

Bible Fellowship Church



Yearbook 1998

ONE HUNDRED FIFTEENTH

ANNUAL CONFERENCE

OF THE

BIBLE FELLOWSHIP CHURCH

1998

116th Annual Conference

Convenes: 10:00 AM, April 26, 1999

Place: Pinebrook Bible Conference

Officers:

Randall A. Grossman - Chairman

James A. Beil - Vice Chairman

David A. Thomann - Secretary

Convened at Pinebrook Bible Conference

Stroudsburg, Pennsylvania

April 27 - 29, 1998

Published by Order of Annual Conference

David A. Thoman, Editor

Price \$7.25

Officers of the 115th Annual Conference:

Chairman, Randall A. Grossman

Vice Chairman, Carl C. Cassel

Secretary, David A. Thomann

Assistant Secretary, Robert W. Smock

Publisher, Daniel P. Allen

Printer, Thomson-Shore

Computer Operator: David T. Allen



Past Chairmen of Annual Conference: (top-left) James A. Beil, Jansen E. Hartman, Carl C. Cassel; (seated-left) Randall A. Grossman, A.L. Seifert

Years of service as Chairman of Annual Conference:

James A. Beil - 1983, 84, 85, 89, 91, 92, 93, 95, 96, 97

Carl C. Cassel - 1975, 79, 94

Randall A. Grossman - 1998

Jansen E. Hartman - 1972, 73, 74, 76, 77, 78, 80, 81, 82, 86, 87,
88, 90

A.L. Seifert - 1967, 68, 69

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Officers of the 115th Annual Conference: (top-left) J. Mark McCreary - Registrar; David T. Allen and Daniel P. Allen - Assist. to the Secretary; Jonathon Arnold, Sr. - Assistant Registrar; (seated-left) Robert W. Smock - Assist. Secretary; Randall A. Grossman - Chairman; Carl C. Cassel - Vice-Chairman; David A. Thomann - Secretary

Directory of Boards and Committees

Directory of Boards

Board of Directors of the Bible Fellowship Church

- (1999) Randall A. Grossman, Horace A. Kauffman, L. James Roberts, Jr.
 (2000) Bert N. Brosius, Raymond R. Dotts, David J. Watkins
 (2001) James A. Beil, Carl C. Cassel, Robert W. Gehret
 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

- (1999) Robert S. Commerford, Bruce A. Kellerman, J. Mark McCreary,
 Karen R. Stull
 (2000) James Harris, Annette E. Kuhns, Dennis J. Lawrence, Richard T.
 Paashauss
 (2001) Clyde D. Bomgardner, Jr., Filomena Reed, Gary W. Saggio,
 David N. Schoen
 Chairman - Richard T. Paashauss
 Vice Chairman - Robert S. Commerford
 Secretary - J. Mark McCreary
 Treasurer - Annette E. Kuhns

Board of Church Extension

- (1999) David E. Gundrum, Clyde W. Snyder
 (2000) W. David Armstrong, Robert W. Schaeffer, William G.
 Schlonecker, William R. Singletary
 (2001) Kenneth L. Good, W. Robert Buckwalter, Richard E. Taylor,
 Robert H. Zentz
 Executive Director - Daniel G. Ziegler (1999)
 Chairman - Richard E. Taylor
 Vice Chairman - David E. Gundrum
 Secretary - William G. Schlonecker
 Treasurer - William R. Singletary

Board of Pensions

- (1999) Richard J. Volpe, David J. Watkins, Frank L. Herb, Jr.
(2000) Dennis M. Cahill, Robert Gaugler, William R. Singletary
(2001) David E. Thomann, Ellis Lee Hostetter, Keith E. Plows

Board of Directors of Bible Fellowship Church Homes, Inc.

- (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
(2001) David W. Cole, Roger L. Reitz, Dean A. Stortz, John W. Trauch
President, BFC Homes, Inc. - Robert H. Zentz
Chairman - LeRoy S. Heller
Vice Chairman - Dean A. Stortz
Treasurer - John W. Trauch
Secretary - William H. Bartron

Board of Directors of Pinebrook Bible Conference

- (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
(2001) Carl Ackerman, Daniel P. Allen, Kermit K. Gehman, John M. Stengele, James A. Wickstead
Interim Director - Nate 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

- (1999) LeRoy O. Herb, Ralph M. Soper
- (2000) Gerald L. Schlonecker, Thomas P. Shorb, David R. Way
- (2001) Donald S. Faust, James W. Harris, William W. Mull
 - 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

- (1999) William H. Bartron, Clyde W. Snyder
- (2000) Jonathan P. Tait
- (2001) Daniel P. Allen, Byron G. Barnshaw
 - Chairman - William H. Bartron
 - Secretary - Daniel P. Allen
 - Fellowship News* Editor - Carol Snyder (1999)
 - FN* Business Manager - Paul T. Rutman (2001)

Board of Victory Valley Camp

- (1999) William G. Schlonecker, David N. Schoen, John C. Vandegriff, Jr.
- (2000) Carl J. Fischer, Jr., Jonathan D. Reynolds, David L. Weller
- (2001) Gary W. Saggio, Steven D. Schlegel, Timothy D. Weaber
 - Director - Phil Atkins
 - Chairman - William G. Schlonecker
 - Secretary - Clyde D. Bomgardner, Jr.
 - Treasurer - Stephen Schlegel

Board of Higher Education

- (1999) Stephen C. Cassel, G. Wayne Clapier
- (2000) Raymond R. Dotts, John C. Studenroth
- (2001) Robert C. Newman, James N. Smock, David J. Watkins
 - Chairman - Robert C. Newman
 - Vice Chairman - Raymond R. Dotts
 - Secretary - 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

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

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

(2001) Delbert R. Baker, II

Chairman - Calvin T. Reed

Secretary - Richard E. Taylor

Committee on Nominations

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

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

(2001) Betty M. Herb, Richard B. Ravis

Chairman - G. Wayne Clapier

Secretary - Thomas P. Shorb

Conference Judiciary

(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

(2003) James A. Beil, Lee E. Boyles

Secretary - Ronald C. Mahurin

Historical Committee

(1999) David E. Thomann

(2000) Jill Davidson, Daniel G. Ziegler

(1998) Donald E. Kunzman, Harold P. Shelly

Archivist - Richard E. Taylor

Ministerial Relations Committee

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

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

(2001) Randall A. Grossman, Harold L. Snyder, Jr.

