been accepted as a mission under the Church Extension Department, and

Whereas, the Brooklyn, NY mission is a vibrant and growing work and

Whereas, this new congregation is in need of a pastor, therefore be it

Resolved, that we pray that the Lord would provide a pastor for that congregation.

Whereas, the Lord provided for Victory Valley Camp through the rebuilding of Victory Hall, and

Whereas, Victory Valley was enabled by our God and through the generosity of God's people to acquire a new property which enhances the ministry of the camp and provides for the needs of Director Phil Atkins' family, therefore be it

Resolved, that we praise the Lord for His faithful provision for His people.

Whereas, Jansen E. Hartman has served on the Board of Directors of the Bible Fellowship Church for 45 years, and

Whereas, Carl C. Cassel has served as a member of the Ministerial Candidate Committee for 38 years beginning in 1958, and

Whereas, R.C. Reichenbach has promoted the spread of the good news of Jesus Christ as chairman for the last 26 of his 27 years of service on the Board of Missions, and

Whereas, Jay H. Fasnacht, after 19 years on the Board of Directors, has retired, and

Whereas, John and Edna Moran and David E. and Polly Thomann have worked and volunteered for Pinebrook Bible Conference for many years, and

Whereas, Robert W. Smock has served on the Board of Church Extension for over a quarter-century, therefore be it

Resolved, that we thank God for the faithful service, able leadership, and humble participation of these saints under the headship of Jesus Christ in the Bible Fellowship Church.

Whereas, the conference-wide Women's Missionary Society has been ably served by Reba Deily, Kathlyne Stortz and Polly Thomann, officers who resigned due to health reasons, and

Whereas, Robert Breitgam retired after 40 years of faithful service to the Board of Missions, and

Whereas, four veteran missionary couples, Barclay and Judy Harley, Len and Nina Buck, Brian and Maureen Butler, and Roy and Diane Hertzog retired during the past year, therefore be it

Resolved, that we thank God for the service of these to the cause of world missions and pray God's blessing upon them.

Whereas, James G. Koch has faithfully served our Lord through the Bible Fellowship Church and

Whereas, prior to the 114th Annual Conference he retired from ministry with the Bible Fellowship Church, therefore be it

Resolved, that we rejoice together and give thanks for the partnership of Brother Koch in the gospel.

Whereas, the staff and volunteers of the Pinebrook Bible Conference have readily and cheerfully served the members of the 114th Annual Conference, and

Whereas, the youth group from Lebanon Bible Fellowship Church helped clean Pinebrook Bible Conference on Sunday so we could

comfortably hold Annual Conference, therefore be it
Resolved, that we note with thanksgiving the helpful service of these
 who have labored to care for us.

Whereas, the pages (J. Mark McCreary, Head Page; Clyde D.
 Bomgardner, Assistant Head Page; Robert E. Andrews, Jonathon
 W. Arnold, Timothy S. Cowen, William J. Dunn, James W.
 Harris, Jeffrey L. Ruhl, Mark S. Tait, William J. Whalen) have
 served our conference, therefore be it

Resolved, that we acknowledge to them our appreciation for their
 efforts and give thanks to the Lord for their fellowship in His
 service.

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 again served with distinction as
 Chairman of the 114th Annual Conference of the Bible Fellowship
 Church, therefore be it

Resolved, that the members of Annual Conference show their
 appreciation of Brother Beil with a standing ovation.

Whereas, God's grace continues to uphold our Conference and God
 has granted us opportunity to serve Him, therefore be it

Resolved, that the members of the 114th Annual Conference express
 gratitude to the Lord for His care and determine to humbly labor
 together by the strength He allows.

The following appointments were made:

Registrar

Willard E. Cassel

Assistant Registrar

J. Mark McCreary

Annual Conference Advisory Committee

Thomas P. Shorb, Carl C. Cassel

Agenda and Program Committee

David A. Thomann, Randall A. Grossman, Thomas P. Shorb,
Richard T. Paashaus, Richard D. Harris, Carl C. Cassel

Arrangements Committee

David A. Thomann, Daniel P. Allen, Thomas P. Shorb,
Randall A. Grossman, Willard E. Cassel, J. Mark McCreary,
James A. Beil

Committee on Statistics

LeRoy S. Heller, Willard E. Cassel, Hugh C. Coulbourn, Jr.,
Calvin T. Reed, David A. Thomann, Daniel G. Ziegler, W.
David Armstrong, Frank L. Herb, Jr.

Committee on the Minutes of Particular Churches

Ralph M. Soper, Ronald C. Erb, Thomas J. Beil, Jacob J.
Susek, Ralph E. Ritter, Jonathan P. Tait

The Secretary for the Conference Judiciary for 1997 is Ronald C. Mahurin.

Resolved, that we adjourn.

The 114th Annual Conference was adjourned with prayer led by Randall A. Grossman at 3:55 p.m.

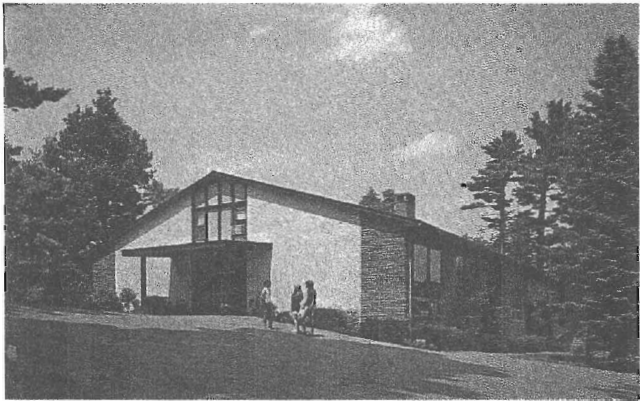
REPORTS

Committee on Arrangements	53
Nominating Committee	55
Ministerial Relations Committee	57
Committee on Credentials	58
Ministerial Candidate Committee	61
Board of Church Extension	63
Board of Missions	70
Board of Directors, Bible Fellowship Church	79
Board of Higher Education	88
Homes Inc.,	93
Pinebrook Bible Conference	99
Victory Valley Camp	103
Board of Pensions	108
Stewardship Council	111
Strategic Planning Committee	113
Board of Publication and Printing	116
Board of Christian Education	121
Historical Committee	124
Conference Judicatory	126
Committee to Examine 113th Minutes	126
Director of Church Extension	127
Committee to Examine Church Minutes	139
Ministerial Convention Committee	140
Study Committee - Role of Ministerial Rel. Com. ..	142
Study Committee - Inter-Cultural Ministries	144
Beneficiary Society	152
Committee on Auditing	154
Committee on Communications	154

Experience
Pinebrook



Bible Conference & Retreat Center



**8 Weeks of Family
Summer Conference**

**A Ministry Of And To The Bible
Fellowship Church While Serving The
Greater Christian Community**

**Box 1 Stroudsburg, PA
18360-0001
Phone: (717) 424-1212
FAX (717) 424-1213**

**Year Round Retreat Facilities
For Groups 25-400
Ideal For Families, Youth, Adults
Couples, Singles, Church Boards**

**P.O. BOX 1
Stroudsburg, PA 18360-0001
CALL 1-800-806-5501
FAX 1-717-424-1213**



Report of the Committee on Arrangements

The Committee on Arrangements for the 114th Annual Conference met twice during the conference year. The purpose of this committee is threefold: 1) to oversee the mechanics of Annual Conference; 2) to promote the efficiency of Annual Conference; and 3) to assist in the provision of hospitality of Annual Conference.

The Committee on Arrangements has placed pertinent orientation material in the Report Book. This material is important and should be read by each member of Annual Conference.

The Head Page/Overseer of the Pages for the 114th Annual Conference is Mark McCreary, Assistant Pastor at the Stroudsburg Church.

Recommendations

1. **Whereas**, it is preferable for the reports of the Committee on Examination of Minutes of Particular Churches and Committee on Statistics to be compiled in time for insertion in the Report Book, therefore be it

Resolved, that 403-1.5 be changed to read: [change in bold]

403-1.5 The secretary shall keep adequate and accurate minutes of all congregational meetings. The Board of Elders shall ensure that a copy of the minutes of all congregational meetings held during the year is sent to the Committee on Examination of Minutes of Particular Churches. **The copy(ies) shall be delivered to the designated address by the date set by Annual Conference.**

Resolved, that 511-1.3 be changed to read:

(3) "It shall meet prior to Annual Conference."

Resolved, that 511-1.4 be changed to read:

(3) "It shall meet prior to Annual Conference . . ."

[FIRST READING]

2. **Whereas**, it is preferable for the reports of the Committee on Examination of Minutes of Particular Churches and Committee on Statistics to be compiled in time for insertion in the Report Book for the next Annual Conference, therefore be it

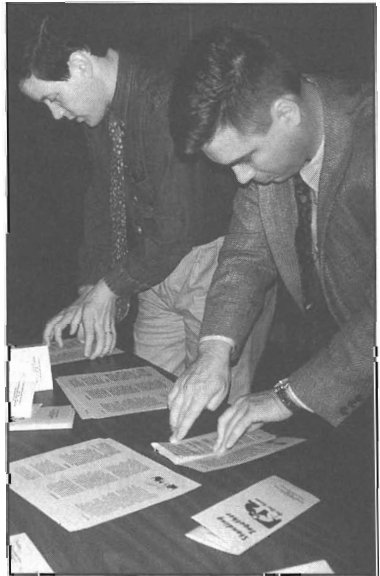
Resolved that by the rule of exception the proposed changes be implemented for the 115th Annual Conference, and further

- Resolved**, that the arrival date of the Pastor's Statistical Report and Congregational meetings' minutes be changed to March 1.
3. **Whereas**, it is important that each official delegate and Pastor receive all the reports from the Study Committees, Committees and Agencies and
- Whereas**, in order to coordinate this procedure one distribution point should be employed, therefore be it
- Resolved**, that all Study Committees, Committees and Agencies have their reports to the designated distribution point by February 28.
4. **Resolved**, that the 115th Annual Conference be held at Pinebrook Bible Conference, Stroudsburg, PA, April 27-29, 1998 beginning at 10:00 AM on Monday.

Committee on Arrangements for 114th Annual Conference: David A. Thomann, Chairman; Daniel P. Allen, Secretary; Willard E. Cassel, Randall A. Grossman, Thomas P. Shorb



*Pastors Thomann & Shorb
on the Computer*



Pages at work

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.

OBSERVATION:

Boards and Committees are requested to give careful consideration to planning their meetings at times that accommodate the employment schedules of capable laypersons. There are competent nominees who decline nomination or are hampered from serving by daytime meetings scheduled during the work week.

REQUEST:

The Nominating Committee requests Pastors and Delegates and Boards and Committees to submit to the Committee for consideration, names of capable men and women who might be potential nominees. Information concerning the areas of interest and expertise of these individuals and the Boards and Committees on which they might competently serve would be helpful. The Committee is especially interested in learning of women who might effectively serve.

RECOMMENDATIONS:

The Committee identified some discrepancies in the legislation presented by the Study Committee to Clarify the Use of "Laymen" and "Laypersons" which is being considered for Second Reading at this Annual Conference. The Committee makes these recommendations:

1. **Whereas**, both ordained ministers and laymen are eligible to serve on the Historical Committee by current legislation (*Faith and Order* 512-12), and
Whereas, the proposed legislation inadvertently limits eligibility to serve on the Historical Committee to laypersons, (1996 *Yearbook*, p. 31, #7), therefore be it
Resolved, that 7. Historical Committee (1996 *Yearbook*, p. 31, 512-12) be changed to read:
change "men" to "persons" in the opening sentence.
change "men" and "man" to "persons" and "person" in the three classes.

2. **Whereas**, both ordained ministers and laymen are eligible to be elected as members at large to the Stewardship Council, by the current legislation (*Faith and Order* 516-16.2), and **Whereas**, the proposed legislation inadvertently limits eligibility to serve as members at large on the Stewardship Council, to laypersons (1996 *Yearbook*, p. 31, #9) therefore be it **Resolved**, that 9. Stewardship Council (1996 *Yearbook*, p. 31) (*Faith and Order* 516 - 16.2) should read:
change "men" to "persons" in 512- 16.2 (2)

Committee on Nominations: G. Wayne Clapier, Chairman; Thomas P. Shorb, Secretary; Raymond R. Dotts; L. James Roberts, Jr.; David N. Schoen; Harold L. Snyder, Jr.; David R. Way.

Newly Organized Church - Aberdeen. NJ



Report of the Ministerial Relations Committee

In the year ending December 31, 1996, resignations from pastorates were as follows:

<u>Church</u>	<u>Pastor</u>	<u>Effective Date</u>
York	William E. Lehr, Jr.	May 8, 1996
Pleasant Valley, NY	David R. Way	July 31, 1996
Wallingford	Jerry L. Moyer	December 31, 1996

The following pastorates were established under our rules:

Bethlehem	Brian H. Cooper	January 1, 1996
Sunbury	Charles E. Cole	June 1, 1996
Walnutport	Jonathan P. Tait	June 1, 1996
Beacon, NY (Mission)	David R. Way	August 1, 1996
Pleasant Valley, NY	David N. Heineman	November 1, 1996
Paradise	Mark L. Morrison	November 24, 1996

On December 31, 1996, all of our churches were with pastors. Join us in prayer that God will bless our churches with powerful and effective ministries from our pastors and that harmonious relations might exist between each congregation and its pastor.

The committee makes the following recommendation to the 114th Annual Conference:

Resolved, that the recommended minimum salary for a pastor serving a Bible Fellowship Church, including benefits, be \$22,725 for 1997 (a 3.0% increase).

Ministerial Relations Committee: David J. Watkins, Chairman; Randall A. Grossman, Secretary; Lee E. Boyles, Keith E. Plows, Calvin T. Reed, L. James Roberts, Jr., Harold Snyder, Jr.

Report of the Committee on Credentials

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

During the year, the Committee on Credentials met with the delegate and Pastor of visitation of the New Life BFC in Oley concerning their decision to accept members who have not been baptized by immersion. They were encouraged to present a resolution to this the 113th Annual Conference that a study committee be appointed to study the issue of membership and baptism by immersion. Another approach suggested was for the Oley BFC to present an official petition to the 114th Annual Conference. The same issue brought the Committee on Credentials and the Ministerial Relations Committee together with the Board of Elders of the Oley BFC for discussion. The meeting was one of grace and good will as the three bodies came to the conclusion that the Oley Elders would discuss the formulation of a petition to the 114th Annual Conference for a study committee to be formed to investigate the issue.

Keith E. Plows and Randall A. Grossman represented the Committee on Credentials at the NACMAF Convention in Washington, DC, in December. The Committee also met with Ken Hurst concerning Bible Fellowship Church endorsement for possible Chaplaincy service. The Committee also met with two other men during the year.

The *Faith and Order* questionnaire was sent to each of the ministers holding Ordination Credentials with the Bible Fellowship Church. All of the brethren returned their questionnaire except: Gilbert J. Vining, Clifford B. Boone, and J. Barclay Harley. The Committee is well satisfied with the responses of those who handed in their questionnaires. The Committee will follow up with those who have not yet returned their questionnaire.

The following change in status was approved:

The following men were changed from Ordained Ministers Under the Direction of the Bible Fellowship Church to Ordained Ministers in Retirement:

Roy A. Hertzog, James G. Koch

The following men were changed from Ordained Ministers Under the Direction of the Board of Missions of the Bible Fellowship Church to Ordained Ministers in Retirement:

J. Barclay Harley, Leonard E. Buck, Brian H. Butler

The following man were changed from Ordained Ministers Under the Direction of the Bible Fellowship Church to Ordained Ministers Under the Direction of the Board of Missions of the

Bible Fellowship Church: Jerry L. Moyer

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

Whereas, the Ministerial Candidate Committee has recommended Jonathon W. Arnold and Ronald K. Denlinger for ordination, and

Whereas, these brethren have served acceptably as ministers of the Bible Fellowship Church for the required period of time or the equivalent therefore, 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 Jonathon W. Arnold and Ronald K. Denlinger be ordained to the gospel ministry of the Bible Fellowship Church.

Resolved, that the service of ordination be held Tuesday, April 29, 1997, at 7:30 p.m. at Berean BFC, 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.	Soper, Ralph M.
Armstrong, W. David	Harris, Richard D.	Spinney, Dennis W.
* Arnold, Jonathon W.	Head, Jim D.	Stortz, Dean A.
Baker, Delbert R. II.	Heller, LeRoy S.	Studenroth, John C.
Barber, Kenneth F.	Lawrence, Dennis J.	Susek, Jacob, J. Jr.
Bartron, William H.	Mahurin, Ronald C.	Tait, Jonathan P.
Beil, James A.	Martin, Carl T.	Taylor, Richard E.
Beil, Thomas J.	McCreary, J. Mark	Thomann, David A.
Brosius, Bert N.	Paashaus, Richard T.	Trommler, Steven L.
Brush, R. Jerome	Phillips, D. Thomas	Uhrich, Gregory A.
Cahill, Dennis M.	Plows, Keith E.	Vandegriff, John C. Jr.
Cassel, Alva C.	Prontnicki, Louis	Vivona, Alan R.
Cassel, Carl C.	Ravis, Richard B.	Watkins, David J.
Clapier, G. Wayne	Reed, Calvin T.	Way, David R.
Commerford, Robert S.	Reitz, Roger L.	Weaber, Harold C.
Coulbourn, Hugh C. Jr.	Ritter, Ralph E.	Weller, Dana E.
* Denlinger, Ronald W.	Schlonecker, William G.	Wells, Howard N.
Erb, Ronald C.	Schoen, David N.	Wickstead, James A.
Fischer, Carl J. Jr.	Shorb, Thomas P.	Widger, Byron
Good, Kenneth L.	Sloan, Robert A. Jr.	Ziegler, Daniel G.
Grossman, Randall A.	Smith, Gene W.	

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

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

Aukamp, William A.	Johnston, Walter M.	Moyer, Jerry L.
Boone, Clifford B.	Lea, Herbert K.	Riddell, David W.
Gehman, Richard J.	Morrison, Philip E.	Yerrington, Philip E.
Harding, W. Neil, Jr.	Moyer, Edward	Zimmerman, Paul G.
Hoyle, Ronald W.		

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.
DeLozier, Daniel F.	Hagy, Ronald C.	Schell, Henry A.
Ellingson, Bruce A.	Keeler, Kenneth D.	Vining, Gilbert J.
Frable, Arthur H. Jr.		

V. Ordained Ministers Between Calls:

Batchler, James R. Jr.	Dommel, Albert J.	Jones David H.
Byrd, Terris L.	Herb, John H.	Neher, James E.
Coble, Bernard N.		

VI. Ordained Ministers on Leave of Absence:

Burnett, Raymond G.	MacMillan, Thomas S.	Smith, Larry M.
Dotts, Raymond R.		

VII. Ordained Ministers in Retirement:

Buck, Leonard E.	Herb, Frank L. Jr.	Munyan, Edgar H.
Butler, Brian H.	Herb, George E.	Reichenbach, R. C.
Cassel, Willard E.	Hertzog, Roy A.	Riggall, John H.
Draper, Robert L.	Johnson, Robert F.	Seifert, A. L.
Dunn, John	Kirkwood, Donald T.	Shelly, Austin G.
Frank, Walter H.	Koch, James G.	Smock, Robert W.
Fritz, Harvey J., Jr.	Miller, C. Leslie	Thomann, David E.
Harley, J. Barclay	Mull, William W.	Yarrington, Harold D.
Hartman, Jansen E.		

Credentials Committee makes the following recommendations:

1. That an Ordination Service be held Tuesday, April 28, 1998 during the 115th Annual Conference at the Berean BFC, Stroudsburg, PA.
2. That Grace BFC, Reading, and the Community BFC, Red Hill, be encouraged to have services acknowledging the Ordination of Jonathon W. Arnold and Ronald K. Denlinger respectively and that they be encouraged to invite the Credentials Committee to send representation to be present at the services.

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

Report of the Ministerial Candidate Committee

The Ministerial Candidate Committee met eight times since the last meeting of Annual Conference.

The following men were interviewed: Kenneth J. Hurst, Ebrane' Cadet, Jeffrey L. Ruhl, Darryl B. Forsythe, Mark L. Morrison, William J. Lehr, Jr., Kevin K. Gehman, Jonathon W. Arnold, Ronald K. Denlinger, Donald R. Hibbs, Richard A. Moyer, Jason R. Beisell, and William J. Dunn.

The following were approved as probationers eligible to receive a call: Willis I. Dowling, Charles E. Cole, Thomas A. Pollock, Kenneth J. Hurst, Mark L. Morrison, and Jeffrey L. Ruhl.

The following men were issued licenses: Thomas A. Pollock, Charles E. Cole, David N. Heineman, and Mark L. Morrison.

Jonathon W. Arnold and Ronald K. Denlinger were recommended to the Committee on Credentials for ordination examination.

An orientation seminar was conducted for men under our care and pastors, June 3-6, 1996. On Tuesday, Dr. Craig Garriott and Thurman Williams of Baltimore, led a seminar entitled, "The Nature of Evangelism: Growing Reconciled Communities."

An orientation seminar will be held June 2-5, 1997, for men under our care. On Tuesday, June 3, Dr. Haddon Robinson of Gordon Conwell Seminary will be joining us to present a seminar on preaching. All men serving in the Bible Fellowship Church are invited to attend and to bring other pastors from your community.

Resolved, that we recommend that the list of men under our care as of February 28, 1997, be approved as follows:

Probationers (year of licensure in parenthesis)

Jonathon W. Arnold (1994)	Reading
Douglas D. Bowne	Pottstown
Charles E. Cole (1996)	Sunbury
Brian H. Cooper (1996)	Bethlehem
Ronald K. Denlinger (1994)	Red Hill
Willis I. Dowling	Chesapeake, VA
David N. Heineman (1996)	Stanfordville, NY
Donald R. Hibbs (1991)	Saylorsburg
Kenneth J. Hurst	Horsham
Mark L. Morrison (1996)	Leola
Richard A. Moyer (1995)	Linwood, NJ

Thomas A. Pollock (1996)	Puposky, MN
Jeffrey L. Ruhl	Nazareth
David H. C. Sng	Lansdale

Candidates

Edwin W. Ahlum, Jr.	Mt. Pocono
Robert E. Andrews, Jr.	Wilmington, DE
Clyde D. Bomgardner, Jr.	Reading
Darryl B. Forsythe	Sinking Spring
James W. Harris	Quakertown
Donald E. Kuntzman	Center Valley
Bruce D. McIntosh	York
Duane E. Moyer	Guadeloupe, F. W. I.
Robert Patterson, Jr.	Saskatchewan, Canada
Hal J. Russell	Elmer, NJ
Vinton A. N. Upham	Harleysville

Applicants

Timothy S. Cowen	Wallingford
John Elias	Coopersburg
Peter A. Fessler	Lebanon
David J. Parsons	York Haven

Ministerial Candidate Committee: Carl C. Cassel, Chairman; Richard E. Taylor, Secretary, Delbert R. Baker, II, Calvin T. Reed, Daniel G. Ziegler.

Report of the Board of Church Extension

The Board of Church Extension considers it a great privilege and responsibility to be a part of God's work of establishing churches in obedience to Christ's Great Commission. Though we do not directly reach to the "uttermost part of the earth", the need is great within our "Judea and Samaria" as well. The planting of new churches locally is essential if we are to continue to grow in our worldwide outreach. Mission America, the five year plan of goals and strategies presented to Conference last year, continues to be implemented. The Board urges each church to review the goals of Mission America that we as a denomination might pray, give, and work more effectively toward the implementation of the plan. As a part of Mission America's goal of working toward a smooth transition of leadership within the Department, the Board has established a search committee to seek a new Executive Director. This becomes necessary with Daniel Ziegler's present term expiring at the 115th Annual Conference in 1998 and plans for retirement on the horizon. We ask that you pray with us for God's direction in filling this strategic position of leadership to carry on the work of church planting.

The Board gratefully acknowledges the support of churches. We are encouraged by those churches which utilize "The Extension Call", the Church Extension Department's monthly prayer calendar. These are available in quantity for your church or for copying and distribution on your own. We are also grateful for the financial support of churches. During the past year, church giving increased. We thank the Lord for this encouraging note and express our appreciation to all those churches which stand with us in this work. Support for the work of church planting is more than prayers and finances. Several churches have provided people, supplies, and hours of labor to fulfill local projects of churches within the Department. The Harleysville, Ephrata, and Coopersburg congregations have worked closely with the Staten Island, New York Mission. The Harleysville Church has also helped with the Scranton Mission. Churches have provided people to work on property, to serve through VBS and other ministries, and to introduce the church to people in the community. These efforts are significant in their benefits - to the Mission, the church planting pastor, and to the supporting church. We urge all churches to consider such an endeavor. A new mission was established at Brooklyn, New York. A new mission was also started at Beacon, New York, with a small core from the former Wappinger Bible Fellowship Church. A call was issued to David Way to serve as its organizing pastor. Also, Jonathan Tait accepted a call to serve as organizing

pastor of the Walnutport, Pennsylvania Mission.

Presently, two missions are without organizing pastors - Upper Pocono (presently dormant) and Brooklyn, New York. The Board has received the request from the Gilbertville leadership to presently discontinue the pursuit of affiliation with the Bible Fellowship Church. The Board has acceded to their request.

Assessment Committees, made up of representatives from the Board of Elders from interested congregations, are appointed to evaluate the progress of developing missions. This year an Assessment Committee was established for the Scranton Mission. The Scranton Mission, along with the Aberdeen (Bayshore), New Jersey Mission, are being presented at the 114th Annual Conference to be received as Particular Churches.

The Board continues to work with the Board of Missions for the purpose of planting ethnic churches. We have varying degrees of relationship with several ethnic congregations. Also, the Board has joined with the Board of Missions in establishing the position of "Missions Project Coordinator." This individual would promote and coordinate work and service projects for missionaries and church planters.

During the past year, it was disclosed by the Executive Directive to the Board that he had not issued payment due the Internal Revenue Service for taxes which were withheld. The board carefully reviewed the accounting and determined that at no point were monies misappropriated nor did the Executive Director profit in any way from the failure to pay these taxes. In its review, the Board became aware of several deficiencies within the Department's financial procedures specifically due to the present division of responsibilities within the Department in overseeing various accounts. Because of our desire to administer board resources in a way which honors the Lord, the Board has taken steps to review and revise its financial bookkeeping and accounting procedures within the Department to insure a more effective handling of all financial responsibilities. We have endeavored to keep our brothers of Annual Conference abreast of such changes and have appreciated the responses we have received. we covet your prayers and seek your ongoing partnership in the work of church planting in these days of strategic opportunities.

The Board works closely with missions under its care to oversee the work. Personnel issues, ministry strategies, financial concerns, property matters, and congregational issues present significant challenges and opportunities for guidance. We are grateful to the Lord for the men who diligently serve in the Department and for their families as well. They have a unique commitment to this work which demands a level of personal and family sacrifice. We urge you to uphold them in prayer. The following is a list of the fifteen missions and churches presently under the Board of Church

Extension, and the men serving in each ministry:

Aberdeen, NJ (Bayshore)	John C. Vandegriff
Beacon, NY	David R. Way
Brooklyn, NY	
Edison, NJ	Dennis M. Cahill, Richard B. Ravis
Holmes, NY	Robert S. Commerford
Newark, NJ	Delbert R. Baker, II
Ocean County, NJ	Dean A. Stortz
Pleasant Valley, NY	David N. Heineman
Red Hill	Ronald K. Denlinger, D. Thomas Phillips
Scranton	Roger L. Reitz
Egg Harbor Twnshp (Somers Pt., NJ)	Richard A. Moyer
Staten Island, NY	Ralph E. Ritter
Thompson, CT	Dennis W. Spinney
Upper Pocono	(dormant)
Walnutport	Jonathan P. Tait

The Board of Church Extension recommends the following resolutions be adopted by the 114th Annual Conference of the Bible Fellowship Church:

Whereas, the Board of Church Extension is of the opinion that the Aberdeen (Bayshore), New Jersey Mission meets the qualifications of a Particular Church as specified in Article 18 of the Articles of Faith of the Bible Fellowship Church, therefore, be it

Resolved, that the Aberdeen (Bayshore), New Jersey Mission be recognized as a Particular Church, and that its delegate be received into membership of the 114th Annual Conference of the Bible Fellowship Church.

Whereas, the Board of Church Extension is of the opinion that the Scranton, Pennsylvania Mission meets the qualifications of a Particular Church as specified in Article 18 of the Articles of Faith of the Bible Fellowship Church, therefore, be it

Resolved, that the Scranton, Pennsylvania Mission be recognized as a Particular Church, and that its delegate be received into membership of the 114th Annual Conference of the Bible Fellowship Church.

Board of Church Extension: Richard E. Taylor, Chairman; Robert W. Smock, Vice Chairman; Daniel G. Ziegler, Executive Director; William G. Schlonecker, Secretary; William R. Singletary, Treasurer; W. Robert Buckwalter; David S. Focht, Jr.; Kenneth L. Good; David E. Gundrum; Clyde W. Snyder; Robert H. Zentz

FINANCIAL REPORT
 Board of Church Extension
 January 1, 1996 to December 31, 1996

RECEIPTS:	
Balance, December 31, 1995	\$ 20,129.35
<u>From Churches:</u>	
<u>Undesignated:</u>	\$ 127,756.80
<u>Designated:</u>	
Baker, Newark, NJ	\$ 4,500.00
Newark Benevolence	1,066.44
Cahill, Edison, NJ	
Commerford, Holmes, NY	1,673.00
Denlinger, Red Hill, PA	
Haitian Congregation	739.06
Memorial Fund	50.00
Moyer, Egg Harbor Township, NJ	1,385.00
Jesus Video Project	790.00
Phillips, Red Hill, PA	312.50
Reitz, Scranton, PA	10,000.00
Ritter, Staten Island, NY	9,275.00
AWANA Project	350.00
Spinney, Thompson, CT	12,105.00
Stortz, Ocean County, NJ	14,000.00
Tait, Walnutport, PA	3,000.00
Vandegriff, Aberdeen, NJ	2,450.00
Way, Beacon, NY	
Executive Director's Support	2,872.60
Director of Development's Support	<u>100.00</u>
	64,668.60
Total from churches	\$ 192,425.40
<u>From Other Sources:</u>	
<u>General Fund:</u>	20,508.54
<u>Designated:</u>	
Baker, Newark	14,355.23
Newark Benevolence	462.50
Brooklyn	2,475.00
Cahill, Edison	1,075.00
Commerford, Holmes	170.00
Denlinger, Red Hill	267.50
Heineman, Pleasant Valley	75.00

Moyer, Egg Harbor Township	5,265.50	
Jesus Video Project	562.50	
Phillips, Red Hill	232.50	
Ravis, Edison	1,225.00	
Reitz, Scranton	2,050.00	
Ritter, Staten Island	10,799.00	
Staten Island Outreach	200.00	
AWANA Project	1,175.00	
Spinney, Thompson	7,620.00	
Stortz, Ocean County	3,380.00	
Tait, Walnutport	645.00	
Vandegriff, Aberdeen	979.00	
Way, Beacon	280.00	
Executive Director's Support	485.00	
Director of Development's Support	60.00	
New Church Starts	639.65	
Memorial Fund	<u>200.00</u>	
	54,677.88	
Total Other Source Giving		\$ 75,186.42
<u>Reimbursements and Refunds</u>		
Director's Travel	143.00	
Interest		<u>387.17</u>
		\$ 530.17
TOTAL RECEIPTS AND BALANCE		\$ 288,271.34

EXPENDITURES

Appropriations:

Aberdeen, NJ (Vandegriff)	\$ 3,470.00
Beacon, NY (Way)	280.00
Edison, NJ (Cahill, Ravis)	2,250.00
Egg Harbor Township, NJ (Moyer)	20,100.00
Jesus Video Project	1,352.50
Holmes, NY (Commerford)	2,954.00
Newark, NJ (Baker)	21,234.00
Newark Benevolence	1,528.94
Newark Building Fund	15.00
Ocean County, NJ (Stortz)	22,000.00
Pleasant Valley, NY (Heineman)	75.00
Red Hill, PA (Denlinger, Phillips)	1,037.00
Scranton, PA (Reitz)	16,002.00
Staten Island, NY (Ritter)	22,600.00
AWANA Project	1,525.00

Thompson, CT (Spinney)	33,734.08
Walnutport, PA	<u>3,200.00</u>
	153,357.52

Administration:

Executive Director's Salary/Benefits	\$ 28,500.00
Executive Director's Health Insurance	5,426.00
Director of Development's Salary/Benefits	22,316.10
Director of Development's Health Insurance	5,014.00
Director's Operation Account	19,000.00
Office Operating Account	12,000.00
Staten Island Outreach	200.00
Clerical Salary	7,996.75
Office Rent	4,000.00
Employer's Taxes/Social Security	2,318.86
Workers' Compensation	2,185.00
Banker's Security (term life)	201.50
Equipment	5,266.00
Withholding Taxes	<u>6,239.71</u>
	120,663.92

Reimbursements and Miscellaneous

Administrative Budget	200.00
Fellowship News Assessment	325.00
Memorial Fund	250.00
Interest Emergency Reserve fund	1,196.64
Bank charge	<u>62.90</u>

2,034.54

TOTAL EXPENDITURES

\$ 276,055.98

Balance, December 31, 1996

\$ 12,215.36

Deposited As follows:

Savings Account, CoreStates - 11,754.97;

Checking Account, CoreStates - 460.39

ADDENDA:

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

	<u>Balance 12/31/95</u>	<u>Receipts</u>	<u>Expenses</u>	<u>Balance 12/31/96</u>
Aberdeen, NJ	241.00	3,429.00	3,470.00	200.00
Book Fund	70.67	0.00	0.00	70.67
Luzerne County Project	127.30	0.00	0.00	127.30
Holmes, NY	1,111.00	1,843.00	2,954.00	---
Intercultural Mission	7,087.66	---	---	7,087.66

Memorial Fund	25.00	250.00	250.00	25.00
Denlinger/Phillips, Red Hill	249.50	812.50	1,037.00	25.00
Ritter, Staten Island, NY	4,613.94	21,599.00	24,125.00	2,087.94
Somers Point Land Fund	25.00	0.00	0.00	25.00
Tait, Walnutport, PA	---	3,645.00	3,200.00	445.00
Cahill/Ravis, Edison, NJ	---	2,300.00	2,250.00	50.00
Brooklyn Mission	---	2,475.00	---	2,475.00
Haitian Mission	---	739.06	---	<u>739.06</u>
TOTAL				\$ 13,357.63

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 12/31/95	15,877.46
Contributions	250.00
Interest	<u>391.71</u>
Balance 12/31/96	\$ 16,519.17*
* First Union Bank	13,656.00
Principal balance:	
Loan to Staten Island Mission	2,031.18
Loan to Ocean County Church	831.99

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 12/31/95	58,621.89
Interest	<u>1,873.39</u>
Balance 12/31/96	\$ 60,495.28 *
* Statement Savings, First Union Bank	31,537.42
Loan to General Account	23,932.86
Loan for Staten Island Heating Plant	5,025.00

4. The Board holds a tax escrow account, which received employment taxes from the general account and disburses them to the appropriate governmental entities:

Balance 12/31/95	18,979.10
Receipts	<u>20,244.04</u>
TOTAL	39,223.14
Disbursements	<u>35,685.08</u>
Balance 12/31/96	\$ 3,538.06*

* Depository: Summit Bank

Accounts and report audited by Jennings Derr, Coopersburg, PA.

Report of the Board of Missions

“Rejoice in the Lord always. I will say it again: Rejoice! Let your gentleness be evident to all. The Lord is near. Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus.” -Phil. 4:4-7

The Board of Missions met seven times during the very busy year of 1996. Because of the very nature of world evangelization, the Board is continually petitioning the BFC for focused prayer and sacrificial giving. As God encourages us in the above passage to pray with thanksgiving, we go on record praising God for such a tremendous year.

First of all, we praise God for the rich heritage we have and the examples we have of faithful servants.

This year we saw the retirement of Roy and Diane Hertzog, Barclay and Judy Harley, Len and Nina Buck and Brian and Maureen Butler. We praise God for the ministry they have provided to the Kingdom of God. We also praise God for Bob Breitegam’s forty years of service to the BOM. Of assistance to the BOM were also the many years of service of Reba Deily, Kathlyne Stortz, and Polly Thomann as officers of the Conference-Wide WMS--all these needed to resign this year due to health reasons.

We praise God secondly, for the ten who were commissioned to service during 1996.

Barry & Lesa Miller	January 28
Neil & Ivy Harding	March 24
Jay & Hettie Bigley	March 24
Kim Stengele	September 8
John & Judy Pello	October 27
Oliver & Linda Williams(departed for field) .	November 4
The Board recognized a previous Commissioning for Oliver & Linda Sharon Ohlin	
November 10	
Stephen & Vicki Mann	November 24
Todd & Laura Zimmerman	December 7
Jerry & Carolyn Moyer	December 8

Thirdly, we rejoice and thank God for the nine new candidates approved by the Board this year:

Jennifer Bechtel(Germany) with Janz Team Ministries
 Jeffry Ort(USA) with Handi-Vangelism
 James and Diane Bowling(various countries) with HELPS Int.
 Sanjay Dalavi(USA) with BCM
 Bruce and Deborah McIntosh(USA) with BCM
 Oliver and Linda Williams(England) with IMI

We give our thanksgiving, fourthly, to the new Board Members and office personnel, and for office facilities God has provided this year.

Donald Kuntzman Business Manager
 Deborah Snyderman Secretary
 Donald Faust Board Member

The 1000 sq. ft. Office complex is located at:
 1011 Brookside Rd., Suite 145
 P.O. Box 3555
 Allentown, PA 18106-0555
 Telephone: (610) 398-8776
 Fax: (610) 398-9303
 E-mail: BFCBOM@juno.com

Finally, we thank our Heavenly Father for our 125 missionaries who are laboring around the world in 31 different countries proclaiming the Gospel of Christ. We praise Him for the 2,100+ prayer partners, the supporting churches, and the nearly 225 individual donors that stand by our missions outreach on a regular basis.

Resolved, that we delete the material in the *Faith & Order* pp. 153 through 157 from "A. Board of Missions — Purpose" through "I. Contributions" and replace with the following (Second Reading):
 [see pages 39-42 of the 1996 *Yearbook*]

General Statistical Report on December 31, 1996

1. Number of Sending Boards under which our missionaries are working 34
2. Number of countries in which our missionaries are working 31
3. Number of Missionaries:

	Family Units	Couples	Singles	Total Adults
Active Missionaries	71	54	16	126
Leave of Absence	2	1	1	3
Appointees	8	3	5	11
Active Applicants	7	7	0	14
TOTALS	88	65	22	154

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

Area	Families	Adults	Countries
U.S.	22	38	U.S.
North America (excluding the U.S.)	5	10	Canada, Mexico
Central America & (Caribbean)	5	9	Bonaire, Costa Rica, Guadeloupe
South America	8	14	Bolivia, Chile, Ecuador, Suriname, Venezuela
Europe	11	19	Austria, France, Hungary, Italy, Spain, UK, Yugoslavia, Romania
Africa	8	14	Kenya, Tanzania, Mali
Asia	7	13	India, Kyrgyzstan, Russia, Mongolia, Thailand
Southeast Asia & Pacific	59		Guam, Malaysia, Papua New Guinea, Philippines
TOTALS	71	126	31 COUNTRIES

Our Missionary Appointees (8 family units, 11 adults)

1. Jennifer Bechtel -- Jenny was accepted by Janz Team Ministries and this Board on May 15, 1996 to serve as a teacher at the Black forest Academy in Kandern, Germany. She will also have the opportunity to disciple teenage girls and be involved in outreach ministries in the German community.
2. James & Diane Bowling--Jim & Diane were accepted by Helps International Ministries, Inc. and this Board on March 19, 1996 to serve the Lord's work in churches and mission offices through construction.
3. Heather Cullis was accepted by Wycliffe and this Board on March 27, 1995 to serve in Bible translation work. Her field of service is still being negotiated.
4. Sanjay Dalavai--Sanjay was accepted by BCM International and this Board on March 19, 1996 to serve as Financial Coordinator for BCM's Asia Ministries.
5. James & Lynne Head--Jim & Lynne were accepted by World Team and this Board on September 19, 1995 to serve in evangelism, discipleship,

and church planting in France.

6. Robert Lockhart was accepted by Word of Life and this Board on May 16, 1995 to serve as a Professional Associate.
7. Bruce & Deborah McIntosh--Bruce and Debbie were accepted by BCM and this Board on September 24, 1996 to serve in BCM's Counselling Development Ministries in York, PA.
8. Jeffrey Ort--Jeff was accepted by BCM International and this Board on January 25, 1996 to serve with Handi*Vangelism as the Handi*Camp Program Director.

Our Missionary Family

1. Keith & Carol Anderson - Texas, USA--Registrar & Director of Housing; teaching nursery program
2. William Aukamp - South Dakota, USA--Evangelism, discipleship, Bible classes
3. Mel & Jan Babcock - Alaska, USA--Purchaser, hosts for mission house guest apartment
4. Totoram & Felicia Baran - Newark, NJ, USA--Evangelism, cross-cultural ministries through Newark Bible Center
5. Byron & Lisa Barnshaw - Pennsylvania, USA--Graphic designer in public relations department; assists in photography
6. Raymond & Louise Bertolet - GUAM--Local church and prison ministries, production of radio programs, control-board operator
7. Jay & Hettie Bigley - MALI--pilot and mechanic
8. Glenn Blausler - California, USA--Packing and shipping for missionaries
9. Richard & Peggy Blausler - California, USA--Shipping Manager, support ministry for missionaries
10. Cliff & Becky Boone - TANZANIA--Evangelism, discipleship, church planting among unreached peoples
11. Osborne & Diane Buchanan - Pennsylvania, USA--Assistant to the President for International Missions
12. Chris & Beth Bullock - PAPUA NEW GUINEA--Telephone technician, medical work, evangelism and discipleship
13. Barbara Chappell - Pennsylvania, USA--Evangelism materials for children, teaching Bible classes
14. Linda Clayton - ECUADOR--X-ray technology, church ministries
15. William & Lois Early - BONAIRE, N.A.--Radio production, radio evangelism
16. Michael & Jocelyn Easton - Oregon, USA--Bible clubs, children's ministry, leadership training
17. Richard Erb - RUSSIA, teaching, evangelization
18. Theresa Faust - MALAYSIA--Ministering to physically and mentally impaired persons and their families
19. Ondrej & Milina Franka - YUGOSLAVIA (SERBIA)--Evangelism, discipleship, church and youth ministries, relief work and radio programming
20. Richard & Flo Gehman - KENYA--Theological education and spiritual renewal ministries
21. Marian Gibbon - KENYA--Supervisor of O.R./ Anesthesiology/ Maternity, teaching, evangelism
22. Neil & Ivy Harding - RUSSIA--Teaching and training pastors in Bible and Church Leadership
23. Robert & Shirl Harriman - Hawaii, USA--Evangelism/discipleship with bookstore ministry
24. Lynn & Lesley Hart - ITALY--Professional Associates to help with church planting and computerization of missionaries

25. Constance Hartman - AUSTRIA--Evangelism, discipleship, Bible studies, music
26. Aaron & Marlene Hoffman - Texas, USA--Dallas Center Chaplain, hospitality, Center nurse
27. Ronald & Doris Hoyle - FRANCE--Evangelism, church planting, music
28. Chris & Alma Hunsicker - ECUADOR--Bio-medical technician, hospital work, evangelism
29. Walter & Susan Johnston - PHILIPPINES--Video training ministries, evangelism, discipleship
30. Marvin & Peggy Klaassen - CHILE--Fill-in Director and teaching in Bible Institute
31. Brian & Carol Ann Lawrence - PHILIPPINES--Church planting and evangelism
32. Herb & Susan Lea - FRANCE--Professional Associates teaching in seminary in France
33. John & Nancy LoRusso - TANZANIA--Church planting/support ministries to Sandawe
34. James & Trudi MacArthur - SURINAME--Evangelism, discipleship, church planting
35. Stephen & Vicki Mann - GUADELOUPE--Church ministries and church planting
36. Chris & Beckie Merrick - Pennsylvania, USA--Coordination of ministry and work teams for urban church planters
37. Barry & Lesa Miller - MOROCCO--House parents at an orphanage and Christian school
38. Philip & Jan Morrison - KENYA--Teaching/training pastors and church workers
39. Duane & Joetta Moyer - GUADELOUPE--Church/youth work, Extension Seminary
40. Edward & Ruth Moyer - GUADELOUPE--Teaching Bible School, training, church advisor
41. Jerry & Carolyn Moyer - FRANCE--Church planting
42. Tony & Joanna Murrin - BOLIVIA--Missionary aviation, evangelism and discipleship
43. John & Judy Nicely - VENEZUELA--Teaching and community ministries
44. Sharon Ohlin - ROMANIA--Child evangelism and leadership training
45. Robert & Lana Patterson - CANADA--Evangelism, discipleship, church ministries among native Americans
46. Joy Pattison - BOLIVIA--Teaching children in Bolivia, evangelism through children's ministry
47. Wayne & Lois Gay Pauley - New York, USA--Evangelism and church planting among Chinese
48. John & Judy Pello - Philadelphia, USA--Urban church planting
49. Thomas & Becky Pollock - Minnesota, USA--Evangelism, discipleship, church ministries among native Americans
50. Earl Poysti - Colorado, USA--Evangelism and Russian Radio production
51. Lillian Solt Ramirez - COSTA RICA--Health, medical, one-on-one evangelism, counselling
52. Arthur & Vicki Reyes - MEXICO--Evangelism, discipleship, church planting
53. David & Rebecca Riddell - FRANCE--Field Director, evangelism, discipleship, church planting
54. Thomas & Joyce Sacher - Pennsylvania, USA--Camp ministries
55. David & Roxy Schlonecker - VENEZUELA--Teaching school, administration, local church ministries
56. Daniel & Jackie Scott - KYRGYZSTAN--Outreach to unreached people
57. Frances Sears - Hawaii, USA--Evangelism, teaching, bookstore ministry
58. Ted & Grete Shelling - Georgia, USA--International Student evangel-ism/discipleship, training others to do the same
59. David & Georgina Solt - MEXICO--Literature, radio, TV and film, camp, seminary and Bible school
60. Sarolta Solymosi - HUNGARY--Door-to-door evangelism and discipleship
61. Donald & Julie Stengele - INDIA--Professional Associates teaching and directing school activities
62. Kim Stengele - TANZANIA--Sandawe outreach project
63. Edward Stuebner - Pennsylvania, USA--Graphic arts for printing, evangelism through

magic and chalk talks

64. Rick & Donna Warner - MONGOLIA--Evangelism, discipleship, church planting, agriculture
65. Dana & Lanette Weller - Pennsylvania, USA--Director for BOM
66. Oliver & Linda Williams - GREAT BRITAIN--Evangelism and discipleship to Hindus
67. Mark & Cathy Wimble - THAILAND--Language school, evangelism and discipleship
68. Barry & Candace Wingo - MEXICO--Evangelism, translation, church planting
69. Philip & Nancy Yerrington - SPAIN--Evangelism, church ministries
70. Paul & Julie Zimmerman - New York, USA--AIM Headquarters: Paul- Accounts Payable, Payroll, Julie-Telephone Operator, Receptionist
71. Todd & Laura Zimmerman - INDIA--Church planting

Individuals Ending Their Active Missionary Status

Scott & Stacey Bose completed their service in June, 1996. Scott is presently attending Seminary and seeks God's direction for future service. Leonard & Nina Buck retired from service on February 1, 1996. Brian & Maureen Butler entered into retirement on July 31, 1996. Tina Getter's term of service was completed in October, 1996. She continues to seek the Lord's direction for further service. Martin Green's service was terminated in August, 1996. Barclay & Judy Harley began their retirement as of December 31, 1996. Roy & Diane Hertzog retired from the Board of Missions in October, 1996. Mark & Diana Meitzler's service was terminated in August, 1996. Dorothy Ruch completed her term of service in August, 1996. John Zimmerman completed his term of service in July, 1996.

Annual Reports From Missionaries

Annual activity reports from missionaries will be sent out by the missionaries themselves. These reports for 1996 will be sent out in early 1997.

Dates To Mark On Your Calendar Of Events:

- | | |
|-----------------------|--|
| Thursday, May 8, 1997 | Conference-Wide Missionary Rally from 10:00 a.m. to 3:00 p.m. at Bethel Bible Fellowship Church in Emmaus. |
| August 2 — 8, 1997 | World Missions Week at Pinebrook |
| October 1997 | Board of Missions sponsored Banquet |

Board of Missions: R. C. Reichenbach, Chairman; Dana E. Weller, Director; Charles J. Albert, Jr., Financial Secretary; Ralph M. Soper, Robert Breitegam -resigned (Donald Faust serves as replacement until Annual Conference), James W. Harris, Leroy O. Herb, William W. Mull, Gerald Schlonecker, and Thomas P. Shorb.

Financial Report of the Board of Missions

Balance Sheet Summary
as of December 31, 1996

ASSETS (CASH & INVESTMENTS)	
Cash in Bank	\$ 167,908.38
General Fund Investments & Money Market Funds	451,797.54
Housing Fund Investments & Money Market Funds	230,247.48
Supplemental Aid Investments & Money Market Funds	<u>125,673.83</u>
Total Assets	<u>\$ 975,627.23</u>
LIABILITIES (SUPPORT, SAF & PROJECTS)	
Missionary Support/Projects	\$ 89,956.54
Ethnic Church Planting	11,911.66
Awaiting Designation	<u>34,188.94</u>
Total Liabilities	\$ 136,057.14
FUNDS HELD IN TRUST	
Prior Year's GF Balance	\$ 460,232.40
Prior Year's SA Balance	140,169.72
Prior Year's HF Balance	232,553.78
This Year's Excess	<u>6,614.19</u>
Total Funds Held In Trust	839,570.09
Total Liabilities & Funds Held	<u>\$ 975,627.23</u>

Financial Analysis Summary

For the Year Ended December 31, 1996

General Fund Income:	
Undesignated Income - Churches	\$ 11,694.31
Undesignated Income - Individuals	2,486.41
Honorarium Income	1,576.10
100th Anniversary Offerings	13,106.68
Prayer Calendar Income	3,587.00
Missionary Directory Income	3,386.82
General Fund Interest	33,051.67
Board Ministry Income	20,313.03
Miscellaneous Income	<u>3,268.94</u>
Total Income	\$ 92,470.96
General Fund Disbursements:	
Supplemental Contributions	\$ 1,012.00
100th Anniversary Banquets	7,260.00
100th Anniversary Directory	6,763.00
100th Anniversary Miss. Trip	1,370.00
Office Supplies & Equipment	7,661.18
Publicity, Postage & Telephone	5,851.14
Prayer Calendar	4,511.23
World Missions Week	4,015.50
Rallies & Conferences	1,575.66
Outgoing Funds	2,750.00
Insurances & Taxes	20,447.38
Office Rental & Moving Expenses	19,115.59
Business Manager	14,241.30

Secretarial & Financial Services	15,087.35
Administration Budget	1,000.00
Other Expenses	<u>6,139.54</u>
Total Disbursements	\$118,800.87
General Fund Deficit	(\$ 26,329.91)
Housing Fund Rental & Interest Income	\$ 15,319.14
Housing Fund Rents & Assistance Paid	<u>7,000.00</u>
Housing Fund Excess	\$ 8,319.14
Supplemental Aid Interest Income	\$ 6,702.30
Supplemental Aid Ministry Income	51,602.05
Supplemental Aid Regular Payments	<u>22,367.99</u>
Supplemental Aid Excess	\$ 35,936.36
Missionary Support/Projects Income	\$1,566,284.75
Missionary Support/Projects Disbursements	<u>1,430,227.61</u>
Missionary Support/Projects Excess	\$ 136,057.14

NOTE: For complete detailed financial statements, please contact the Board of Missions office at P.O. Box 3555, 1011 Brookside Road, Suite 145, Allentown, PA 18103.

Ellis Lee Hostetter
Certified Public Accountant

February 25, 1997

Dear Brother Weller,

I have reviewed the records of the Board of Missions of the Bible Fellowship Church, a religious organization, and the accompanying Balance Sheet as of December 31, 1996 and the Statements of Income and Expenses for the year January 1 to December 31, 1996 in accordance with standards established by the American Institute of Certified Public Accountants and adopted by the Pennsylvania Board of Accountancy. 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 December 31, 1996 applied on the cash basis of accounting, which basis has been applied in a manner consistent with that of the preceding years.

Notes to the Financial Statement

for the period January 1 to December 31, 1996

- Note #1 The Board of Missions has provided a Balance Sheet as of December 31, 1996 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 December 31, 1996.
- Note #3 Dean Witter Reynolds, Inc.
General Fund Investments, at cost, and per cent return on investments as of December 31, 1996.

	<u>Cost</u>	<u>Yield</u>
GNMA	\$ 2,578.00	7.72
GNMA	4,511.00	7.72
GNMA	316.00	7.69
FHLMC	12,964.00	6.46
FNMA	16,410.00	6.33
GNMA	4,066.00	8.36
FHLMC	1,500.00	8.46
FNMA	25,000.00	6.36
FHLMC	30,000.00	7.19
FHLMC	9,000.00	6.34
FH	10,000.00	6.51
FNMA	25,000.00	7.02
FHLMC	25,000.00	7.32
FN	15,000.00	6.19
FHLMC	6,942.00	7.53
FHLMC	13,691.00	6.21
FHLMC	<u>6,621.53</u>	<u>7.07</u>
	<u>\$ 208,599.53</u>	6.41 avg.

Note #4 Prudential Securities investments, at cost, and per cent return on investments as of December 31, 1996.

	<u>Cost</u>	<u>Yield</u>
FHLMC	\$ 4,000.00	7.50
FHLMC	80,000.00	6.25
FHLMC	15,000.00	7.00
FNMA	10,000.00	7.50
FNMA	5,000.00	8.00
WESTERN MTG	63,000.00	5.35
FHLMC	13,000.00	7.50
FNMA	9,000.00	6.75
FNMA	7,000.00	8.00
FNMA	19,000.00	6.50
FNMA	5,000.00	8.00
FNMA	10,000.00	6.50
WESTERN MTG	10,000.00	6.36
WESTERN MTG	30,000.00	5.35
FHMLC	13,000.00	7.50
FHLMC	20,000.00	6.25
FNMA	12,000.00	8.00
FNMA	37,000.00	6.50
FNMA	4,000.00	8.00
FNMA	20,000.00	6.50
PRUD SEC	27,000.00	6.00
PRUD SEC	25,000.00	6.44
WESTERN MTG	5,000.00	6.36
WESTERN MTG	<u>73,000.00</u>	<u>5.35</u>
TOTAL	<u>\$ 516,000.00</u>	6.42 avg.
Reconciliation with Balance Sheet		
PB Housing Fund Investments	\$ 220,224.78	
PB Supplemental Aid Investments	119,185.70	
PB General Fund Investments	<u>176,589.52</u>	
Total	<u>\$ 516,000.00</u>	

Report of the Board of Directors of Bible Fellowship Church

The Board of Directors of the Bible Fellowship Church held four regular meetings to attend to corporate business related to Annual Conference, to agencies, and to the churches.

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

Annual Conference: medical insurance, administrative budget.

Pinebrook Junior College property.

Agencies: Victory Valley Camp

Once again this year the Board of Directors changed medical insurance companies. This was due to changes in coverage and a proposed 30% increase in premiums growing out of the acquisition of US HealthCare by Aetna Insurance Company. A plan offered by Inter-County Hospitalization-Health Plan was adopted and became the medical insurance plan offered to employees of Bible Fellowship Church and agencies as of January 1, 1997. The new plan brings significant financial savings when compared with terms offered the Bible Fellowship Church by Aetna Insurance Company for 1997. Higher life insurance benefits and dental coverage are also now included in the plan. Bible Fellowship churches and agencies now using other plans might be wise to take a close look at this plan.

The Board of Directors assisted the Board of Victory Valley in the acquisition of property consisting of acreage which enhances the integrity of present holdings, as well as a house dedicated to the use of the director.

During the 113th Annual Conference a faxed proposal to purchase part of the property formerly occupied by Pinebrook Junior College was received from Seniorcare Service Group, Incorporated, Lansdale, PA. Although the informal offer was good, and this group continued to express interest in purchasing the property for several months, no agreement of sale was ever received from that corporation. On December 3, 1996 the Board of Directors received a fourteen page proposed agreement of sale for the 5.711 acre parcel of the property containing the buildings for \$330,000. Discussions which followed led to that agreement, as amended, being signed on December 20, 1996. Matters which must be resolved before sale is consummated are: removal of asbestos and certification thereof; approvals relating to zoning and sewer from the municipality of Coopersburg, and State and Federal approval to use the property for assisted housing. Closing is proposed to be no later than June 30, 1997, but there is provision in the agreement for the purchaser to extend that date for two additional 30 day periods with prior notification of 10 days.

Sale of the parcels previously used as soccer field and park is made difficult because there is now a moratorium on sewer connections due to a dispute between Borough of Coopersburg and Upper Saucon Township. Until this issue is resolved, interest in, and value of, the property is seriously diminished.

The final chapter on the sale of the Coopersburg property remains to be written, but it is clear that the best that can be hoped for from proceeds of the sale is payment of loans made from banks and partial payment of loans by individuals. Decisions will need to be made by Annual Conference concerning the repayment of remaining debt to individuals, to the Trexler Foundation, to the Fund to Promote Church Extension, and to funds supervised by the Pinebrook Educational Foundation.

Last year when the Board of Directors issued its report to the 113th Annual Conference it was not clear that brother Jansen E. Hartman's years of service to the Board of Directors would come to an end. We now express our appreciation for his 45 years of faithful and fruitful service and wish him God's blessing as he continues to serve our conference in less formal ways.

During the year Jay H. Fasnacht resigned from the Board of Directors after over 19 years of service due to relocation to Florida. His contribution to the board has been significant and he will be missed.

The Board of Directors wishes to inform the 114th Annual Conference that at a properly-called meeting of the congregation of Salem Bible Fellowship Church, Allentown, PA the congregation voted to cease public meetings on February 28, 1997 and close its books as of March 31, 1997.

All funds are deposited in the Farmers First Bank, Lititz. Accounts were audited by Charles Albert.

We recommend that 114 Annual Conference adopt the following:

1. **Resolved**, that the rate of mileage reimbursement remain at 22¢ per mile.
2. **Resolved**, that the Administrative Budget for January 1, 1997 to December 31, 1997 be adopted.
3. **Resolved**, that the proposed Administrative Budget for January 1, 1998 to December 31, 1998 be approved for submission to the churches for their pledges.

Pledges for the 1998 Administrative Budget shall be received by the Financial Secretary by September 1, 1997

Board of Directors: James A. Beil, President; Carl C. Cassel, Vice-President; David J. Watkins, Secretary; Horace A. Kauffman, Financial Secretary; Robert W. Gehret, Treasurer; James A. Beil, Hospitalization Secretary; Bert N. Brosius, Randall A. Grossman, L. James Roberts

Bible Fellowship Church Balance Sheet

	<u>12/31/95</u>	<u>12/31/96</u>
Assets		
General Funds	\$ 626,143.32	\$ 651,411.53
Phila. Emmanuel BFC Fund	9,167.80	6,734.55
Fund to Promote Church Extension	1,442,424.24	1,435,727.92
Pinebrook Jr. College Fund	<u>458,350.99</u>	<u>422,573.95</u>
Total Assets	\$ 2,536,086.35	\$ 2,516,447.95
Liabilities		
General Funds	\$ 52,514.95	\$ 39,927.77
Phila. Emmanuel BFC Fund	0.00	0.00
Fund to Promote Church Extension	378,358.49	343,130.92
Pinebrook Jr. College Fund	<u>919,452.28</u>	<u>1,020,298.32</u>
Total Liabilities	\$ 1,350,325.72	\$ 1,403,357.01
Funds Held in Trust		
Fund to Promote Church Extension	\$ 562,748.08	\$ 568,482.65
Net Worth		
General Funds	\$ 573,628.37	\$ 611,483.76
Phila. Emmanuel BFC Fund	9,167.80	6,734.55
Fund to Promote Church Extension	501,317.67	524,114.35
Pinebrook Jr. College Fund	<u>(461,101.29)</u>	<u>(597,724.37)</u>
Total Net Worth	\$ 623,012.55	\$ 544,608.29
Total Liabilities, Trust Funds and Net Worth	\$ 2,536,086.35	\$ 2,516,447.95

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

General Fund Balance Sheet

December 31, 1996

	<u>12/31/96</u>
Assets	
Current Assets	
Cash - General Fund	\$ 51,975.86
Cash - Moving Fund	(535.18)
Cash - Ministers Ass't Fund	4,901.19
Cash - Fund to Assist Churches	5,637.41
Cash - MCC Intern. Fund	5,653.39
Accounts Receivable	
Admin. Budget (Note 1)	770.00
Medical Ins. (Note 1)	7,780.00
Note - Pinebrook Conference	<u>28,083.77</u>
Total Current Assets	\$ 104,266.44
Fixed Assets	
R.Est. - Pinebrook Conference	435,268.08
R.Est. - Victory Valley	<u>111,877.01</u>
Total Fixed Assets	\$ 547,145.09
Total Assets	\$ 651,411.53
Liabilities	
Prepayments	
Admin. Budget (Note 1)	\$ 500.00
Medical Insurance (Note 1)	11,344.00

Mortgage - Pinebrook Conference	<u>28,083.77</u>
Total Liabilities	39,927.77
Net Worth	<u>611,483.76</u>
Total Liabilities & Net Worth	\$ 651,411.53

Note 1. General Fund accounts receivable and prepaid for the 1996 Conference Year

Accounts receivable

Medical Insurance		Administrative Budget	
Bayshore	2,033	Bayshore	200.00
Bethlehem	546	Finesville	300.00
Camden	2,057	Lebanon	62.50
Lehighton	192	York	<u>208.30</u>
Newark, DE	1,638		
Staten Island, NY	546	Total	\$ 770.80
Robert Johnson	<u>768</u>		
Total	\$ 7,780		

Accounts prepaid

Medical Insurance		Administrative Budget	
Blandon	546	Pleasant Valley, NY	500
Ephrata	384		
Hatfield	1,092		
Mt. Pocono	578		
Poughquag	578		
Stroudsburg	2,514		
Sunbury	66		
Board of Missions	3,687		
BFC Homes	523		
Victory Valley	900		
Ken Keeler	284		
Roy Hertzog	<u>192</u>		
Total	\$ 11,344		

General Fund Statement of Income

December 31, 1996

Income

Administrative Budget	\$ 66,701.77
Medical Insurance	338,315.00
Contributions, Special	2,705.00
Interest	<u>1,800.00</u>
Total Income	\$ 409,521.77

Expenses

Moving Fund	2,025.10
Ministers' Assistance Fund	1,000.00
Annual Conference Entertainment	5,000.00
Annual Conference Expenses (Arrangement Com.)	2,284.60
Beneficiary Fund	500.00
Historical Committee	1,000.00
Ministers' Retirement Fund	14,000.00
Ministerial Convention Exp.	1,000.00
Expenses of Committees	
Com. to Exam Church Min.	173.13
Credentials Committee	544.24

Ministerial Cand. Com.	3,154.55	
Ministerial Rel. Com.	356.08	
Nominating Committee	210.30	
Statistical Committee	291.81	
Com. On Intercultural Min.	457.56	
Conference Agenda & Program	231.51	
"Laymen" - "Laypersons" Com.	19.49	
Strategic Planning Com.	206.93	
Com. Revise <i>Faith & Order</i>	<u>130.60</u>	
Total Committee Expense		5,776.20
Chaplaincy Expense		701.22
Bd. Directors' Expenses		643.83
Medical Insurance		<u>337,735.43</u>
Total Expenses		\$ 371,666.38
Gain or (Loss)		37,855.39

Philadelphia Emmanuel BFC

December 31, 1996

Assets		Income	
Cash	<u>\$ 6,734.55</u>	Rent	<u>900.00</u>
Total Assets	\$ 6,734.55	Total Income	\$ 900.00
Liabilities		Expenses	
Net Worth	<u>\$ 6,734.55</u>	Electric	\$ 349.09
Total Liabilities		Fuel Oil	1,102.35
& Net Worth	\$ 6,734.55	Water & Sewer	1,041.81
		Property Insurance	<u>840.00</u>
		Total Expenses	\$ 3,333.25
		Gain or (Loss)	(\$ 2,433.25)

Fund to Promote Church Extension

Income Statement

December 31, 1996

Income	
Interest Received	<u>\$ 22,796.68</u>
Total Income	\$ 22,796.68

Fund to Promote Church Extension

Balance Sheet

December 31, 1996

Assets	
Current Assets	
Cash	\$ 652.27
Interest Receivable - PJC	47,500.67
Note - Thompson, CN 2/1/99	45,000.00
Note - Edison, NJ	5,284.74
Note - Mt. Pocono	2,588.72
Note - Ocean Co., NJ 8/1/88	27,248.76
Note - Poughquag, NY	5,229.64
Note - Somers Point, NJ 6/91	12,015.95
Note - Red Hill (8%)	20,990.71

Note - Red Hill (Private)	28,000.00
Note - Pinebrook Jr. College	<u>290,000.00</u>
Total current Assets	\$ 484,510.76
Fixed Assets	
R. EST - Thompson, CN	\$ 132,427.00
R. EST - Howell, NJ	146,146.00
R. EST - Holmes, NY	78,311.00
R. EST - Kutztown	88,957.50
R. EST - Ocean Co., NJ	126,985.70
R. EST - Newark, NJ - Goldsmith	24,692.53
R. EST - Newark, NJ - Randolph	60,631.48
R. EST - Plainfield, NJ	42,760.00
R. EST - Poughquag, NY	43,958.00
R. EST - Somers Point, NJ	40,547.95
R. EST - Red Hill	<u>165,800.00</u>
Total Fixed Assets	\$ 951,217.16
Total Assets	\$1,435,727.92
Liabilities	
Notes Payable	
Red Hill Friend	\$ 8,000.00
Kline, James & Debra	10,000.00
Kriebel, Sylvester & Cora	<u>10,000.00</u>
Total Notes Payable	\$ 28,000.00
Mortgages	
Thompson, CN	\$ 84,030.55
Howell, NJ	94,851.00
Holmes, NY	32,981.47
Kutztown	12,291.62
Ocean Co., NJ	80,539.54
Poughquag, NY	<u>10,436.74</u>
Total Mortgages	\$ 315,130.92
Total Liabilities	\$ 343,130.92
Trust Funds	
Thompson, CN	\$ 48,396.45
Howell, NJ	51,295.00
Holmes, NY	45,329.53
Kutztown	76,665.88
Ocean Co. NJ	46,446.16
Newark, NJ - Randolph	60,631.48
Poughquag, NY	33,370.20
Somers Point, NJ	40,547.95
Red Hill	<u>165,800.00</u>
Total Funds Held in Trust	\$ 568,482.65
Net Worth	<u>524,114.35</u>
Total Liabilities, Net Worth and Trust Funds	\$1,435,727.92

Pinebrook Junior College

Fund Balance Sheet

December 31, 1996

Assets

Current Assets

Cash - General Fund	\$ 3,676.20
Total Cash	\$ 3,676.20

Accounts Receivable _____

Fixed Assets

Land	\$ 46,657.28
Buildings (786,069.72)	367,018.94
Equipment (20,866.22)	<u>5,221.53</u>
Total Fixed Assets	<u>\$ 418,897.75</u>

Total Assets \$ 422,573.95

Liabilities

Interest Payable

Pinebrook Education Found.	1,841.67
Fund to Promote C.E.	47,500.67
Krigor, Interest	9,900.00
Rotenberger, Interest	<u>1,500.00</u>
Total Payables	60,742.34

Notes Payable

Trexler Foundation	9,000.00
Fund to Promote C.E. - 8%	\$ 290,000.00
Pinebrook Endowment Fund - 8%	32,653.66
Krigor - 8%	165,000.00
Rotenberger - 8%	<u>25,000.00</u>
Total Notes	\$ 521,653.66

Mortgages

CoreStates Bank - 9.75%	\$ 96,750.00
Quakertown National Bank - 8.25%	<u>341,152.32</u>
Total Mortgages	<u>437,902.32</u>

Total Liabilities 1,020,298.32

Net Worth (597,724.37)

Total Liabilities & Net Worth \$ 422,573.95

Pinebrook Jr. College

Statement of Income and Expenses

for the Month and Year Ended December 31, 1996

Income

Contributions	\$ 1,250.00
Rent	<u>100.00</u>
Total Income	\$ 1,350.00

Expenses

Interest - Corestates Bank	\$ 10,188.33
Interest - Quakertown N. Bank	29,036.44
Interest - Krigor	12,933.33

Interest - Rotenberger	2,000.00
Interest - Fund to Prom. C.E.	19,289.86
Interest - Pinebrook Ed. Fd.	1,038.56
Electric	1,063.86
Water & Sewer	1,007.02
Maintenance	2,022.59
Fees & Permits	161.00
Attorney Fees	251.50
Taxes, Property	97.59
Insurance	18,524.75
Depreciation Expense	27,791.71
Property Sale Expense	3,303.00
Transfer to Pinebrook Ed. Fd.	<u>9,263.54</u>
Total Expenses	\$ 137,973.08
Gain or (Loss)	\$ (136,623.08)

Proposed Administrative Budgets

	Pledged Jan.1, 1997 to <u>Dec.31, 1997</u>	Jan.1, 1998 to <u>Dec.31, 1998</u>
1. Beneficiary Fund	\$ 500	\$ 500
2. Ministers' Assistance Fund	500	500
3. Ministerial Convention	1,000	1,000
4. Ministers' Retirement Fund	<u>28,000</u>	<u>30,000</u>
Total	\$ 30,000	\$ 32,000
1a. Conference Entertainment	\$ 5,000	\$ 5,000
1b. Conference Expense	3,750	3,750
2. Moving Fund	0	0
3. Fund to Assist Churches	<u>100</u>	<u>100</u>
Total	\$ 8,850	\$ 8,850
1. Publication & Printing	\$ 4,000	\$ 3,500
2. Expenses of Committees		
a. Chaplaincy Expenses	700	700
b. Stewardship Council	0	0
c. All other Expenses	6,000	6,000
3. Expenses, Board of Directors	1,200	1,200
4. M.C.C. Internship Fund	750	750
5. Historical Committee	1,000	1,000
6. Contingencies	<u>\$ 14,611</u>	<u>\$ 13,000</u>
Total	\$ 28,261	\$ 26,150
Total Budget	\$ 67,111	\$ 67,000

Pledges to the Administrative Budget

<u>Church</u>	<u>1996</u>	<u>1997</u>	<u>Church</u>	<u>1996</u>	<u>1997</u>
Allentown, CC	3,600	3,600	Ocean Co., NJ	200	250
Allentown, Salem	100	50	Oley	2,580	2,520
*Bayshore, NJ	200	200	Paradise	600	600
Beacon, NY	0	100	Phila, Wissinoming	500	500
Bethlehem	2,100	1,500	Pleasant Valley, NY	400	500
Blandon	840	900	Poughquag, NY	200	300
Camden, DE	100	100	Quakertown	2,600	2,800
Coopersburg	3,400	3,400	Reading	3,000	2,450
*Denville, NJ	150	150	Red Hill	200	200
*Edison, NJ	150	150	*Royersford	1,000	1,000
*Emmaus	4,200	4,200	Scranton	100	100
Ephrata	2,000	2,200	Shamokin	200	200
Finesville, NJ	300	330	Sinking Spring	1,600	1,600
Fleetwood	500	500	Somers Point, NJ	0	0
Graterford	1,750	1,800	Spring City	1,550	1,550
Harleysville	2,600	2,600	Staten Island, NY	25	50
*Harrisburg	2,800	2,800	Stroudsburg	1,600	1,600
Hatfield	2,250	2,250	Sunbury	2,500	2,500
Holmes, NY	200	250	Terre Hill	400	400
*Howell, NJ	600	600	Thompson CT	300	50
Kutztown	800	800	Wallingford	3,150	3,250
Lancaster	3,600	3,400	Walnutport	0	75
Lebanon	1,780	1,780	Whitehall	125	150
Lehighton	560	560	York	1,250	1,250
Maple Glen	750	750	Zionsville	375	400
*Mt. Carmel	996	996	BFC Home	350	400
Mt. Pocono	600	600	Bd. Church Extension	100	200
Nazareth	2,600	2,600	Bd. Missions	1,000	1,000
*Newark, DE	550	550	Pinebrook Bible Conf.	500	500
Newark, NJ	942	1,000			
			Totals	\$ 67,423	\$ 67,111
			Proposed Budget		\$ 67,000
			Percent of Budget pledged		100.2

*Pledge same as last year not confirmed by the church.

Report of the Board of Higher Education

Since the 113th Annual Conference, the Board of Higher Education (BHE) has met three times, for a total of ten times since its inception in the fall of 1994. It has continued to take action to oversee the work of the Pinebrook Educational Foundation (PEF), and to establish a cordial working relationship with Biblical Theological Seminary (BTS) on several fronts.

The Pinebrook Educational Foundation

The Board of Directors of the PEF for the past year has consisted of the following members:

Term expiring in 1999: Olivia Barnes, Stephen C. Cassel

Term expiring in 1998: Raymond R. Dotts, Jay H. Fasnacht

Term expiring in 1997: Keith W. Johnson, Robert C. Newman

In September 1996, Valeria S. Boyer resigned from the Foundation Board because of her health. Since the PEF legislation does not address Foundation Board vacancies, the PEF adopted at its December 5th meeting the same policy authorized for the BHE, as found in Article II, Section 3. Then, at that same meeting, they selected Olivia Barnes to fill the vacancy until the next Annual Conference. Subsequently the BHE elected, subject to ratification by the 114th Annual Conference, Keith W. Johnson and Robert C. Newman for terms expiring in 2000, and Olivia Barnes to complete the term of Valeria Boyer in 1999.

The report of the Pinebrook Educational Foundation is appended to the report of the Board of Higher Education.

Denominational Involvement in Biblical Theological Seminary

The Board completed work on two of its three activities that will create a closer affiliation with BTS:

1. The newly designed course, THS-560 "Bible Fellowship Church Polity", was scheduled for two hours of credit during the 1997 spring semester at 11:30 to 1:20 on Tuesdays. The Ministerial Candidate Committee had selected Richard E. Taylor and Calvin Reed as both instructors and syllabus writers. Unfortunately the course had to be cancelled due to low enrollment. The BHE intends to try again in the Spring semester of 1998, offering the same course in the evening and seeking to develop better promotion in advance of the course offering.

2. Final copy of the "Pastoral Intern Partnership" brochure was

approved, and many of these brochures were later distributed. The first official intern under this new program, Peter Gunderson, has been accepted and approved to begin his work under the supervision of Carl T. Martin.

3. The Board has remained in contact with William W. Mull as its chief candidate to be the BFC Chaplain at the Seminary. The slow recovery of Bill, and of Addy in particular, has necessarily delayed the onset of this endeavor. In the meanwhile, both Newton Conant, former chaplain at BTS, and Al Oldham who was instrumental in bringing him to the Seminary, have contributed many valuable ideas for a job description for this position.

Further Work

The Lord's blessed call to glory of our dearly beloved and sorely missed brother, George K. Monroe, Jr., on Friday, August 23rd, was a great loss to this Board. Efforts have been made to find suitable and willing candidates to replace him, and these names have been submitted to the Committee on Nominations. Meanwhile, John Studenroth was elected to serve as secretary of the BHE in George's place. Since George was a faithful and charter member of the BHE, the PEF has urged all members of the BHE to make gifts in his memory for the Foundation's Memorial Scholarship Endowment Fund. The BHE in turn would like to extend the same invitation to all the friends and members of this 114th Annual Conference.

Under the direction of the PEF, efforts continue to transfer endowment and scholarship funds remaining from both Berean Bible School and Pinebrook Junior College in order to promote higher education within the BFC and offer financial aid to its members. The Board has also solicited participation of the particular churches in these efforts. Partially due to the unresolved matters related to the sale of former PJC properties, sufficient funds are not yet available to support applications for financial aid.

The BHE has been actively discussing ways in which we can promote Christian higher education in the Bible Fellowship Church. Opinions from others on this subject are always welcome.

RESOLVED; that the Annual Conference ratify the election to the Pinebrook Educational Foundation of Keith W. Johnson, Robert C. Newman, and Olivia Barnes, for terms expiring in 2000, 2000, and 1999, respectively.

The Board of Higher Education: Robert C. Newman, Chairman; Raymond R. Dotts, Vice-Chairman; John C. Studenroth, Secretary; David J. Watkins; Stephen C. Cassel; and Carl T. Martin.

Pinebrook Educational Foundation Annual Report 1996

Approved January 14, 1997

The Board of Directors of the Pinebrook Educational Foundation met five times in 1996. The Board dealt with a number of matters which are described below.