Chairman - David J. Watkins

Secretary Randall A. Grossman

Strategic Planning Committee

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

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

(2001) Richard T. Paashaus, Gary L. Spangenburg, John C. Vandegriff, Jr.

Chairman: Daniel P. Allen

Secretary: Richard T. Paashaus

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 116th 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 115th Annual Conference

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

Officers of 116th Annual Conference

Chairman - Randall A. Grossman

Vice Chairman - James A. Beil

Secretary - David A. Thomann

Additional Appointees for the 116th Annual Conference

J. Mark McCreary, Registrar

Jonathon Arnold, Sr., 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

Committee to Study Divorce as it Relates to Eldership

G. Wayne Clapier, Brian H. Cooper, Richard B. Ravis, William G. Schlonecker, Jacob S. Susek

Committee to Study Multiple Staff

L. James Roberts, Dennis M. Cahill, Brian H. Cooper, John C. Elias, David A. Thomann

Directory of Other Committees

Beneficiary Society

John H. Riggall, President; R. C. Reichenbach, Secretary; LeRoy S. Heller, 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

Dennis J. Lawrence, Chairman; Allan R. Vivona, Secretary; Ronald W. Hoyle, Treasurer, Ralph E. Ritter, Jonathon W. Arnold

Pinebrook Educational Foundation

(1999) Stephen C. Cassel, Olivia Barnes
 (2000) Keith W. Johnson, Robert C. Newman
 (2001) J. H. Fasnacht, Raymond R. Dotts

Stewardship Council

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

(1999) Daniel G. Oswald
 (2000) Gary E. Karch
 (2001) Richard J. Volpe

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., Sr.	1994	1997	1994
Baker, Delbert, R. II	1976	1979	1975
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
Cole, Charles E	1996	1970	1996
Commerford, Robert S.	1984	1986	1982
Cooper, Brian H.	1996	1998	1996
Coulbourn, Hugh C. Jr.	1977	1970	1976
Denlinger, Ronald K.	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
Heineman, David N.	1996	1993	1996
Heller, LeRoy S.	1955	1958	1995
Lawrence, Dennis, J.	1993	1996	1992
Mahurin, Ronald C.	1960	1959	1977
McCreary, J. Mark	1993	1996	1990
Paashauss, Richard T.	1988	1990	1976
Phillips, D. Thomas	1971	1976	1992
Plows, Keith E.	1966	1968	1979
Prontnicki, Louis	1983	1985	1990
Ravis, Richard B.	1990	1985	1990
Reed, Calvin T.	1982	1984	1983
Reitz, Roger L.	1972	1974	1993
Ritter, Ralph E.	1991	1994	1991
Schlonecker, William G.	1985	1988	1984

<u>Pastor</u>	<u>Year of BFC License</u>	<u>Year of Ordination</u>	<u>Year of Present Status</u>
Schoen, David N.	1982	1987	1987
Shorb, Thomas P.	1977	1979	1986
Sloan, Robert A. Jr.	1988	1986	1988
Smith, Gene W.	1991	1978	1992
Soper, Ralph M.	1985	1987	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	1996
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
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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
Hagy, Ronald C.	1986	1988	1989
Keeler, Kenneth D.	1982	1985	1989
Manney, David L.		1976	1987
Martin, Carl T.	1983	1986	1983
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>			
Barber, Kenneth F.	1985	1971	1998
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
<u>Ordained Ministers on Leave of Absence</u>			
Burnett, Raymond G.	1984	1972	1993
Dotts, Raymond R.	1960	1965	1969
MacMillan, Thomas S.	1983	1986	1990
Smith, Larry M.	1989	1990	1993
<u>Ordained Ministers in Retirement</u>			
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
Gordon, Robert N.	1960	1960	1998
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
Hoyle, Ronald W.	1978	1954	1998
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
Weaber, Harold C.	1963	1967	1998
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
Head, Jim D	1994	1996	1998
Hoyle, Ronald W.	1978	1954	1978
Johnston, Walter M.	1987	1987	1991
Lea, Herbert K.	1980	1982	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

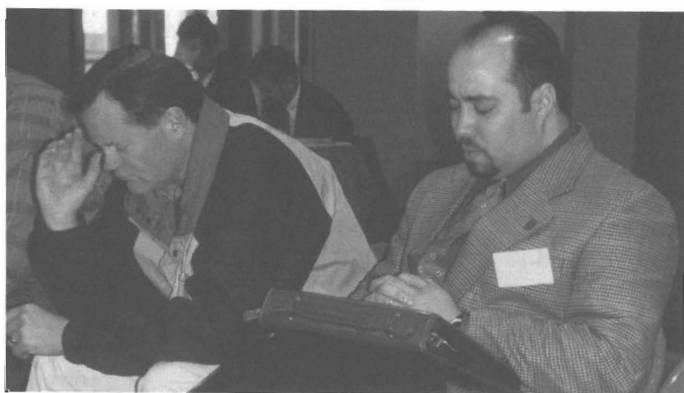


Table of Ministers

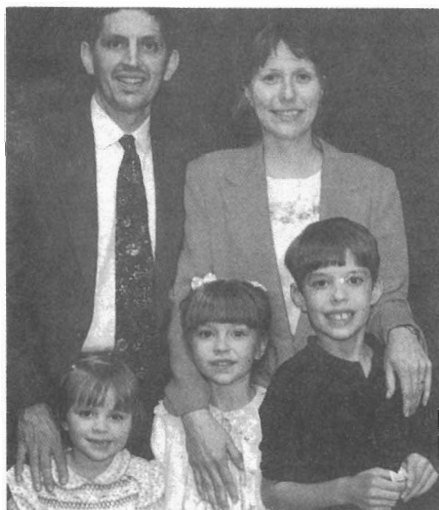
MINUTES

First Meeting (Monday Morning)	3
Second Meeting (Monday Afternoon)	10
Third Meeting (Monday Evening)	14
Fourth Meeting (Tuesday Morning)	17
Fifth Meeting (Tuesday Afternoon)	23
Sixth Meeting (Wednesday Morning)	28
Seventh Meeting (Wednesday Afternoon) ...	32