1. An investment policy for the Foundation's funds was finalized.
2. A letter was sent to pastors and treasurers of Bible Fellowship Churches for the purpose of raising funds for the General Scholarship Fund. To date, \$400 has been received for the General Scholarship Fund.
3. A Pinebrook Educational Foundation brochure was finalized and prepared for distribution.
4. An activity account was established for funding expenses of the Board of Higher Education.
5. The formal transfer of the Rev. and Mrs. R. C. Reichenbach Scholarship Fund from Pinebrook Junior College to Pinebrook Educational Foundation has been completed. The formal transfer of other endowment funds has not been completed, although the funds are in the custody of the Foundation.
6. The Memorial Scholarship Endowment Fund was established for the purpose of honoring the life and memory of loved ones.
7. The Berean Bible School Scholarship Endowment Fund was established to perpetuate the memory of Berean Bible School and its significant impact on the lives and Christian development of its graduates.
8. The Board adopted the calendar year for reporting the finances of the Foundation.
9. Forms for application for scholarships were finalized.
10. A scholarship grant of \$500 was made to Miss Ruth Geer from the Rev. and Mrs. R. C. Reichenbach Scholarship Fund. Miss Geer is a member of the Harrisburg congregation and attends Columbia International University.
11. The Board approved a loan of up to \$25,000 from endowment funds to Pinebrook Junior College at 8% per annum. The loan and interest are to be repaid from the proceeds of the sale of College properties.

Following is a summary of the funds under the custody of the Board of Directors of the Pinebrook Educational Foundation.

- A. Operating fund, which includes the activity account of the Board of Higher Education.
- B. Endowment funds, including funds transferred from Pinebrook Junior College. These funds include:
 1. Reverend and Mrs. R. C. Reichenbach Scholarship Fund
 2. Berean Bible School Scholarship Endowment Fund
 3. Memorial Scholarship Endowment Fund
 4. Laura M. Didden Memorial Scholarship Fund
 5. Walker Student Aid Fund
 6. Alumni Scholarship Fund
 7. Ungerer Memorial Student Loan Fund
 8. Donald D. Siegfried Memorial Endowment Fund
 9. Daniel K. Ziegler Memorial Faculty Study Endowment Fund
- C. Loan Fund
- D. General Scholarship Fund

Respectfully submitted,
Jay H. Fasnacht, Secretary

Pinebrook Educational Foundation Endowment Fund

Balance Sheet
December 31, 1996

ASSETS

Investments (CoreStates Bank and Prudential Securities)	\$25,074
Other Investments	1,878
Due from Loan Fund	1,961
Loan to Pinebrook Junior College	29,434
Other Amounts due from Pinebrook Jr College	2,265
Due from Operating Fund	<u>1,047</u>
	<u>\$61,659</u>
Fund Balance	<u>\$61,659</u>

Endowment Fund Operations Year Ended December 31, 1996

Fund balance at January 1, 1996	\$57,510
Investment Income	3,349
Contributions	1,300
Scholarship Awarded	<u>(500)</u>
Fund balance at December 31, 1996	<u>\$61,659</u>

Operating Fund Balance Sheet December 31, 1996

<u>Asset</u>	
Cash in Ambassador Bank	<u>\$2,147</u>
 <u>Liabilities and Fund Balance</u>	
Due to Loan Fund	\$420
Due to Scholarship Fund	400
Due to Endowment Funds	1,047
Amount held for Board of Higher Education Expenses	200
Fund balance	<u>80</u>
	<u>\$2,147</u>

Operating Fund Operations Year Ended December 31, 1996

Fund balance at January 1, 1996	\$142
Contributions received	<u>25</u>
	167
 Disbursements: Stationery and other supplies	<u>87</u>
Fund balance at December 31, 1996	<u>\$80</u>

**Pinebrook Educational Foundation
Loan Fund
Balance Sheet
December 31, 1996**

Assets

Loan to Pinebrook Junior College	\$3,220
Due from Operating Fund	420
Loans receivable, Net	1,944
Interest due from Pinebrook Junior College	<u>193</u>
	<u>\$5,777</u>

Liabilities and Fund Balance

Due to Endowment Fund	\$1,961
Fund Balance	<u>3,816</u>
	<u>\$5,777</u>

**Loan Fund Operations
Year Ended December 31, 1996**

Fund balance at January 1, 1996	\$2,742
Reversal of Bad Debts	741
Interest Income	<u>333</u>
Fund balance at December 31, 1996	<u>\$3,816</u>

**Scholarship Fund
Balance Sheet
December 31, 1996**

Due from Operating Fund	<u>\$400</u>
Fund Balance	<u>\$400</u>

**Scholarship Fund Operations
Year Ended December 31, 1996**

Fund balance at January 1, 1996	\$ 0
Contributions	<u>400</u>
Fund balance at December 31, 1996	<u>\$400</u>

The Financial Statements of the Pinebrook Educational Foundation were audited by J. Harold Engle.

Report of the Bible Fellowship Church Homes, Inc.

Time is a gift from God given to every person in equal increments. The one variable in the gift of time is when the end for each one will occur.

As time moves incessantly, we each face significant periods in our individual personal lives as well as in our various corporate "lives". Ecclesiastes 3:1 informs us that, *There is a time for every thing, and a season for every activity under heaven.* The writer continues with a series of oxymorons. These sharp contrasts do sum up the activities which consume our time.

However, life is more than a monotonous round of seeming contradictions. Certainly we experience times of testing and even darkness, but we can declare, whether boldly or weakly, that *our times are in His hands* (Psa. 31:15). God wants us to *redeem the time* or use every opportunity that he places before us. (Eph. 5:15 & 16; Col. 4:5).

God, who created time and controls time, is moving towards the final end of history. We do not know when that final end will be, but we can move with God toward that end. Let us endeavor to buy up every opportunity to use this ministry of Bible Fellowship Church Homes to further God's kingdom and to serve others in His name.

Fellowship Community

As an advertising program is developed a concerted effort will be made to develop a consistent use of the name Fellowship Community.

Also, with the name Fellowship Community, we must formulate development plans for the entire Community. Fellowship Courts can continue to be expanded. We must plan for this by developing a financial plan and the time framework. On the Whitehall campus, two levels of assisted living should be considered for development, which would be Personal Care and Assisted Living, sometimes referred to as Aging in Place. May God grant to us His wisdom and perseverance to accomplish a full offering of care options.

Fellowship Courts

Construction of the two buildings which will complete Musselman Court is on schedule. Inclement weather has not been a significant factor in causing delays.

The construction schedule, barring unforeseen delays, calls for an

occupancy date of the 5-unit building on May 18, 1997 and an occupancy date of June 29, 1997 for the 8-unit building.

Because our marketing programs allow prospective residents the opportunity of choosing among several no-cost or low-cost options, there is some intensive coordination required from time to time. Equipment for the “community” kitchen will soon be ordered, which includes tableware, dishware, appliances, and tables and chairs for the dining room.

The residential appliances have been ordered.

The utility building is completed on the exterior. Since this will have a workshop area, donations of tools, work tables, used kitchen floor and wall cabinets and other such items would be accepted.

Ten of the twelve units under construction presently have deposit moneys placed on them. There is significant interest in the remaining units to cause us to feel confident that they will be occupied. One of the twelve new units is being reserved for occupancy by an administrator/manager of the Courts.

The community spirit of the residents continues to develop by means of holiday dinners, teas and luncheons. Weekly shopping trips are provided. We are grateful to Ralph Cole for volunteering to drive for most of these trips as well as to a monthly Seniors’ luncheon at Emmaus and one special shopping trip to the Poconos. Perhaps he will soon commit himself to becoming a resident. We could use his volunteer assistance, but such commitments are difficult for one to make. The residents continue to provide volunteer services to Fellowship Manor in the activities program, the record keeping department and the central supply program.

On October 31, a get acquainted reception was held for the prospective residents. It was encouraging to see how quickly they “bonded.” From time to time newsletters are mailed to these folks.

Fellowship Manor

The past year for Fellowship Manor has been a very busy one. The census has remained well above the budgeted number of 96.6%. There has been an increase in the number of times when we had to turn applicants away because all the beds were filled.

Fellowship Manor is seeking accreditation by the Joint Commission for Accreditation of Health Organizations. Times have been busy because in order to be approved by JCAHO, our policy and procedure manuals must be revised and rewritten so as to fit the JCAHO model.

Robert Zentz has been filling his position as Administrator in a very fine and commendable manner.

Fellowship Home

This year was most satisfactory at Fellowship Home. Census was at or near 100% until the last 2 months. Four vacancies occurred within days of each other, and because full occupancy for a period of time caused the waiting list to fade to zero, all the beds have not been filled yet. The beds are being filled and applications are being processed.

There is a strong desire by administration and staff to have the patio built in the yard outside the dining room.

James Ernst as Administrator is again to be commended for his faithful, concerned, and persistent work ethic and performance.

Miscellaneous

An agreement with the Township of Whitehall has been signed relieving Fellowship Manor of any obligation to pay the business privilege tax. Fellowship Manor has agreed not to proceed with action to obtain refunds on the taxes paid on the previous three years.

An agreement has been signed allowing PennDOT the right-of-way to widen Mauch Chunk Road from Schadt Avenue to Rural Road. Construction has been slated to begin in Spring of 1997, and should be completed by early Fall 1997.

All of our staff members at every level of service are to be commended for their faithful service. The Board members serve well to oversee this important ministry. The greatest praise must go to our gracious God and Saviour who enables all to serve in this ministry.

Note: The financial report is an abridged report prepared by Steven Schlegel from the full financial report audited by W.N. Serfass & Co. The fiscal year is from July 1, 1995 to June 30, 1996.

Board of Directors, Bible Fellowship Church Homes, Inc.: James A. Beil, Chairman & President; Robert W. Smock, Vice Chairman; Karen Uhrich, Secretary; William H. Bartron, LeRoy S. Heller, James G. Koch, Robin Musselman, Glenn D. Ruoss, Henry Sandt, Jr., Gene W. Smith, Dean A. Stortz, John W. Trauch, Doris W. Wire

Financial Report Fellowship Homes, Inc.

Board of Directors, Bible Fellowship Church Homes, Inc.

We have audited the accompanying statement of financial position of Bible Fellowship Church Homes, Inc. as of June 30, 1996, and the related statement of activities 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, 1996, and the changes in its net assets and its cash flows for the fiscal year then ended in conformity with generally accepted accounting principles.

As discussed in Note 1 and Note 15 to the financial statements, Bible Fellowship Church Homes, Inc. adopted the provisions of the Financial Accounting Standards Board's Statements of Financial Accounting Standards No. 124, Accounting for Certain Investments Held by Non-for-Profit Organizations in 1996.

W.N. Serfass & Co,
September 3, 1996

Statement of Financial Position

June 30, 1996

Assets

Cash and Cash Equivalents	\$ 1,865,646
Accounts Receivable	595,477
Other Receivables	3,921
Inventory	37,575
Prepaid Expenses	32,062
Investments	550,761
Construction in Progress	84,556
Property, Plant & Equipment - Net	7,382,541
Bond Financing Costs - Net	443,265
Other Deposits	14,342
Assets Whose Use is Limited	<u>918,458</u>
Total Assets	<u>\$ 11,928,604</u>

Liabilities

Accounts Payable	\$ 114,122
Payroll Withholdings	16,125
Accrued Liabilities	324,970
Deferred Entrance Fees	61,200
Refundable Deposits	410,150

Security Deposits	600
Notes Payable	300,000
Bonds Payable - net	<u>8,446,229</u>
Total Liabilities	9,673,396
Net Assets	
Unrestricted	1,277,140
Temporarily Restricted	<u>978,068</u>
Total Net Assets	<u>2,255,208</u>
Total Liabilities & Net Assets	<u>\$ 11,928,604</u>

Statement of Activities

for the Fiscal Year Ended June 30, 1996

Temporarily	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>
Revenue, Gains & Other Support			
Program Revenue	\$ 6,368,109	-	\$ 6,368,109
Ancillary Revenue	507,010	-	507,010
Entrance Fees	17,025	-	17,025
Contributions	40,555	-	40,555
Interest	27,341	56,768	84,109
Dividends	49,345	-	49,345
Rents	6,600	-	6,600
Miscellaneous	84,652	-	84,652
Unrealized Investment Gain	58,209	-	58,209
Net Assets Released From			
Restriction	<u>1,194,876</u>	<u>(1,194,876)</u>	-
Total Revenue, Gains & Other Support	8,353,722	(1,138,108)	7,215,614
Expenses, Losses & Other Decreases			
Room & Board	1,659,010	-	1,659,010
Health Care	3,164,855	-	3,164,855
General Administration	552,087	-	552,087
Real Estate Taxes	29,808	-	29,808
Interest	669,022	-	669,022
Bad Debts	10,371	-	10,371
Depreciation	375,989	-	375,989
Amortization	15,887	-	15,887
Addition to Restricted			
Net Assets	<u>1,343,170</u>	<u>(1,343,170)</u>	-
Total Expenses, Losses & Other Decreases	<u>7,820,199</u>	<u>(1,343,170)</u>	<u>6,477,029</u>
Change in Net Assets	533,523	205,062	738,585
Net Assets - 7/01/95	<u>743,617</u>	<u>773,006</u>	<u>1,516,623</u>
Net Assets - 6/30/96	<u>\$ 1,277,140</u>	<u>\$ 978,068</u>	<u>\$ 2,255,208</u>

List of Bank and Financial Institutions Where Cash & Investments Are Held

Fellowship Manor

Checking, Payroll - National Penn Bank

Debt Service - Summit Bank (formerly First Valley Bank)

Money Markets - National Penn Bank, William Penn Funds, Colonial Mutual Funds,

Putnam Investments

Investments - Colonial Mutual Funds, Putnam Investments

Fellowship Home

Checking, Savings, Payroll - Lafayette Bank

Debt Service - Summit Bank (formerly First Valley Bank)

Money Market - William Penn Funds

Fellowship Courts

Checking - National Penn Bank

Checking, Payroll - Summit Bank (formerly First Valley Bank)

Money Market - Pershing - Alliance Government Reserves

Certificates of Deposit - Pershing Bank of Oklahoma, Berkeley Federal Bank & Trust,

Household Bank FSB, River Forest State Bank & Trust Company

Fellowship Home Apartment

Checking, Savings - Lafayette Bank

BFCHI - Corporate & Board

Checking, Payroll - National Penn Bank

Checking - CoreStates Bank (formerly Meridian Bancorp)

Money Markets - William Penn Funds, Dean Witter Liquid Assets

Investments - AIM Funds, Dean Witter Trust Company

Quality Care & Carefree Living

for mature adults

Whether you require skilled nursing care or independent living, our mature adult community provides the security, personal freedom, and comforts of home.

For details and information call

610 799-3000

Mon-Fri 9am to 4pm

*Rt 22 to 15th St. Exit. North 1 7/10 mile
to Rural Rd. Right onto Rural Rd. 1/10
mile to Fellowship Drive on right.*



Report of the Pinebrook Bible Conference

Pinebrook Bible Conference held its first official convocation as an agency of the BFC on Labor Day, Monday, September 2, 1968. There have been many difficulties, discouragements, challenges and tough situations since that day but there has also been many tremendous blessings, spiritual victories and life-changing experiences won in the lives of hundreds if not thousands of children, young people and adults on these holy grounds.

We continue to strive for excellence in providing for the physical, material and spiritual needs of our guests. Our staff is committed to the task of making Pinebrook a true "Pinnacle" facility and to this end we have finished the second year of our five-year development plan, PINNACLE PROJECT.

The Long-Range Planning Committee and the Pinebrook administration in particular is also working on a Master Plan of development. It was our hope to present this plan to this Annual Conference with final approval of our board. We are seeking to evaluate and project the future ministry potential that can be provided to the BFC and the Church universal on the present grounds which we own as we face the tremendous opportunities of the 21st Century. There are three main areas that we are studying:

1. Estate Program - need for staff housing
2. Provincial Program - New administration facilities, book store, recreational and lounge facilities.
3. Charter Program - New deluxe motel facilities which could also accommodate families that may choose deluxe accommodations. This will also include different configuration of some of our present motels.

The administration is also committed to financial integrity and responsibility. We continue to operate this ministry in the black and are making great strides to remove our indebtedness. However, it is obvious to us that if we are to adopt a Master Plan of Development and seek to aggressively develop it, it will be necessary for us to make a substantial loan. It is our hope that we will eliminate all other debts before we launch into an expanded development. We believe that it is possible that all or nearly all debt will be paid by Dec.31, 1997. Our 1997 budget is carrying a debt service of \$44,000 and this can be applied to debt service for 1998, and is sufficient to make a loan which could be used to fund the expense of developing the "Provincial Program" of the Master Plan presented by the Long-Range Planning Committee. This is contingent on the preliminary approval of the Pinebrook Board of Directors meeting on June 12, 1997 and

the final approval of the plans and financial package to be given to the Pinebrook Board of Directors at their meeting on December 11, 1997. We are also committed to maintain rates which are very reasonable for both the retreats and the summer program. Slight increases have been made and will continue, but a survey has showed us that our retreat rates are very competitive and our summer rates are well below all others. It is also our opinion that we offer facilities above the average as it relates to our rates. We have also been told by many that the improved menu which we began in the beginning of 1996 has placed Pinebrook well above almost all other similar Bible Conferences in the selection, quality and quantity of food served.

Our staff continues to serve with great dedication. Some of the new staff has brought an excitement and positive influence which has helped to inspire others who have been here a longer time. A special recognition is to be given to two couples, John and Edna Moran and David and Polly Thoman who both have resigned as staff members in the past but have continued on a part-time basis and have now found it necessary to retire from these part-time activities because of health reasons. We thank God for the faithful and loyal ministry of these dear folks in the years gone by.

Board of Directors, Pinebrook Bible Conference: Bert N. Brosius, Director; Alva C. Cassel, President and Chairman; Harold L. Snyder, Vice President and Vice Chairman; Daniel P. Allen, Secretary; John F. Moran, Treasurer; Carl Ackerman, Lee E. Boyles, Kermit K. Gehman, LeRoy O. Herb, Robert F. Johnson, Calvin T. Reed, Gerald L. Schlonecker, John M. Stengele, James A. Wickstead

Financial Report

Balance Sheet

December 31, 1996

ASSETS

Current Assets

Cash in Bank - Checking	\$ 10,777.68
Cash on Hand & A/R	2,160.00
Payroll Account	7,018.46
Money Market Accounts	936.61
Savings Account	<u>39,219.79</u>
Total Current Assets	\$ 60,111.54

Fixed Assets

Land & Buildings	2,924,714.71
Accumulated Depreciation	(29,013.32)
Inventory & Equipment	32,337.07
Furniture & Fixtures	4,011.39
Vehicles - Net of Depreciation	<u>22,807.34</u>
Total Fixed Assets	<u>2,954,857.19</u>

Total Assets

\$ 3,014,968.73

LIABILITIES AND EQUITY

Current Liabilities

Accounts Payable	\$ 21,680.10
Payroll Taxes Payable	710.82
Line of Credit - UP Bank	
Payroll Deductions Payable	<u>50.00</u>
Total Current Liabilities	\$ 22,440.92

Long Term Liabilities

Mortgage	15,136.48
Other Loans	<u>51,077.47</u>
Total Long Term Liabilities	66,213.95

Restricted Liabilities

Meadowbrook Pre-Registration	14,200.00
Deposits - Retreats	34,197.65
Deposits - Summer Conference	14,240.00
Other Funds	2,042.71
Restricted Funds	5,900.00
Scholarship/Tip fund	5,991.69
Mini Golf - begun 6/30/92	<u>11,185.39</u>
Total Restricted Funds	87,757.44

Equity

Equity at Beginning of Year	2,837,226.58
This Year's Gain (Loss)	<u>1,329.84</u>
Total Equity	<u>2,838,556.42</u>

Total Liabilities and Equity

\$ 3,014,968.73

Consolidated Statement of Income and Expenses

For the Year Ended December 31, 1996

INCOME

Summer Conferences - BFC	\$ 175,121.75	15.24
Retreats	694,840.33	60.48
Camp Site Rentals	11,143.34	.97
Banquets, Meals/Breaks/Pizza	10,849.21	.94
Feminar	15,230.00	1.33
Freedom Festival	12,218.95	1.06
Senior Citizens Retreat	11,291.58	.98
PED Retreat Income	6,128.00	.53
Book Store Sales	57,878.39	5.04
Snack Shop Sales	33,716.62	2.93
Vending Machine Sales	19,237.68	1.67
Other Sales	26,877.56	2.34
Interest Received	906.63	.08
Terms Taken & Damage Reimbrs	674.68	.06
Gifts Received	53,044.66	4.62
Offerings Received	<u>19,626.71</u>	<u>1.71</u>
Total Income	\$ 1,148,786.09	100.00

EXPENSES

Book Store Expense	\$ 45,078.39	3.92
Snack Shop Expense	24,116.25	2.10
Vending Machine Expense	9,260.90	.81
Custodial Expenses	54,195.98	4.72
Kitchen Expenses	260,890.89	22.71
Miscellaneous Retreat Costs	451.68	.04
Pinebrook Retreat Expenses	5,748.06	.50
Banquets	666.52	.06
Sports	236.07	.02
Music/Audio Visual	1,662.58	.14
Maintenance	113,989.26	9.92
Maintenance Supplies	10,135.14	.88
Pest Control	1,118.00	.10
Water Supply Expense	368.21	.03
Sewer Plant Supplies/Maint.	8,650.58	.75
Swimming Pools Expense	6,740.00	.59
Electric	63,415.71	5.52
Gas	8,612.98	.75
Oil	39,572.87	3.44
Vehicle Costs	23,893.56	2.08
Insurances	80,098.54	6.97
Payroll, FICA & Processing	139,212.91	12.12
Honoraria Paid	10,250.00	.89
Gifts to Churches (RWR)	6,715.00	.58
Summer Conference Program	11,500.83	1.00
Office Supplies & Equipment	11,475.55	1.00
Computer Expenses	14,750.68	1.28
Printing, Advertising & P/R	18,159.25	1.58
Telephone	8,962.78	.78
Postage Stamps & Meter	7,265.76	.63
Board Expenses	768.18	.07
Benefits, Training & Educate	6,384.33	.56
Legal & Accounting		
Sanitation Removal	7,560.10	.66
Medical Supplies		
Bad Debt Expense	534.19	.05
Interest Paid	4,975.35	.43
Depreciation/Principle Expnd	16,819.25	1.46
Pinnacle Project Expenses	99,265.38	8.64
Real Estate Taxes	13,510.64	1.18
General Improvements	8,486.00	.74
Miscellaneous Expenses	<u>1,957.90</u>	<u>.17</u>
Total Expenses	\$ 1,147,456.25	99.88
Excess (Loss)	\$ <u>1,329.84</u>	<u>.12</u>

The cash balance of the checking account is deposited in the Mellon Bank in Stroudsburg, PA.
 The Savings account balance is deposited in the Mellon Bank in Stroudsburg, PA.
 The financial statements were audited by Donald Bilby of Hazelton, PA

Report of the Board of Victory Valley Camp

"Do not fear, for I am with you; Do not anxiously look about you; for I am your God. I will strengthen you, surely I will help you, Surely I will uphold you with My righteous right hand." Isa. 41:10 (NASB)

I am reminded as I prepare this report that there really are only two ways to look at life-- through the eyes of man or through the eyes of our Sovereign, mighty God. God allows circumstances to change and brings both good and calamity, and yet the promise that we need not fear or be anxious about anything because God is God is still truer than ever. Praise the Lord!

As we look at the year in review for Victory Valley Camp, we continue to be reminded and encouraged that we need not fear or be anxious about anything-- the loss of a building, the lack of funds for a property purchase, or the awesome responsibility of almost 900 campers on our grounds for the summer. God is still God and His promises can still be counted on!

God is still faithfully ministering to summer staff, children and teens, and retreat groups through our most capable full-time staff members, Phil Atkins and Donna Bauer, and their families. The fall of 1996 brought a change in housing for Phil and his family as they moved into the house on the property (7572 Sigmund Rd.) which God provided this year. God has been faithfully working through many in our denomination from the Board of Directors to the Board of Fellowship Homes to many individuals who gave to make this purchase happen! We especially want to thank God for His provision through the gifts given through the matching fund drive for the new property purchase and want to thank those of you who sacrificially gave to make this possible. Also, we praise God for those who gave to make beginning repairs and ending purchase costs possible too! God has seen fit to allow the re-building of Victory Hall this year as well and one exciting note to make is that it was first used by the youth of our church for the November Thanksgiving Rally!

To go along with the many improvements made to our physical plant, God's hand was evident in the lives of staff and campers this past summer. Our 61-member summer staff ministered to 853 campers. 72 of these campers come to us from the "Jews for Jesus" group which has been bringing children for the past 6 years. Throughout the summer, we keep track of those children who have professed faith in Christ for the first time. 21 children trusted Christ as Savior and Lord of their lives this summer! Praise God! Also, 15 children expressed a commitment to profess Christ to

others through their lifestyle today and future vocation! These are the kinds of things that we count when looking to see that the summer was a success. One other special program note is that our Outpost Camping ministry was 93% full this summer with 183 children and teens attending.

The "Victory Interested Person" program continues to be a vital part of camp ministry and support throughout the year. We once again want to thank those who continue to give of their time and money to help keep Victory Valley operating.

Camper fees will increase this year from \$169 to \$175. These fees still do not cover the actual cost of a week per camper; therefore, we cordially request each church to prayerfully evaluate its giving to the camp again this year. We want to remind the churches that those who contribute 1% of their total budget are eligible to receive a \$17.50 discount for all summer campers and a 10% discount for all retreat groups from that church who come to Victory Valley.

The 1996 financial report reviewed by Ellis L. Hostetter will follow this report.

The Board of Victory Valley Camp held four regularly-scheduled meetings since the 113th Annual Conference. In addition to the meetings of the full Board many additional hours were spent by individuals of the Board in service on committees and in fulfillment of other camp-related responsibilities. The Board is divided into six sub-committees: Executive, Program and Staff, Buildings and Grounds, Development, Finance, and Strategic Planning Committee.

Schedule of Future Dates - The dates for the 1997 program are as follows:

December 6	VIP Christmas Banquet	
	Camp	Outpost Village
June 22-June 28	ages 8-12	ages 10-12
June 29-July 5	ages 8-12	ages 10-12
July 6-12	ages 8-12	ages 8-10
July 13-19	ages 8-12	ages 10-12
July 20-26	ages 8-12	ages 10-12
July 27-August 2	ages 12-14	ages 12-14
August 3-9	ages 12-14	ages 12-14
August 10-16	ages 14-18	
Try-A-Venture		
July 13-18	Ages 15-18(BP&C)	
July 20-25	Ages 12-14(BP&C)	
July 27-August 1	Ages 15-18(WV)	

Financial Report Balance Sheet

December 31, 1996

ASSETS

Cash in Bank	\$ 5,521
Cash - Money Market	9,625
Swimming Pool	38,832
Fixed Assets	101,552
Real Estate	367,826
Victory Hall	<u>217,118</u>
Total Assets	<u>\$ 740,474</u>

LIABILITIES AND NET WORTH

Liabilities

Payroll Taxes Payable	\$ 1,636
Loan - Ambassador Bank	134,758
Loan - Fellowship Manor	99,035
Restricted Funds	<u>11,738</u>
Total Liabilities	<u>\$ 247,167</u>

Net Worth

Excess Revenues over Expenses	\$ 44,648
Fund Balance, January 1, 1996	<u>448,659</u>
Total Net Worth	<u>493,307</u>

Total Liabilities and Net Worth

\$ 740,474

Note 1 - Excess revenues over expenses and transfers to net worth are comprised of the following items:

Increase in Operating Cash	\$ 853.50
Transfers & Use of Restricted Funds:	
Capital Expenditures:	
Housing	31,378.65
Victory Hall	1,380.39
Dept Service:	
Principal Payments	<u>11,035.68</u>
Total	<u>\$ 44,648.22</u>

Income and Expense Statement For the Year Ended December 31, 1996

	1996	Budget
INCOME		
Camper Fees:		
Summer	\$ 131,830.56	\$ 137,615.00
Winter	<u>12,743.00</u>	<u>11,025.00</u>
Total Camper Fees	\$ 144,573.56	\$ 148,640.00
Church Support	28,889.00	30,000.00
Donations:		
Camper Offering	\$ 546.96	\$ 350.00
Project	3,821.91	500.00
VIP	<u>18,323.10</u>	<u>11,500.00</u>
Total Donations	22,691.97	12,350.00
Interest	2,015.99	.00
Program Income:		
Crafts	\$ 249.27	\$ 200.00

Dry Goods	3,030.77	3,000.00
Horsemanship	7,117.00	10,710.00
Snack Shack	<u>9,473.33</u>	<u>5,500.00</u>
Total Program Income	19,870.37	19,410.00
Rental:		
Retreat	\$ 34,567.10	\$ 42,000.00
Specialty	<u>1,307.35</u>	<u>1,000.00</u>
Total Rental	35,874.45	43,000.00
Restricted Cash	<u>27,472.69</u>	<u>.00</u>
Total Income	\$ 281,388.03	\$ 253,400.00
Expenses		
Administrative:		
Continued Education	\$ 40.00	\$ 300.00
Director's Salary	23,695.99	25,296.00
Dues	1,047.00	860.00
Health Insurance	6,354.20	8,820.00
Insurance	14,856.50	15,700.00
Office Salaries	3,684.30	4,500.00
Office Supplies	4,778.41	4,400.00
Payroll Taxes	2,197.43	1,936.00
Promo/Advertise	8,730.25	3,100.00
Retirement	1,334.00	759.00
Telephone	2,081.87	1,800.00
Travel	<u>117.00</u>	<u>400.00</u>
Total Administrative	\$ 68,916.95	\$ 67,871.00
Building / Ground:		
Cleaning Supplies	\$ 1,181.50	\$ 2,225.00
Maintenance and Repair	25,579.94	20,000.00
Payroll Tax	205.08	1,080.00
Pool	1,637.37	3,000.00
Real Estate Tax	3,046.88	1,200.00
Salaries	2,808.00	14,100.00
Utilities	18,911.45	17,000.00
Waste Disposal	<u>1,207.33</u>	<u>1,600.00</u>
Total Building / Ground	\$ 54,577.55	\$ 60,205.00
Total Payroll Program"		
Assistant Director's Salary	\$ 19,059.80	\$ 19,060.00
Continued Education	.00	600.00
Crafts	661.00	500.00
Dry Goods	981.75	2,500.00
Educational material	1,837.89	2,200.00
Food	21,011.49	24,000.00
Health Insurance	3,552.80	3,600.00
Horsemanship	5,586.09	6,000.00
Medical Supplies	1,820.44	300.00
Payroll Tax	3,363.84	1,722.00
Recreational Supplies	8,137.40	6,000.00
Retirement	1,034.00	572.00
Salaries	23,875.00	25,500.00
Snack Shack	7,491.86	4,000.00
Travel	<u>.00</u>	<u>100.00</u>
Total Program	\$ 98,413.36	\$ 96,654.00
X Capital Expense:		
Housing	\$ 31,378.65	\$.00

Victory Hall	<u>1,380.39</u>	<u>.00</u>
Total X Capital Expense	\$ 32,759.04	\$.00
X Debt Service:		
Interest	\$ 14,831.95	\$ 10,098.86
Principal	<u>11,035.68</u>	<u>18,571.14</u>
Total X Debt Service	<u>25,867.63</u>	<u>28,670.00</u>
Total Expenses	<u>280,534.53</u>	<u>253,400.00</u>
Excess of Income Over Expenditures	\$ 853.50	\$.00
Transfers and use of Restricted Funds	<u>43,794.72</u>	<u>.00</u>
To Net Worth	<u>\$ 44,648.22</u>	<u>_____</u>

Note 1 - see Note 1 on balance sheet for explanation of "To Net Worth."

Note 2 - The cash in Bank - Money Market is the monies being held for capital expenditures.

Note 3 - The Restricted Funds are the contributions received from churches and development funds less the monies disbursed to reduce notes payable and monies spent on capital expenditures.

Board of Victory Valley: William G. Schlonecker, Chairman; Clyde D. Bomgardner Jr., Secretary; Steven D. Schlegel, Treasurer; Carl J. Fischer, Jr.; Jonathan D. Reynolds; David N. Schoen; John C. Vandegriff; Timothy D. Weaber; and David L. Weller.



Director's House with 3 acres



Dedication of Victory Hall

Report of the Board of Pensions

The Board of Pensions recommends the following resolutions be adopted by the 114th Annual Conference of the Bible Fellowship Church:

Whereas, the MRF annuity rate for 1997 was \$190.00 per year of service, and

Whereas, partial cost of living adjustments are part of the long-term phaseout strategy of the MRF, therefore be it

Resolved, that the MRF annuity rate for calendar year 1998 be \$194 per year of service.

Financial Statement

Balance Sheet Year Ended December 31, 1996

	12/31/96	12/31/95
ASSETS		
Cash: Corestates Bank	\$ 15,714.17	\$ 14,725.83
Vanguard Treasury Reserves	23,839.21	41,602.28
Vanguard Discount Brokerage (Treasury Notes)	199,688.85	241,693.56
Mutual Funds (5 different funds)	97,389.86	80,858.71
Receivables	<u>27,834.75</u>	<u>15,979.63</u>
Total Assets	\$ 364,466.84	\$ 394,860.01
LIABILITIES	0.00	0.00
NET ASSETS	<u>\$ 364,466.84</u>	<u>\$ 394,860.01</u>

Footnotes:

(1) Receivables represent the amount owed to the MRF for the 4th calendar quarter ending Dec. 31, 1996, which was not "Due" until Jan. 31, 1997, plus any past due amounts from the 3rd calendar quarter, plus \$14,000 from the Administrative Budget.

Income Statement

Fiscal Year Ended December 31, 1996

	FYE 12/31/96 (12 Months)	FYE 12/31/95 (12 Months)
INCOME		
Administrative Budget	\$ 14,000.00	\$ 27,000.00
Contributions from Churches	61,475.87 ⁽¹⁾	70,158.84
Payments from Board of Missions	5,900.39 ⁽²⁾	
Trust Fund Gain / (Loss)	29,179.49 ⁽³⁾	44,917.60
Increase (Decrease) in Receivables	<u>11,855.12</u>	<u>12,629.46</u>
Total Income	\$ 122,410.87	\$ 154,705.90

EXPENSES

Retirement Payments:		
Regular	\$ 138,322.44 ⁽⁴⁾	\$ 129,713.56
For Board of Missions	4,078.76 ⁽³⁾	
Administrative Expenses	491.43 ⁽⁵⁾	938.21
MAF payments to Vanguard	<u>9,911.41⁽⁶⁾</u>	<u>16,702.29</u>
Total Expenses	\$ <u>152,804.04</u>	\$ <u>147,354.06</u>
Increase / (Decrease) to MRF	\$ <u>(30,393.17)⁽⁷⁾</u>	\$ <u>(18,757.25)</u>

Footnotes:

1. This reflects membership contributions for balances due for 1995, and contributions during 1996.
2. As a service to the Board of Missions, the Board of Pensions makes payments to retired ordained missionaries. The amount received was for 1996, plus 5 months of 1997.
- (3) Trust Fund Gain/(Loss) includes interest, dividends and realized/unrealized capital gains and losses.
- (4) This is the total of the MRF annuity payments made to retirees for the year.
- (5) Administrative Expenses are paid directly from the Board of Pensions account.
- (6) This represents additional "cash outs" that could not previously be completed (\$9,122.21), plus the processing by the BOP of some MAF payments that churches errantly mailed to MRF (\$789.20).
- (7) This represents net increase or (decrease) in the MRF Account Balance for the 12 months. The balance is expected to decrease annually, as illustrated on the Long-Term Projection graph included in this year's Report Book.

Audited by: Wendy Lee Alderfer, Asset Planning Services, Harleysville, PA.

BFC Ministers' Retirement Fund Projections

Status as of December 31, 1996

Starting Data & Assumptions

Total MRF Value	\$ 364,466.84
Valuation Date	12/31/96
MRF Annuity Annual Payout Rate (1997 Calendar Year)	190
MRF Annuity Annual Payout Rate (1998 Calendar Year)	194
Inflation Assumption	4.00%
Interest Assumption (Rate of Return on MRF)	7.00%

Annual Contribution Data & Assumptions

From Conference		(via the Administrative Budget)
1997	\$ 29,000	(approved at 1996 Annual Conf)
1998	30,000	(recommended to 1997 Annual Conf)
1999 thru 2024	31,200	(increases annually by inflation)
From Churches		
Basic MRF Contribution	600.00	(increases periodically by inflation)
Per Capita until year 2014	6.00	(increases periodically by inflation)
Current BFC members	6,851	From the 1996 Yearbook (12/31/95 Data)
Assumed Membership Growth	0%	per year
Number of Churches & Agencies	60	

Beneficiary Assumptions**Cost of Living Adjustments (Gradual Phaseout):**

Calendar Years	COLA Factors	Net COLA
1997 to 2000	80%	3.20%
2001 to 2005	60%	2.40%
2006 to 2010	30%	1.20%
2011 to End	0%	0.00%

Normal Retirement Age 65

Mortality Age Assumption (most critical) 83

If over age 83 now, number of years of life expectancy 5

Number of Current / Future / Total Beneficiaries 26 / 25/ 51

Projected Board of Pensions Annual Administrative Expenses \$ 2,000

Ending Data

Last MRF Annuity Payout Required in 2031

MRF Ending Balance in that year 358,688

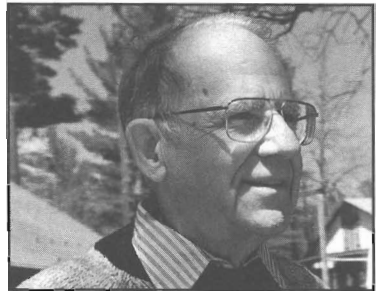
The ASSUMPTIONS shown above reflect the current strategy of the Board of Pensions. Annual adjustments will be made according to actual rates of inflation and investment return, as well as actual mortality.

Minister's Retirement Fund Table (see page 209, 210).

Board of Pensions: David J. Watkins, Chairman; Willard E. Cassel, Secretary; Dennis M. Cahill, Jay H. Fasnacht, Frank L. Herb, Jr., Ellis Lee Hostetter, Keith E. Plows, William R. Singletary, Richard J. Volpe

Retirees

Newly Retired, James G. Koch



David E. Thomann



R.C. Reichenbach

Report of the Stewardship Council

The Council met twice during the period January 1, 1996 through December 31, 1996 to conduct Bible Fellowship Church Stewardship business.

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 market value of the funds as of December 31, 1996 was \$70,104.97

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 \$3,366.58. During that period, no contributions were needed from the Administrative Budget or the agencies. The financial reports are included with this report.

Pastors and treasurers are encouraged to review the educational resource packet for BFC agencies and local churches titled, "BFC Planned Giving Programs". These informational packets were designed to encourage donors to directly contact a BFC agency or their local church for assistance. A three-ring binder with copies of these packets was distributed to pastors at the 112th Annual Conference in April, 1995. Copies can be reproduced for distribution within the congregations on an as-needed basis.

As approved at the 112th Annual Conference, beginning in 1996 and annually thereafter, the first Sunday in February has been designated as Stewardship Sunday. Pastors are encouraged to present a stewardship message during the morning worship service. A listing of Scripture verses pertaining to stewardship can be found in the three-ring binder mentioned above.