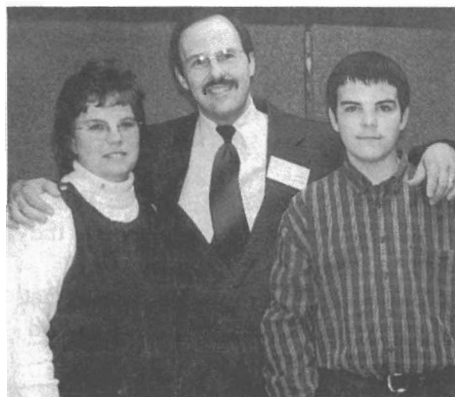
Ordination - 1998



*Charles, Gloria and Jeffrey Cole, Sunbury,
previous Ordination recognized.*



*Brian & Judy Cooper, Mary Cate,
Rachel & Matthew, Bethlehem*



*David & Cheryl Heineman and Steven,
Pleasant Valley, NY*

Annual Conference Proceedings - 1998 First Meeting

Monday Morning, April 27, 1998, 10:00 AM

The 115th Annual Conference of the Bible Fellowship Church was called to order by the Chairman, Randall A. Grossman, at Pinebrook Bible Conference, Stroudsburg, PA. The chairman led the body in the opening prayer. Richard T. Paashaus, worship leader for the conference, led the group in singing: "We Bring the Sacrifice of Praise" and "O, For a Thousand Tongues to Sing." He was accompanied by organist, Robert W. Gehret, pianist, Carol Snyder and a brass quintet. LeRoy S. Heller and Frank L. Herb prayed for the pastors and the churches of the Bible Fellowship Church. The conference sang "A Mighty Fortress Is Our God." David E. Thomann and Roy A. Hertzog prayed for the agencies and missionaries of the Bible Fellowship Church. Richard T. Paashaus read from Exodus 3:1-15. The conference sang "Great is the Lord." The Chairman spoke on "Confidence in God's Character." Carl C. Cassel led in prayer.

The Chairman appointed J. Mark McCreary to serve as Registrar and Jonathon Arnold, Sr. as Assistant Registrar for the 115th Annual Conference.

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:.

Aberdeen, NJ	John C. Vandegriff, Jr., E. Davis DeRonde
Allentown, CC	Ronald C. Mahurin, John L. Deily, David T. Allen
Bethlehem	*Brian H. Cooper, Mark Tress, Rick Davis
Blandon	Carl J. Fischer, Jr., Gary W. Saggio
Brodheads ville	(Probationer), Randy Sheagley
Camden, DE	Dennis J. Lawrence, 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, Joseph R. Knorr
Emmaus	David N. Schoen, Ralph M. Soper, Ralph B. Weaver, Gerald L. Schlonecker
Ephrata	Daniel P. Allen, Robert W. Gehret
Finesville, NJ	Byron Widger, Herbert J. Heilmann
Fleetwood	R. Jerome Brush, James E. Mortland
Graterford	David J. Watkins, Douglas D. Bowne
Harleysville	W.David Armstrong, Jr., Steven Kauffmann
Harrisburg	Allan R. Vivona, Harold E. Snyder
Hatfield	Howard N. Wells, Lee E. Boyles
Holmes, NY	Robert S. Commerford, Hans R. Waldvogel
Howell, NJ	(Vacant), 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 Pronnicki, Laurence Morris
Mt. Carmel	Alva C. Cassel, James J. Fetterolf
Mt. Pocono.	Ronald C. Erb, Edward Breen
Nazareth	Keith E. Plows, Henry U. Sandt, Jr.
Newark, DE	William G. Schlonecker, Kenneth J. Klein
Ocean County, NJ .	Dean A. Stortz, David M. Markuson
Oley	(Vacant), Jan A. Musser
Paradise	(Probationer), W. Charles Lewis
Philadelphia	G. Wayne Clapier, (No delegate elected)
Pleasant Valley, NY	*David N. Heinemann, Wayne Chadwell
Poughquag, NY ...	James A. Wickstead, Thomas L. Ward
Quakertown	David E. Gundrum, L. James Roberts, Jr.
Reading	Randall A. Grossman, Jonathon W. Arnold, Ronald W. Reed, Charles A. Lavigna
Red Hill	Ronald K. Denlinger, D. Thomas Phillips, Clifford W. Luft
Royersford	Jacob J. Susek, Kenneth Bowman
Scranton	Roger L. Reitz, John F. Moran
Shamokin	Hugh C. Coulbourn, Jr., David A. Lahr

Sinking Spring	Robert A. Sloan, Jr., Donald D. McKinney
Spring City	(Vacant), Donald Stauffer
Stroudsburg	Carl C. Cassel, J. Mark McCreary, Robert D. Carroll
Sunbury	*Charles Cole, Timothy Brosious, Robert Cox
Terre Hill	Steven L. Trommler, James Wetzler
Wallingford	Richard E. Taylor, William R. Singletary
Walnutport	Jonathan P. Tait, Stanley H. Stahler
Whitehall	Gene W. Smith, Craig Montgomery
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,
Ralph E. Ritter, Dennis W. Spinney, David R. Way, Dana E. Weller,
Daniel G. Ziegler

Ordained Men Between Calls

Kenneth F. Barber, James R. Batchler, Jr., 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, 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, Jr., Jansen E.
Hartman, Frank L. Herb, Jr., George E. Herb, Roy A. Hertzog,
Ronald W. Hoyle, 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 C. Weber, Harold D. Yarrington

Probationers Serving as First Pastors of Churches

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

The Registrar presented excuses for the following: William C. Aukamp, Clifford B. Boone, Richard J. Gehman, W. Neil. Harding, Walter M. Johnston, Hertbert K. Lea, Edward Moyer, Jerry L. Moyer, David. W. Riddell, Philip E. Yerrington, Jim D. Head, Dana E. Weller, T. James Bigley, James G. Koch, Bernard N. Coble, Robert L. Draper, Harold C. Weaber, Leonard E. Buck, Kenneth F. Barber, Thomas J. Beil, Herbert Heilmann, Willard E. Cassel, Byron Barnshaw, Jansen E. Hartman, David E. Gundrum, Alva C. Cassel, David J. Watkins, L. James Roberts, Jr., David N. Schoen, Roy A. Hertzog, Wayne Chadwell, R. C. Reichenbach, James J. Fetterolf, Terris L. Byrd, Thomas Ward, George E. Herb, Frank L. Herb, Jr., James R. Batchler, Jr., Michael P. Emrick, Jr., Clifford W. Luft, J. Barclay Harley, A. L. Seifert, Harvey J. Fritz, Jr., Randy Sheagley, and Paul G. Zimmerman.

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 47)

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. Nathan Brosius, who will serve as interim director in light of Bert's retirement, also welcomed the delegation to Pinebrook.

David A. Thomann, Secretary of the 115th Annual Conference, appointed the following assistants: Robert W. Smock, Assistant Secretary and Daniel P. Allen and David T. Allen, Assistants to the Secretary.

The chairman appointed the following committees and positions:

Tellers: Keith E. Plows, Chairman; William H. Bartron, LeRoy S. Heller, LeRoy O. Herb, D. Thomas Phillips, Clyde W. Snyder, Harold E. Snyder, Thomas Ward

Communications: Jonathan P. Tait, Chairman; Delbert R. Baker, II, Ralph E. Ritter, Hans Waldvogel

Resolutions: Dennis M. Cahill, Chairman; R. Jerome Brush, David M. Markuson, Ralph M. Soper, Mark Tress

Auditing: Robert W. Gehret, Chairman; Lee E. Boyles, Horace A. Kauffman, Gary W. Saggio

Committee to Examine Annual Conference Minutes: Howard N. Wells, Chairman; John C. Studenroth, Byron Barnshaw

Reporter: Clyde W. Snyder

Timekeeper: Ronald C. Erb

Parliamentarian: James A. Beil

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

Report of the Nominating Committee

Resolved, that the report be accepted. Raymond R. Dotts led the conference in prayer for the upcoming elections.

Report of the Credentials Committee (see page 49)

Resolved, that the report be accepted.

Whereas, the Ministerial Candidate Committee has recommended Brian H. Cooper for ordination; and

Whereas, the Ministerial Candidate Committee has recommended prior ordination recognition for Charles E. Cole and David N. Heineman; 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 Brian H. Cooper be ordained to the gospel ministry of the Bible Fellowship Church and further;

Resolved, that the prior ordination of Charles E. Cole and David N. Heineman to the gospel ministry be recognized by the Bible Fellowship Church and further;

Resolved, that the service of ordination be held Tuesday, April 28, 1998, at 7:30 p.m. at Berean Bible Fellowship Church, Stroudsburg, PA.

Resolved, that an Ordination Service be held Tuesday, April 27, 1999, at the Berean Bible Fellowship Church, Stroudsburg, PA., during the 116th Annual Conference.

Resolved, that Emmanuel Bible Fellowship Church, Sunbury, PA and Ebenezer Bible Fellowship Church, Bethlehem, PA and Pleasant Valley Bible Fellowship Church, Pleasant Valley, NY be encouraged to have services acknowledging the Ordination of Charles E. Cole, Brian H. Cooper and David N. Heineman respectively and that they be encouraged to invite the Credentials Committee to send representation to be present at the services.

Report of the Ministerial Candidate Committee (see page 55)

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, 1998, be approved as follows:

Probationers (year of licensure in parenthesis)

Clyde D. Bomgardner, Jr. (1997)	Reading, PA
Douglas D. Bowne	Pottstown, PA
Charles E. Cole (1996)	Sunbury, PA
Brian H. Cooper (1996)	Bethlehem, PA

Timothy S. Cowen (1997)	Wallingford, PA
Willis I. Dowling	Chesapeake, VA
David N. Heineman (1996)	Poughkeepsie, NY
Donald R. Hibbs (1991)	Saylorsburg, PA
Kenneth J. Hurst	Horsham, PA
Mark L. Morrison (1996)	Lancaster, PA
Richard A. Moyer (1995)	Mays Landing, NJ
Thomas A. Pollock (1996)	Puposky, MN
Jeffrey L. Ruhl (1997)	Nazareth, PA
David H. C. Sng	Lansdale, PA

Candidates

David T. Allen	Kutztown, PA
Robert E. Andrews, Jr.	Newark DE
William J. Dunn	Emmaus PA
Darryl B. Forsythe	Sinking Spring, PA
James W. Harris	Quakertown, PA
Duane E. Moyer	Bananier, Guadeloupe, West Indies
Elliott H. Ramos	Harrisburg, PA
Vinton A. N. Upham	Harleysville PA

Applicants

Jason R. Beisell	Lancaster, PA
David C. Butler	Shamokin, PA
Andrew T. Crossgrove	Harleysville, PA
John Elias	Coopersburg, PA
David Karn	Wyomissing, PA
Donald E. Kuntzman	Center Valley, PA
Jeffrey D. LaSpina	Dunmore, PA
James MacArthur	Suriname, S. A.
Bruce D. McIntosh	York, PA
Thomas Maurer	Sinking Spring, PA
Vincent S. Russ	Staten Island, NY
William J. Whalen	Lancaster, PA

Resolved, that the meeting be adjourned.