During the year, Jay H. Fasnacht submitted his resignation as Director of Stewardship Services due to his retirement out of state. Council is currently searching for a replacement.

Financial Report

Beginning Cash Balances (12/31/95)

Harleysville National Bank

\$ 3,467.72

Total Beginning Cash Balances

\$ 3,467.72

Receipts:

BFC Administrative Budget Support

\$ 0.00

BFC Agency Support

0.00

Donations

0.00

Checking Account Interest

\$ 53.17

Total Receipts

\$ 53.17

Expenses:

Travel Expenses	137.70	
Administrative Expenses	<u>16.61</u>	
Total Expenses		<u>\$ 154.31</u>
Ending Cash Balance (12/31/96)		\$ 3,366.58
Harleysville National Bank		<u>\$ 3,366.58</u>
Total Ending Balances		

Audited by Wendy Lee Adlerfer, Asset Planning Services, Harleysville.

Stewardship Council Members: James G. Koch, Chairman (Member at Large); Richard J. Volpe, Secretary/Treasurer; Phil Atkins (Victory Valley Rep); James A. Beil (Fellowship Home Rep); Bert N. Brosius (Pinebrook Bible Conference Rep); Ralph Cole (Historical Society Rep); Jay H. Fasnacht, Director (Board of Directors Rep); Dana E. Weller (Board of Missions Rep); Carol Z. Snyder (Church Extension Rep); and Steve Schlegel (Member at Large)



Marion Gibbon ministering to a patient at the hospital in Kijabe, Kenya where she supervised the operating room and maternity.

Report of the Strategic Planning Committee

The Strategic Planning Committee met five times this year to move toward integrating the specific goals and objectives of the particular churches and agencies of the Bible Fellowship Church.

As a result of the Strategic Planning Committee's presentation to the 1996 Annual Conference, the committee specifically noted the following:

1. Denominational assistance and counsel is needed for local pastors.
2. The relationship between elders and pastors can have tremendous impact on the ministry of the local church and, hence, on the denomination.
3. A serious need exists for leadership development for both local churches and the denomination.
4. Regionalization would strengthen local fellowships as it extends the ministry of the denomination overall.
5. Some "regions" already exist in the denomination.

Much consideration has been given by the Committee regarding the regionalization of the denomination. Studies have been completed of three other denominations with similarities to the Bible Fellowship Church to determine how they function with regions. Our findings show a positive impact in all three denominations as a result of regionalization.

Without desiring to reinvent the wheel, the committee reviewed the ministry already taking place in the Bible Fellowship Church by "regions" or groups of churches. Though activity and focus varies from group to group, a significant amount of work is already being done by these groups of churches.

For example: The pastors of the Lehigh Valley Bible Fellowship Churches meet monthly for prayer and discussion as well as quarterly for a pastor/pastor's wife luncheon. The churches share resource materials, ideas, and prayer concerns. Together they provide a corporate Good Friday service and Praise Celebration.

The pastors of the New York churches meet monthly as the "Mid-Hudson Team" with the goal of ministering to the needs of their brothers, corporately promoting the Bible Fellowship Church in the Mid-Hudson region, and being a matrix by praying, promoting, and planning for areas of church planting in that area. Promotion includes such corporate events as baptismal services, retreats, and missions conferences.

The Capital Region Consortium (eight churches from mid-Pennsylvania to Delaware) have joined together not only for fellowship and encouragement, but also specifically for the purpose of mutually supporting

missionaries. A monthly prayer and interaction time has proven to be of great value to this fellowship of pastors. Plans for church planting, regional activities, and shared efforts to approve and send missionaries with primary funding from these eight churches have all proven to be of great success. The Consortium is by far the most developed region in the denomination.

Other groupings of churches exist as well. The purpose of these groupings and the extent of each group's structure and affiliation varies, but our findings show that some regionalization is already taking place within the denomination with positive results.

After prayerfully considering our findings, we believe that regionalization of the Bible Fellowship Church would strengthen the local church, our pastors, the fellowship between churches in a given area, and the denomination as a whole. Such regionalization could promote a greater sense of belonging to a part of the Body of Christ beyond one's own congregation, a strong base for missions outreach and church planting, a nurturing atmosphere for younger and struggling churches in a region, and a forum for greater fellowship between sister churches.

With this in mind, we submit the following resolution to the Annual Conference for its consideration:

Whereas, it is God's will that the ministry of the Bible Fellowship Church be strengthened to more effectively minister to our nation and our world, and

Whereas, numerical growth as well as the expansion of the geographical perimeters of the Bible Fellowship Church require change in leadership structures to carry out such ministry, and

Whereas, growth and leadership potential can be enhanced by the joining of mutually-connected churches within our larger fellowship of churches, therefore, be it

Resolved, that the 114th Annual Conference of the Bible Fellowship Church direct the Strategic Planning Committee to prepare legislation for regionalization in the Bible Fellowship Church at first reading for the 115th Annual Conference.

Strategic Planning Committee: Robert A. Sloan, Chairman; Richard T. Paashaus, Secretary; Daniel P. Allen; Raymond R. Dotts; Ronald W. Reed; William R. Singletary; Richard E. Taylor

An Addition to the Report of the Strategic Planning Committee

In response to the mandate given by this Annual Conference to study the administrative structure of the Bible Fellowship Church and bring recommendations back to the 115th Annual Conference, the Strategic Planning has developed the following three stage approach:

Stage One: Leadership Summit

The Strategic Planning Committee will meet with past and present key leaders of the denomination including some of our agency heads to discuss pertinent issues related to evaluating, streamlining, and possible restructuring of the Bible Fellowship Church administrative structure. The Strategic Planning Committee will provide participants with questions for consideration prior to the Summit and will take the input from that meeting into consideration for future planning.

Stage Two: Leadership Forum

After reviewing the findings gained in the Leadership Summit, the Strategic Planning Committee will conduct an Open Forum with all Bible Fellowship Church leaders during the 1997 Ministerial Convention, September 30 and October 1 to gain further input and to present models of possible restructuring.

Stage Three: Committee Work

During the coming church year, the committee will study and synthesize their findings and will prepare proposals relating to the possible restructuring of the administration of the Bible Fellowship Church for presentation to the 115th Annual Conference. This may include development of a model of cooperative efforts between agencies and will include the concept of regionalization.

We value the input of the members of Annual Conference as we continue our work and ask that your ideas be forwarded in writing to the committee secretary.

Strategic Planning Committee, Daniel P. Allen, Chairman; Richard T. Paashauss, Secretary; Raymond Dotts, Ronald Reed, William Singletary, Richard Taylor, Dana Weller

Report of the Board of Publication and Printing

Now it came to pass, is the way *Matthew 19* starts in the New King James Version. Jesus' life seemed to pass by rapidly and the whole thrust of the gospel writers is to leave the impression that Jesus was passing through to a destiny selected by His Father. It was a life deserving more than passing notice, however. He passed on to us His teaching, example, sacrifice, and forgiveness. We do poorly when we take a pass at passing on the gospel.

As the Board of Publication and Printing passed through the year 1996 we took a look at our past. The December, 1996 issue of *Fellowship News* reviewed the thirty-five years of publishing history. An interview with the original editor, Pastor David E. Thomann, and other former editors, gave us an historical perspective. Our present editor, Carol Z. Snyder, is coming to a first-anniversary mark with a year of solid progress for *Fellowship News*. We have been most grateful and humbled by many of you who have taken the time to tell us of the fine job she is doing. Thank you for the encouragement. Your suggestions are always welcome.

"Go ahead and hit us" is what we want you to do. We trust you will do that on your computer and not with it. The Internet web site of the Bible Fellowship Church was started this year. Our "Web Servant", Eric Clontz, of our Wallingford Church, has invested much time in establishing this new medium. We want to especially thank Byron Barnshaw and Jerry Moyer for all their work in this project as well. Like most of our projects, it is ongoing and will continue to be "under construction". We will need the input of the Agencies and Churches to make this truly effective. We are finding the e-mail section to be of growing interest. If we do not have your e-mail address please be sure to give it to us. Our address is www.bfc.org. The Board will be giving more attention to the development of the web page this year. A special presentation will be made at this Annual Conference on the possibilities for your church's involvement on the BFC website.

The new *Faith & Order* is proving to be quite popular. The inserts containing some corrections and new material passed by the 113th Annual Conference will be made available at this conference. If you have not seen the most recent *Faith & Order* be sure to obtain a copy at the Board of Publication and Printing table.

While you are at the table, check out our newest booklet - *Advanced Directives*. This material is from the 1996 *Yearbook* and should prove most helpful for those who are making critical end-of-life decisions from a Christian perspective.

Last year, the Board experimented with receiving payment for the

Fellowship News at Annual Conference. This seemed to strike a receptive note with many of you and we will be doing it again this year. You should be prepared to pay for not only this, but any material you purchase, and the 1997 *Yearbooks* you order.

The publishing work of the Bible Fellowship Church has historically been done with financing from a kind of patchwork quilt of sources - subsidies from the BFC Board of Directors; contributions from conference agencies, boards, committees, and churches; and sales of printed materials. In order to keep expenses to the churches down, the Board has never charged the full cost of production of materials and some have been provided at no expense. An example is last year's *Yearbook* - we charged \$6.25, but the actual cost of producing was \$8.33. The source of our dilemma is not difficult to see. A commercial venture operating on this standard would have soon gone out of business.

To ease this problem and to be more responsible, the Board is planning to do the following: (1) Obtain sponsorships for each issue of the *Fellowship News* and the *Yearbook*. This option will be pursued under strict guidelines outlined in our Policy Handbook. (2) For the first time in four years, request a contribution increase for *Fellowship News* (25¢ per member increase). (3) There will also be an increase in the *Yearbook* price.

Finally, if you have any thoughts or suggestions as to how the Board of Publication and Printing can serve our agencies and churches better, please call anyone on the Board. We value your input.

Some important addresses:

Fellowship News articles and questions about editorial policy should go to:

Mrs. Carol Z. Snyder
2660 Allentown Road
Quakertown, PA 18951
(215) 536-0768 (Phone and Fax);
E-mail: cebfc@juno.com

Checks and questions about billing of accounts should go to the Business Manager:

Mr. Paul T. Rutman
Apt. 607, 824 Lisburn Road
Camp Hill, PA 17011
(717) 731-1490

Orders for anything published by the Board should be sent to:

Pastor Daniel P. Allen
 PO Box 299
 Ephrata, PA 17522
 (717) 733-2526; Fax 733-4122; E-mail EBFC@ptdprolog.net

Web Servant for the Website and E-mail address additions and revisions:

Mr. Eric Clontz
 1 Arrowhead Trails
 Media, PA 19063-4805
 (610) 565-8040;
 E-mail ERICCLONTZ@Juno.com The Board of Publication and
 Printing recommends the adoption of the following:

Resolved, that the Proposed Budget of the Board of Publication and Printing for conference year January 1 to December 31, 1998 be adopted.

Resolved, that a contribution of three hundred dollars for the conference year 1998 be given to the Board of Publication and Printing from each Agency to help underwrite the cost of printing and distributing the *Fellowship News*. Payments are to be made to the Business Manager, by December 31, 1997.

Resolved, that one dollar and fifty cents per member of the Bible Fellowship Church for 1997 be forwarded to the Board of Publication and Printing from each church to help underwrite the cost of printing and distributing the *Fellowship News*. Payments are to be made to the Business Manager at the 114th Annual Conference.

Resolved, that the cost of the 1997 *Yearbook* be \$7.00 per copy.

The following change in the duties of the Board of Publication and Printing in the *Faith & Order*, 512-9.2 (4), is proposed as First Reading:

Resolved, that 512-9.2 (4) be changed to read: [changes in bold]

512-9.2 (4) It shall receive revenue from *Fellowship News* subscriptions **and sponsors**, contributions from boards contributing to the publication of *Fellowship News*, sale **and**

sponsors of Annual Conference *Yearbook* or other Conference literature authorized to be produced and sold by Annual Conference, and an appropriation from the Annual Conference Administrative Budget.

[FIRST READING]

Board of Publication and Printing: William H. Bartron, Chairman; Daniel P. Allen, Secretary; Paul T. Rutman, Business Manager; Carol Z. Snyder, *Fellowship News* Editor; Byron G. Barnshaw, James R. Batchler, Jr., Clyde W. Snyder

Financial Report

Dec.28, 1995 to Dec.30, 1996

Balance, Dec. 28, 1995 \$ 4,130.34

Receipts:

Administrative Budget	\$ 0.00
From Boards and Committees	2,500.00
From Churches	11,187.00
<i>Yearbook</i> Sales	3,779.06
<i>Faith & Order</i> Sales	3,310.00
"Articles of Faith"	444.25
Position Papers	546.20
"Advanced Directives"	105.60
Shipping	45.43
Interest Received	80.71
Funds transferred from CD	<u>\$ 4,328.64</u>
Total Receipts	<u>\$ 26,376.89</u>
Total	<u>\$ 30,507.23</u>

Expenditures:

Fellowship News:

Design & Layout	\$ 2,244.95
Stock & Printing	9,535.40
Mailing	1,323.95
Editors Expense	72.14
Editors Honorarium	800.00
Board Expense	767.72
Business Managers Expense	45.05
Honorariums	400.00
Printing <i>Faith & Order</i>	3,930.67
Printing <i>Yearbook</i>	5,124.91
Church Supplies	2,288.34
Conference Expense	457.02
Internet Registration	100.00
Miscellaneous Expense	<u>353.85</u>
Total Expenditures	<u>\$ 27,444.00</u>

Balance, December 1996 \$ 3,063.23

Accounts in Corestates Bank

Audited, Charles Kline

1998 Proposed Budget

Receipts:

Subsidy - Administration Budget	\$ 4,500
From Boards & Committees	1,800
From Churches	10,000
<i>Fellowship News</i> Sponsors	2,000
<i>Yearbook</i> Sales	4,400
<i>Yearbook</i> Sponsors	1,000
<i>Faith & Order</i> Sales	500
Church Supplies	830
Internet Income	770
Interest	<u>100</u>
 Total Income	 \$ 25,900

Expenditures:

<i>Fellowship News</i>	
Layout & Design	\$ 2,300
Printing	9,800
Mailing	1,500
Editor's Expense	200
Editor's Honorarium	1,000
Annual Conference Expenses	500
Business Manager Expenses	100
Honorariums	200
Board Expenses	600
Church Supplies	2,500
<i>Faith & Order</i> Updates	400
<i>Yearbook</i>	5,500
On-line Services	770
Warehouse	300
Contingencies	<u>230</u>
Total Expenses	25,900



Victory Valley's Snack and Gift Shop

Report of the Board of Christian Education

The Board of Christian Education met four times during the past year to give oversight to the Christian Education ministries of the denomination. In addition to the meetings of the entire board, four sub-committees met as needed to plan, develop, and implement specific Christian Education ministries for the denomination.

Audio-Visual Library

Video resources continue to be a valuable asset to the local churches. Among the additions to the Library this year are Patrick Morley's "The Man in the Mirror," Henry Blackaby's "Experiencing God" and Bruce Wilkinson's two series, "The Testing of Your Faith," and "The Three Chairs." We once again encourage local churches to take advantage of this invaluable resource provided by the denomination. The library is housed in Bethel Bible Fellowship Church in Emmaus.

Christian Education Training

The 1996 Christian Education Seminar was held March 2, 1996 in Nazareth with Dr. Robert Choun of Dallas Seminary. Choun addressed the Christian Education leaders from the denomination concerning evaluation and effective ministry in the next millennium.

In an exciting, unprecedented move, the Board of Christian Education provided the resources necessary to train one of our pastors, David N. Schoen, to be an approved instructor with "Walk Thru the Bible Ministries" in Atlanta. Through an agreement with Walk Thru the Bible, David is now trained and available to present the Old Testament Walk Thru seminar at Bible Fellowship Churches, regardless of size. In addition, the children's program entitled, "Kids In the Book" is being offered as well. Several churches have already taken advantage of this excellent ministry. We encourage interested churches to contact David Schoen for further details.

Pastor - Elder - Deacon Retreat

This year's retreat was held November 8-9 at Pinebrook Bible Conference. In an attempt to return to basic biblical teaching regarding the ministries of pastors, elders, and deacons in the Bible Fellowship Church, speakers for this year's retreat were gifted pastors and laymen from within our denomination. This weekend of practical, Bible teaching provided an excellent training tool for 185 aspiring, new, and experienced leaders in the church.

The 1997 retreat will be held November 7-8 at Pinebrook. "Mentoring" will be the focus of the weekend.

Youth

Another exciting year of ministry to teens has been led by the Youth Subcommittee of the Board. Tremendous response has been seen in the increased participation of our churches at all youth events. Thank you for your support.

Thanksgiving Youth Rally

After an afternoon of sports and activity, 333 teens and leaders met at the new all purpose building at Victory Valley for pizza, music, and interaction. Daryl Cox, a young man who is HIV+ due to blood transfusions received more than 15 years ago, shared his testimony with the young people. Response to the entire day was excellent. It is a joy to work cooperatively with other Bible Fellowship Boards to bring events like these to our people.

Sno-Glo

More than 900 teens and leaders participated in Sno-Glo the first three weekends of 1997. We were pleased to have exclusive booking of Pinebrook Bible Conference so that the focus of all three weekends could be entirely on Bible Fellowship young people. Rod Arters, Randy Hunt, and Todd Henley taught the teens and response was very positive. We look forward to working with Pinebrook again in 1998 to provide three invaluable weekends of ministry for the young people of the denomination.

Youth Leadership Seminar

The September 14 Youth Leadership Seminar was presented at Blandon Bible Fellowship Church with Dr. Paul Tripp as the keynote speaker. More than 50 youth and adult leaders participated in this training event. Plans are now underway for a September 13, 1997 seminar. Please watch for details.

The ministries of the Board of Christian Education have been successful due to the blessing of our sovereign God. It is important to realize that He has used the faithful giving of the particular churches, the talents and gifts of committed leaders, and the encouraging support of the entire Bible Fellowship Church to bless these ministries. We look forward to working beside you in the year ahead.

Financial Report Board of Christian Education

1/1/96 through 12/31/96

INCOME

AV Income	\$ 25.00
AV Material Reimbursement	648.00
CE Training Income	435.00
Church contributions	3,990.00
Sno Glo Income	42,920.00
Thanksgiving Rally Income	3,032.00
Youth Leadership Seminar	334.50
Income - Other	<u>6,937.96</u>
Total Income	\$ 58,322.46

EXPENSES

Audio Visual Expense	630.67
AV Materials for churches	89.54
Board of Pub and Print	600.00
CE Training Expense	649.37
Committee Expenses	993.37
PED Retreat Expense	319.60
Sno Glo Retreat Expenses	42,303.09
Sunday School Trophies	68.38
Thanksgiving Rally Expenses	3,822.37
WTB Seminar Expense	985.29
Youth Leadership Seminar	504.45
Expenses - Other	<u>0.00</u>
Total Expenses	50,966.13

Overall Total \$ 7,356.33

Funds are deposited in CoreStates Bank.
Accounts have been audited by David N. Schoen

Board of Christian Education: Richard T. Paashaus, Chairman; Robert S. Commerford, Vice Chairman; J. Mark McCreary, Secretary; Annette E. Kuhns, Treasurer; Edwin W. Ahlum, Jr.; Clyde D. Bomgardner, Jr.; Bruce A. Kellerman; Richard B. Ravis; Ralph E. Ritter; Gary W. Saggio; David N. Schoen; Karen R. Stull

Report of the Historical Committee

The archive collection of the Bible Fellowship Church continues to grow. Our archive contains over 2000 catalogued items and almost 1500 photographs. We are grateful to those who have shared with us their valued treasures knowing that we will maintain and preserve them for our children. We do not know when the Lord will return. If He tarries, our children and grandchildren will appreciate knowing our rich heritage. If your parents and grandparents were part of the Mennonite Brethren In Christ / Bible Fellowship Church, you may have historical treasures of old records, letters, books, photographs and the like. Don't throw them away but share them with others who can appreciate the wonderful story attached to such items.

The Historical Society of the Bible Fellowship Church (not to be confused with this committee, The Historical Committee) is a group of people who are interested in the history of our church. The Society circulates a newsletter with matters of historical interest and meets once a year to hear presentations on subjects relating to our history. The Society is in its 14th year and has a valuable collection of presentations which are adding immeasurably to our knowledge of our past. If you or someone you know would like to be part of this society, you can contact Loretta Heist, PO Box 67, Zionsville, PA 18092. Cost of the yearly membership is \$16.00 per individual and \$22.00 per married couple.

During the past year, the Historical Committee published the diary of a young preacher named Levi Young who worked with our church in its earliest days. His diary of 1863 is filled with insight into the issues and concerns that were present at our beginning. His diary is entitled, "Today I Felt Serious". Copies are available from Richard Taylor at a cost of \$4.00.

The Historical Committee has chosen to purchase microfilm records of the Gospel Banner covering issues from 1878 to 1952. The Gospel Banner was the denominational magazine of the Mennonite Brethren in Christ and will be a great source of information about churches and individuals from our past. Through the help of the Mennonite Historians of Eastern Pennsylvania of Harleysville, these records were purchased at a greatly reduced rate.

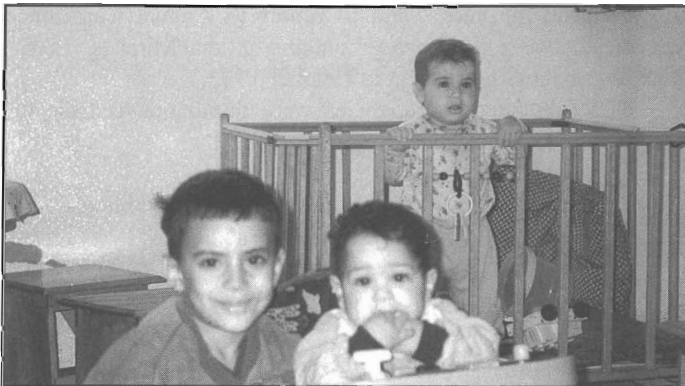
Help us keep our story alive. If you are a secretary of a denominational board or committee, you are encouraged to place your records in the archives for permanent storage. If you are a member of a board of elders, place your records in the archives for permanent storage. Don't let valuable documents slip into someone's dumpster.

Financial Report

Balance - 1/1/96		\$ 1,955.55
Receipts		
Book Sales	421.85	
Conference Allowance	1,000.00	
Interest	<u>44.92</u>	
Total Receipts		<u>\$ 1,466.77</u>
		<u>\$ 3,422.32</u>
Expenses		
Archive supplies	128.15	
Memberships (historical organizations)	55.00	
Postage and telephone	45.80	
Videos (Sunday School lessons)	40.00	
Travel	<u>109.78</u>	
Total Expenses		<u>378.73</u>
Balance 12/31/96	<u>\$ 3,043.59</u>	
Checking	1,453.35	
Savings	<u>1,590.24</u>	
		<u>\$ 3,043.59</u>

Depository: Staten Island Savings Bank
Account audited by Ralph Ritter.

The Historical Committee: Willard E. Cassel, Chairman; Richard E. Taylor, Secretary and Archivist; Ralph D. Cole, Treasurer; Harold P. Shelly, Daniel G. Ziegler, David E. Thomann



Yousef (6), Nabil (1) in playpen, and Aziz (8 months) in walker, in the Miller's living room. These children are just three of the twelve that have been taken in by Barry and Lesa at the Children's Haven Orphanage where they serve as missionaries to Morocco.

Report of the Conference Judicatory

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

Conference Judicatory: Ronald C. Mahurin, Secretary; Carl C. Cassel, Harvey J. Fritz, Jr., James A. Beil, Lee E. Boyles, Keith E. Plows, Harold L. Snyder, Jr., L. James Roberts, Jr., Clyde W. Snyder, Gregory A. Uhrich

Report of the Committee to Examine the Minutes of the 113th Annual Conference

This committee is directed by the Faith & Order to assist the Secretary of Annual Conference in producing accurate minutes of Annual Conference, to compare the minutes as they appear in the *Yearbook* with the Official Minutes of the Secretary, to receive suggested corrections to the *Yearbook* during the year, and to report to Annual Conference any discrepancies between the *Yearbook* and the Official Minutes. (Legislation assigning these duties took effect in October 1992.)

The following discrepancies were found between the Official Minutes and the *Yearbook*:

Official Minutes page 18, line 26: "addition"
Yearbook page 28, line 4: "addiction"
 (The *Yearbook* is correct)

There were no corrections to the *Yearbook* received by this committee during the year.

Two certified copies of the *Yearbook* will be submitted by this committee to the Bible Fellowship Church Archives after adoption of this report by Annual Conference.

Committee on Examination of Annual Conference Minutes: Gregory A. Uhrich, Howard N. Wells.

Report of the Director of Church Extension

Shoulder to Shoulder

*Then will I purify the lips of the people, that all of them may
call on the name of the Lord and serve him shoulder to shoulder.
Zephaniah 3:9*

In 1996, Bible Fellowship Churches substantially increased their support for the Church Extension Department. The churches' offerings were up over \$30,000 beyond 1995 offerings—an 18.6 percent increase. This surge in giving pushed the total income for the Department to more than \$20,000 over the 1996 budget. We are profoundly grateful to the Lord and His churches for this outpouring of support for MISSION AMERICA. It is a beautiful example of serving the Lord “shoulder to shoulder.”

Zephaniah

Zephaniah is considered one of the minor prophets of the Old Testament Scriptures. He is called “minor” because the book of his prophecy is small, not because he lacked anything when it came to courage, boldness or the call of God to declare His revealed truth. In the seventh century B.C., Zephaniah was directed to proclaim the Lord's judgment on various nations of the world and then on Judah and Jerusalem because of apostasy, idolatry and corruption.

In contrast to the wicked officials, false prophets and priests in Jerusalem, Zechariah sees that, “The Lord within her [the city] is righteous; he does no wrong. Morning by morning he dispenses his justice, and every new day he does not fail, yet the unrighteous have no shame” (3:5).

After the wrath of the Lord will have been poured out, Zephaniah declares good news of God's love and grace for a righteous remnant who will inhabit the chastened city, “the meek and humble, who trust in the name of the LORD” (3.12). The prophet may look into the era of the new covenant, as he sees “the peoples” of the earth in the City of God. “Then will I purify the lips of the peoples,” the Lord says, “that all of them may call on the name of the LORD and serve him shoulder to shoulder” (3:9).

Philip and Alexander

About three centuries after Zephaniah's time, a young man around age thirty reportedly sat down and wept because there were not more worlds left to conquer. He is called Alexander the Great. His empire, stretching from the Danube River in Europe south to Africa and east through the fertile

crescent, Assyria, Persia and to India, was the greatest known domain of that time. Alexander, and his father, Philip of Macedonia, before him perfected and used an ancient military formation, the *phalanx* to capture the world.

The *Encyclopedia Britannica* describes the phalanx as “an unbroken linear array of heavily armed infantry standing shoulder to shoulder in files that were normally 8 men deep but sometimes deeper” (they could go up to 16). Each soldier carried a round shield, an eight-foot long pike for thrusting and a two-foot sword for hand-to-hand conflict. Four phalanxes (256 men each) comprised a *chiliarchin* or division of one thousand. Philip added light infantry and cavalry to the phalanx and Alexander originated the supply system that enabled universal victory.

The Church at Philippi

About three centuries after Alexander the Great, the Apostle Paul writing to a young Macedonian church in the city Philippi—named by and for Philip of Macedonia—said “Whatever happens, conduct yourselves in a manner worthy of the gospel of Christ. Then... I will know that you stand firm in one spirit, contending as one man for the faith of the gospel without being frightened in any way by those who oppose you” (Phil. 1:27,28). The church in Philip’s city was “A Phalanx of God.”

A Contemporary Phalanx

The church planting program of the Bible Fellowship Church is also an example of the Lord’s people serving Him “shoulder to shoulder.” The work is led by a Board of men from ten of the churches, who are chosen by representatives of all of the congregations. All of the pastors and organizing pastors who serve in the Department hold credentials in the BFC, and have been called according to our rules of pulpit supply. Each man is part of a ministry team.

Each mission congregation is governed by a board of surrogate elders who come from other Bible Fellowship Churches. The development of each congregation, in moving from unorganized mission to organized mission and from that category to particular church, is monitored and measured by an assessment committee comprised of elders from several of the churches.

Most of the young congregations are blessed by the service of work and ministry teams that come to them from their “older sister” churches. In their early lives, some of these young congregations are also fortunate to have the ministry of Priscilla and Aquila couples. Often well-established churches will take a special interest in a new mission and there will be frequent contact through letters, phone calls, informal visits, and pulpit exchanges.

Almost all of the churches, and many individuals, provide financial support for new church formation. They receive information through prayer

letters, "It Happened Like This," and articles in *Fellowship News*. They are helped in praying for the department congregations through prayer letters, "The Extension Call" and the Board of Missions Prayer Bulletin

When a mission is recognized as a particular church there is a stirring ceremony at Annual Conference, and the new church takes its place "shoulder to shoulder" with the rest of the churches.

Scranton and Bayshore

Two of the missions, Scranton, Pennsylvania, and Aberdeen, New Jersey, come for recognition as particular churches by this 114th Annual Conference. After a "near death" experience, the eighty-year-old Calvary Church of Scranton has truly had a revival or resuscitation, under the pastoral leadership of Roger L. Reitz. Every area of the congregation's life has grown and solidified. John Moran and Larry Kellerman have been elected elders and the church is ready to be re-chartered by this Conference.

Bayshore Church, on the south shore of Raritan Bay, has been meeting for public worship for less than two-and-one-half years. David DeRonde and Gene Russell were recently elected elders. Worship attendance averages around seventy, many of whom have been brought to faith in Christ through the mission. John C. Vandegriff, Jr. is the founding/organizing pastor.

Two New Missions

The church at Wappingers Falls, New York, has been relocated and reborn as the Beacon Mission in that small city on the east bank of the Hudson River in Dutchess County, immediately south of the Town of Wappinger. David R. Way accepted the call to serve as organizing pastor. The congregation began meeting at the Howland Cultural Center, 477 Main Street in Beacon on September 1, 1996. Four committed families from Wappinger comprise the present congregation; worship attendance has averaged about twenty. An office on Main Street has been rented, and aggressive outreach efforts are being planned for spring, summer and fall, 1997.

Our newest mission is located in Flatbush, Brooklyn, New York. Meeting since November 1994, the congregation is known as New Community Church. It is a warmly-spirited group of twenty-five to thirty persons, with a very active outreach program. We are diligently seeking a pastor to serve this young congregation.

Thompson, Connecticut

The mission in Thompson, Connecticut, our eastern-most congregation, experienced testing during 1996. Several families became very critical of the pastor and made unreasonable and unfounded charges against some of their

fellow believers. When the surrogate elders, after investigation, would not allow unsubstantiated allegations to stand, the dissenters withdrew, leaving a void. Those who remained rallied to the work, and growth has slowly returned. Eight persons were baptized during the year, offerings were down less than \$1,200 from the previous year. Good growth has been occurring through an early worship service. Christopher Morrison and the Executive Director serve with Pastor Dennis Spinney as a Board of Surrogate Elders.

Two New Pastors

Two department churches received new pastors during the year. In August, Jonathan P. Tait became pastor of Calvary Church in Walnutport, Pennsylvania. Average attendance at morning worship has increased 30 percent and the church has recently added two new elders, Daniel Graver and Timothy Weaber, to serve along with Stanley Stahler, Jonathan Weaber and the pastor as overseers of the church.

David N. Heineman has succeeded David R. Way as pastor of the church at Pleasant Valley, New York. Brother Heineman has been a member of Grace Church, Wallingford, and Berean Church, Terre Hill, before studying at Dallas Theological Seminary. He came to Pleasant Valley from a pastorate in Emlenton, Pennsylvania, after being approved as a probationer in the BFC. He was installed January 26.

Newark, New Jersey, and Staten Island, New York

We have two well-established missions in the metropolitan New York-New Jersey area. The congregation in Newark continues to mature and progress towards full organization as a particular church. Its social fabric and koinonia are exceptionally strong. There continues to be a strong flow of new believers, converted through our Newark ministry. As the congregation has matured, it has taken on greater diversity in a variety of ethnic backgrounds. We solicit earnest prayer that the Lord will provide an access property so that the lot acquired over a year ago may soon be developed to provide room for the growing congregation.

Pastor Ralph E. Ritter continues to serve as a shepherd to the flock in West Brighton, Staten Island, New York. The AWANA program remains very fruitful, as evidenced by a recent attendance of eighty-six at a parents' night. Some significant outreach efforts the past year included a seminar on the Jehovah's Witness Cult, with distribution of thousands of fliers throughout the neighborhood, a video series and an outreach Bible study. An ad-hoc committee comprised of Pastor Ritter and the other surrogate elders: Delbert R. Baker, II, Ralph E. Cole, David R. Way and the Executive Director, and Clyde W. Snyder, formulated specific goals for the coming years.

Egg Harbor Township, New Jersey

This mission in southern New Jersey is refocusing. Pastor Richard A. Moyer serves full-time as chaplain of the Atlantic County Correctional Facility in Mays Landing. He has seen a number of inmates profess faith in Christ. The surrogate elders are considering plans to relocate the mission with the goal of providing a congregation in which inmates who confess Christ and their families can be taught and nurtured. Pray with us for the Lord's direction and provision.

Four More Churches

The churches in Edison, New Jersey; Holmes, New York; Ocean County, New Jersey; and Red Hill, continue to grow and mature.

Faith Church of Holmes has supported itself without budgeted appropriations for two years. God willing, it will graduate from the Department in April 1998. Robert S. Commerford serves as pastor.

Community Church, Red Hill, is pastored by Ronald W. Denlinger and D. Thomas Phillips. The church has supported itself fully through the first of its three-year emergence from the Department.

Christ Community Church in Edison, New Jersey, begins its three year phase-out at this time. Dennis M. Cahill and Richard P. Ravis constitute the pastoral staff. Five Christmas week presentations of "Meet Me at the Manger" in a heated barn on the campus of Cook College, Rutgers University, reached nearly eight hundred persons.

Finally the church in Toms River, Ocean County, New Jersey, continues to serve and develop. Dean A. Stortz is the pastor.

Opportunities

We ask for the prayers of the BFC family that we be able to start two or three new churches in 1997. The demise of Salem Church, Allentown, after nearly ninety years in its south side neighborhood prompts us to make an assessment of the prospect of planting a new congregation in that area. We shall work with the City Concerns pastors in a survey that will be completed by June 1.

We have identified a city of seventeen thousand near Albany, New York, that is much in need of an evangelical church. We shall be working with our Mid-Hudson team in a study of the feasibility of a new church plant in that location.

There are several reasonable target communities for a new church start in the tri-state (Connecticut-Massachusetts-Rhode Island) area. It would be beneficial to our Thompson, Connecticut, mission and to the future of the BFC in New England to have one or more new missions in that vicinity.

There is a community in Southern New Jersey that is growing rapidly

and could use a new church. We have a core group in the area interested in starting a church and a possible organizing pastor.

There is a key family and a needy area in the Coatesville-Downingtown vicinity of Pennsylvania that would be a good, strategic place for a new BFC.

We have a ministerial candidate who would like to plant a BFC in Virginia. I have advised him to pray for and seek a teammate as a first step in that direction.

We are working with the Board of Missions and the Intercultural Ministries Study Committee through the Joint Committee for Ethnic Church Planting to seek to start the first Hispanic BFC. We also hope to see Beraca Church (Haitian) in Philadelphia and New Life Church (Chinese) in Sunset Park, Brooklyn, become Bible Fellowship Churches.

Several of the churches indicate definite interest in planting daughter churches. One church has formed a committee to study this option and one region is organizing to plant new churches cooperatively.

We need prayers for wisdom and the direction of the Holy Spirit through opening and closing doors so that we may know when and where to plan new church plantings. Let's work together, shoulder to shoulder, to put forth our very best efforts, for Jesus' sake, to reach out with His Gospel to evangelize and church our needy nation.

Why Should We Plant More Bible Fellowship Churches?

By God's grace, we are stewards of the Bible Fellowship Church for this time. What does our Lord desire of us during our stewardship? What kind of church starting program will really please Him?

I call on three men whom I respect to help answer this question. Peter Wagner, in a Church Growth class, set forth a focused goal: *Ten churches should be able to start one new church each year*. Wagner is talking about average sized churches. Some do much more. Under Rick Warren's leadership, Saddleback Community Church in California set a goal at its beginning to plant a daughter church each year, and this sixteen year old congregation has done just that. Others plant more than one a year. We have forty-five self-supporting churches. According to Wagner's formula, we should plan to start 4.5 churches per year, and thus boldly commit ourselves to "the most effective evangelistic methodology under heaven"—planting new churches.

Lyle Schaller is arguably the most knowledgeable person about the churches of North America. Years ago, Schaller published his observation that **invariably and only it is by planting new congregations that any denominations grow** (see Schaller: "What Are the Alternatives", pp. 344-357 in *Understanding Church Growth and Decline*, ed. by Hoge and

Roozen, 1979). In a recent book, I am told, Schaller has quantified this: Unless a denomination is planting a number of new churches equal to 3 percent of its existing congregations, it is in decline.

The Southern Baptist Convention is the only old (pre-Civil War) mainline denomination in the US that has grown over the last three decades. The SBC church planting program is aggressive and exemplary. Charles Chaney is vice president for new church development of the Home Missions Board of the SBC. Citing Schaller's 3 percent rule, Chaney says he crunched the numbers for the past fifteen years and found that the Southern Baptists have, indeed, been starting 3 percent (three new congregations per one hundred churches). He also stated that two-thirds of their church plants die before becoming fully established churches. With fifty-eight congregations, the 3 percent rule for the BFC would be two new starts each year.

The Mission America five-year strategic plan sets forth new church planting goals for the BFC that fall between the Schaller and Wagner targets—a minimum of 2.2 per year and a maximum of 4.4 (see Mission America plan, pp. 15-16). The Board of Church Extension believes that this is the Lord's desire for us. What do you think?

A goal of two to five new church starts a year would be a dramatic increase over our pace in the past seven years—doubling, tripling, quadrupling that rate of 1.2 per year.

If it's the Lord's desire to give us many more new churches, what will be our response? Will we say a fervent “YES, Lord?” Or will we say, “No thanks, Lord. You'll have to use someone else to win, disciple and enfold Your chosen ones. We're just not into it. We're doing about all we care to do.”

The Scriptures give many poignant examples of people who professed faith in the Lord who missed great blessing because they turned it down. It was written of Nazareth—a town inhabited by Jews, not pagans or infidels—“[Jesus] did not do many miracles there because of their lack of faith” (Matt. 13:58). The biblical principle is, “According to your faith will it be done to you” (Matt. 9:29). It was to the City of God, Jerusalem, that Jesus said, as He wept, “... how often I have longed to... but you were not willing!” (Luke 13:34). In a church planting passage, the Holy Spirit reveals that our labors in building the church will be assessed on God's great Day, and some of the Lord's own will fail the test, suffer loss and be saved “only as one escaping the flames” (1 Cor. 3:15). There will be others whose stewardship will be commended, “Well done good and faithful servant!... Come and share your Master's happiness” (Matt. 25:21).