The meeting was adjourned in prayer by Horace A. Kauffman at 11:55 AM.

Second Meeting

Monday Afternoon, 1:30 PM

Jonathan P. Tait offered opening prayer.

Report of the Board of Church Extension (See page 58)

Resolved, that the report be accepted.

Whereas, the term of Daniel G. Ziegler as Director of Church Extension expires at the 115th Annual Conference, and

Whereas, the Board of Church Extension has just concluded an extensive re-evaluation and re-defining of this position as it relates to the fulfillment of the Board's responsibilities into the 21st century, and

Whereas, an effective transition of leadership is essential to the ongoing oversight of existing missions and the establishment of new missions, therefore, be it

Resolved, that Daniel G. Ziegler be ratified for a one year term extension as Executive Director of Church Extension, and further

Resolved, that members of Annual Conference pray for the Lord's wisdom in the search for a new Executive Director.

Gratitude was expressed to churches who helped the mission works with facility needs and with ministry needs over the past year.

Alan R. Vivona led the conference in prayer for the Lord's wisdom in the search for a new Executive Director of Church Extension.

Report of the Executive Director of Church Extension

(See page 68)

Resolved, that the report be accepted.

Ralph E. Ritter prayed for the congregation in Brooklyn, NY in its search for a pastor.

Report of the Board of Missions (See page 81)

Resolved, that the report be accepted.

Report of the Ministerial Relations Committee (See page 93)

Resolved, that the report be accepted.

Report of the Board of Higher Education (See page 94)

Resolved, that the report be accepted.

Resolved, that the Annual Conference ratify the election to the Pinebrook Educational Foundation of Raymond R. Dotts and Jay H. Fasnacht for terms expiring in 2001.

Report of the Board of Directors of Bible Fellowship Church Homes, Inc. (See page 99)

Resolved, that the report be accepted.

Ronald C. Mahurin offered thanks to God for the work of James A. Beil who has served as President of Bible Fellowship Church Homes, Inc. He will retire on July 1, 1998.

Report of the Board of Directors of Pinebrook Bible Conference (See page 104)

Resolved, that the report be accepted.

Bert N. Brosius described a property that is adjacent to Pinebrook Bible Conference that was under consideration for purchase. Lee E. Boyles led the conference in prayer for the wisdom of the Lord concerning the possible purchase.

Report of the Board of Victory Valley (See page 109)

Resolved, that the report be accepted.

Phil Atkins, Director of Victory Valley, addressed the conference giving an update on the work being done on the premises and also the ministry of Victory Valley.

Report of the Board of Pensions (See page 116)

Resolved, that the report be accepted.

Whereas, the Ministers' Retirement Fund (MRF) annuity rate for 1998 was \$194 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 1999 be

\$197 per year of service.

Whereas, Willard E. Cassel has served as Pension Secretary since the inception of the Board of Pensions, and

Whereas, Willard E. Cassel has resigned from the Board of Pensions due to his impending move to Florida, therefore be it

Resolved, that we express our appreciation to Willard E. Cassel for his faithful service and assure him of our prayers for him as he enters a new phase of his retirement.

Report of the Stewardship Council (See page 121)

Resolved, that the report be accepted.

Report of the Conference Judiciary (See page 170)

Resolved, that the report be accepted.

Report of the Historical Committee (See page 125)

Resolved, that the report be accepted.

Report of Publication and Printing (See page 127)

Resolved, that the report be accepted.

Report of the Board of Christian Education (See page 131)

Resolved, that the report be accepted.

Report of the Board of Directors of the Bible Fellowship Church
(See page 134)

Resolved, that the report be accepted.

An update was given concerning the sale of the property of the former Pinebrook Junior College. Donald T. Kirkwood prayed for God's intervention and a quick resolve. Discussion was held concerning a plan by the Board of Directors to help with the payback of the Fund to Promote Church Extension. Thomas P. Shorb prayed concerning a meeting that will be held Monday, April 27, 1998 to seek resolution to the sewer moratorium situation.

Report of the Strategic Planning Committee (See page 149)

Resolved, that the report be accepted.

The following persons were elected:

Board of Church Extension

W. Robert Buckwalter (3 years)

Robert H. Zentz (3 years)

Board of Directors of BFC Homes, Inc.

David W. Cole (3 years)

John W. Trauch (3 years)

Strategic Planning Committee

Gary L. Spangenburg (3 years)

Board of Pensions

Ellis L. Hostetter (3 years)

Keith E. Plows (3 years)

David E. Thomann (3 years)

Board of Publication and Printing

Byron G. Barnshaw (3 years)

Nominating Committee

Betty M. Herb (3 years)

Resolved, that we adjourn.

The meeting adjourned at 4:50 PM with Phil Atkins, Director of Victory Valley, offering prayer for a special request concerning the physical needs of Kari Denlinger, daughter of Ronald and Joan Denlinger of Red Hill, PA.

Third Meeting

Monday Evening, 6:30 PM

The meeting was called to order as Paul G. Zimmerman led the conference in prayer.

The minutes of the first meeting were approved.

The following legislation was adopted at Second 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. [SECOND 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 . . ."

[SECOND READING]

Report on Examination of Annual Conference Minutes

(See page 156)

Resolved, that the report be adopted.

Report on Examination of Minutes of Particular Churches

(See page 157)

Resolved, that the report be accepted.

Report of the Ministerial Convention Committee (See page 158)

Resolved, that the report be accepted.

Report of the Beneficiary Society (See page 160)

Resolved, that the report be accepted.

The following legislation was adopted at Second Reading:

512-14.3 Conference Pastor

Election

(1) 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.