If you say, “our church just doesn't have the heart to do more for starting new Bible Fellowship Churches,” there is a biblical answer—give more of your money and your heart will follow it. Our Lord's principle is **not where your heart is, there will be your treasure**. No! It is **“Where your treasure is, there your heart will be also”** (Matt.6:21). The order is not

heart → will → treasure

but rather

will → treasure → heart

So, the love of Christ compels us, His death for sinners drives us, His desire that His lost sheep be found and brought into His fold focuses our purpose, His love for His Church draws forth our love for the church and His desire that many new churches be established sparks our desire to do just that in America. That is the over arching answer to the question, “Why should we plant more Bible Fellowship Churches?”

There are many other good reasons why we should plant new churches:

- **New churches make and baptize many more disciples of Jesus than do older ones.** A recent study of the BFC showed that our small young churches baptized five times as many disciples per one hundred members as did our older churches. This is confirmed in the experience of other denominations. Why is this so? I'm not sure I know the answer. Part of it may be due to the larger number of close unsaved friends that young disciples in new churches have, some of whom come to Christ. Maybe it's just that the Lord chooses graciously to bring larger numbers of His own into those new churches through conversion in order to get them off to a successful start.

- **Young churches grow faster.** In the last two years, our twenty youngest churches—all less than thirty-four years of age, with just 19 percent of our total membership produced 82 percent of our membership growth.

- **The spiritual need and decline in our land is desperate and cries out for the establishment of many new churches.**

- **The people groups from all over the earth who migrate to America need to be reached with the Gospel.** They will be most effectively evangelized and disciplined by new churches that allow them to hear the Gospel, worship and learn in their own languages and culture. We need to do our part in forming such churches. This, too, is part of our Mission America Plan (pp. 16-26). The inclusion of ethnically and culturally diverse congregations into our Bible Fellowship Church will broaden, bless and strengthen our whole fellowship of churches.

- **Increased support for the Church Extension Department from the churches will be seed money, like “matching gifts,” to stimulate gift**

income from other sources for starting new Bible Fellowship Churches.

In 1996, \$75,186 was given by individuals and other (non-BFC) churches to support the formation of new BFC missions and churches—nearly one-third of the total gift income of the Department. If our churches will continue to raise their support so that more church planting missionaries may be deployed, more “other source” giving will flow to their personal support and to help fund projects on their fields. If the ratio holds, every two dollars in new support from a church will garner about one dollar in gift income from individuals and other churches.

● **If we want our thriving world mission program to continue to be vigorous and growing, we must build our base by forming more new churches.** Those twenty youngest congregations, with 19 percent of our membership, including our newest, tiniest and poorest, last year gave 19 percent of the support from the churches to the Board of Missions (and 21 percent of the churches' support for the Church Extension Department). As they grow, they will do more.

Dana E. Weller, Director of the Board of Missions, wrote, “A strong missions program among us is impossible without a strong emphasis on church growth. Without the success of Mission America, we will never be able to sustain the growth God has granted to us in the Board of Missions” (letter, 4/2/96). Those new churches also create new and larger constituencies for all the ministries of the BFC.

● **There are tens of thousands of cities, towns, neighborhoods and villages in the US that are without a credible evangelical church or far short of enough of them.** We should be planting new churches in as many of them as we can. The North Jersey metro area has scores of such communities. The large cities of America desperately need new churches. In many of the western states only 3-5 percent of the population attends church on any regular basis.

● **When a church is well established, it should perpetually be "holding forth the word of life" in its community for generations—till Jesus comes again.** Some of our churches have been doing just that for as much as 130 years and more—and continue faithfully to do so. A community with such a church is blessed by its presence there.

● **We cherish our *Articles of Faith*, form of government and the distinctives of the Bible Fellowship Church as true and biblical.** What a shame if we should consign neighborhoods and communities to being served by less faithful and biblical “churches” because of our indifference, indolence or irresponsibility to our Lord's Commission!

● **Only churches offer complete obedience to the Great**

Commission. They alone baptize disciples. Only churches “teach them to obey everything” that Jesus has commanded—the whole counsel of God. Parachurch organizations always “water down” their statements of faith to accommodate varied constituencies. How irresponsible to leave evangelism and disciple-making in any community to such entities when it is in our power to plant a church there.

• **Only when a disciple is involved in the life and koinonia of a particular church can he or she become fully mature and developed.** Only in a church can one become all that God wants her or him to be (Eph. 4:11-16; 1 Cor. 12:24-26; Heb. 10:23-25). Before the Lord, a sound, healthy, church purposes to “present everyone perfect (mature) in Christ” (Col. 2:26). Every disciple of Jesus in America should have opportunity to be a part of that kind of church; we should make every effort and every sacrifice to present that opportunity everywhere we can by starting churches.

● **Your Church Extension Department, by the Holy Spirit's enabling, has demonstrated that it has the know-how and ability effectively to establish churches.** In the last twelve years, our Annual Conference has recognized and received into membership twelve new particular churches. If two more particular churches are recognized and received by this conference, that total will become fourteen in thirteen years. We could establish more churches if we had greater resources. We should provide the means.

● **When we pray the Lord of the harvest, “send out workers into the harvest field,” and the Lord answers our prayer, will we employ and support them in the harvest?** Presently, our Ministerial Candidate Committee has thirty-six probationers, candidates and applicants under its care (see 1996 *Yearbook*, pp. 65, 66). Fourteen of these are not now serving in the BFC. Of the ordained ministers, not including retired men and men serving under the Board of Missions or in the military chaplaincy, there are 21 that are not serving in pastoral ministry in the BFC.

Now, having prayed for reapers, are we going to answer the Lord of the harvest, “No thanks, Lord; we have no intention of using these men in the work to which You have called them!” Will we say to these thirty-five and others who will follow them, “Sorry fellows, but we have nowhere for you to serve!” and send them off to minister in other churches?

We have a delightful new trend underway in the BFC. Churches are calling as pastoral staffers, men in the later stages of their lives, tapping their mature gifts and skills and, thus extending their years in the ministry. The continuation of the trend will constitute good stewardship of the lives and work of our seasoned pastors; it should be encouraged. But the positions they fill would likely otherwise be available for young men in the ministry.

Will we have places for those young men to serve with us?

It is within our grasp to use the harvesters the Lord sends us to plant many new congregations and thus to create new pastorates for other of our ministers and candidates to fill. Will we do it?

● **The only organization on earth that Jesus Christ founded is the church.** It is the only one that He said He would build (Matt. 16:18). The church is the only entity in the world of which Jesus said, “the gates of Hades will not be able to overcome it.”

The USA may or may not need more Christian radio stations and TV programs, more Christian books and magazines, book stores, publishing houses, counseling centers, record producers, musical artists and agents, rescue missions and other social service agencies. It may or may not need more Christian political action groups, Christian dating services, Christian yellow pages, Christian elementary and high schools and Christian colleges, campus ministries, camps, conferences, retreat centers, ocean cruises, retirement centers, and various other Christian enterprises and organizations. We do know that our Lord did not say He would build any of these. We know their existence is not necessarily proof that He founded them; He did not guarantee that the gates of Hades would not be able to overcome any or all of them.

The United States, no doubt desperately needs **many more** sound, vital, wholesome Gospel-proclaiming churches. We should give top priority to building what He promised to build and participating in His victory through His Church. We *must* do all we can to plant our share of those churches in America which will please and glorify Him.

On January 31, 1997, as I traveled toward Thompson, Connecticut, for a New England Church Planting Team meeting, I had the pleasure of listening, on National Public Radio Stations, to the beautiful music of Franz Schubert on his two-hundredth birthday. At a break in the music, I heard Garrison Keillor make a pitch for continuing and increased charitable giving by his listeners. Keillor noted that without coercion by United States laws, persons in our country gave more than thirty billion dollars in the past year for charitable causes. I borrow his closing sentence to end this my 29th annual report to the Bible Fellowship Churches:

“Thanks for all you’re doing; imagine what more could do!”

Financial Report

Executive Director of Church Extension
January 1, 1996 - December 31, 1996

RECEIPTS

Balance 12/31/96	\$	370.13	
From Board		19,000.00	
Interest		21.56	
Reimbursements		513.24	
Returned check (Beraca Mission Loan)		<u>200.00</u>	
Total			\$ 20,104.93

EXPENDITURES

Department Travel	\$	6,697.04	
Office			
Equipment		155.97	
Supplies		79.62	
Mailing		364.84	
Phone		<u>1,411.16</u>	
			2,011.59
Office-Parsonage Building			
Gas-Fuel		1,588.87	
Electric		1,162.79	
Other Utilities		716.57	
Maintenance		2,590.95	
Insurance		<u>3,341.15</u>	
			9,400.33
Board Expenses		642.21	
Surveys, etc.		41.00	
Department Picnic		130.00	
Fellowship News Assessment		325.00	
Promotion		13.50	
Bank Charges		144.16	
Loan to Assist Beraca Mission		<u>200.00</u>	
TOTAL			\$ 19,604.83

Balance, December 31, 1996 \$ 500.10*

* Depository: United National Bank, Plainfield, New Jersey
This report and the account have been audited by Fred W. Sparlin, Accountant

Respectfully submitted,
Daniel G. Ziegler, Executive Director

Report of the Committee to Examine the Minutes of Particular Churches

The Committee to Examine the Minutes of Particular Churches met on Tuesday, April 22, 1997, at Pinebrook Bible Conference.

The minutes of particular churches were examined on the basis of the suggested format for congregational meetings as stated in the Bylaws for Particular Churches and found in the 1996 *Faith & Order*, sections 403-3 and 403-4.

The Committee communicates prior to each Annual Conference 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 Report, and the Annual Financial Reports to: Committee on Examination of Minutes of Particular Churches, c/o Pinebrook Bible Conference, PO Box 1, Stroudsburg, PA 18360, to arrive by Monday of the week prior to Annual Conference week" (amended from the 1993 *Yearbook*, p.173). This should include all congregational meetings held by each particular church since the previous meeting of the Committee to Examine the Minutes of Particular Churches.

This year, the Committee sent out a check sheet for the use of the church. Many returned the list and its use greatly facilitated the work of the Committee. The Committee would like to express appreciation for the care with which minutes were prepared for our examination.

Nine churches' minutes were not available to be examined by the Committee prior to Annual Conference this year. The Committee will seek to examine the minutes of these churches at Annual Conference.

The Committee found no petitions in the minutes of the Particular Churches.

Committee to Examine Minutes of Particular Churches: Ralph M. Soper, Chairman; Ralph E. Ritter, Secretary, Thomas J. Beil, Dennis M. Cahill, Ronald C. Erb

Report of the Ministerial Convention Committee

The Annual Ministerial Convention was held on Tuesday and Wednesday, October 15 and 16, 1996 at Pinebrook Bible Conference.

The theme of the conference centered around the personal and spiritual makeup of the pastor. Dr. Carl T. Martin, pastor of our Spring City Church set the tenor of the convention with an emphasis on "the pastor's heart". Dr. Stephen Olford of Encounter Ministries continued the series with studies on "the pastor and the Word of God, the Spirit of God, the Church of God and the Word of God".

At the business meeting, the following were elected to serve for a two-year term: Allan R. Vivona, Ralph E. Ritter and Harold C. Weaber.

Additional business included a discussion on the status of retired pastors and their wives. The existing committee recognized that to subsidize the fairly large number of such persons raises the cost of the convention to a point of burden for those pastoring Church Extension Churches and those in smaller organized churches. Accordingly, the Committee encourages each church to pay for all the pastors and wives that are part of their membership.

A special request is being made for donations to subsidize pastors and wives of smaller churches. Such donations should be made payable to the Ministerial Convention Committee and sent to Ralph E. Ritter.

Some of the pastors nominated felt they were unable to serve. According, the committee constitution is as follows:

1996 Convention

Howard N. Wells, Chairman
Robert W. Smock, Secretary
Austin G. Shelly, Treasurer

1997 Convention

Howard N. Wells, Chairman
Allan R. Vivona, Secretary
Ralph E. Ritter, Treasurer
Harold C. Weaber
Robert W. Smock

The 1997 Convention is scheduled for Tuesday and Wednesday, September 30, and October 1, 1997, at Pinebrook Bible Conference. Rates will be as follows:

Pastor	Overnight stay	\$ 50
Pastor and wife	Overnight stay	90
Pastor	Commuting (Meals only)	40
Pastor and wife	Commuting (Meals only)	70
Arrival on Monday night	\$ 10 extra, per person	

The program will center around a discussion of the status of the Bible Fellowship Church in areas of doctrine and practice. Various BFC pastors will speak on assigned subjects followed by discussion.

Ministerial Convention Committee Financial Report

Balance in Account - 11/13/95 \$ 532.08

Receipts:

Bible Fellowship Church	\$ 1,000.00	
Registrations	<u>3,010.00</u>	
Total Receipts		\$ 4,542.08

Disbursements:

Pinebrook Bible Conference	\$ 2,362.25	
Speaker Transportation	50.00	
Committee Expenses	35.00	
Speaker Dr. Carl T. Martin	100.00	
Encounter Ministries/Stephen Olford	<u>\$ 1,000.00</u>	
Total Disbursements		\$ 3,547.25

Balance in Account - 2/18/97 - \$ 994.83; Depository: CoreStates Bank, Oley, PA; Accounts audited by Janet Baldasarra.

Ministerial Convention Committee: Howard N. Wells, Chairman; Robert W. Smock, Secretary; Austin G. Shelly, Treasurer



*Chris & Alma Hunsicker
Kathryn and Matthew
Serving in the hospital with HCJB
in Quito, Ecuador*



*A Sandawe villager
Cliff & Becky Boone, John & Nancy
LoRusso, Kim Stengele minister
to these people in Tanzania*

Report of the Committee to Study the Role of the Ministerial Relations Committee

The committee met three times during the year to study the role of the Ministerial Relations Committee. Through consultation with men who served on the MRC the committee sought to assess the effectiveness of the MRC. Other denominations were researched to discover how they serve the needs of their pastors and churches.

The denominations investigated were Christian and Missionary Alliance, Christian Reformed Church, Conservative Baptist Church, Presbyterian Church in America, and United Presbyterian Church USA. All of these groups provided a higher level of service to pastors and churches than the Bible Fellowship Church does. In each case adequate care of pastors and churches is the purpose, though the role and title of the ministry varies.

Discussion with men who have served on the MRC since its inception revealed that the MRC has been able to provide a high level of service to pastors and churches in times of crisis. Each man was concerned about the MRC's ability to keep sufficient contact with pastors and churches to promote the kind of relationships that help to avoid pastor-church crises. When crisis intervention has taken place, pastors on the Committee were able to step in because their churches allowed them to serve the denomination at the expense of their church ministry. Such sacrifices are to be lauded, but pastors and boards of elders may not always be expected to subsidize our collective work.

We conclude the Bible Fellowship Church should enhance its ministry to pastors and churches. This could best be accomplished through creation of the position of Conference Pastor.

Enhanced ministry to the churches would consist of offering greater service when churches seek pastors, assessing needs related to pastoral staff expansion, or consulting in how to strengthen the ministry of the church. Enhanced ministry to pastors could include provision for regional pastor meetings, periodic visits with every pastor, and meetings as requested by pastors, pastoral relations committees, or boards of elders who desire to consult with the Conference Pastor.

It is our opinion that a Conference Pastor would provide valuable service even as a part-time position in the beginning. We believe this man could be found among retired BFC pastors or pastors engaged part-time with a church or ministry.

Funding for this position would be supplied through the Conference

Administrative Budget and would be recommended by the MRC.

It is our recommendation that the following changes be made in the by-laws:

Resolved, that the following legislation be placed in the *Faith & Order* (First Reading):

512-14.3 Conference Pastor

The Conference Pastor shall be an ordained minister of the Bible Fellowship Church. He may, at the discretion of the Ministerial Relations Committee, serve either full-time or part-time.

He shall be elected for a three-year term by the Ministerial Relations Committee and his election shall be ratified by the Annual Conference. He shall not be a member of the Ministerial Relations Committee but shall serve under the direction of the committee, where full authority shall reside.

Duties

- (1) He shall, in the performance of his duties, work according to policies and directives of the Ministerial Relations Committee.
- (2) He shall, as requested by the committee, represent the Ministerial Relations Committee in its dealings with pastors and churches.
- (3) He shall be a pastor to the pastors in order to encourage the men and to maintain a harmonious relationship between each church and pastor.
- (4) He shall meet with boards of elders and pastoral search committees to aid them in their search for a pastor. He shall:
 - (4.1) Be knowledgeable of men available as potential candidates, including men newly licensed by the Ministerial Candidate Committee.
 - (4.2) Communicate to potential candidates information on open churches.
 - (4.3) Keep pastoral search information current.
- (5) He shall encourage ongoing ministry training for pastors, including regional ministeriums for pastors and wives.
- (6) He shall be available as a resource to local pastoral relations committees in the fulfillment of their duties.
- (7) He shall be available to meet with boards of elders for consultation, evaluation, and advice.

Committee to Study the Role of the Ministerial Relations Committee: L. James Roberts, Jr., Chairman; Byron Widger, Secretary; W. David Armstrong, Jr.; G. Daniel Beaver; David J. Watkins.

Report of the Inter-Cultural Ministries Study Committee

The Inter-Cultural Ministries Study Committee continued its work of completing the Biblical Principles For Living. The Committee worked at finalizing the following Biblical Principles For Living: *Marriage, Singleness, and Divorce, Civil Government, The Family, and Shared Life*. These principles have been approved by the Committee and are being presented for first reading by Annual Conference and are to be included in the *Faith & Order*, Appendix, “*Biblical Principles for Living*,” (see attached Appendix).

The Board of Missions and Board of Church Extension are working together through, *The Joint Committee on Ethnic Church Planting*. The Committee meets to monitor and assist ethnic church planting ministries such as: The Chinese in Brooklyn NY, and the Haitian work in Philadelphia. The Joint Committee is now in the process of partnering with an Hispanic church planter, Rev. Luis Philip Martinez, ministering under the direction of Impact International, in hope of establishing Hispanic BFC churches. The Committee also approves funds to be disbursed for ethnic church planting from the monies given by the churches. This past year, the Committee approved financial assistance for the Chinese church in New York and the Haitian church in Philadelphia, as well as paying for the expenses incurred from its meeting with Rev. Martinez. Giving from the churches for ethnic church planting increased this past year. The Joint Committee thanks the churches for their continued interest and support. This support along with additional monies will be needed for the future efforts of planting Hispanic churches. The Joint Committee looks forward to working with Rev. Martinez and those BFC churches in those areas where Hispanic communities are located. Please be in prayer for this outreach among Hispanics.

Praise God for those churches who have responded with monies for ethnic church planting. The Inter-Cultural Committee continues to encourage more churches to create a line item in their budgets for ethnic church planting. These designated monies for ethnic church planting should be considered an ongoing yearly commitment and be forwarded to the Board of Missions.

Conclusion

The Inter-Cultural Committee continues its efforts to complete the work on the Biblical Principles for Living and seeks to assist the churches in becoming more aware and involved in cross-cultural ministry. We covet your prayers for the Committee as it faces the unique and challenging opportunities for ethnic church planting.

The Inter-Cultural Ministries Study Committee recommends:

Whereas, monies are needed to plant ethnic Bible Fellowship Churches, and
Whereas, the Committee believes that God has provided opportunities and desires the church to reach the differing people groups in our land, therefore be it

Resolved, that each Pastor and Delegate of Annual Conference, if they have not established a line item in their budgets for ethnic church planting, work with their churches to budget monies for ethnic church planting in this year.

Resolved, that the 114th Annual Conference approve for first reading and inclusion in Appendix, "Biblical Principles for Living" of the *Faith & Order*, the following Biblical Principles for Living: *Marriage, Singleness and Divorce; Civil Government; The Family; Shared Life*.

Whereas, the work of the Inter-Cultural Ministries Study Committee is not yet complete,

Resolved, that the 114th Annual Conference direct the Inter-Cultural Ministries Study Committee to continue its work.

Whereas, the prospects for planting Hispanic Bible Fellowship churches are becoming a reality and,

Whereas, a number of Bible Fellowship Churches are ministering in areas where Hispanic communities exist,

Resolved, that the Board of Publication and Printing be prepared to publish the "Articles of Faith" in Spanish in 1997.

Whereas, we believe the "Biblical Principles for Living" represent God's intended principles by which we should live, and

Whereas, we believe that the "Biblical Principles for Living" should be urgently and diligently taught to our congregations,

Resolved, each pastor and delegate seek ways to implement the teaching of the "Biblical Principles for Living" to their congregations and further,

Resolved, that as "Biblical Principles for Living" are studied and taught, any discovery of problem areas, suggestions for additions, or clarifications of text, should be communicated to this Committee for consideration prior to Second Reading. These communications should be addressed to David E. Gundrum, Secretary of the Committee.

The Inter-Cultural Ministries Study Committee: Roy A. Hertzog, Chairman; David E. Gundrum, Secretary; Delbert R. Baker, II, Carl C. Cassel, G. Wayne Clapier, Daniel G. Ziegler

Appendix - Biblical Principles for Living

Marriage, Singleness, and Divorce

Marriage is the joining together of one man and one woman in a covenant union instituted and ordained of God¹. The purpose of this union is to glorify God, provide companionship, and perpetuate the human race². It is holy in God's sight and is to be a bond until the death of one partner to the union³. 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 partner⁴. Although God did not specifically condemn polygamy in every instance and sometimes blessed the individuals involved in polygamous relationships in the Old Testament, the Biblical standard is one man married to one woman⁵. This standard is reinforced by the teaching of our Lord during His earthly ministry and the New Testament writers⁶. The intimacy of marriage includes mutual rights and mutual obligations of each partner to the other⁷. Sexual activity outside of the marriage bond by either of the marriage partners is adultery and is an attack on the oneness and permanence of marriage⁸. For a Christian to marry a non-Christian is a violation of the Word of God⁹.

God has revealed in Scripture that His will is for some people to remain single; in such cases singleness fulfills the plan of God¹⁰. In fact, the single believer may have undivided loyalty and may be more free to serve the Lord and his church¹¹. Abstinence from impure sexual activity prior to marriage and outside the marriage union is the Biblical standard¹². Sexual intercourse is to be experienced only in the marriage union; all sexual intercourse outside the marriage union, including homosexuality, is sin in God's eyes and degrades the spiritual and physical oneness He reserved for marriage¹³. Those who can control their sexual desires may remain unmarried to the glory of God¹⁴.

Divorce is the breaking of the union and the bond of marriage. It is hated by God and should be avoided and counseled against¹⁵. The biblical basis for divorce is adultery. Scripture permits, but never demands that a person divorce a marriage partner who has committed adultery¹⁶. People divorced for reasons other than that allowed by Scripture, ought to be reconciled, not marry another, and seek God's resolution of the breakdown of this union¹⁷. The divorced people must submit themselves to the Word of God in their present situation. Divorced persons must seek forgiveness and the grace of God for any sin that led to, or is associated, with their divorce. The church is responsible to evaluate divorces in which people under its authority have been involved in order to determine whether or not there were

Biblical grounds for divorce. The careful exercise of this responsibility is to preserve the church's purity and guard a believer's integrity¹⁸.

¹ Gen.2:23, 24

² Gen.1:26-28; Gen. 2:18-25

³ Rom.7:2; 1 Cor.7:39

⁴ Heb. 13:4

⁵ Eph. 5:31

⁶ Mat.19:4-6; Mark 10:6-9; 1 Cor. 6:16; Eph. 5:31-33

⁷ 1 Cor. 7:1-5

⁸ 1 Cor. 6:16-18

⁹ 1 Cor. 7:39; 2 Cor. 6:14-16

¹⁰ 1 Cor. 7:7, 8, 17

¹¹ 1 Cor. 7:32-35

¹² 1 Thes. 4:3-8

¹³ 1 Cor. 6:18; Eph. 5:3; Heb. 13:4

¹⁴ Mat. 19:11, 12; 1 Cor. 6:13; 1 Cor. 7:9

¹⁵ Deu. 24:1-4; Pro. 2:17; Mal. 2:16; Mat. 5:32

¹⁶ Mat. 19:9

¹⁷ 1 Cor. 7:10, 11

¹⁸ 1 Cor. 7:17-24; 1 Thes. 4:4-7

The Family

The family was divinely ordained by God at creation and is basic in God's dealings with man. God's revealed pattern for the family is the marriage of one man and one woman and includes their children and others who may reside with them. Each marriage establishes a new family¹.

The foundation for right relationships in the family is submission one to another out of reverence for Christ². The husband is the head of the family as Christ is the head of the church. As such, he should fear the Lord; love, nurture, and encourage his family; provide materially for them; take the lead in burden bearing and problem solving; and through godly living and prayer give them wise and effective spiritual leadership³. He is to love his wife and live with her in a compassionate and understanding way⁴. The wife should fear the Lord⁵, submit to and respect her husband as the church is to submit to Christ⁶, and demonstrate loving and diligent concern for her household⁷.

The biblical pattern for a married couple is to have children and to manage the home⁸. Some may elect not to have children for valid reasons. Other couples may be providentially prevented from having children. In either case the church must not be judgmental⁹. Where married couples choose to use artificial birth control, great care must be exercised to use only those forms which clearly do not cause an abortion¹⁰.

When more than one income seems necessary and added employment is considered, the couple must carefully evaluate the

impact on their relationship and children¹¹. The decision should be made only after prayer, interaction¹², and mutual consent¹³.

Within the church there exist family units that require special attention and mercy from the church. With prayer, loving support, wise counsel, and God's abundant grace these families can be nurtured¹⁴. The church must gladly and unwaveringly support comfort, encouragement, affirmation, and deep fellowship for all family units.

Children are gifts and blessings from God¹⁵. The family is the primary setting in which to nurture children in the faith. Great care is to be exercised by parents, and by fathers in particular, to build Christian families and lead them in worship¹⁶. The father is not to exasperate his children¹⁷, but to bring them up in the training and instruction of the Lord¹⁸.

The instruction and guidance of children is the duty of parents¹⁹. Fathers are primarily responsible for exercising leadership in the maturing of children²⁰, and preparing them for ministry in the church²¹. Mothers share with their husbands the raising of their children²². The Scriptures also encourage grandparents to assist in the training and instruction of their grandchildren²³.

Children are to obey their parents in respect and love²⁴. As long as they live, sons and daughters are to honor their parents with loving concern and material care²⁵.

Christian homes are manifestations of the kingdom of God and each believing family member is an ambassador of the King, to call lost men, women, and children to reconciliation²⁶. We should open our homes in vigorous and sustained hospitality to the unsaved as well as to the saved²⁷. Genuine compassion and Christian service will involve taking carefully measured risks²⁸, but such risks are never a legitimate excuse for cold-heartedness.

¹ Gen.2:23, 24; Mat. 19:4-6

² Eph. 5:21

³ Pro.4:1-4, 10, 20-23; Eph.5:22-33; 1 Tim.5:8

⁴ 1 Pet.3:7; Eph.5:25

⁵ Pro.31:30

⁶ Eph.5:22; 1 Pet. 3:1

⁷ Pro.31:27

⁸ Gen.1:27, 28; 1 Tim.5:14; Tit.2:3-5

⁹ Rom.14:1-23; 1 Cor.7:1, 7, 8

¹⁰ Exo.20:13

¹¹ 1 Tim.5:8

¹² Pro.11:14; 15:22

¹³ 1 Pet.3:1-9

¹⁴ Psa.10:14; Rom.15:1, 2; Gal.6:10

¹⁵ Gen.4:1; 33:5; Psa.113:9; 127:3-5

¹⁶ Josh.24:15

¹⁷ Eph.6:4; Col.3:21

¹⁸ Pro.22:6; 29:15; Eph.6:4; Col.3:21

¹⁹ Deu.5:28, 29; 6:1-9

²⁰ Isa.38:19; Eph.6:4; Col.3:21²¹ 1 Tim.3:4, 5, 12²² Pro.1:8; 6:20²³ Deu.4:9; Psa.78:4-7; 2 Tim.1:5²⁴ Exo.20:12; Eph.6:1-3²⁵ Mark 7:9-13; 1 Tim.5:4, 8²⁶ 2 Cor.5:18-21²⁷ Pro.11:30; Gal.6:10; Heb.13:2; 1

Pet.4:7-11

²⁸ Mat.25:14-30

Civil Government

God, the King of Kings, has established civil government to be under His authority, over people for the public good, and to carry out His sovereign will¹. He has revealed in His Word how this government should function in order to provide for a peaceful, orderly society in which the Gospel might spread²; protect the law-abiding people from the law-breakers by punishing the evildoers³; and bring justice and help to the defenseless, poor, and needy of society⁴.

God requires all people to submit to the civil government. People must pay taxes for the support of government functions⁵; they must give respect and honor to government officials⁶; and they must be obedient and helpful citizens of society⁷.

Christians have special responsibilities toward the civil government, including praying for those in authority over them⁸, exposing corruption and wickedness in government⁹, and bringing a godly influence to bear upon the government¹⁰. This means setting a godly example as a citizen, raising a biblical voice on issues, accepting positions of leadership when appropriate, and under a democratic government voting wisely. The exercise of these responsibilities should demonstrate a Christian's sensitive consideration of the views of others in love without violence and without forsaking biblical principles or the priority of glorifying God.

A Christian's ultimate allegiance must be to God, for the government's authority over the believer is limited by God's prescribed boundaries¹¹. Therefore, a believer may find it necessary at times to disobey human authority in order to heed God's higher laws, bearing the cost or sacrifice involved¹².

All Christians have dual citizenship; they are citizens of an earthly nation, and of the kingdom of God¹³. Both of these citizenships have their privileges and responsibilities, and it is possible to cooperate with civil government without compromising biblical principles¹⁴. Yet, when the believer is forced to choose between the two, he must submit to Jesus as Lord. For one day, every knee will bow to Him, and even today, he rules sovereignly over the affairs of civil government¹⁵.

¹ Psa.24:1; Pro.21:1; Dan.4:31-37;
Mat.28:18; John 19:11; Acts 17:24;
Rom.13:1-4; 1 Pet.2:13, 14

² 1 Tim.2:1-4

³ Gen.9:6; Rom.13:3-5; 1 Pet.2:14;
Pro.24:23-25

⁴ Pro.29:14; 31:8-9

⁵ Rom.13:6, 7; Mat.22:15-22

⁶ Rom.13:7; 1 Pet.2:17

⁷ Gen.41:46-57; Jer.29:7; Tit.3:1, 2

⁸ 1 Tim.2:1, 2

⁹ Pro.25:5; Dan.4:27; Luke 3:19

¹⁰ Pro.11:11; Dan.2:40-49; Mat.5:13-16;

Luke 3:12-14

¹¹ Exo.20:1-7; Deu.6:4-5; Luke 20:25;

Rom.13:1, 2

¹² Dan.3:8-18; Acts 5:29

¹³ Jer.29:7; Phil.3:20

¹⁴ Dan.1-6

¹⁵ Pro.21:1; Isa.43:13; Phil.2:9-11; 1 Pet.3:22

Shared Life

Each believer belongs to Jesus Christ and to every other believer¹. This belonging is a relationship to God the Father², God the Son³, God the Holy Spirit⁴ and to all who belong to God⁵. This relationship is not the result of human effort, but begins with being born from above⁶ and is the living out of the divine nature⁷ under the Lordship of Christ and the authority of His revealed Word⁸. It unites all believers to one another and causes them to be different from their world⁹.

The union with the Lord and with one another is spiritual. The relationship of each believer with the Lord is the basis for the relationship between believers¹⁰ in sharing truth¹¹, love¹², and possessions¹³. It is dependence not self-sufficiency and interdependence not independence¹⁴. Participation in this life affects every believer and church¹⁵ and impacts their ministry in the world and to the world¹⁶.

Shared life is a privilege and a responsibility¹⁷. The life of the church, therefore, must be a renewing, God-glorifying celebration of life in Christ and a spiritual participation with other believers¹⁸. Sharing this life in the presence of God is worship¹⁹ and demands the loving exercise of spiritual gifts²⁰ as well as realization that we are responsible to one another before God²¹. The exercise of these gifts builds up one another and equips the saints for the Lord's work²². Because this responsibility and accountability are necessary for the church to grow in godliness²³, discipline must be practiced in every community of believers²⁴. Not to do so brings the very nature of Christ into dishonor²⁵.

Responding in mercy, carrying each other's burdens²⁶, is also a responsibility and privilege of all believers to one another, and causes them to love, care, share, and be involved with one another²⁷. All believers, and the church as a body, must recognize, accept, and practice the spiritual responsibilities of being one in Christ, no matter how deeply a fellow believer has fallen into sin or the miseries of this world²⁸.

Every believer is a member of the body of Christ and must be joyfully and personally responsible to live a life of loyalty to the Lord of the church²⁹, to His Word³⁰ and involvement in its ministry³¹ and purpose³². This responsibility, although primarily focused on the local body, extends beyond

the particular church to other bodies of believers³³. Because this is true, the shared life of the church breaks down the barriers of race, class, culture, ethnicity, and geography, for all believers are one in Christ³⁴.

¹ Rom.1:6; 12:4,5

² 1 John 1:3

³ Rom.6:3,4

⁴ 1 Cor.12:13

⁵ 1 Pet.2:9,10

⁶ John 3:3,5

⁷ 1 Pet.1:4

⁸ 1 John 1:7

⁹ 1 Cor.10:14-22; 2 Cor.6:14,15

¹⁰ Eph.2:11-16; Rom.15:5-7

¹¹ Eph.4:14-16

¹² 1 John 3:13-18

¹³ Acts 4:32-35; 2 Cor.8:1-5

¹⁴ 1 Cor.12:14-27

¹⁵ Acts 2:44-47

¹⁶ 2 Cor.8:23; Phil.1:5; Phi.6; Heb.13:16

¹⁷ Gal.5:13-16

¹⁸ 1 John 1:1-4

¹⁹ Rom.12:1,2

²⁰ 1 Pet.4:10

²¹ Rom.12:3-13:10

²² Eph.4:11-16

²³ 1 Tim.6:11,12

²⁴ 1 Cor.5:12,13

²⁵ Acts 5:11

²⁶ Gal.6:2; Heb.13:16

²⁷ Eph.4:31-5:2

²⁸ 2 Cor.2:7,8; Gal.5:25-6:2;

Phi.10,11,15,16

²⁹ 1 Cor.12:6-11

³⁰ John 10:3-5

³¹ Phil.1:27

³² Acts 11:19-26; Phil.4:14-16; Col.2:1,2; 1 Pet.5:9

³³ Acts 13:1-4; Gal.3:27,28; Eph.2:14-16



*The old church and the new church
Project of Ed & Ruth Moyer, missionaries to Guadeloupe*

Report of the Beneficiary Society

Another year has passed and once more we can report that all of our Pastors and their wives and children, all of our widows of our Bible Fellowship Ministers are still with us rejoicing in the goodness of the Lord. The result has been an increase in the assets of the Society which has enabled us to increase the benefits that the Society will be paying toward the home-going of any of our widows or Pastor's wives. The officers continue to watch over the assets so that they are safe and bringing to us the best rates of interest to enable us to take care of the needs that arise.

We are thankful to Ellis Lee Hostetter who so graciously reviews our records and prepares our report at no cost to the Society.

Financial Report

January 1, 1996 to December 31, 1996

ASSETS - January 1, 1996		\$ 150,683.48
Receipts		
Dues	\$ 3,375.00	
Administration Budget	<u>500.00</u>	
Total Receipts		3,875.00
Investment Income		
Interest		
CoreStates Bank	\$ 253.39	
Northwest	3,573.58	
Harris Savings	423.09	
Prudential Bache	4,831.04	
Dividends		
Prudential Bache	198.00	
Gain		
Prudential Bache	<u>183.06</u>	
Total Investment Income		<u>9,462.16</u>
		\$ 164,020.64
Expenditures		
Secretarial and Board Expenses	\$ 59.68	
Barbara Chappell	100.00	
Dues Rebate	22.50	
Bank Charges	<u>8.00</u>	
Total Expenditures		<u>190.18</u>
Total Assets - December 31, 1996		<u>\$ 163,830.46</u>
Checking and Savings Accounts		
CoreStates - Checking	\$ 639.98	
Harris Savings:		
Checking	100.63	
Savings	13,611.32	

Prudential Securities		
Cash Account		.75
Money Market		<u>7,213.00</u>
Total Checking and Savings Accounts	\$ 21,565.68	
Investments		
Meridian Bank - Cert of Deposit	4.689%	\$ 5,531.58
Northwest - CD	6.05%	9,550.59
Northwest - CD	6.00%	52,182.61
Prudential Bache - FHLMC Remic	7.00%	3,000.00
Prudential Bache - FHLMC Remic	7.00%	2,000.00
Prudential Bache - FHLMC Remic	6.25%	11,000.00
Prudential Bache - FHLMC Remic	8.50%	1,000.00
Prudential Bache - FNMA Remic	6.50%	39,000.00
Prudential Bache - FNMA Remic	6.50%	6,000.00
Prudential Bache - FNMA Remic	7.50%	1,000.00
Prudential Bache - FNMA Remic	8.00%	1,000.00
Prudential Bache - FNMA Remic	7.50%	2,000.00
Prudential Bache - FNMA Remic	7.00%	5,000.00
Prudential Bache - FHLMC Remic	7.00%	<u>4,000.00</u>
Total Investments		<u>142,264.78</u>
TOTAL ASSETS - December 31, 1996		<u>\$ 163,830.46</u>

Note - Investments are listed at cost or Face Values plus estimated accrued interest.; Audited: Ellis Lee Hostetter, CPA

Beneficiary Society: Harvey J. Fritz, Jr., President; R. C. Reichenbach, Secretary; John H. Riggall, Treasurer



*Duane Moyer teaching at the Lamentin Church
Duane and his wife Joetta are missionaries serving in Guadeloupe*

Report of the 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 §508-7 (2) and (3) of the *Faith & Order*.

Committee on Auditing, Robert W. Gehret, Chairman, Horace A. Kauffman, Secretary, Lee E. Boyles, Henry U. Sandt.

Report of the The Committee on Communications

The Committee on Communication received 30 pieces of correspondence. The majority of this correspondence was deemed to be primarily excuses for not attending Annual Conference.

The Committee will respond to a number of letters that were sent by to Conference by missionaries who are currently on the field.

Let us continue to pray for those brothers and sisters who are away from us at this time.

Committee on Communications, Alva C. Cassel, Chairman; Byron Barnshall, Robert Buckwalter, Charles Webb



This believers represents the ministry of Barclay & Judy Harley from Capanaparo, Venezuela. Harleys' retired the end of 1996.