(2) 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 may 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 approved as probationers 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.

[SECOND READING]

Yes - 89, No - 23

An optimistic update on the physical condition of Roger L. Reitz was given. Ronald W. Reed prayed for strength and healing for Roger. The meeting was adjourned at 7:36 PM

The conference went into a session of worship. Richard T, Paashauss led the conference in singing "Lord, I Lift Your Name on High" and "What a Mighty God We Serve." The following missionaries introduced themselves to the Annual Conference: Kevin Kirkpatrick, Barbara Chappell, Craig and Mary Tress, Frances Sears, Tom Maurer, Paul and Julie Zimmerman, Phil and Jan Morrison, Chris and Becky Merrick, Todd Zimmerman, Art Reyes, Gary and Sue Homsher. The Chairman of the Board of Missions, Ralph M. Soper, led in prayer for the missionaries. The conference sang: "How Firm a Foundation", read a responsive reading, and sang, "Break Thou the Bread of Life." Philip E. Morrison spoke on our "Confidence in God's Word." Following the singing of "No Other Plea," the conference was led in the celebration of the Lord's Supper by Richard D. Harris, R. C. Reichenbach and William W. Mull. The Doxology was sung and the conference was dismissed to meet with the members of their region churches for prayer.

Fourth Meeting

Tuesday Morning, 9:00 AM

The Chairman, Randall A. Grossman, called the meeting to order at 9:00 AM. Richard T. Paashauss, the worship leader, led the conference in singing "When Morning Gilds the Skies." Carl C. Cassel sang "Immortal, Invisible." The conference read in unison an affirmation of our faith and then sang, "Crown Him With Many Crowns." James R. Batchler sought the Lord's favor in behalf of Edna Moran who was taken to the hospital last evening.

The Registrar reported excuses for the following: Jonathan W. Arnold, Robert D. Cawell, Ronald Derr, Albert J. Dommel, Donald R. Hibbs, Kenneth J. Klein, Charles Lewis, Mark L. Morrison, Steven L. Trommler, James Wetzler

Resolved, that these excuses be accepted.

The Registrar also reported the seating of the following alternate delegates: Ronald Derr, Terre Hill, Michael P. Emrick, Jr., Finesville, NJ, Larry Kellerman, Scranton, Mark Lessig, Kutztown.

The minutes of the second meeting were approved as corrected.

The following were elected:

Ministerial Relations Committee

Randall A. Grossman (3 years)

Harold L. Snyder, Jr. (3 years)

Board of Directors of BFC

James A. Beil (3 years)

Carl C. Cassel (3 years)

Robert W. Gehret (3 years)

Board of Christian Education

David N. Schoen (3 years)

Clyde D. Bomgardner, Jr. (3 years)

Filomena Reed (3 years)

Board of Church Extension

Kenneth L. Good (3 years)

Richard E. Taylor (3years)

Board of Directors of BFC Homes, Inc.

Roger L. Reitz (3 years)

Dean A. Stortz (3 years)

Board of Victory Valley

Gary W. Saggio (3 years)

Steven D. Schlegel (3 years)

Timothy D. Weaver (3 years)

Board of Missions

William W. Mull (3 years)

Donald S. Faust (3 years)

James W. Harris (3 years)

Board of Directors of Pinebrook Bible Conference

Daniel P. Allen (3 years)

James A. Wickstead (3 years)

Carl Ackerman (3 years)

Kermit K. Gehman (3 years)

John M. Stengele (3 years)

Strategic Planning Committee

Richard T. Paashaus (3 years)

John C. Vandegriff (3 years)

Board of Higher Education

Robert C. Newman (3 years)

James N. Smock (3 years)

Board of Publication and Printing

Daniel P. Allen (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)

Historical Committee

Donald E. Kuntzman (3 years)
 Harold P. Shelly (3 years)

Conference Judiciary

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

Stewardship Council

Richard J. Volpe (3 years)
 Daniel G. Oswald (1 year)

Nominating Committee

Richard B. Ravis (3 years)

Secretary of Annual Conference

David A. Thomann (1 year)

The following legislation was passed at Second Reading:

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. [SECOND READING]

Report of the Committee to Study Baptism and Church Membership (See page 162)

Resolved, that the report be accepted.

Whereas, the determination of the 113th Annual Conference, sitting as a committee of the whole, was that the New Life Church in Oley, PA did not have the freedom to separate baptism, from church membership unless the *Faith & Order* be amended and

Whereas, the 114th Annual Conference formed the Committee to Study Baptism and Church Membership to answer the Oley BFC, therefore be it

Resolved, that the New Life Bible Fellowship Church of Oley, PA, and all other particular churches of the Bible Fellowship Church, be instructed to continue to refrain from admitting new members into their fellowship who have not submitted to believers' baptism by immersion in water until the issue of whether or not to amend § 202 - 3.1 of the form of Government of the *Faith & Order* be resolved by the Annual Conference.

Report of the Intercultural Ministries Study Committee (See page 163)

David E. Gundrum, Secretary of the Intercultural Ministries Study Committee, introduced Elliot Ramos who addressed the

conference. The Bible Fellowship Church is seeking to begin an Hispanic work in the South Allentown area with Brother Ramos as organizing pastor, using the facilities that formerly housed Salem BFC. Kenneth L. Good offered prayer for God's blessing on this new work.

Resolved, that the report be accepted.

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 on their budgets for ethnic church planting, work with their church to budget monies for ethnic church planting in this year.

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 and further,

Resolved, that we encourage lesson plans be developed and submitted to David E. Gundrum for ideas in the development of Teacher guides for teens and adults.

Ronald C. Mahurin introduced Alfred Ndaru, an evangelist and church planter from the Africa Inland Church, Tanzania. He and his

wife work with Cliff and Becky Boone in Tanzania. He addressed the conference bringing greetings from the Boones, the LoRussos and Kim Stengele. William W. Mull led the conference in prayer for Alfred Ndaro and his ministry.