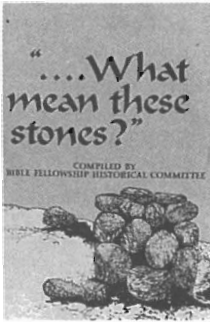
APPENDIX

Supplemental Reports

Property, Pinebrook Junior College	157
Budget, Church Extension	160
Statistical Report	162
Pastor's Statistical Information	168
Schedule of Payments	171
1997 Prayer Chain	173

Directories

Women's Missionary Society	178
Missionaries & Professional Associates	178
Mission Boards	182
Churches	186
Delegates	192
Ordained Ministers	195
Ordained Chaplain	201
Ordained Ministers in Other Ministries	202
Ordained Ministers Between Calls	203
Ordained Ministers on Leave of Absence	203
Ordained Ministers in Retirement	204
Ordained Ministers in Missions	206
Others Serving in the BFC	207
Widows of Ordained Ministers	208
Miscellaneous	209
Lay Members of Board of Directors	210
Index of Previous Reports	211
1997 Index of Reports	212



What Mean These Stones?

Compiled by
B.F.C. Historical Committee

\$7.00

To order, contact Richard Taylor, 723 S.
Providence Road, Wallingford, PA 19086, 610-
876-8725

The Historical Committee of the Bible Fellowship Church proudly presents *What Mean These Stones*. *WMTS* is a collection of stories and documents that provide color to our story. You can hear about our first church and our first camp meeting. You can read our first doctrinal statement. You can hear the stories of the outlaw turned soldier, William Ellinger, the missionary, Eusebius Hershey, and the midnight robber who came to the home of David Musselman.

The Bible Fellowship Church

by

Dr. Harold Shelly

Professor of History, Nyack College

\$ 14.00



The Bible Fellowship Church contains the details of our story. Mennonite historian John Ruth wrote of this book, "Author Shelly's careful work not only is a gift of maturing historical vision to his own growing church fellowship; it opens the book of his people's colorful story to many fellow Christians who join with his evident concern for a faithful Church of Christ in our times." "A must read if you really want to know your spiritual roots."

To order, contact Richard Taylor, 723 S. Providence Road, Wallingford, PA 19086, 610-876-8725

Supplemental Reports

Sale of Pinebrook Jr. College Property

The following report was given by the Board of Directors of the Bible Fellowship Church:

A December, 1996, Agreement of Sale between Bible Fellowship church and The Basile Corporation for the sale of the 5.711 acre parcel of land containing the buildings on the Pinebrook Junior College campus for \$330,000 remains in force, and progress has been made in meeting and removing contingencies in that agreement. Should this agreement reach settlement, \$165,000 of the proceeds will be held in escrow to pay for asbestos removal. Any funds remaining after certification by an environmental engineer that all asbestos has been removed and disposed of in accordance with all governmental laws, rules and regulations will be received by the Bible Fellowship Church.

Parcels remaining to be sold are the park (7.959 acres), the soccer field (3.066 acres) and a 12,000 square foot lot split off of the parcel sold to The Basile Corporation. It is not likely that a reasonable offer for the purchase of any of these parcels will be received until a moratorium on sewer connections which has been in force for over a year is lifted.

It is not possible to predict with certainty either the net proceeds from the sale to The Basile Corporation, or what money might be received from sale of the other parcels, but remaining debt could well be in the range of \$500,000. Debt as of April 25, 1997 is:

Principle owed to Core States Bank @9.75 interest	\$ 96,000
Principle owed to Quakertown National Bank @8.5%	339,152
Owed to individuals:	
Private loan #1 (int. \$9,200)	174,000
Private loan #2 (int. \$2,000)	27,000
Owed BFC fund to promote Church Extension @8% (int. 55,191)	365,191
Owed to PEF Endowment Fund (int. 2,708)	35,361
Owed to Trexler Trust	9,000
Cash	<u>5,835</u>
Total Debt	\$1,045,905

In addition there is a contract requiring payment of \$333.33 per month (\$4,000 per year) over the life of an annuitant.

Since it is clear that receipt of sales will not be sufficient to repay total debt, Annual Conference needs to make decisions regarding the priority and means of debt repayment. Concerning priority, it is clear that the bank mortgages have legal priority over all other debt. In addition, an agreement has been entered into with the Trexler Foundation to repay money owed at the rate of \$1,000 per year. Remaining debt is to individuals and accounts administered by the BFC. Since loans to individuals represent commitments made by an agency of the BFC, a strong case can be made that repayment of debt owed to individuals should precede repayment of debt owed to ourselves.

The Annual Conference must decide now how remaining debt will be paid. Should it be decided that all debts to individuals and Funds administered by the Board of Directors and other Conference boards must be paid immediately, this would necessitate borrowing from a lending institution, or from individuals willing to lend unsecured money to the BFC. If the Annual Conference were to instruct the Board of Directors to borrow money from a lending institution this could only be accomplished by using property titled to the BFC as collateral. Since property held by our ministries to the aging are no longer the property of the BFC and since the value of Victory Valley Camp is not sufficient to cover such a loan the only option remaining to the Annual Conference would be to authorize encumbrance of the Pinebrook Bible Conference property.

Since the Board of Pinebrook Bible Conference is presently discussing expansion plans that would require use of the property they administer as equity, it would seem best if we seek, insomuch as is possible, to avoid encumbering the property administered by that Agency, and adopt a plan to repay funds owed individuals and BFC accounts over a period of years (15 or 20 years if possible) by other means. This recommendation is based on the principle that every effort should be made to repay money owed with as little negative impact as possible on the churches and the ministries we collectively sponsor. Should loans by individuals be called during the time of scheduled repayment, or, if it became clear an infusion of money of cash is needed to expedite opening new churches, efforts could be made to provide money to the Fund to Promote Church Extension by borrowing from individuals. Repayment schedules for such loans could be crafted in such a way that the repayment schedule in effect would not be significantly altered.

The alternative to repaying money owed over an extended period would be to conduct a fund raising drive in the churches. That does not seem to be a feasible approach to raising the money, and even were we able to get our people to invest in such a venture it would likely make it more difficult to

gain funds for the forward-looking projects that ought to be claiming our attention. Repayment of this debt over 15 or 20 years through the Conference Administrative Budget is an approach that commends itself because by adopting and implementing this plan we would honor the Lord by repaying our debts; repay the debt by sharing the burden, and adopt a schedule of repayment that is long enough to minimize the burden on churches and have the flexibility to seize expansion opportunities as they arise.

Assuming obligations to individuals are to be paid as agreed upon, and interest accrued on debt to Funds administered by the Board of directors and the Pinebrook Educational Foundation paid as booked to the present, with future interest to be 6% per year, the funds needed for repayment annually would be approximately as follows:

Amount owed \$500,000

15 year repay = \$53,928 per year

20 year repay = \$46,572 per year

If it was decided to waive past and future interest payments on money owed to ourselves the amount owed would drop approximately \$58,000 and annual payments with interest to private notes remaining at 8% would approximate:

15 year repay = \$39,200

20 year repay = \$30,060

During recent years the Miscellaneous line in the Conference Administrative Budget has increased in response to expenses associated with carrying the PJC property. Consequently, additional subscriptions to the Conference Administrative Budget needed to meet the above repayment schedules are about \$10,000 less than the annual repayment figure. That leaves a high figure of \$43,928 per year for a 15 year payback with interest accruing at 6% on loans from BFC Funds (approximately \$900 per church). Under the second set of assumptions a fifteen year payback would require \$29,200 of new money per year (\$608 per church), with 20 years requiring \$20,060 per year (\$410 per church). Other changes would, of course, result in different needs.

Annual Conference is left with the need to adopt some form of this plan, or devise an alternative plan, to meet the need. The Board of Directors has not endorsed a specific form of this plan, nor do we discount the potential of others coming up with plans worthy of consideration. We do urge the annual Conference to take action that will enable the BFC to put this matter behind us in such a way that God will be glorified and His ministry through our Conference will be enhanced.

Church Extension 1997 Budget

Balance, December 31, 1996 \$ 12,215

INCOME

Undesignated:

Churches	\$ 122,000
Other Sources	20,000

Designated:

Churches	75,000
Other Sources	73,800
Lifeline Funds	1,200
Interest	451

TOTAL INCOME **\$ 292,451**

EXPENSES

Appropriations:

Aberdeen, NJ	25,000
Brooklyn, NY	24,000
Edison, NJ	0
Holmes, NY	0
Newark, NJ	12,124
Newark Benevolence	1,528
Ocean County, NJ	22,000
Pleasant Valley, NY	0
Red Hill, PA	0
Scranton, PA	15,400
Somers Point, NJ	12,000
Staten Island, NY	19,200
Mission	2,400
Thompson, CT	32,142
Upper Pocono, PA	0
Walnutport, PA	<u>5,400</u>

\$ 180,194

Administration:

Exec. Director Salary & Benefits	29,355
Exec. Director Health Insurance	5,000
Dir. of Dev. Salary	22,985
Dir. of Dev. Health & Life Insurance	5,202
Department Travel	8,000
Parsonage / Office Building	
Fuel	1,600
Electricity	1,600
Other Utilities	950
Maintenance	2,000
Insurance (fire / liability)	1,000

7,150

Office Operations:

Rent	4,120
Secretary	7,766
Printing / Supplies	5,500
Equipment	1,000
Mailings	6,400
Telephone	2,500

27,286

Board Expenses	900
FICA Employer's Tax	2,354
Promotion	700
Surveys	300
Administrative Budget	200
Worker's Compensation	2,500
Steward Council	0
Fellowship News	325
Health Insurance Contingency	0
General Contingency	0
New Church Starts	0
Debt Repayment, Principle / Interest	0

112,257

TOTAL EXPENDITURES \$292,451

Balance, December 31, 1997 \$12,215



Ron and Doris Hoyle, missionaries to France, retired, May 1997

Statistical Report Pastor's Activities (1996)

Church	Pastor	Ordained Ministers	Probationers	Elders	Deacons	Pastoral Visits	Other Pastoral Visits	Baptized	Children Dedicated	Weddings	Funerals
Allentown, CC	Mahunn	7	0	10	17	288	1,972	18	17	2	5
Allentown, S	T. Beil	1	0	0	0	0	0	0	0	0	0
Bethlehem	Cooper	4	1	9	8	580	859	11	1	1	5
Blandon	Fischer	1	0	6	6	340	0	0	1	1	11
Camden	Koch	2	0	5	2	75	0	0	0	1	0
Coopersburg	Shorb	4	0	7	8	407	235	23	4	0	6
Denville	Harris	1	0	1	4	400	0	6	2	0	3
Edison	Cahill	2	0	3	3	165	86	17	1	0	2
Emmaus	Sch/Sop	5	0	16	14	549	447	5	6	1	3
Ephrata	Allen	4	0	6	8	219	366	16	6	2	0
Finesville	Widger	3	0	4	3	150	0	0	0	0	1
Fleetwood	Brush	1	0	5	4	272	0	0	3	0	0
Graterford	Watkins	1	0	9	8	290	30	7	3	5	5
Harleysville	Armstrong	3	0	6	2	186	28	16	5	1	0
Harrisburg	Vivona	1	0	7	4	651	208	0	1	3	7
Hatfield	Wells	2	0	6	9	130	50	13	3	3	8
Holmes	C'ford	2	0	5	5	288	0	8	1	3	11
Howell	Weaber	3	0	4	5	263	0	6	6	3	0
Kutztown	Studenroth	1	0	3	2	350	10	3	2	1	1
Lancaster	Thomann	6	0	11	8	287	125	14	2	2	2
Lebanon	Reed	3	0	10	4	511	1,405	0	5	2	4
Lehighton	Bartron	1	0	3	4	238	0	10	0	0	2
Maple Glen	Prontnicki	2	0	3	4	140	0	0	6	1	3
Mt. Carmel	A. Cassel	1	0	5	0	455	0	11	2	2	3
Mt. Pocono	Erb	2	0	4	3	321	0	6	1	0	3
Nazareth	Plows	3	1	9	6	432	221	11	6	1	3
Newark, DE	Schl'n'ker	2	0	7	6	104	0	15	9	1	0
Ocean City	Stortz	1	0	2	0	248	0	0	0	1	0
Oley	Barber	3	0	9	6	0	0	9	13	4	4
Paradise	Morrison	0	1	5	4	22	0	0	0	0	2
Philadelphia	Clapier	1	0	2	2	372	0	0	6	1	2
Pleasant Valley	Heineman	0	1	2	2	56	0	4	1	0	0
Poughquag	Wickstead	1	0	1	4	130	0	2	1	1	5
Quakertown	Gundrum	3	0	7	8	436	640	14	13	6	11
Reading	Grossman	4	2	11	9	309	432	13	3	3	3
Red Hill	Denlinger	1	1	3	3	125	250	10	2	0	0
Royersford	Susek	2	0	7	0	150	25	7	3	1	1
Shamokin	Coulbourn	2	0	7	0	512	576	8	4	1	23
Sinking Spring	Sloan	2	0	10	9	150	130	21	7	2	3
Spring City	Martin	1	0	5	0	651	0	1	1	1	4
Stroudsburg	C. Cassel	7	0	6	7	271	301	3	4	1	7
Sunbury	Cole	1	1	10	11	400	477	17	3	3	7
Terre Hill	Trommler	1	0	2	4	268	0	0	2	0	2
Wallingford	Taylor	2	0	11	11	243	0	0	7	1	8
Walnutport	Tait	2	0	3	0	103	0	0	0	0	1
Wappingers		0	0	0	0	0	0	0	0	0	0
Whitehall	Smith	1	0	1	4	150	0	4	4	4	6
York	Good	2	0	7	5			1	1	2	7
Zionsville	Uhrich	1	0	5	0	125	0	4	1	1	2
TOTALS		106	8	280	236	12,812	8,873	334	169	69	186
Aberdeen	Vandegriff	0	0	0	0	254	0	9	2	3	0
Beacon	Way	1	0	0	0	15	0	0	0	0	0
Brodheads ville	Hibbs	0	1	2	0	97	0	0	2	1	1
Newark, NJ	Baker	1	0	0	0	256	0	3	0	0	2
Scranton	Reitz	2	0	0	0	684	0	0	1	2	3
Somers Point	Moyer	0	1	0	0	56	0	0	0	0	1
Staten Island	Ritter	3	0	0	0	174	0	0	0	0	0
Thompson	Spinney	1	0	0	0	137	0	8	0	0	0
TOTALS		8	2	2	0	1,673	0	20	5	6	7
G. TOTALS		114	10	282	236	14,485	8,873	354	174	75	193

Membership

	Received into Membership	Transferred from Other BFC	Transferred from Non-BFC	Increase	Died	Withdrawn	Dropped	Transferred to Other BFC	Transferred to Non BFC	Decrease	Net Increase	Net Decrease	Membership
Allentown, CC	28	3	1	32	8	0	0	2	0	8	24		637
Allentown, S	0	0	0	0	1	0	0	0	1	2		2	35
Bethlehem	32	0	2	34	4	1	35	0	2	42		8	277
Blandon	0	0	0	0	2	0	0	0	0	2		2	132
Camden	0	0	0	0	0	0	13	0	0	13		13	43
Coopersburg	7	3	9	19	3	0	0	0	2	5	14		212
Denville	4	0	0	4	0	0	10	0	0	10		6	39
Edison	4	0	0	4	1	0	0	0	0	1	3		60
Emmaus	1	8	0	9	2	0	0	2	1	5	4		334
Ephrata	14	2	11	27	0	0	1	0	7	8	19		202
Finesville	0	2	0	2	0	0	0	0	0	0	2		37
Fleetwood	0	0	0	0	0	0	0	0	0	0			83
Graterford	5	0	2	7	0	0	0	0	4	4	3		177
Harleysville	12	2	3	17	0	0	4	3	0	7	10		186
Harrisburg	10	0	0	10	4	3	0	0	0	7	3		188
Hatfield	15	0	0	15	2	2	21	7	2	34		19	127
Holmes	0	0	0	0	1	0	0	0	0	1		1	72
Howell	1	0	0	1	0	0	0	0	0	0	1		70
Kutztown	12	0	0	12	1	0	2	0	0	3	9		47
Lancaster	16	3	0	19	2	0	0	2	0	4	15		272
Lebanon	11	0	0	11	1	0	0	0	0	1	10		163
Lehighton	6	0	0	6	2	3	0	0	0	5	1		116
Maple Glen	1	0	2	3	1	0	6	2	8	17		14	83
Mt. Carmel	4	0	0	4	1	3	70	0	3	77		73	92
Mt. Pocono	4	0	0	4	0	4	0	0	0	4			89
Nazareth	7	2	12	21	1	2	6	0	0	9	12		221
Newark, DE	5	1	6	12	0	0	0	0	0	0	12		103
Ocean Cty	0	0	0	0	0	0	0	0	0	0			25
Oley	13	1	0	14	0	0	0	0	0	0	14		260
Paradise	3	0	0	3	1	3	0	0	0	4		1	151
Philadelphia	0	0	0	0	2	2	4	0	2	10		10	77
Pleasant Valley	2	0	2	4	0	0	0	2	2	4			23
Poughquag	0	0	0	0	1	0	0	0	0	1		1	21
Quakertown	9	0	0	9	4	2	0	2	0	8	1		250
Reading	6	2	7	15	1	1	13	0	7	22		7	380
Red Hill	0	0	0	0	0	0	0	0	0	0			49
Royersford	10	0	0	10	0	1	0	0	0	1	9		85
Shamokin	0	0	0	0	4	0	33	0	1	38		38	92
Sinking Spring	45	0	0	45	2	1	15	2	0	20	25		250
Spring City	0	0	5	5	0	7	10	0	0	17		12	129
Stroudsburg	12	0	0	12	2	0	0	2	4	8	4		168
Sunbury	4	0	0	4	1	4	0	0	2	7		3	313
Terre Hill	2	0	0	2	2	0	4	0	0	6		4	47
Wallingford	6	2	0	8	3	2	0	2	0	7	1		187
Walnutport	1	0	0	1	0	0	0	3	0	3		2	38
Wappingers	0	0	0	0	0	0	0	16	0	16		16	0
Whitehall	2	4	17	23	0	0	8	0	4	12	11		82
York	10	0	0	10	1	0	1	0	0	2	8		204
Zionsville	1	0	0	1	0	1	0	3	0	4		3	57
TOTALS	325	35	79	439	59	42	256	50	52	459	215	235	6,965
Aberdeen	0	0	0	0	0	0	0	0	0	0			0
Beacon	0	18	0	18	0	0	0	0	0	0	18		18
Brodheads ville	25	0	0	25	1	2	0	0	0	3	22		22
Newark, NJ	4	0	0	4	0	0	0	0	3	3	1		63
Scranton	3	0	0	3	3	0	0	0	0	3			33
Somers Point	0	0	0	0	0	0	0	0	0	0			0
Staten Island	0	0	0	0	0	0	0	0	0	0			23
Thompson	4	0	0	4	0	8	0	0	0	8		4	25
TOTALS	36	18	0	54	4	10	0	0	3	17	41	4	184
G. TOTALS	361	53	79	493	63	52	256	50	55	476	256	239	7,149

Enrollment/Attendance/Property

	Sunday School Roll	Cradle Roll	Home Department	Sunday School Attendance	Morning Wors. Attendance	Evening Worship Attendance	Church Building(s) Percentage (%)	Total Income	Total Offerings
A'town, CC	525	22	15	398	487	171	1 0	860,102	857,809
A'town, S	0	0	0	0	0	0	0 0	0	0
B'lehem	168	0	0	178	278	95	1 1	317,739	304,228
Blandon	0	4	0	149	206	59	1 1	240,264	206,420
Camden	40	0	0	31	37	22	1 0	49,005	44,919
C'burg	245	0	0	177	272	77	2 1	372,566	354,315
D'ville	65	0	0	68	82	21	1 1	57,671	51,857
Edison	0	0	0	97	176	0	0 0	179,959	179,124
Emmaus	0	0	0	300	393	146	3 1	413,710	392,091
Ephrata	350	0	0	204	306	127	1 0	327,251	326,902
F'ville	58	0	0	47	63	0	1 1	69,573	66,179
F'wood	122	0	0	92	109	61	1 1	120,663	120,663
G'ford	141	0	0	87	149	53	1 2	165,499	164,885
H'sville	284	15	0	201	291	90	1 1	327,168	307,264
H'burg	265	8	0	108	201	44	1 1	245,989	217,509
H'field	123	3	0	96	144	75	1 3	205,855	196,834
Holmes	60	0	0	41	82	20	0 1	91,522	74,095
Howell	55	0	0	42	90	0	1 1	63,987	52,809
K'town	0	0	0	46	79	32	1 1	74,080	73,107
L'caster	0	0	0	166	278	89	1 1	344,445	307,007
Lebanon	316	0	0	255	249	184	1 1	283,500	266,456
Le'ton	94	0	0	80	94	35	1 1	80,919	72,911
M. Glen	75	0	0	60	101	24	1 0	141,850	116,702
Mt. Car.	100	0	0	97	90	55	1 1	95,961	95,961
Mt. Poc.	0	0	0	0	162	0	1 0	247,422	247,422
Nazareth	321	0	0	197	246	88	1 2	262,430	252,252
N'ark, DE	0	40	3	129	285	103	1 0	303,220	298,128
O. Cty	0	0	0	0	33	20	0 1	53,242	30,846
Oley	320	0	0	299	425	164	2 2	638,186	618,014
Paradise	0	0	0	77	129	44	2 1	112,434	103,098
Phila.	47	12	17	38	58	27	1 0	62,109	62,109
P. Valley	0	0	0	26	41	0	0 0	43,189	41,131
P'quag	33	0	0	26	49	0	1 1	54,758	42,702
Q'town	289	27	51	252	352	127	1 1	322,044	319,885
Reading	0	15	30	283	358	153	1 3	437,613	383,666
Red Hill	166	5	0	81	166	0	1 0	118,273	114,291
R'ford	0	0	0	110	166	68	1 1	132,058	123,464
Shamokin	171	0	0	128	188	86	3 1	126,434	123,630
Sinking Sp.	0	0	5	223	455	133	1 1	593,116	587,796
Sp. City	121	2	0	107	135	49	1 1	136,984	130,848
Str'burg	0	0	0	133	227	100	1 1	246,634	245,508
Sunbury	265	0	5	205	286	140	1 1	330,132	315,028
Terre Hill	83	3	3	63	80	40	1 1	76,903	70,706
Wall'ford	0	0	0	158	287	0	1 2	326,221	326,221
W'n'port	18	0	0	12	26	5	1 1	23,151	18,719
W. Falls	0	0	0	0	0	0	0 0	0	0
Whitehall	96	5	0	74	131	53	1 0	211,663	211,663
York	215	0	0	154	201	49	2 0	213,637	213,542
Zionsville	56	2	0	48	58	24	1 1	77,008	74,115
TOTALS	5,287	163	129	5,843	8,801	2,953	51 43	10,278,139	9,804,831
Aberdeen	0	0	0	0	68	0	0 0	76,328	36,602
Beacon	0	0	0	0	0	0	0 0	8,000	8,000
B'sville	0	0	0	0	46	0	0 0	41,465	29,607
N'ark, NJ	58	0	0	41	71	12	1 0	71,543	69,504
Scranton	37	0	0	31	38	0	1 1	32,504	32,504
Somers Pt.	0	0	0	0	10	0	0 0	24,505	8,236
S. Island	14	0	0	9	22	14	1 1	33,840	11,636
Thompson	31	0	0	26	42	11	1 0	24,179	23,055
TOTALS	140	0	0	107	297	37	4 2	312,364	219,144
G. TOTALS	5,427	163	129	5,950	9,098	2,990	55 45	10,590,503	10,023,975

Conference Disbursements

Pinebrook Junior
College

Christian Education

Victory Valley

Pinebrook Bible
Conference

165

	Administrative Budget	Missions	Church Extension	Home	Pinebrook Junior College	Christian Education	Victory Valley	Pinebrook Bible Conference	Total Conference Disbursements
A'town, CC	4,968	192,067	9,800	2,500	0	300	1,500	2,500	213,635
A'town, S	0	2,216	1,100	0	0	0	0	0	3,316
B'lehem	2,100	65,425	3,850	3,500	0	150	1,000	1,500	77,525
Blandon	840	30,333	700	600	400	50	1,000	175	34,098
Camden	100	100	150	0	0	0	0	0	350
C'burg	2,550	35,002	16,775	600	0	150	1,300	900	57,277
D'ville	150	417	250	0	0	0	0	0	817
Edison	150	5,571	1,350	75	0	75	75	75	7,371
Emmaus	4,200	50,833	13,700	700	0	100	4,147	800	74,480
Ephrata	2,000	31,437	300	150	0	100	150	150	34,287
F'ville	176	8,779	0	25	0	0	0	0	8,980
F'wood	500	15,093	500	200	100	0	100	100	16,593
G'ford	1,750	29,189	7,223	1,100	0	125	1,200	300	40,887
H'sville	2,600	29,266	17,033	1,300	500	500	1,350	1,300	53,849
H'burg	2,880	51,062	6,640	975	0	125	975	1,000	63,657
H'field	2,250	21,255	9,040	500	0	300	1,000	750	35,095
Holmes	200	1,886	375	100	0	0	0	0	2,561
Howell	600	45	0	0	0	0	0	0	645
K'town	800	5,872	1,120	500	0	50	800	500	9,642
L'caster	3,600	32,545	630	1,500	0	150	937	600	39,962
Lebanon	1,735	24,276	4,575	500	0	100	2,900	200	34,286
Le'ton	557	7,719	23	0	0	50	0	0	8,349
M. Glen	750	32,047	6,800	0	0	50	0	0	39,647
Mt. Car.	996	20,237	100	0	0	50	50	100	21,533
Mt. Poc.	600	17,125	7,300	200	0	200	1,350	200	26,975
Nazareth	2,600	15,254	6,100	1,400	0	75	325	675	26,429
N'ark, DE	550	17,355	5,750	500	0	300	1,775	500	26,730
O. Cty	200	3,909	938	0	0	0	0	0	5,047
Oley	2,580	85,755	13,224	672	0	240	672	0	103,143
Paradise	600	18,104	1,200	100	0	50	300	300	20,654
Phila.	500	268	260	25	0	25	25	25	1,128
P. Valley	3,202	2,088	600	100	0	0	0	50	6,040
P'quag	200	661	249	10	10	10	10	10	1,160
Q'town	2,600	47,370	6,000	825	0	100	1,100	825	58,820
Reading	3,000	74,472	13,385	250	0	100	2,000	500	93,707
Red Hill	200	3,606	2,090	275	0	100	200	200	6,671
R'ford	1,500	17,330	2,500	100	0	10	100	80	21,620
Shamokin	200	5,015	0	100	0	0	100	200	5,615
Sinking Sp.	1,600	27,051	5,000	750	200	418	300	500	35,819
Sp. City	1,548	28,612	1,896	200	150	0	100	150	32,656
Str'burg	1,600	27,760	4,179	250	0	50	300	300	34,439
Sunbury	2,500	38,320	7,227	100	0	100	200	0	48,447
Terre Hill	400	12,555	500	50	0	50	50	50	13,655
Wall'ford	3,150	47,638	7,266	250	0	50	200	250	58,804
W'n'port	75	0	0	0	0	0	0	0	75
W. Falls	0	0	0	0	0	0	0	0	0
Whitehall	125	5,645	500	140	0	50	450	200	7,110
York	1,146	20,841	3,125	0	0	0	0	0	25,112
Zionsville	375	3,555	1,015	600	0	50	800	600	6,995
TOTALS	67,503	1,212,961	192,338	21,722	1,360	4,403	28,841	16,565	1,545,693
Aberdeen	0	0	0	0	0	0	0	0	0
Beacon	0	2,110	300	0	0	0	0	0	2,410
B'sville	0	0	0	0	0	0	0	0	0
N'ark, NJ	943	692	400	100	0	0	0	0	2,135
Scranton	100	510	172	0	0	0	0	0	782
Somers Pt.	0	0	0	0	0	0	0	0	0
S. Island	25	1,110	525	15	15	0	15	15	1,720
Thompson	300	812	0	0	0	0	0	0	1,112
TOTALS	1,368	5,234	1,397	115	15	0	15	15	8,159
G. TOTALS	68,871	1,218,195	193,735	21,837	1,375	4,403	28,856	16,580	1,553,852

Local Disbursements

	Minister's Salary	Minister's Benefits	Parsonage Allowance	Insurance	Assistant's Salary	Assistant's Benefits	Christian Education
A'town, CC	24,500	1,368	25,000	3,720	24,975	24,275	25,483
A'town, S	0	0	0	0	0	0	0
B'lehem	28,000	3,186	0	4,099	32,644	1,960	12,000
Blandon	23,140	9,428	0	6,520	0	0	11,405
Camden	13,944	8,104	7,488	4,944	0	0	1,604
C'burg	29,822	9,874	0	11,306	18,852	20,644	12,624
D'ville	24,200	1,745	4,300	7,130	0	0	1,377
Edison	20,888	2,242	23,380	11,760	39,617	2,189	5,046
Emmaus	52,492	14,183	19,600	12,238	31,966	2,311	25,046
Ephrata	16,570	12,598	15,400	7,000	6,404	17,229	15,866
F'ville	18,758	3,547	1,800	6,552	0	0	2,153
F'wood	21,783	0	4,883	469	0	0	11,070
G'ford	30,332	1,611	3,000	0	925	0	7,965
H'sville	35,390	11,007	0	9,236	11,851	1,322	23,151
H'burg	45,958	2,471	0	10,374	7,712	0	22,001
H'field	31,736	2,076	0	6,806	14,752	2,730	6,482
Holmes	18,145	4,567	0	6,522	0	0	1,931
Howell	20,500	4,722	0	0	0	0	6,392
K'town	17,762	7,013	6,159	6,488	0	0	1,105
L'caster	41,259	1,165	14,400	7,458	17,500	1,347	9,129
Lebanon	26,800	9,395	11,500	11,730	24,451	10,389	17,100
Le'ton	18,418	5,000	0	6,360	0	0	2,176
M. Glen	26,553	4,349	12,500	6,552	0	0	5,223
Mt. Car.	28,500	4,610	0	3,172	0	0	0
Mt. Poc.	21,246	6,062	12,754	6,552	0	0	4,109
Nazareth	21,200	14,016	4,200	5,004	8,942	13,863	12,861
N'ark, DE	34,015	9,733	18,000	6,016	16,547	9,091	16,147
O. Cty	13,368	4,748	0	0	0	0	64
Oley	23,214	4,800	17,520	25,385	62,769	2,400	28,192
Paradise	1,186	776	660	520	0	0	5,542
Phila.	14,420	0	12,000	0	0	0	750
P. Valley	4,283	893	11,542	415	0	0	799
P'quag	16,506	5,363	0	6,552	0	0	675
Q'town	40,375	2,000	0	9,122	7,770	0	14,195
Reading	24,940	10,511	5,400	14,033	36,750	20,300	24,207
Red Hill	15,835	1,445	12,422	6,520	528	1,299	4,370
R'ford	22,000	3,000	0	3,096	0	0	7,774
Shamokin	24,725	5,093	0	8,620	18,744	2,656	2,777
Sinking Sp.	33,602	7,693	17,000	8,188	40,353	11,787	30,306
Sp. City	19,552	6,655	0	6,552	0	0	5,290
Str'burg	25,500	7,445	0	10,320	22,720	5,231	9,077
Sunbury	18,850	2,332	7,751	3,822	15,930	3,619	10,520
Terre Hill	20,488	6,093	0	4,955	0	0	5,731
Wall'ford	34,710	4,144	3,504	13,104	21,490	12,240	6,691
W'n'port	6,210	0	0	1,344	0	0	814
W. Falls	0	0	0	0	0	0	0
Whitehall	17,160	1,640	7,848	800	0	0	50
York	11,380	11,035	24,000	6,948	28,340	4,147	13,385
Zionsville	20,911	3,638	0	6,552	0	0	1,437
TOTALS	1,101,126	243,376	304,011	304,856	512,532	171,029	432,092
Aberdeen	22,692	790	0	2,971	16,500	0	7,169
Beacon	0	0	0	0	0	0	0
B'sville	19,630	0	12,000	2,925	0	0	1,196
N'ark, NJ	2,475	1,277	1,200	4,535	0	0	1,805
Scranton	6,770	450	0	4,700	0	0	1,649
Somers Pt.	0	1,379	9,350	3,124	0	0	0
S. Island	1,200	1,013	0	6,006	0	0	2,809
Thompson	3,600	0	0	0	0	0	621
TOTALS	56,367	4,909	22,550	24,261	16,500	0	15,249
G. TOTALS	1,157,493	248,285	326,561	329,117	529,032	171,029	447,341

Local Disbursements Continued / Totals

	Debt Service	Local Benevolence	Other Missions	WMS	Conference Delegate	General Disbursements	Total General Disbursements	Total Disbursements
A'town, CC	259,678	13,815	11,101	3,970	500	381,365	799,750	1,013,385
A'town, S	0	0	0	0	0	0	0	3,316
B'lehem	45,300	1,992	18,550	1,500	250	128,188	277,669	355,194
Blandon	60,382	1,212	34,049	0	300	401,091	547,527	581,625
Camden	2,050	646	2,998	0	0	9,642	51,420	51,770
C'burg	56,479	5,732	16,872	1,066	400	74,034	257,705	314,982
D'ville	0	0	0	0	0	0	38,752	39,569
Edison	1,200	8,659	1,081	0	0	38,760	154,822	162,193
Emmaus	58,580	1,131	18,304	3,791	525	111,471	351,638	426,118
Ephrata	56,217	6,277	30,127	0	250	79,508	263,446	297,733
F'ville	11,337	1,956	2,045	0	0	11,723	59,871	68,851
F'wood	0	0	4,528	0	200	63,152	106,085	122,678
G'ford	0	0	4,198	440	250	52,906	101,627	142,514
H'sville	0	7,727	25,142	2,469	350	129,176	256,821	310,670
H'burg	3,600	2,834	6,421	1,235	300	63,150	166,056	229,713
H'field	10,400	5,333	4,800	0	250	66,779	152,144	187,239
Holmes	6,198	0	6,438	1,352	0	32,823	77,976	80,537
Howell	14,955	370	450	0	0	28,339	75,728	76,373
K'town	6,776	4,082	2,309	0	0	12,197	63,891	73,533
L'caster	0	5,696	51,820	829	350	84,654	235,607	275,569
Lebanon	94,876	1,770	3,915	816	350	89,881	302,973	337,259
Le'ton	15,981	634	265	5,301	50	20,971	75,156	83,505
M. Glen	0	3,000	22,835	0	0	24,601	105,613	145,260
Mt. Car.	9,600	0	11,310	0	500	33,839	91,531	113,064
Mt. Poc.	2,502	2,703	10,020	0	0	119,346	185,294	212,269
Nazareth	82,451	450	12,738	2,371	300	58,302	236,698	263,127
N'ark, DE	109,081	2,939	14,250	172	150	149,146	385,287	412,017
O. Cty	11,850	900	0	0	0	15,053	45,983	51,030
Oley	41,016	10,716	38,864	0	0	357,275	612,151	715,294
Paradise	0	1,898	4,686	0	300	76,058	91,626	112,280
Phila.	0	0	1,900	0	0	20,795	49,865	50,993
P. Valley	0	0	1,052	0	0	1,906	20,890	26,930
P'quag	4,479	2,125	1,166	0	0	14,878	51,744	52,904
Q'town	0	4,000	20,844	0	0	265,390	363,696	422,516
Reading	15,740	705	23,946	1,899	350	183,420	362,201	455,908
Red Hill	5,939	1,360	7,350	0	85	58,177	115,330	122,001
R'ford	0	3,501	257	0	0	114,874	154,502	176,122
Shamokin	8,844	688	11,300	400	0	37,025	120,872	126,487
Sinking Sp.	0	10,759	91,819	0	0	177,614	429,121	464,940
Sp. City	21,862	151	9,949	245	150	47,102	117,508	150,164
Str'burg	33,638	5,641	17,246	0	150	59,528	196,496	230,935
Sunbury	88,394	346	18,351	900	0	113,186	284,001	332,448
Terre Hill	0	0	1,093	50	300	18,997	57,707	71,362
Wall'ford	55,241	571	12,645	0	0	111,363	275,703	334,507
W'n'port	0	0	300	0	0	16,661	25,329	25,404
W. Falls	0	0	0	0	0	0	0	0
Whitehall	124,623	941	0	0	0	46,983	200,045	207,155
York	0	901	14,348	5,229	300	82,859	202,872	227,984
Zionsville	6,372	0	0	155	250	35,456	74,771	81,766
TOTALS	1,325,641	124,161	593,682	34,190	7,160	4,119,644	9,273,500	10,819,193
Aberdeen	10,136	0	0	0	0	23,499	83,757	83,757
Beacon	0	0	0	0	0	0	0	2,410
B'sville	0	218	1,255	0	0	4,274	41,498	41,498
N'ark, NJ	2,722	3,756	0	0	0	45,204	62,974	65,109
Scranton	0	0	0	25	0	14,432	28,026	28,808
Somers Pt.	0	311	0	0	0	10,214	24,378	24,378
S. Island	1,584	10	940	0	0	20,204	33,766	35,486
Thompson	8,852	169	350	0	0	8,919	22,511	23,623
TOTALS	23,294	4,464	2,545	25	0	126,746	296,910	305,069
G. TOTALS	1,348,935	128,625	596,227	34,215	7,160	4,246,390	9,570,410	11,124,262

Pastor's Statistical Information

The Annual Report of the Board of Elders to the Congregation shall be the source of information for this schedule. The report shall contain:

I. OFFICERS:

- a. The number and names of all ordained pastors with Bible Fellowship Church credentials who are members of your church, including retired pastors and ordained missionaries.
- b. The number of probationers of the BFC who are members of your congregation.
- c. The number of Elders and Deacons in your congregation.

II. PASTORS' ACTIVITIES:

- a. The number of visits made by the Senior Pastor.
- b. The number of visits made by other members of the pastoral staff.
- c. The number of people baptized.
- d. The number of children dedicated.
- e. The number of weddings.
- f. The number of funerals.

III. MEMBERSHIP:

- a. Received into Church fellowship
- b. Received by transfer from Bible Fellowship Churches
- c. Received by transfer from other churches
- d. Total increase
- e. Died
- f. Withdrawn
- g. Dropped
- h. Transferred to Bible Fellowship Churches
- i. Transferred to other churches
- j. Total decrease
- k. Net increase or decrease (**NOT BOTH**)
- l. Total membership

In compiling this membership report be sure you have begun with the figure for total membership shown in the previous yearbook.

IV. ENROLLMENT:

- a. The number of people enrolled in your Sunday School.

- b. The number of children enrolled in your Cradle Roll.
- c. The number of people enrolled in your Home Department.

V. AVERAGE ATTENDANCES: (Compute for the whole year)

- a. Sunday School Average Attendance
- b. Sunday Morning Worship Average Attendance
- c. Sunday Evening Service Average Attendance

VI. CHURCH PROPERTY:

- a. The number of church buildings.
- b. The number of parsonages.