Carl C. Cassel gave an update on the meeting last evening concerning the sewer moratorium. Several steps are beginning to take place to proceed with approval for sewer hookup.

Resolved, that we extend the time.

Harvey J. Fritz, Jr. addressed the conference, giving us an update on his physical condition. The Lord has touched him physically to which he gives God the praise.

Resolved, that the meeting be adjourned.

The meeting was adjourned in prayer by Robert W. Smock who thanked God for His wonderful working in the life of our brother Harvey Fritz.



Alfred Ndaro



Harvey J. Fritz, Jr.

Fifth Meeting
Tuesday Afternoon, 1:30 PM

A. L. Seifert opened the fifth meeting with prayer.

The minutes of the third meeting were approved.

The following were elected:

Board of Christian Education

Ralph E. Ritter (3 years)

Board of Higher Education

David J. Watkins (3 years)

Ministerial Candidate Committee

Delbert R. Baker, II (3 years)

Chairman of Annual Conference

Randall A. Grossman (1 year)

The following were adopted at first reading:

Marriage & Singleness

Marriage is the joining together of one man and one woman in a covenant union instituted and ordained by God¹. The purpose of this union is to glorify God, demonstrate the relationship between Christ and the Church², provide companionship, and perpetuate the human race³. It is holy in God's sight and is to be a bond until the death of one partner⁴. 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 partner⁵. Although God did not specifically condemn polygamy in every instance and sometimes blessed the individuals involved in polygamous relationships in the Old Testament, the Old Testament standard is always one man married to one woman⁶. This standard is reinforced by the teaching of

our Lord during His earthly ministry and the New Testament writers⁷. The intimacy of marriage includes mutual rights and mutual obligations of each partner to the other⁸. Sexual relations outside of the marriage bond by either of the marriage partners is adultery and degrades the spiritual and physical oneness and permanence God reserved for marriage⁹. For a Christian to marry a non-Christian is a violation of the Word of God¹⁰.

God has revealed in Scripture that His will is for some people to remain single; in such cases singleness fulfills the plan of God¹¹. Those who can control their sexual desires may remain unmarried to the glory of God¹². In fact, the single believer may have undivided loyalty and may be more free to serve the Lord and His church¹³. Abstinence from impure sexual activity prior to marriage and outside of the marriage union is the Biblical standard¹⁴. Sexual intercourse is to be experienced only in the marriage union; all sexual intercourse outside that union, including homosexual relations, is sin in God's eyes¹⁵.

¹Gen.2:23-24

²Eph.5:22-23

³Gen.1:26-28; 2:18-25

⁴Rom.7:2; 1 Cor.7:39

⁵Heb.13:4

⁶Eph.5:31

⁷Mat.19:4-6; Mark 10:6-9; 1 Cor.6:16;

Eph.5:31-33

⁸1 Cor.7:1-5

⁹1 Cor 6:16-18

¹⁰1 Cor.7:39; 2 Cor.6:14-16

¹¹1 Cor.7:7,8,17

¹²Mat.19:11-12; 1 Cor.6:13; 7:9

¹³1 Cor.7:32-35

¹⁴1 Thes.4:3-8

¹⁵1 Cor.6:18; Eph.5:3; Heb.13:4

[FIRST READING]

Humanity in God's Image

The human race exists as a result of an instantaneous creative act of God¹. Humanity shares many characteristics with other creatures, but is unique in that each individual bears the image or likeness of God². This image makes possible the worship of God³, relationships between persons⁴, and responsibility to rule over God's creation. Only God confers this image, and it cannot be removed by any created being. Originally God's image in humanity included true righteousness and holiness; but by the entrance of sin into humanity these have been lost⁶ and the image distorted yet not destroyed⁷.

Because human beings are made in God's image, every person has an unique identity, individual worth, and purpose to live for God's glory⁸. The image of God is also the basis for the dignity of every person. All human life should be cherished and protected, not neglected, despised or abused. God forbids the unlawful destruction of human life, both murder and suicide, and provides the strongest of sanctions, including capital punishment, to protect it⁹. The killing of the weak and defenseless by means of abortion, infanticide, and euthanasia is a crime against both those persons and the God whose image they bear. Christians should exert every effort to oppose these evils in our society, and other evils as defined and condemned by Scripture such as: racism; cultural bias; gender discrimination; ignoring the poor, disabled, aged; and every other form of injustice against human beings¹⁰. They should recognize the image of God in any person despite the sins of that person or the consequences of those sins¹¹. They should also work to protect the dignity of every human being¹².

¹Gen.1:27; 2:7, 21-22

²Gen.5:1

³Gen.3:8-9; Acts 17:26-28

⁴Gen.2:18,23

⁵Gen.1:28; 2:15; Psa.8:3-8

⁶Eph.4:24; Col.3:10

⁷James 3:9

⁸Psa.139:1-18

⁹Ex.20:13; Gen.9:6

¹⁰Prov.24:11-12

¹¹1 Cor.6:9-11; James 3:9

¹²Rom.13:8-10; Rom. 12:10

[FIRST READING]

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

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

Resolved, that the 115th Annual Conference direct the Inter-Cultural Ministries Study Committee to continue its work.

The following were elected:

Board of Higher Education

G. Wayne Clapier (1 year)

Vice Chairman of Annual Conference

James A. Beil (1 year)

A request from the Elders of the Community Bible Fellowship Church, Red Hill, PA was presented to the 115th Annual Conference to recognize by the rule of exception the acceptance into membership of their congregation a particular man who is physically incapable of being immersed (see page 171).

Resolved, that the request from the Elders of the Community Bible Fellowship Church, Red Hill, PA, be received.

Whereas, the reasons for this request to Annual Conference have been amply communicated to Annual Conference (see page 171) by Community Bible Fellowship of Red Hill, be it therefore

Resolved, that Annual Conference, by rule of exception, in reference to section 202-3.1, hereby recognizes that a frail, infirm man who was not immersed is a member of Community Bible Fellowship Church, Red Hill, PA.