VII. RECEIPTS:

- a. Total income
- b. Total offering

In most churches these two figures might be identical. Total income would include, above offerings, the following: Interest, Rent, Church Extension Appropriations, **BUT NOT** Sale of properties, loans from banks or loans from individuals.

VIII. DISBURSEMENTS; DENOMINATIONAL BENEVOLENCES:

- a. The amount given to the BFC Administrative Budget.
- b. *The amount given to the Board of Missions of the BFC.
- c. *The amount given to Church Extension.
- d. The amount given to the BFC Homes, Inc.
- e. The amount given to Pinebrook Junior College.
- f. The amount given to the BFC Board of Christian Education.
- g. The amount given to Victory Valley.
- h. The amount given to Pinebrook Bible Conference.

* The figures which you show for Missions and Church Extension must agree with the amounts which you sent to their respective treasurers. We'll assume that the Board Treasurers' reports are correct.

IX. LOCAL DISBURSEMENTS:

- a. Minister's Salary -- Calculated from January 1 through December 31, for the Senior Pastor.
- b. Minister's Supplemental Benefits -- This shall include: Social Security, church paid Minister's Retirement, car allowance, book and seminar reimbursements, etc.
- c. Parsonage Allowance
- d. Health Insurance Premium
- e. Administrative Assistants' Salary -- For others on Pastoral Staff

- not for secretarial staff members or janitorial staff.
- f. Administrative Assistants' Benefits
- g. Local Christian Education program -- This shall include Sunday School, Local Youth Fellowship, AWANA Clubs, VBS, etc.
- h. Debt Service
- i. Local Benevolence
- j. Other Missions
- k. Women's Missionary Society
- m. Annual Conference Delegate
- n. General Disbursements -- All other disbursements not already recorded.

The Pastor shall send a copy of the minutes of all Congregational meetings, which shall include the Board of Elder's Report of the Membership and Annual Financial Report to:

Committee on Examination of Minutes of Particular Churches
 c/o Rev. Ralph M. Soper
 418 Elm St.
 Emmaus, PA 18049

to arrive no later than March 1, 1998 (as approved by the 114th Annual Conference).

The Delegate and Pastor shall certify the correctness of the minutes and reports and of the Pastor's Statistical Report prior to the mailing thereof, and shall include a statement of certification therewith.

The Pastor's Statistical Report shall be sent to:

Committee on Statistics
 c/o Rev. David A. Thomann
 609 Prospect St.
 Lancaster, PA 17603

or Faxed to: 717-392-0974. They are to arrive no later than March 1, 1998.

If the Pastor's Statistical Report is not in the hand of the Committee on Statistics by March 1, 1998, the statistics from that church will not be included in that year's report.

Round off all figures to the nearest dollar. Put the name of the church and pastor on page and please follow the instructions found above.

Schedule of Payments to be made to Annual Conference Agencies

MONTHLY:

Conference Administrative Budget - Beginning January 1st; 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

Medical Insurance Program - Beginning January 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:

Church Extension Department
Bible Fellowship Church
PO Box 98
Zionhill, PA 18981

Missions - make checks payable to Board of Missions and send to:

Board of Missions
1011 Brookside Rd., Suite 145
Allentown, PA 18106-0555

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 for the maintenance of the Ministers' Retirement Fund shall be on the basis of \$600 basic amount per church and \$6.00 per member for the total number of members listed in the most current BFC *Yearbook*.

BY DECEMBER 31:

Fellowship News - \$1.50 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
PO Box 1
Stroudsburg, PA 18360

1997 Prayer Chain

Bible Fellowship Church Ministering Brethren
Randall A. Grossman, Coordinator

Procedures: Please follow this procedure in activating the Prayer Chain.

1. Call Randy Grossman, at 610-375-2333 or 610-372-3330.
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 on the Chain..
4. If the next person on the Chain is not available, call the following person and ask that person to call the preceeding person as well as passing on the request to 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.
6. Each Senior Pastor should pass the prayer request on to his staff and/or retired ministers in his congregation.

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) 717-273-5199
Central District	Carl T. Martin (H) 610-948-3791
Southern District	G. Wayne Clapier (O) 215-743-3751; (H) 215-288-6369
Northern District	Alva C. Cassel (H) 717-339-4693
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 Vandegriff (H) 908-290-7111

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

Roy & Diane Hertzog

610-435-6625

Bethlehem

Brian & Judy Cooper

(O) 610-868-5501

(H) 610-866-2703

Whitehall

Gene & Sara Smith

610-261-0821

Coopersburg

Tom & Yvonne Shorb

(O) 610-282-3161

(H) 610-282-3580

Nazareth

Keith & Lois Plows

(O) 610-759-7036

(H) 610-759-1712

Fellowship Manor

Jim & Gail Beil

(O) 610-799-3000

(H) 610-759-3053

Walnutport

Jonathan P. Tait

(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

David & Debbie Schoen

(H) 610-967-2010

(O) 610-965-2682

Ralph & Sharon Soper

(H) 610-965-7114

Dana & Lanette Weller

(H) 610-967-2555

(O) 610-820-4161

Bill & Holly Campbell

610-967-3303

BERKS COUNTY DISTRICT

* Captain

Reading

*Randy & Nancy Grossman

(O) 610-375-2333

(H) 610-372-3330

Jansen & Ruth Hartman

(H) 610-478-0738

Blandon

Carl & Julie Fischer

(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

Sinking Spring

Robert & Ann Sloan

(O) 610-678-5166

(H) 610-777-4326

CENTRAL DISTRICT

* Captain

Spring City

*Carl & Beth Martin
(H) 610-948-3791

Royersford

Jacob & Marilyn Susek
(O) 610-948-9764
(H) 610-948-4545

Graterford

David & Yvonne Watkins
(O) 610-489-9389
(H) 610-489-2281

Harleysville

David & Cherene Armstrong
215-256-8253

Red Hill

Ron & Joan Denlinger
610-679-5366

Hatfield

Harold & Meta Wells
(O) 215-855-2449
(H) 215-855-5947
John & Nancy Herb
(H) 215-855-6046

NEW JERSEY DISTRICT

* Captain

Aberdeen, NJ

*John & Ruthie Vandegriff
908-290-7111

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

Finesville, NJ

Byron & Jenifer Widger
908-454-8486
Bill & Addy Mull
908-995-9247

Howell, NJ

Harold & Joan Weaber
201-370-0175

Newark, NJ

Bert & Priscilla Baker
(O) 201-373-3677
(H) 908-620-1263

Plainfield, NJ

Dan & Jacqueline Ziegler
908-753-6978

Staten Island, NY

Ralph & Carolyn Ritter
718-442-2782

Tom's River

Dean & Donna Stortz
908-505-8174

NORTHERN DISTRICT

* Captain

Mount Carmel

*Alva & Laura Cassel
(H) 717-339-4693

Sunbury

Chuck & Gloria Cole
(O) 717-286-8313
(H) 717-286-6106

Shamokin

Hugh & Janice Coulbourn
(O) 717-648-1466
(H) 717-648-9732

WESTERN DISTRICT

* Captain

Lebanon

*Calvin & Bonnie Reed

(O) 717-273-4802

(H) 717-273-5199

R. C. & Alberta Reichenbach
717-657-8807Harrisburg

Allan & Sandy Vivona

(O) 717-652-5229

(H) 717-652-4128

Ephrata

Dan & Vonnie Allen

(O) 717-733-2526

(H) 717-733-7326

Lancaster

Dave & Pat Thomann

(O) 717-392-7851

(H) 717-464-5349

Paradise

Mark Morrison

(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

SOUTHERN DISTRICT

* Captain

Philadelphia, Wissinoming

*Wayne & Phyllis Clapier

(O) 215-743-3751

(H) 215-288-6369

Wallingford

Dick & Joyce Taylor

(O) 610-876-8725

(H) 610-874-5660

Donald & Johanna Kirkwood
610-356-1088Maple Glen

Louis & Lynn Prontrnicki

(O) 215-646-1220

(H) 215-643-7963

Newark, DE

Bill & Pat Schlonecker

(O) 302-366-8539

(H) 302-368-1387

Camden, DE

James & Bea Koch

(O) 302-697-0434

(H) 302-674-0342

NEW YORK AND NEW ENGLAND DISTRICT

*Captain

Poughquag, NY

*Jim & Barbara Wickstead
914-724-5363

Holmes, NY

Bob & Doreen Commerford
914-855-5860

Beacon, NY

David & Barbara Way
914-635-8404

Thompson, CT

Dennis & Sue Spinney
617-949-0476

Chris & Noreen Morrison
203-224-4902

Robert & Lois Draper
603-786-2363

POCONO DISTRICT

* Captain

Stroudsburg

*Carl & Charlene Cassel
(O) 717-421-0617
(H) 717-421-0533

Willard & Esther Cassel
717-421-0602

Bernard & Marilyn Coble
717-992-6222

Bert & Joan Brosius
(O) 717-424-1212
(H) 717-424-1214

Brodheads ville

Donald & Monica Hibbs
610-381-4598

Pocono Mountain

Ron & Carla Erb
(O) 717-839-6922
(H) 717-839-2602

A. L. & Ruth Seifert
717-676-5175

Lehigh ton

Bill & Elizabeth Bartron
717-386-2578

John & Dorith Riggall
717-386-2882

Scranton

Roger & Sandy Reitz
717-342-2027

James & Joan Batchelor
717-941-9703

Directories

Directory of Women's Missionary Society

GENERAL COMMITTEE

President - Mrs. Deb Beisel
229 N. Shippen St.
Lancaster, PA 17603
(717) 397-7915

Secretary/Treasurer -
Mrs. Dorothy Herzog
75 West Wesner Road
Blandon, PA 19510
(610) 926-6417

Vice-President - Mrs. Diane Hertzog
2721 Andrea Drive
Allentown, PA 18103-4624
(610) 435-6625

CONFERENCE WIDE MISSIONARY RALLY
Second Thursday of May

Directory of Missionaries & Professional Associates

✚ Professional Associate

● Appointee

◇ On Home Assignment for a portion of 1997--call BOM office for stateside address

Anderson, Mr. & Mrs. Keith (Carol), 214 Marissa Court, Edinburg, TX 78539;
(210) 380-8124.

Aukamp, Rev. William, HC 80, Box 696, Piedmont, SD 57769;
(605) 787-6910.

Babcock, Mr. & Mrs. Melvin (Jan), 832 West 58th Avenue, Anchorage, AK
99518; (907) 561-1119.

Baran, Rev. & Mrs. Totoram (Felicia), Newark Bible Center, 225 East Kinney
Street, Newark, NJ 07105; (201) 344-6096.

Barnshaw, Mr. & Mrs. Byron (Lisa), 123 West Walnut Street, Fleetwood, PA
19522-1423; (610) 944-0971.

● Bechtel, Miss Jennifer, 2145 Junction Road, Mannheim, PA 17545;
(717) 892-6824

◇ Bertolet, Mr. & Mrs. Raymond (Louise), 1868 Halsey Drive, Asan, GUAM
96922-1505; (671) 565-1360.

- Bigley, Mr. & Mrs. Jay (Hettie), 2050 Andre, Apt. 407, Ascot, Quebec, J1H 6C4 CANADA; (819) 823-2351.
- Blauser, Mr. R. Glenn, 913 South Grand Avenue, #50, San Jacinto, CA 92582; (909) 654-8573.
- Blauser, Mr. & Mrs. Richard (Peggy), 913 South Grand Avenue, #50, San Jacinto, CA 92582; (909) 654-8573.
- Boone, Rev. & Mrs. Cliff (Becky), P. O. Box 295, Dodoma, TANZANIA, EAST AFRICA.
- Bowling, Mr. & Mrs. James (Diane), 100 Forrest Road, Telford, PA 18969.
- Buchanan, Dr. & Mrs. Osborne (Diane), 18 Faith Drive, Maidencreek, Blandon, PA 19510-9665; (610) 926-9128, O - 375-0300.
- ◇ Bullock, Mr. & Mrs. Christopher (Beth), SIL, Box 83, Ukarumpa EHP 444, PAPUA NEW GUINEA; 011-675-77-4111.
- Chappell, Mrs. Barbara, 715 Broad Street, Akron, PA 17501; (717) 859-3117.
- Clayton, Miss Linda, Hospital Vozandes Del Oriente, Shell, Pastaza, ECUADOR; 011-593-2-795-174-68-255.
- Cullis, Miss Heather, 183 Inverness Road, Severna, MD 21146-1354 (call BOM office for school address)
- Dalavai, Mr. Sanjay, 124 Harleysville Pike, Apt. B, Harleysville, PA 19438
- Early, Mr. & Mrs. William (Lois), Trans World Radio, P. O. Box 388, BONAIRE, NETHERLANDS ANTILLES; 011-599-7-8509.
- Easton, Mr. & Mrs. Michael (Jocelyn), 442 South Pearl Street, Oregon City, OR 97045-2713; (503) 657-5603.
- Erb, Mr. Richard, RUSSIA (call BOM office)
- Faust, Miss Theresa, MALAYSIA (call BOM office)
- ◇ Franka, Rev. & Mrs. Ondrej (Milina), Detvianska 11, 21470 Backi Petrovac, YUGOSLAVIA (SERBIA).
- Gehman, Dr. & Mrs. Richard (Florence), P. O. Box 49, Machakos, KENYA/EAST AFRICA.
- Gibbon, Mrs. Marian, P. O. Box 93, Kijabe, KENYA/EAST AFRICA; 011-254-154-64487.
- Harding, Rev. & Mrs. Neil (Ivy), Alliance Box 100, c/o Post Int'l Inc., 666 Fifth Avenue, Suite 572, New York, NY 10103.
- Harriman, Mr. & Mrs. Robert (Shirl), 183 Kokomo Road, Haiku, Maui, HI 96708-9015; (808) 575-2016, O - 877-6209.
- ♣ Hart, Mr. & Mrs. Lynn (Lesley), Via Catalani 7, 45100 Rovigo, RO, ITALY/EUROPE.
- Hartman, Miss Constance, Klaus 20, A-4362 Bad Kreuzen, AUSTRIA/EUROPE; 011-43-7266-6621.
- Head, Rev. & Mrs. Jim (Lynne), 5529 Grace Avenue, Bethlehem, PA 18017, (610) 866-5327.
- Hoffman, Mr. & Mrs. Aaron (Marlene), 723 Meadowglen Drive, Duncanville, TX 75137; (214) 780-0289, O - 709-2400.

- Hoyle, Rev. & Mrs. Ron (Doris), 3118 Arcadia Avenue, Allentown, PA 18103
(610) 798-9353.
- Hunsicker, Mr. & Mrs. Christopher (Alma), HCJB World Radio, Box 17-17-691,
Quito, ECUADOR.
- Johnston, Mr. & Mrs. Walter (Sue), Q Plaza. P. O. Box 398, 1900 Cainta Rizal,
PHILIPPINES.
- Klaassen, Rev. & Mrs. Marvin (Peggy), Centros Biblicos, Casilla 461-11,
Santiago, CHILE/SOUTH AMERICA; 011-562-285-3830.
- Lawrence, Mr. & Mrs. Brian (Carol Ann), P. O. Box 5602, 9200 Iligan City,
PHILIPPINES; 011-63-632-21549.
- ✚ Lea, Rev. & Mrs. Herbert (Susan), Villa Texan-Provence, Chemin des Chenes,
Les Louvas, 13710 Fuveau, FRANCE/EUROPE; 011-42-58-35-55.
- Lockhart, Mr. Robert, 26 West Main Street, Strasburg, PA 17579; (717) 687-
6814
- LoRusso, Mr. & Mrs. John (Nancy), P. O. Box 295, Dodoma,
TANZANIA/EAST AFRICA; 011-255-61-23135.
- MacArthur, Mr. & Mrs. James (Trudi), c/o P. O. Box 02-5567, Miami, FL 33102-
5567; 011-597-465945.
- Mann, Mr. & Mrs. Stephen (Vicki), Centre Evangelique, 97124 Cappesterre-Belle-
Eau, GUADELOUPE, F.W.I
- McIntosh, Rev. & Mrs. Bruce (Debbie), 272 Stricklers School Road, York, PA
17406; (717) 252-3592.
- Merrick, Mr. & Mrs. Christopher (Beckie), R. D. #1, Box 91, Bernville, PA
19506; (610) 488-6085.
- Miller, Mr. & Mrs. Barry (Lesa), B. P. 17, Azrou, MOROCCO/NORTH
AFRICA; 011-212-556-2427.
- ◇ Morrison, Rev. & Mrs. Philip E., P. O. Box 70, Kijabe, KENYA/EAST
AFRICA; 011-254-154-64475.
- Moyer, Mr. & Mrs. Duane (Joetta), Centre Evangelique, 97130 Capesterre-Belle-
Eau, GUADELOUPE, F.W.I.; 011-590-86-3271.
- Moyer, Rev. & Mrs. Edward (Ruth), 325 East Walnut Street, Perkasio, PA 18944;
(215) 257-7989.
- Moyer, Rev. & Mrs. Jerry (Carolyn), 6, Avenue Nationale, 91300 MASSY,
FRANCE.
- Murrin, Mr. & Mrs. Anthony (Joanna), M.N.T., Casilla 522, Cochabamba,
BOLIVIA/SOUTH AMERICA; 011-591-424-6792.
- Nicely, Mr. & Mrs. John (Judy), Christiansen Academy, Apartado 75, San
Cristobal, Tachire, VENEZUELA/SOUTH AMERICA.
- Ohlin, Miss Sharon, Str. Popa Laurentiu, nr 9 Sc. B ap5, 1900 Timisoara,
ROMANIA.
- Ort, Mr. Jeffrey, 4528 Pine Street, Philadelphia, PA 19143;
(215) 747-0338.
- Patterson, Mr. & Mrs. Robert (Lana), P. O. Box 347, Cumberland House,
Saskatchewan, CANADA SOE OSO; (306) 888-2262.
- Pattison, Miss Joy, Mission Andina Evangelica, Cajun 7336, Cochabamba,
BOLIVIA, SOUTH AMERICA.

- Pauley, Rev. & Mrs. Wayne (Lois), 747 55th Street, 2nd floor, Brooklyn, NY 11220; (718) 438-8079.
- Pello, Mr. & Mrs. John (Judy), RUN Center, 3058 Frankford Avenue, Philadelphia, PA 19134; (215) 423-9047.
- Pollock, Mr. & Mrs. Thomas (Becky), Rt. #1, Box 65, Puposky, MN 56667-9721; (218) 243-2625.
- Poysti, Rev. Earl, Box 1667, Estes Park, CO 80517-1667;
O - (303) 586-8638.
- Ramirez, Mrs. Lillian, Apartado 10250, 1000 San Jose, COSTA RICA/CENTRAL AMERICA; 011-506-37-48-29.
- ✧ Reyes, Mr. & Mrs. Arthur (Vicki), Apartada Postal 106, San Jose del Cabo, B.C.S. C.P. 23400, MEXICO; 011-52-114-214-64.
- ✧ Riddell, Rev. & Mrs. David (Rebecca), 4, Val del la Raviniere, 95520 Osny, FRANCE/EUROPE; 011-33-1-30-31-18-61.
- Sacher, Rev. & Mrs. Thomas (Joyce), 1221 Woodward Drive, Downingtown, PA 19335-3732; (610) 269-2993.
- ✧ Schlonecker, Mr. & Mrs. David (Roxy), Apartado 75, San Cristobal, Tachira 5001A, VENEZUELA/SOUTH AMERICA; 011-58-76-620496.
- ✧ Scott, Mr. & Mrs. Daniel (Jacqueline), c/o CAP Shipping Service, 4665 Lower Roswell Road, #122, Marietta GA 30068-4238.
- Sears, Mrs. Frances, 33 Uaoa Way, Haiku, HI 96708;
(808) 573-1569.
- Shelling, Mr. & Mrs. Ted (Grete), P. O. Box 941303, Atlanta, GA 31141; (404) 454-9990.
- ✧ Solt, Dr. & Mrs. David (Georgina), Apartado 1000, Merida, Yucatan, MEXICO; 011-52-992-398-23.
- ❖ Solymosi, Mrs. Sarolta, Nedecvar u.11.II/12, Budapest 1118, HUNGARY/EUROPE.
- ❖ Stengele, Mr. & Mrs. Donald (Julie), Kodaikanal International School, Box 25, Kodiakanal, Tamil Nadu, INDIA; 011-91-4542-41104.
- Stengele, Miss Kim, P.O. Box 295, Dodoma, TANZANIA, EAST AFRICA.
- Stuebner, Mr. Edward, Box 1707, 709 Pennsylvania Avenue, Fort Washington, PA 19034; (215) 646-2322.
- Warner, Mr. & Mrs. Richard (Donna), MONGOLIA (call BOM office)
- Weller, Rev. & Mrs. Dana (Lanette), 703 Donald Drive, Emmaus, PA 18049;
(610) 967-2555.
- Williams, Mr. and Mrs. Oliver (Linda), 46 Westbourne Street, Leicester, ENGLAND, LE4 5HJ.
- Wimble, Mr. & Mrs. Mark (Cathy), THAILAND (call BOM office)
- Wingo, Rev. & Mrs. Barry (Candace), c/o 10101 Dellwood, El Paso, TX 79924
- ✧ Yerrington, Rev. & Mrs. Philip (Nancy), Apartado 120, 41700 Dos Hermanas, SPAIN, 011-34-95-566-9771
- Zimmerman, Rev. & Mrs. Paul (Julie), 119 West Crooked Hill Road, Apt. #101, Pearl River, NY 10965, (914) 735-9016.
- Zimmerman, Mr. & Mrs. Todd (Laura), INDIA (call BOM office)

Directory of Mission Boards

Africa Inland Mission International, Inc., P.O.Box 178, Pearl River, NY 10965;

Telephone: (914) 735-4014

Rev. & Mrs. Clifford Boone

Dr. & Mrs. Richard J. Gehman

Mrs. Marian Gibbon

Mr. & Mrs. John LoRusso

Rev. & Mrs. Philip E. Morrison

Miss Kim Stengele

Rev. & Mrs. Paul Zimmerman

American Missionary Fellowship, P.O. Box 368, 672 Conestoga Road, Villanova,

PA 19085-0368; Telephone: (610) 527-4439

Rev. William Aukamp

BCM International, 237 Fairfield Ave., P. O. Box 388, Upper Darby, PA 19082-

0388; Telephone: (610) 352-7177

Rev. & Mrs. Totoram Baran

Mr. Sanjay Dalavai (appointee)

Rev. & Mrs. Bruce McIntosh (appointees)

Mr. Jeffrey Ort (appointee)

Rev. & Mrs. Thomas Sacher

Berean Mission Inc., 3536 Russell Boulevard, St. Louis, MO 63104-1595;

Telephone: (314) 773-0110

Mr. & Mrs. Robert L. Harriman

Mrs. Frances Sears

Bible Visuals, International, P. O. Box 153, Akron, PA 17501-0153;

Telephone: (717) 859-1131

Mrs. Barbara Chappell

CoMission

Mr. Richard Erb

Evangelical Free Church Mission, 901 East 78th Street, Minneapolis, MN 55420-

1300; Telephone: (612) 854-1300

Mr. & Mrs. Todd Zimmerman

Fellowship International Mission, 555 South 24th Street, Allentown, PA 18104-

6666;; Telephone: (610) 435-9099

Mr. & Mrs. Barry Miller

Gospel Mission of South America, 1401 S.W. 21st Street, Ft. Lauderdale, FL
33312; Telephone: (305) 587-2975
Mr. & Mrs. Marvin Klaassen

Greater Europe Mission, 18950 Base Camp Road, Monument, CO 80132-8009;
Telephone: (719) 488-8008
Rev. & Mrs. Ronald W. Hoyle

HCJB World Radio, P. O. Box 39800, Colorado Springs, CO 80949-9800;
Telephone: (719) 590-9800
Miss Linda Clayton
Mr. & Mrs. Christopher Hunsicker

Helps International Ministries, Inc., 85 Tunnel Road, Suite 28, Mail: P. O. Box
2899, Asheville, NC 28802; Telephone: (704) 253-2899
Mr. & Mrs. James Bowling (appointees)

InterAct Ministries, 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: (610) 375-0300
Mr. & Mrs. Byron Barnshaw
Dr. & Mrs. Osborne Buchanan
Mr. & Mrs. Brian Lawrence
Mr. & Mrs. James MacArthur
Mr. & Mrs. Wayne Pauley
Mr. & Mrs. Oliver Williams

International Students Inc., Star Ranch, P.O. Box C, Colorado Springs, CO 80901-
2901; Telephone: (719) 576-2700
Mr. & Mrs. Ted Shelling

JANZ TEAM Ministries, 2121 Henderson Highway, Winnipeg, Manitoba,
CANADA R2G 1P8; Telephone: (204) 334-0055
Miss Jennifer Bechtel (appointee)

Latin America Mission, P.O. Box 52-7900, Miami, FL 33152-7900;
Telephone: (305) 884-8400
Dr. & Mrs. David Solt
Mrs. Lillian Ramirez

Missionary Aviation Fellowship, P. O. Box 3202, Redlands, CA 92373-0998;
Telephone: (909) 794-1151
Mr. & Mrs. Jay Bigley

New Tribes Mission, 1000 East First Street, Sanford, FL 32771-1487;
Telephone (407) 323-3430
Mr. & Mrs. Barry Wingo
Mr. & Mrs. Anthony Murrin

Northern Canada Evangelical Mission, Inc., 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, 10 West Dry Creek Circle, Littleton, CO 80120-
4427; Telephone: 1-800-422-5330
Miss Theresa Faust
Mr. & Mrs. Walter Johnston
Mr. & Mrs. Mark Wimble

Pioneers, P. O. Box 725500, Orlando, FL 32872-5500;
Telephone: (407) 859-3388
Mr. & Mrs. Richard Warner
Mr. & Mrs. Daniel Scott

Rio Grande Bible Institute & Language School, 4300 South Business 281,
Edinburg, TX 78539; Telephone: (512) 380-8100
Mr. & Mrs. Keith Anderson

Reaching Urban Neighborhoods (RUN), 501 Schoolhouse Road, Telford, PA
18969; Telephone: (215) 723-1590
Mr. & Mrs. Christopher Merrick
Mr. & Mrs. John Pello

Russian Christian Radio, P. O. Box 1667, 1732 Mountain View Court, Estes
Park, CO 80517
Rev. Earl Poysti

SIM International, P. O. Box 7900, Charlotte, NC 28241-7900; (704) 588-4300
Miss Joy Pattison

The Evangelical Alliance Mission, P.O.Box 969, Wheaton, IL 60189-0969;
(708) 653-5300
Mr. & Mrs. John Nicely
Mr. & Mrs. Arthur Reyes
Mr. & Mrs. David Schlonecker
Rev. & Mrs. Philip E. Yerrington

The Pocket Testament League, Inc., 11 Tollgate Road, P. O. Box 800, Lititz, PA
17543-7026; (717) 626-1919

Mr. & Mrs. Ondrej Franka
Miss Constance Hartman

Trans World Radio, P.O.Box 8700, 300 Gregson Drive, Cary, NC 27512-8700;
(919) 460-3700

Mr. & Mrs. Raymond Bertolet
Mr. & Mrs. William Early, Jr.

United World Mission, P. O. Box 250, Union Mills, NC 28167; (704) 287-8996

Rev. & Mrs. W. Neil Harding
Miss Sharon Ohlin

WEC International, 709 Pennsylvania Avenue, P. O. Box 1707, Fort Washington,
PA 19034-8707; (215) 646-2322

Mr. Edward Stuebner

Word of Life Fellowship, Inc., P. O. Box 600, Schroon Lake, NY 12870;
(518) 532-7111

Mr. & Mrs. Michael Easton
Mr. Robert Lockhart (appointee)

World Team, 1431 Stuckert Road, Warrington, PA 18976;
(215) 491-4910

Rev. & Mrs. Jim Head (appointees)
Mr. & Mrs. Stephen Mann
Mr. & Mrs. Duane Moyer
Rev. & Mrs. Edward Moyer
Rev. & Mrs. Jerry Moyer
Mr. & Mrs. David Riddell

Wycliffe Bible Translators, P. O. Box 2702, Huntington Beach, CA 92647;
(714) 969-4600

Mr. & Mrs. Richard Blauser
Mr. R. Glenn Blauser, Jr.
Mr. & Mrs. Christopher Bullock
Miss Heather Cullis (appointee)
Mr. & Mrs. Aaron Hoffman

Directory of Churches

	SS	AM	PM	Prayer
Aberdeen, NJ, Bayshore		11:00		
908-290-7111 (Fax) 290-7327	Lloyd Road School Lloyd Road Aberdeen, NJ 07747			
Allentown, Cedar Crest	11:00	9:30	6:30	7:00
610-432-2200	1151 S. Cedar Crest Blvd. Allentown, PA 18103			
Beacon, NY		11:00	7:00	
914-298-1697	PO Box 759 Beacon, NY 12508			
Bethlehem, Ebenezer	10:45	9:30	6:30	7:15
610-868-5501	3100 Hecktown Rd. Bethlehem, PA 18017			
Blandon, Trinity	10:20	9:00	7:00	7:00
610-926-4594 (Fax) 916-4777	220 Main St. PO Box 739 Blandon, PA 19510			
Brodheadsville		10:00		7:30
610-381-4598	Pleasant Valley High School (Mailing) PO Box 499 Brodheadsville, PA 18966			
Camden, DE	9:45	11:00	7:00	7:00
302-697-0434	201 E. Camden-Wyoming Ave. Camden, DE 19934			
Coopersburg, Calvary	9:00	10:15	6:00	7:00
610-282-3161	6782 N. Main St. PO Box 166 Coopersburg, PA 18036			
Denville, NJ	9:30	11:00	6:30	7:00
201-625-1880 (fax - the same)	263 Diamond Spring Rd. Denville, NJ 07834			

Edison, NJ, Christ Community	10:00	11:00	(4)	(4)
908-235-1220 (fax- the same)	PO Box 1251 Edison, NJ 08818-1251			
Egg Harbor Townshhip, NJ, Harbor		10:30		7:00
609-926-1793	The Wonder Years Day Care Center 2155 Ocean Heights Ave. Egg Harbor Township, NJ 08232			
Emmaus, Bethel	9:45	8:30 10:45	7:00	7:00
610-965-2682 (fax) 965-4534	418 Elm St. Emmaus, PA 18049			
Ephrata	9:15	10:30	6:00	7:00
717-733-2526 (fax) 733-4122 EBFC@ptdprolog.net	(Location) Daimond Station & Peach (Mailing) PO Box 299 Ephrata, PA 17522			
Finesville, NJ, Calvary	9:45	11:00		7:00
908-995-7678	191 Rt. 627, Finesville Phillipsburg, NJ 08865			
Fleetwood, Faith	9:15	10:30	6:00	7:00
601-944-7080	236 S. Richmond St. Fleetwood, PA 19522			
Graterford	9:30	10:45	6:30	(1)
610-489-9389	Route #29, 693 Church road Graterford, PA 19426			
Harleysville, Faith	9:30	10:30	6:00	7:00
215-256-6026	140 Harleysville Pike Harleysville, PA 19438			
Harrisburg, Grace	9:30	10:45	6:00	7:15
717-652-5229	1250 Colonial Road Harrisburg, PA 172112			
Hatfield, Bethany	9:30	10:45	6:00	7:00
215-855-2449	75 W. Board Street Hatfield, PA 19440			

Holmes, NY, Faith	9:30	10:45	6:00	7:00
914-878-3861	N. Horsepound Road PO Box 79, Holmes, NY 12531			
Howell, NJ, Community	9:30	10:30		7:00
908-363-8941	3071 Lakewood Allenwood Rd. Howell, NJ 07731			
Kutztown	8:45	10:00	6:00	(1)
610-683-9366	15170 Kutztown Rd. Kutztown, PA 19530			
Lancaster, Faith	9:20	8:00 10:30	7:00	7:15
717-392-7851 (fax) 392-0974	609 Prospect St. Lancaster, PA 17603-5839			
Lebanon	9:30	10:45	7:00	7:30
717-273-4802	1635 Mill Road Lebanon, PA 17042			
Lehighton	9:30	10:45	6:30	7:00
717-386-2578	1105 Fredericks Grove Rd. Lehighton, PA 18235			
Maple Glen	9:15	10:30	varies	(1)
215-646-1220	700 Welsh Rd., Box 3102 Maple Glen, PA 19002			
Mt. Carmel, Bethany	9:30	10:35	6:00	7:00
717-339-4693	Bethany Acres Mt. Carmel, PA 17851			
Mount Pocono, Pocono Mountain	9:30	10:45	6:30	7:00
717-839-6922 (fax - the same)	Trinity Hill Road, Box 300 Mt. Pocono, PA 18344			
Nazareth, Grace	9:15	10:30	6:30	7:00
610-759-7036 759-2856	Rose Inn & Beil Ave. Nazareth, PA 18064			

Newark, DE	9:30	10:30	6:30	7:00
302-366-8539 (fax) 366-8542	808 Old Baltimore Pike Newark, DE 19702			
Newark, NJ	10:00	11:00	6:30	7:15
201-373-3677 (fax) 373-3171	30 Randolph Place Newark, NJ 07108			
Ocean County, NJ		10:30	5:00 3rd Sun	(3)
732 -505-8174	(location) Boy Scout Hdqt. Rt. 571 (mailing) 800 First Ave. Toms River, NJ 08757			
Oley, New Life	9:00 10:30	9:00 10:30	6:00	7:00
610-987-3192 (fax) 987-6654	2960 W. Philadelphia Ave. Oley, PA 19547-8915			
Paradise	9:00	10:15	6:00	7:00
717-687-7577	3092 Lincoln Hwy. E. Paradise, PA 17562			
Philadelphia, Wissinoming	9:45	10:30	6:00	(1)
215-743-3751	4414 Van Kirk St. Philadelphia, PA 19135			
Pleasant Valley, NY	10:00	11:00		7:30
914-454-7060	(location) at the Grange, North Ave. (mailing) PO Box 367 Pleasant Valley, NY 12569			
Poughquag, NY	10:00	11:00		7:30
914-724-3984	Clove Rd. PO Box 213 Poughquag, NY 12570			
Quakertown, Grace	9:30	8:30 10:30	7:00	7:15
215-536-6096 (fax) 536-7335	1811 Old Bethlehem Pike Quakertown, PA 18951			

Reading, Grace	9:30	10:40	6:30	7:00
610-375-2333 (fax) 375-6002	1128 Hampden Blvd. Reading, PA 19604			
Red Hill, Community	9:45	8:30 10:00		
215-541-4880	426 Main St., PO Box 281 Red Hill, PA 18076			
Royersford	9:00	10:15	6:00	7:30
610-948-9764	431 N. Lewis Road Royersford, PA 19468			
Scranton, Calvary	9:45	11:00	6:00	7:00
717-342-2027	1021 Taylor Ave. Scranton, PA 18510			
Shamokin, Calvary	9:30	10:45	7:00	7:00
717-648-1466	35 S. Second St. Shamokin, PA 17872			
Sinking Spring, Calvary	10:00	8:45 11:00	6:00	7:00
610-678-5166 (fax) 678-6727	51 Green Valley Road Sinkikng Spring, PA 19608			
Staten Island, NY	9:45	11:00	7:00	7:30
718-442-2782	243 Taylor St. Staten Island, NY 10310			
Stroudsburg, Berean	8:45	10:00	6:30	7:00
717-421-0617 (fax) 420-8103	Valley View Dr., RR #1, Box 1073 Stroudsburg, PA 18360			
Sunbury, Emmanuel	9:00	10:15	7:00	7:30
717-286-8313 (fax) 286-8025	1051 Catawissa Ave. Sunbury, PA 17801			
Terre Hill, Berean	9:30	10:30	7:00	7:30
717-445-4401	407 W. Main St. PO Box 208 Terre Hill, PA 17581			

Thompson, CT	9:30	8:15 10:30		6:30 (5)
860-923-9512	PO Box 619 Quinebaug, CT 06262			
Wallingford, Grace	9:00 10:45	9:00 10:45	6:00	7:00
610-876-8725 (fax - the same)	723 S. Providence Rd. Wallingford, PA 19086-6940			
Walnutport, Calvary	9:15	10:15	6:30	7:00
610-767-7447	233 Main St. Walnutport, PA 18088			
Whitehall, Bethany	9:15	10:30	6:00	7:30
610-434-8661	3300 Seventh St. Whitehall, PA 18052			
York, Faith	9:15	10:30	6:00	7:00
717-846-7749	675 Woodland View Drive York PA 17402			
Zionsville	9:30	10:30	7:00	7:30
610-965-6346	6401 Vera Cruz Rd. PO Box 266, Zionsville, PA 18092			

Prayer Service Time, Wednesday unless otherwise stated. *Prayer Service held on Thursday

(1) Prayer Service in Homes

(2) Home Fellowships (Sun.5:30 PM / Thur. 6:30 PM)

(3) At Parsonage

(4) Home Fellowships

(5) Tuesdays



*Cornerstone Bible Church in Cumberland House, Saskatchewan
Rob and Lana Patterson minister as missionaries to Canada*

Directory of Delegates

Church/Delegate(s) / Phone / Address

Aberdeen, NJ

E. Davis DeRonde / 610-264-1503 / 701 2nd St., Catasauqua, PA 18032

Allentown, C. Crest

John C. Elias / 610-282-2684 / 110 N. Main St. Coopersburg, PA 18036

John L. Deily / 610-432-0403 / 514 N. St. Lucas St. Allentown, PA 18104

Bethlehem

Mark Tress / 610-262-6875 / 590 S. Cottonwood Rd. Northampton, PA 18067

Blandon

Gary W. Saggio / 610-926-6923 / 217 Wales Way, Blandon, PA 19510

Brodheads ville

Randy Sheagley / 610-381-2865 / RD #1, Box 1588, Saylorsburg, PA 18353

Camden, DE

Raymond R. Dotts / 302-697-1422 / 211 Weeks Drive, Camden, DE 19934

Coopersburg

Clyde W. Snyder / 215-536-0768 / 2660 Allentown Rd., Quakertown, PA 18951

e-mail: cebfc@enter.net

Denville, NJ

Steven C. Boepple / 201-625-0750 / PO Box 838, Denville, NJ 07834

Edison, NJ

Kenneth Zimmerman / 908-205-1827 / 15 Beech St., Edison, NJ 08817

e-mail: KenZman@compuserve.com

Emmaus

Ralph B. Weaver / 610-797-8433 / 4544 Keene St., Center Valley, PA 18034

Gerald L. Schlonecker / 610-965-9453 / 225 N. 5th St., Emmaus, PA 18049

Ephrata

Robert W. Gehret / 717-733-3883 / 33 W. Mohler Church Rd., Ephrata, PA 17522

fax - 733-1056 / (O) 733-1673

Finesville, NJ

Herbert J. Heilmann / 908-730-8330 / 19 Lehigh St., Clinton, NJ 08809

Fleetwood

James E. Mortland / 610-926-2701 / 240 Faith Dr., Blandon, PA 19510

Graterford

W. Robert Buckwalter / 215-234-0401 / 3004 Gotschall Rd., Perkiomenville, PA 18074

Harleysville

Alfred G. Roberts / 215-723-7937 / 412 E. Chestnut St., Souderton, Pa. 18964

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

fax-855-0496

Holmes, NY

Hans R. Waldvogel / 914-878-6409 / Box 166C, Holmes, NY 12531

Howell, NJ

Vito Paratore / 908-363-6508 / 1620 W. County Line Rd., Lakewood, NJ 08701

Kutztown

Byron Barnshaw / 610-944-0971 / 123 North Walnut St., Fleetwood, PA 19522
e-mail: byron@imi.org

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 17046

Lehighton

Bruce A. Kellerman / 717-427-8494 / RD #2 Box 33, Weatherly, PA 18255

Maple Glen

Kenneth J. Hurst / 215-672-4054 / 409A Ave. E., Horsham, PA 19044
e-mail: Khurst409A@aol.com

Mt. Carmel

James J. Fetterolf / 717-875-3782 / 214 Walnut St., Ashland, PA 17921
e-mail: JRFetter@Sunlink.net

Mount Pocono

Edward Breen / 717-595-2605 / RD1, Box 206, Canadensis, PA 18325

Nazareth

Henry U. Sandt, Jr. / 610-863-4892 / 633 Abel Colony Road, Wind Gap, PA 18091

Newark, DE

R. Roger Cole / 302-738-7873 / 911 Devon Drive, Newark, DE 19711
E-Mail -- Roger.Cole@mvs.udel.edu

Ocean County, NJ

David M. Markuson / 732-363-8758 / 12 Deer Lane, Jackson, NJ 08527

Oley

Clayton E. Weber / 610-987-6082 / 38 Water St., Oley, PA 19547

Paradise

W. Charles Lewis / 717-786-8760 / 181 Krantz, Rd., New Providence, PA 17560

Philadelphia, Wissinoming

Eric F. Staudt / 215-533-5705 / 5433 Rutland St., Philadelphia, PA 19124

Pleasant Valley, NY

Wayne Chadwell

Poughquag, NY

Thomas L. Ward / 914-724-3325 / RD 2, Box 205, Millbrook, NY 12545
E-Mail -- tward@mhv.net

Quakertown

L. James Roberts, Jr. / 215-536-8475 / 342 S. Ninth St., Quakertown, PA 18951

Reading

Ronald W. Reed / 610-779-6569 / 312 W. 38th, Crestwood, Reading, PA 19606
(fax) 779-3404; E-Mail -- RREED312@aol.com
Charles A. Lavigna / 610-678-5193 / 400 Gaul Road, Sinking Spring, PA 19608
(fax) 670-9623

Red Hill**Royersford**

Kenneth E. Bowman / 610-948-3071 / 157 Benner Rd., Royersford, PA 19468

Scranton

John F. Moran

Shamokin

Jere Snyder / 717-648-8245 / PO DWR #1, Paxinos, PA 17860

Sinking Spring

Donald D. McKinney / 610-589-5607 / 220 Foxcroft Lane, Robesonia, PA 19551

Spring City

Douglas Wynne / 610-948-6276 / 319 N. 7th Ave., Royersford, PA 19468

Stroudsburg

Robert D. Carroll / 717-629-3224 / 143 Mattioli Rd., Bartonville, PA 18321

Sunbury

Timothy Brosious / 717-473-8220 / RD1, Box 278A, Northumberland, Pa. 17857

e-mail: timb@ptd.net

Robert Cox / 717-286-4017 / RD #2, Box 325, Sunbury, Pa. 17801

Terre Hill

Jim Wetzler / 717-354-7476 / 1264 Edgewood Dr., East Earl, PA 17519

WallingfordWilliam R. Singletary / 610-872-8560 / 404 Christian Lane, Wallingford, PA
19086-6913**Walnutport**

Stanley H. Stahler / 610-767-6232 / 3119 Welshtown Rd., Slatington, PA 18080

Whitehall

Calvin A. Boyle / 610-837-6955 / 8415 Valley View Rd, Northampton, PA 18067

York

Roger Shambough / 717-852-7449 / 235 Piedmont Dr., York, PA 17404

e-mail: RBSham@aol.com

Zionsville

Gary Karch / 610-395-7439 / 2074 Goldenrod Dr., Macungie, PA 18062

e-mail: Gar225@aol.com

Missionary Appointees



Jennifer Bechtel, Germany



*Jim & Lynne Head & family
- France*

Directory of Ordained Ministers

Pastor/Address	Wife	Phone Number
Allen, Daniel P. 222 South State Street Ephrata, PA 17522	Vonnie	717-733-7326 (O) 733-2526 (fax) 733-4122 E-Mail -- EBFC@ptdprolog.net
Armstrong, W. David, Jr. 140 Harleysville Pike Rt. 113 Harleysville, PA 19438	Cherene	215-256-8253 (fax) 256-8253
Arnold, Jonathon 1116 Hampden Blvd. Reading, PA 19604	Terry	610-375-7390 (O) 375-2333
Baker, Delbert R. II 514 Willow Ave.. Roselle Park, NJ 07204	Priscilla	908-620-1263 (O) 373-3677 fax - 908-245-1269
Barber, Kenneth F. 40 Mast Road Oley, PA 19547 (Mailing Address) 2960 W. Philadelphia Ave., Oley, PA 19547-8915	Carolyn E-Mail – KBARBER@sprynet.com	610-987-3672 (O) 987-3192
Bartron, William H. 1089 Frederick's Grove Rd. Lehighton, PA 18235-9718	Betsy	717-386-2578
Beil, James A. 462 Gail Drive Nazareth, PA 18064	Gail	610-759-3053 (O) 799-3000
Beil, Thomas J. 723 S. Filmore St. Allentown, PA 18103	Joyce	610-791-4577 (O) 797-7271

- | | | |
|--|----------|---|
| Brosius, Bert N.
RR #7, Box 7451
E. Stroudsburg, PA 18301 | Joan | 717-424-1214
fax - 424-1213
(O) 424-1212 |
| Brush, R. Jerry
236 S. Richmond St.
Fleetwood, PA 19522 | Julie | 610-944-7715
(O) 944-7080 |
| Cahill, Dennis M.
PO Box 1251
Edison, NJ 08818-1251 | Patricia | 908-235-1226
(O) 235-1220
(fax) 235-1220
E-Mail -- denniscah@aol.com |
| Cassel, Alva C.
Bethany Acres
Mt. Carmel, PA 17851 | Laura | 717-339-4693 |
| Cassel, Carl C.
RR1, Box 1074
Stroudsburg, PA 18360 | Charlene | 717-421-0533
(O) 421-0617 |
| Clapier, G. Wayne
4426 Van Kirk St.
Philadelphia, PA 19135 | Phyllis | 215-288-6369
(O) 743-3751 |
| Commerford, Robert S.
RR #2, Box 243
Holmes, NY 12531 | Doreen | 914-855-5860
(O) 878-3861 |
| Coulbourn, Hugh, C. Jr
35 South Second St.
Shamokin, PA 17872 | Janice | 717-648-9732
(O) 648-1466 |
| Denlinger, Ronald K.
409 Main St.
Red Hill, PA 18076 | Joan | 215-679-5366 |
| Erb, Ronald C.
102 Center Ave.
Mt. Pocono, PA 18344 | Carla | 717-839-2602
(O) 839-6922
(fax) 839-6922
E-Mail -- mtpocbfc@ptd.net |

- Fischer, Carl J., Jr.** Julie 610-926-4593
87 W. Wesner Rd. (O) 926-4594
Blandon, PA 19510 E-Mail – Carl_Fischer@compuserve.com
- Good, Kenneth L.** Lorna 717-764-6424
230 Danielle Court (O) 846-7749
York, PA 17404 E-Mail – PKenYork@aol.com
- Grossman, Randall A.** Nancy 610-372-3330
1122 Hampden Blvd. (O) 375-2333
Reading, PA 19604
- Gundrum, David E.** Donna 215-536-4437
53 Kenwood Circle (O) 536-6096
Quakertown, PA 18951
- Harris, Richard D.** Mary Jayne 201-627-6706
25 Florence Ave. (O) 625-1880
Denville, NJ 07834 (fax # 625-1880)
E-Mail – Rharris14@juno.com
- Heller, LeRoy S.** Patricia 717-273-7074
1635 Mill Rd. (O) 273-4802
Lebanon, PA 17042
- Lawrence, Dennis J.** Denise 717-644-3729
RD #4, Box 159 (O) 286-8313
Sunbury, PA 17801
- Mahurin, Ronald C.** Darlene 610-799-0920
1151 S. Cedar Crest Blvd. (O) 432-2200
Allentown, PA 18103
- Martin, Carl T.** Beth 610-948-3791
25 Pennhurst Road (O) 948-9448
Spring City, PA 19475
- McCreary, J. Mark** Antoinette 717-421-2424
54 Schoolhouse Rd. (O) 421-0617
E. Stroudsburg, PA 18301

- Paashaus, Richard T.** Arlene 610-282-4496
426 Landis St. (O) 282-3161
Coopersburg, PA 18036
- Phillips, D. Thomas** Marjorie 215-679-4327
427 Third St.
E. Greenville, PA 18041
- Plows, Keith E.** Lois 610-759-1712
95 E. Beil Ave. (O) 759-7036
Nazareth, PA 18064
- Prontnicki, Louis** Lynn 215-643-7963
Box 3102 (O) 646-1220
Maple Glen, PA 19002 (fax) 215-643-9788
E-Mail -- MGBFC@AOL.COM
- Ravis, Richard B.** Patricia 908-819-0558
9 Blossom St. (fax) 819-0558
Edison, NJ 08817 E-Mail -- rickrav@aol.com
- Reed, Calvin T.** Bonnie 717-273-5199
2115 Colebrook Rd. (O) 273-4802
Lebanon, PA 17042
- Reitz, Roger L.** Sandi 717-342-2746
1023 Taylor Ave. (O) 342-2027
Scranton, PA 18510
- Ritter, Ralph E.** Carolyn 718-442-2782
243 Taylor St. E-Mail – BFCSI@juno.com
Staten Island, NY 10310
- Schlonecker, William G.** Pat 302-368-1387
23 Anglin Drive (O) 366-8539
Newark, DE 19713 E-Mail -- Schlonwg@aol.com
- Schoen, David N.** Deb 610-967-2010
313 N. 3rd St. (O) 965-2682
Emmaus, PA 18049 E-Mail -- SchoenDave@aol.com

- Shorb, Thomas P.** Yvonne 610-282-3580
969 Butternut Road (O) 282-3161
Coopersburg, PA 18036
- Sloan, Robert A., Jr.** Ann 610-777-4326
51 Green Valley Road (O) 678-5166
Sinking Spring, PA 19608 (fax) 678-6727
E-Mail – 76632.344@Compuserve.Com
- Smith, Gene W.** Sara 610-261-0821
5008 Egypt Rd.
Coplay, PA 18037
- Soper, Ralph M.** Sharon 610-965-7114
34 Spruce St. (O) 965-2682
Emmaus, PA 18049 E-Mail – Soperalph@aol.com
- Spinney, Dennis W.** Sue 508-949-0476
8 Konkel Dr. (O) 943-4416
Dudley, MA 01571
- Stortz, Dean A.** Donna 732-505-8174
800 1st Ave.
Toms River, NJ 08757
- Studenroth, John C.** Laura 610-683-6459
c/o Kutztown BFC E-Mail – Jstudenroth@compuserve.com
15170 Kutztown Rd.
Kutztown, PA 19530
- Susek, Jacob J., Jr.** Marilyn 610-948-4545
429 North Lewis Road E-Mail – 102107.1357@compuserve
Royersford, PA 19468
- Tait, Jonathan P.** 610-767-1365
20 Cherry St.
Walnutport, PA 18088
- Taylor, Richard E.** Joyce 610-874-5660
723 South Providence Road (O) 876-8725
Wallingford, PA 19086-6940 (fax) 876-8725
E-Mail -- compuserve 75613,1017

- Thomann, David A.** Pat 717-464-5349
609 Prospect St. (O)392-7851
Lancaster, PA 17603-5839 fax - 392-0974
E-Mail -- DATHomann@juno.com
- Trommler, Steven L.** Gloria 717-445-4094
407 W. Main St. Box 208 (O) 445-4401
Terre Hill, PA 17581
- Uhrich, Gregory A.** Karen 610-965-6346
Box 266 - 6733 Kings Hghwy. S. E-Mail -- guhrich@aol.com
Zionsville, PA 18092
- Vandegriff, John C.** Ruthie 908-290-7111
314 W. Prospect Ave. (fax) 290-7327
Keyport, NJ 07735
- Vining, Gilbert J.** Dawn 610-367-7240
35 Diehl Drive
Gilbertsville, PA 19525
- Vivona, Allan R.** Sandy 717-652-4128
1250 Colonial Rd. (O) 652-5229
Harrisburg, PA 17112
- Watkins, David J.** Yvonne 610-489-2281
693 Church Road (O) 489-9389
Graterford, PA 19426
- Way, David R.** Barbara 914-298-1697
PO Box 759
Beacon, NY 12508
- Weaber, Harold C.** Joan 908-370-0175
3075 Lakewood Allenwood Rd (O) 363-8941
Howell, NJ 07731
- Weller, Dana E.** Lanette 610-967-2555
703 Donald Dr. (O) 820-4161
Emmaus, PA 18049

Wells, Howard N. 85 W. Broad St. Hatfield, PA 19440	Meta E-Mail — howwel@becnet.becnet.com	215-855-5947 (O) 855-2449
Wickstead, James A. RR #2, Box 254 Poughquag, NY 12570	Barbara	914-724-5363
Widger, Byron 498 Schley Ave.. Alpha, NJ 08865	Jenifer	908-454-8486 (O) 995-7698
Ziegler, Daniel G. 1049 Kenyon Ave. Plainfield, NJ 07060	Jacqueline E-Mail – DGZig@aol.com	209-753-6978

Directory of Ordained Chaplain

Minsky, Barry J. Chaplain (LTC) US Army Chief, Pastoral Services Landstuhl Regional Medical Center CMR 402 APO AE 09180	Nancy
---	-------



Frances Sears in the store in Hawaii

Directory of Ordained Ministers Working in Other Christian Ministries

Bigley, T. James Jr. 1200 Aurora Blvd. Bradenton, FL 34202	Renee	813-746-1563 (O) 746-1857 E-Mail – TJBigley@AOL.com
DeLozier, Daniel F. 802 Sweet Thorne Rd., Irmo, SC 20963	Lanie	803-781-7877
Ellingson, Bruce A. 1378 Beverly Hills Road, Coopersburg, PA 18036	Carolyn	610-967-4917
Frable, Arthur H. Jr. 519 E. Walnut St, Fairview, OK 73737	Betty	405-227-2078
Gordon, Robert N. 4657 Downland Rd., Richmond VA 23234	Frances	804-275-7024
Hagy, Ronald C. 194 Reynolds Ave., Corning NY 14830	Cheryl	
Keeler, Kenneth D. RD #2 Box 2190, Orwigsburg, PA 17961	Linda	717-366-2605
Manney, David L. RD 1, Box 46H, Houghton, NY 14744	Rosemarie	
Schell, Henry A. 37 N. Seventh St., Shamokin, PA 17872	Virginia	717-648-1682

Directory of Ordained Ministers Between Calls

Batchler, James R., Jr. 825 Matthew Ave., Scranton, PA 18510	Joan	717-941-9703
Byrd, Terris L. 164 Butternut Ct., Sinking Spring, PA 19608	Dee	610-678-2564
Coble, Bernard N. RR 6, Box 6389, Saylorsburg, PA 18353-9429	Marilyn	717-992-6222
Dommel, Albert J. 2112 S. First Ave., Whitehall, PA 18052	Bonnie	610-266-8747
Herb, John H. 1924 Overbrook Road, Hatfield, PA 19440	Nancy	215-855-6046
Jones, David H. 4967 Windy Meadow, Pipersville, PA 18947	Mary Anne	
Neher, James E. 1136 Marion St., Reading, PA 19604	Judy	610-478-8940

Directory of Ordained Ministers on Leave of Absence

Burnett, Raymond G.	Carol	908-591-2170
166 Village Rd., Morganville, NJ 07751		
Dotts, Raymond R.	Mary	302-697-1422
211 Weeks Dr., Camden, DE 19934		
MacMillan, Thomas S.	Connie	315-858-2047
PO Box 841, Richfield Springs, NY 13439		
Smith, Larry M.	Fern	717-752-5756
RR #1, Box 1132, Berwick, PA 18603		

Directory of Ordained Ministers in Retirement

Buck, Leonard E.	Nina	630-690-3419
556 Thunderbird Trail, Carol Stream, IL 60138-1526		
Butler, Brian H.	Maureen	
3 Denewood Rd., Westbourne, Bourenmouth, BH4 8EB UNITED KINGDOM		
Cassel, Willard E.	Esther	717-421-0602
RD 5, Box 5036, Stroudsburg, PA 18360		
Draper, Robert L.	Lois	603-786-2363
PO Box 472, Rumney, NH 03266		
Dunn, John	Cordelia	904-473-4484
738 A. Hebron Ave., Keystone Heights, FL 32656		
Fritz, Harvey J., Jr.	Bertha	717-569-8131
353 Greenview Drive, Lancaster, PA 17601 (O) 733-2526		
Frank, Walter H.	Ethel	209-667-4044
2125 N. Olive Ave (Apt. 37), Turlock, CA 95382-1909		
Harley, J. Barclay	Judy	610-965-3246
231 N. Fifth St., Emmaus, PA 18049		
Hartman, Jansen E.	Ruth	610-478-0938
1416 Linden St., Reading, PA 19604		
Herb, Frank L.	Margaret	610-954-5892
1515 Greenview Dr., Bethlehem, PA 18018-1738		
Herb, George E.	Gertrude	937-456-9362
6781 State Route 122W, Eaton, OH 45320		

Hertzog, Roy A.	Diane	610-435-6625
2721 Andrea Dr.		(O) 820-4161
Allentown, PA 18103		Compuserve 75051,247
Johnson, Robert F.	Sara	610-966-4253
6380 Mulberry Lane, Macungie, PA 18062		
Kirkwood, Donald T.	Johanna	610-356-1088
379 Westbourne Drive, Broomall, PA 19008		
Koch, James G.	Bea	302-674-0342
1046 Janes Rd., Dover, DE 19901-9240		
Miller, C. Leslie	Nedra	805-659-2989
10773 Gavin St., Ventura, CA 93004		
Mull, William W.	Addy	908-995-9247
404 Riegelsville Rd., Milford, NJ 08848		
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
(Summer) 312 Highland Hills, Lehigh, PA 18235		
(Winter) 4761 Independence Dr.		813-794-5812
Bradenton, FL 34210		
Seifert, A. L.	Ruth	717-676-5157
RR #1, Box 4A, Newfoundland, PA 18445		
Shelly, Austin, G.	Ruth	610-987-9503
2960 W. Philadelphia Ave.		(O) 987-3192
Oley, PA 19547-0115		
Smock, Robert W.	Thelma	717-738-9778
38 W. Sunset Ave., Ephrata, PA 17522		(O) 733-2526
Thomann, David E.	Polly	610-391-1290
PO Box 835, Trexlertown, PA 18087 (Lancaster #)		717-285-9835
Yarrington, Harold D.	Betty	203-632-0790
912 Ridgewood Rd., Middleton, CT 06457		

**Directory of Ordained Ministers Working
Under the Direction of the Board of Missions**

- Aukamp, William** 605 787-6910
HC 80, Box 696, Piedmont, SD 57769
- Boone, Clifford** Rebecca
P. O. Box 295, Dodoma, TANZANIA, EAST AFRICA
- Gehman, Richard J.** Florence
P. O. Box 49, Machakos, KENYA/EAST AFRICA
- Harding, W. Neil** Ivy
Alliance Box 100, c/o Post International Inc., 666 Fifth Avenue,
Suite 572, New York, NY 10103
- Head, Jim D.** Lynne 610-866-5327
5529 Grace Ave. (O) 868-5501
Bethlehem, PA 18107-9060
- Hoyle, Ronald** Doris 610 798-9353
3118 Arcadia Ave., Allentown, PA 18103 (O) 759-7036
- Johnston, Walter** Susan 001-562-285-3830
Q Plaza, P.O. Box 398, 1900 Rizal, PHILIPPINES
- Lea, Herbert** Susan 011.42.58.35.55
Villa Texan-Provence, Chemin des Chenes, Les Louvas
13710 Fuveau, FRANCE
- Morrison, Philip** Jan 011-254-154-64475
P. O. Box 70, Kijabe, KENYA/EAST AFRICA
- Moyer, Edward** Ruth
Eglise Evangelique, Rt. National No. 1, Capasterre
GUADELOUPE F.W.I.
- Moyer, Jerry** Carolyn
6, Avenue Nationale, 91300 MASSY/France
- Riddell, David** Rebecca 011-33-1-30-31-1861
4, Val del la Raviniere, 95520 Osny, FRANCE
- Yerrington, Philip** Nancy 011-34-95-566-6771
Apartado 120, 41700 Dos Hermanas, (Sevilla), SPAIN/EUROPE
- Zimmerman, Paul G.** Julie 914-735-9016
119 West Crooked Hill Road -- Apt. #101 (O) 735-4014
Pearl River, NY 10965

Directory of Others Serving in the BFC

- | | | |
|---|----------|---------------------------------|
| Andrews, Robert E., Jr. | Tanya | 302-738-5057 |
| 214 Christiana Farm Pl., Newark, DE 19702 | | (O) 366-8509 |
| Ahlum, Edwin, W., Jr. | Corinne | 717-839-2658 |
| 12 Brunswiche Dr., Mt. Pocono, PA 18344 | | |
| Allen, David T. | Donna | 610-285-2964 |
| 1640 Ashley Ct., Kutztown, PA 19530 | | (O) 432-2200 |
| Bomgardner, Clyde D., Jr. | Lisa | 610-372-2534 |
| 1330 N. 14th St., Reading, PA 19604 | | (O) 375-2333 |
| Cole, Charles | Gloria | 717-286-6196 |
| 650 Catawissa Ave., Sunbury, PA 17801 | | (O) 286-8313 |
| Cooper, Brian H. | Judy | 610-866-2703 |
| 3040 Hecktown Rd. | | (O) 868-5501 |
| Bethlehem, PA 18017 | | Fax: 868-5501 |
| Cowen, Timothy L. | Karen | 610-876-1594 |
| 723 B South Providence Road | | Timcowen@juno.com |
| Wallingford, PA 19086 | | |
| Dunn, William J. | Cindy | 610-966-2597 |
| 53 S. Second St. | | (O) 965-2682 |
| Emmaus, PA 18049 | | E-Mail – WDUNN7@aol.com |
| Forsythe, Darryl B. | Lucy | 610-796-2891 |
| 125 Mesa Dr., Sinking Spring, PA 19608 | | |
| Harris, James W. | | 215-536-0815 |
| 448 S. 9th St. | | (O) 536-6096 |
| Quakertown, PA 18951 | | E-Mail -- jwharris@voicenet.com |
| Heineman, David N. | Cheryl | 914-454-7060 |
| 88 College Ave., Poughkeepsie, NY 12603 | | |
| Hibbs, Donald R. | Monica | 610-381-4598 |
| 67 Ramblewood Dr., Saylorsburg, PA 18353 | | |
| Morrison, Christopher J. | Noreen | 508-867-6001 |
| 8 Brooks Pond Rd., N. Brookfield, MA 01535 | | |
| Morrison, Mark L. | Barabara | (O) 717-687-7577 |
| 3092 Lincoln Hyway East, Paradise, PA 17562 | | |
| Moyer, Richard A. | Denise | 609-926-1793 |
| 420 Hamilton Ave., Linwood, NJ 08221 | | |
| Ruhl, Jeffrey L. | Shirl | 610-759-1817 |
| 203 N. Broad St., Nazareth, PA 18064 | | (O) 759-7036 |
| Whalen, William J. (aka: Pat) | Linda | 717-393-7677 |
| 608 Prospect St., Lancaster, PA 17603 | | (O) 392-7851 |
| | | Fax: 392-0974 |

Directory of Widows of Ordained Ministers

- Baer**, Valeria M. (Paul)
372 Ridgeview Estates,
Harleysville, PA 19438
- Bean**, S. Marie (Ernest)
RR2, Box 2547,
Reading, PA 19603
- Chappell**, Barbara (David)
717-859-3117
715 Broad St.,
Akron, PA 17501
- Hartman**, Esther J. (Ernest)
3000 Fellowship Dr.
Whitehall, PA 18052
- Hartman**, Mae K. (Wilbur)
1820 Ash St.,
Scranton, PA 18510
- Heffner**, Mary L. (William A.)
717-656-2908
11A Holly Dr.,
Leola, PA 17540
- Hertzog**, Rena C. (Franklin)
7 S. New St.,
Nazareth, PA 18064
- Hottel**, Edna (Winfred)
PO Box 13, Main St.,
Oley, PA 19547
- Kirkwood**, Dorrit (C. E.)
1415 Main St. - 242,
Dunedin, FL 34698
- Stengele**, Mary Ann (Laird F.)
610-770-0595
1106 Hamilton St.,
Allentown, PA 18101

Directory - Miscellaneous

- Audio Visual Library**
c/o David N. Schoen
313 N. 3rd. St.
Emmaus, PA 18049
610-967-2010
(O) 965-2682
- Church Extension Department** 201-753-6978
P.O. Box 2628, Plainfield, NJ 07060
- Fellowship Home** 610-759-5121
7 South New St., Nazareth, PA 18064
- Fellowship Home, Director**
Ernst, James Claire 610-253-4868

- Fellowship Manor** 610-799-3000
3000 Fellowship Dr., Whitehall, PA 18052
- Fellowship Manor, President**
Beil, James A. Gail 610-759-3053
462 Gail Dr. (O) 799-3000
Nazareth, PA 18064
- Fellowship News Editor**
Snyder, Carol 215-536-0768
2660 Allentown Rd. e-mail: cebfc@enter.net
Quakertown, PA 18951
- Missions Department** 610-398-8776
1011 Brookside Rd., Suite 145 Fax: 610-398-9303
PO Box 3555 e-mail: BFCBOM@juno.com
Allentown, PA 18106-0555
- Missionary Home #1** 610-965-2197
419 Elm St., Emmaus, PA 18049
- Missionary Home #2** 610-967-1980
421 Elm St., Emmaus, PA 18049
- Board of Publication and Printing, Business Manager**
Rutman, Paul T. 717-731-1490
Apt. 607, 824 Lisburn Rd., Camp Hill, PA 17011
- Pinebrook Educational Foundation** 302-697-1422
Raymond R. Dotts, Chairman
211 Weeks Drive, Camden, DE 19934
- Pinebrook Bible Conference** 717-424-1212
Box 1 fax - 424-1213
Stroudsburg, PA 18360
- Stewardship Services Director**
Rick Volpe 215-256-4600
Box 148, Harleysville, Pa. 19438-0148

Victory Valley Camp 610-966-5880
R.D. 1, Box 116, Zionsville, PA 18092

Victory Valley Camp, Director
Atkins, Phil Karen 610-966-4428
7472 Sigmund Road (O) 966-5880
Zionsville, PA 18092

Directory - Lay Members of Board of Directors

Dotts, Raymond R. 211 Weeks Dr. Camden, DE 19934 302-697-1422	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) 717-733-1673; fax - 733-1056	Roberts, L. James, Jr. 342 S. 9th St. Quakertown, PA 18951 215-536-8475

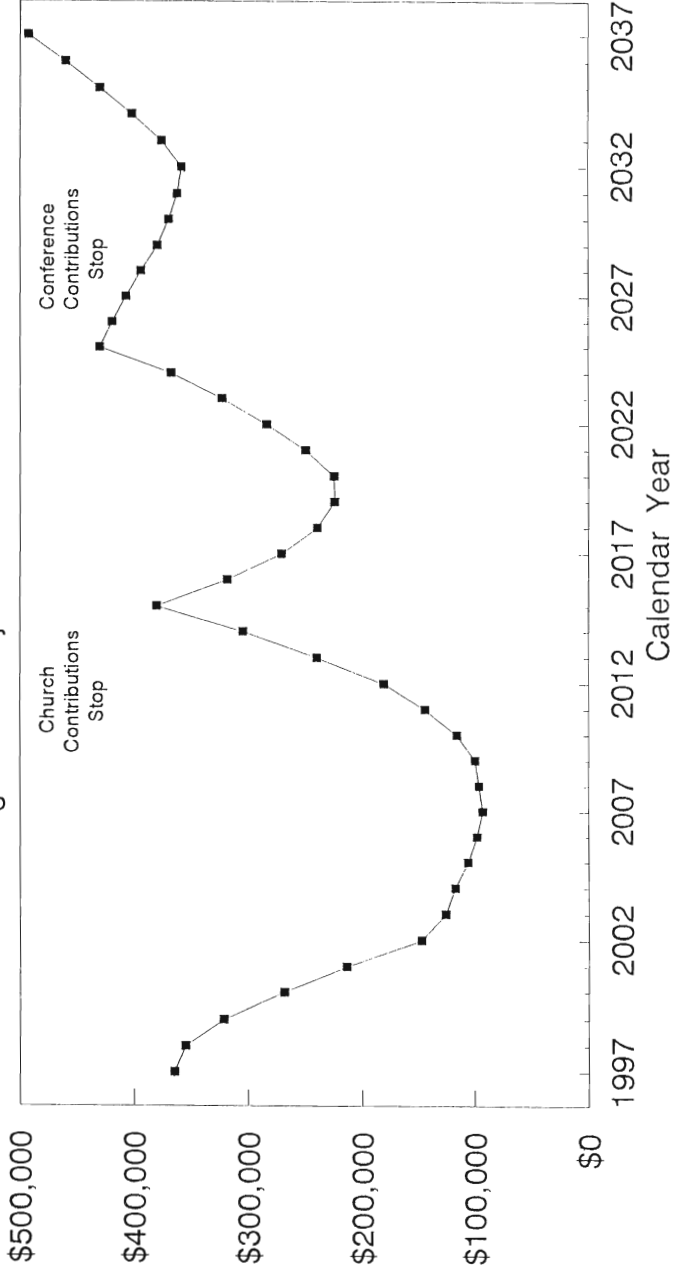
Minister's Retirement Fund

[The following information and table (on the next page) was a part of the Board of Pensions' Report (see page 1080)]

As of December 31, 1996, the Minister's Retirement Fund had a balance of \$364,466. The MRF has 25 current beneficiaries receiving a total of \$11,876.30/mo (\$142,515.60/yr). For 1997, it is estimated that the MRF will receive approximately \$75,000 from the churches, \$29,000 from the Administrative Budget, and \$25,000 investment returns, for a total of \$129,000. Therefore, it is expected that the MRF balance will decline during 1996. According to the original plan, similar outcomes are expected for the next 10 years, with the balance reaching a low of approximately \$93,000 in the year 2007. At that point, total contributions will help the fund recover sharply, allowing for the elimination of Church Contributions after the year 2014, and ultimately for the elimination of Conference Contributions after the year 2024. This is the objective of the Board of Pensions. Annual adjustments will be made according to actual rates of inflation and investment return, as well as the actual mortality experience of the participants in the fund (which is the most critical factor).

Minister's Retirement Fund

Long-Term Projection of Account Balances



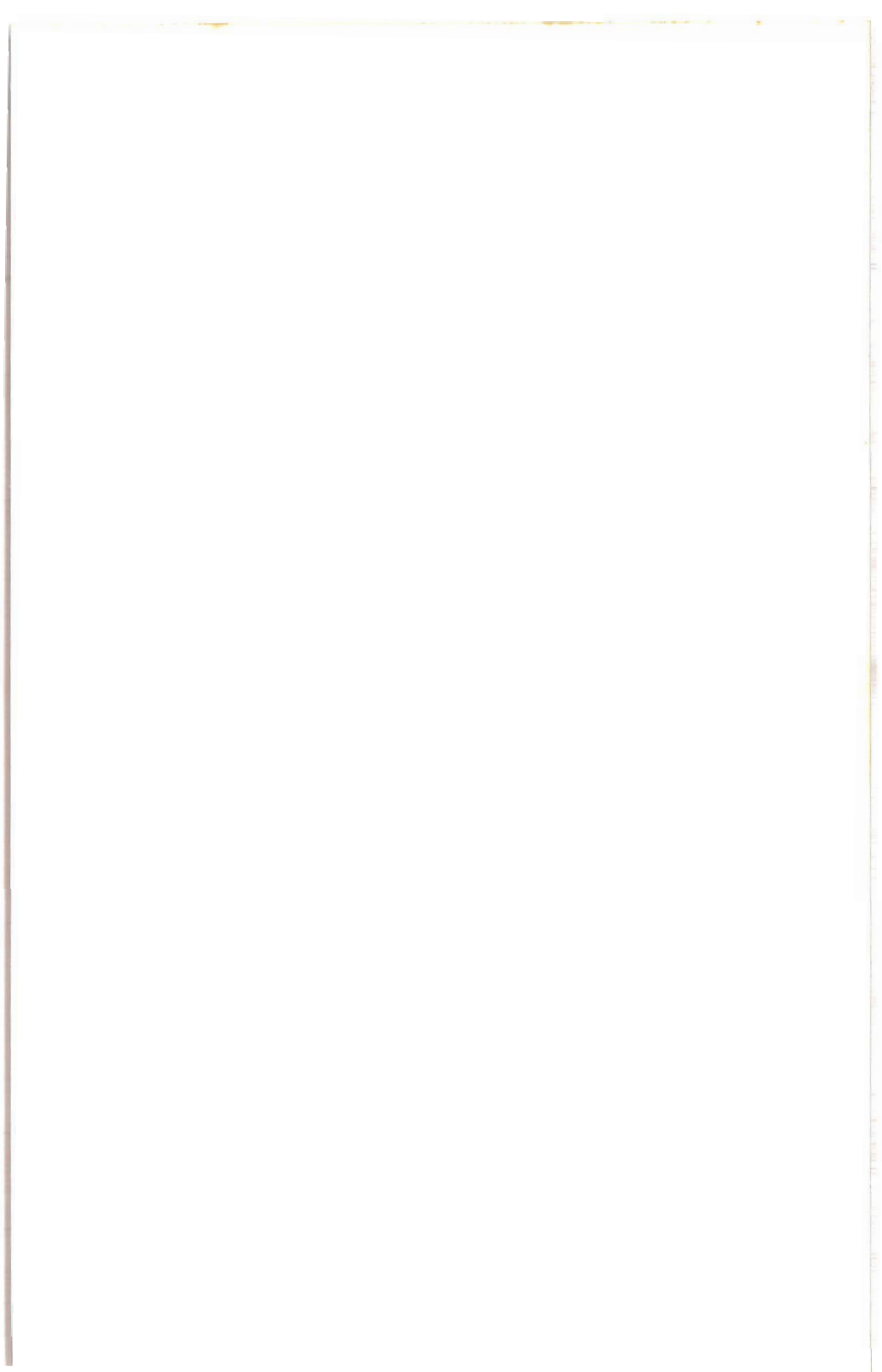
Index of Previous Reports

Subject	Yearbook	Pages
Abortion	*	1982 190-230
Advanced Directives	*	1996 174-187
AIDS	*	1989 135-144
Annual Conference		1991 158-168
Church Discipline	*	1979 164-185
Church Government		1963 .. 47-61
Church Government: Alternate Form		1965 .. 37-47
Church Government: Harmonization		1966 .. 14-41
Church Government: Legislation		1972 .. 12-15
Church Membership		1969 119-133
Church Membership: Qualifications & Moral Standards		1973 132-143
Church Membership: Total Abstinence		1985 185-207
Church Membership: Extra-Biblical Requirements		1986 118-125
Church Membership: Local Requirements		1987 129-132
Cults		1986 140-147
Divorce		1965 .. 48-60
Divorce		1987 132-166
Higher Education		1992 203-208
Homosexuality		1985 125-138
Inter-Cultural Ministries		1990 148-159
Inter-Cultural Ministries		1992 174-180
Mandatory Retirement Age for Ministers		1990 138-143
Mandatory Retirement Age for Ministers		1992 181-183
Mercy		1994 27
Ministers' Retirement Fund		1991 147-148
Ordination		1965 .. 63-66
Parliamentary Procedure	*	1992 189-202
Pulpit Supply		1967 118-157
Pulpit Supply: New Legislation		1971 .. 13-22
Role of Women in Church	*	1977 157-173
Role of Women in Church: Alternate Understanding	*	1980 135-140
Stewardship: Unified Budget		1962 .. 30-41
Stewardship		1996 193
Secret/Oath-Bound Societies	*	1964 .. 33-40
Tongues		1986 125-139

* This report is in booklet form and is available from the Board of Publication. Send request to Dan Allen, PO Box 299, Ephrata, PA 17522

1997 Index of Reports

Reports	Minutes Section	Report Section
Arrangements for Annual Conference	6	53
Auditing, Committee on	44	154
Beneficiary Society	35	152
Board of Directors, Bible Fellowship Church	10	79
Board of Higher Education	11	88
Board of Pensions	11	108
Christian Education, Board of	18	121
Church Extension, Board of	9	63
Church Extension, Director	18	127
Communications, Committee on	44	154
Conference Judicatory	18	126
Credentials, Committee on	8	58
Examine Minutes of 113th Annual Conference, Committee	19	126
Examine Minutes of Particular Churches, Committee to	19	139
Historical Committee	18	124
Homes, Board of Directors	11	93
Ministerial Candidate Committee	8	61
Ministerial Convention Committee	19	140
Ministerial Relations Committee	7	57
Missions, Board of	10	70
Nominating Committee	7	55
Pinebrook Bible Conference, Board of Directors	11	99
Publication & Printing, Board of	13	116
Stewardship Council	11	111
Strategic Planning Committee	11	113
Study Committee: Inter-Cultural Ministries	28	144
Study Committee: Role of Ministerial Relations Committee	25	142
Victory Valley Camp	11	103



The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This not only helps in tracking expenses but also ensures compliance with tax regulations.

In the second section, the author provides a detailed breakdown of the company's revenue streams. This includes sales from various product lines and services. The data shows a steady increase in revenue over the past year, which is attributed to strategic marketing efforts and product diversification.

The third section focuses on the company's operational costs. It identifies the major areas where expenses are incurred, such as salaries, rent, and utilities. The author suggests several ways to optimize these costs, including negotiating better terms with suppliers and improving energy efficiency.

Finally, the document concludes with a summary of the overall financial performance. It highlights the company's strong position in the market and its potential for future growth. The author encourages continued investment in research and development to stay ahead of the competition.