Yes - 116, No - 7

Dennis W. Spinney asked the Lord's blessing on this brother from Red Hill and for the gathering of believers there.

A request from the Board of Elders of the Bible Fellowship Church, Royersford, PA related to Elders and divorce was presented (see page 173).

Resolved, that the request from the Elders of the Bible Fellowship Church of Royersford, PA be received.

Whereas, the Board of Elders of the Royersford Bible Fellowship Church has requested that Annual Conference

elect a study committee of five (5) ordained ministers presently serving Bible Fellowship Churches to study forbidding divorced men and those married to a divorced woman, from serving as an Elder in our churches, therefore be it

Resolved, that a study committee of five (5) ordained ministers presently serving a Bible Fellowship church be elected to study divorce and the eldership and to report to the 116th Annual Conference.

A request from the Board of Elders of the Grace Bible Fellowship Church, Nazareth, PA related to leadership of the Elder Board was presented (see page 174).

Resolved, that the request from the Board of Elders of the Grace Bible Fellowship Church of Nazareth, PA, be received.

Resolved, that we extend the time.

Whereas, the *Faith & Order*, Section 401-1.2 provides only for the pastor to chair the meetings of the Board of Elders, and

Whereas, a particular Board of Elders may have one or several gifted men who are well able to chair these meetings, and

Whereas, other churches have found this model profitable for leadership of their governing bodies, therefore be it

Resolved, that Section 401-1.2 shall be revised to read as follows (First Reading):

The Board of Elders shall elect by and from its members a chairman and a recording secretary. The chairman may be, but does not have to be, the Senior Pastor.

The preceding motion failed: Yes - 41; No - 65

Resolved, the meeting be adjourned.

The meeting was adjourned at 5:19 PM with John H. Riggall closing in prayer.

Sixth Meeting

Wednesday Morning, 9:00 AM

The meeting began with the conference singing, "Holy, Holy, Holy." Various members led in prayer asking for God's blessings on the proceedings of the day. The conference then sang, "I Love Thy Kingdom, Lord." Richard T. Paashaus read Acts 15:22-31. Richard E. Taylor addressed the conference on "Confidence in God's Church." The conference responded by singing, "Shine, Jesus Shine."

The Registrar reported requests for excuses for the following: Vito Paratore, Stanley H. Stahler and Barry J. Minsky.

Resolved, that the excuses be granted.

The following Alternate Delegates were seated: Garry S. Waddell, Stroudsburg; Timothy Moyer, Kutztown; and Robert Andrews, Newark, DE.

The minutes of the fourth meeting were approved as corrected.

Resolved, that the recommended minimum salary for a pastor serving a Bible Fellowship Church, including benefits, be \$23,400 for 1998 (a 3.0% increase).

Whereas, it is important that there be continuity in the membership of the Credentials Committee and

Whereas, this committee has no provision for election in classes; therefore be it

Resolved, that the material in the *Faith & Order*, §512-11.1 be deleted and replaced by the following: (FIRST READING)

512-11. Credentials Committee

512-11.1 Composition and Election

(1) The Credentials Committee shall be composed of five ordained ministers.

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

Class I	Two Ordained Ministers
Class II	Two Ordained Ministers
Class III	One Ordained Minister

Resolved, that the Chairman of Annual Conference appoint a committee of five to prepare revisions of the *Faith & Order* that recognize the presence of multiple pastoral staffs in our churches.

The following were appointed: Dennis M. Cahill, David A. Thomann, L. James Roberts, Jr., Brian H. Cooper and John Elias.

Resolved, that the appointment be ratified.

Whereas, the Credentials Committee is recognized by the United States Military as the endorsing agent for Bible Fellowship Church Chaplains serving in the military, and

Whereas the Ministerial Candidate Committee and the Credentials Committee have interviewed Kenneth J. Hurst and have found him in agreement with the *Faith & Order*, therefore be it

Resolved, that the Credentials Committee, in behalf of Annual Conference, function as the calling agent to render a call for his service in the Military Chaplaincy, and be it further

Resolved, that the Ministerial Relations Committee and the Ministerial Candidate Committee be hereby authorized to recognize the call issued by the Credentials Committee.

John Deily, delegate from the Cedar Crest Church led the conference in prayer for our Chaplains.

Resolved, that the rate of mileage reimbursement for conference business in 1998, be 22¢ per mile.

Resolved, that the administrative budget for January 1, 1998 to December 31, 1998 be adopted.

Resolved, that the administrative budget for January 1, 1999 to December 31, 1999 be approved for submission to the churches for their pledges.

Administrative Budgets

	<u>Proposed 1998 Budget</u>	<u>1999 Budget</u>
1. Beneficiary Fund	100	100
2. Ministers' Assistance Fund	100	100
3. Ministerial Convention	1,000	1,000
4. Ministers' Retirement Fund	<u>30,000</u>	<u>30,000</u>
Total	31,200	31,200
1a. Conference Entertainment	5,000	5,000
1b. Conference Expense	2,500	2,500
2. Fund to Assist Churches	<u>100</u>	<u>100</u>
Total	7,600	7,600
1. Publication & Printing	4,500	3,500
2. Expenses of Committees		
a. Chaplaincy Expenses	700	700
b. All other Expenses	6,500	6,000
3. Expenses, Board of Directors	1,000	900
4. MCC Internship Fund	250	250
5. Historical Committee	500	500
6. Contingencies	<u>4,995</u>	<u>4,550</u>
Total	18,445	16,400
PJC Debt	<u>25,000</u>	<u>30,000</u>
Total Budget	82,245	85,200
% of previous budget	121.98	103.59

Whereas, the projected debt in the sale of the Pinebrook Junior College property is over \$300,000 to agencies outside of the Board of Directors of BFC, and

Whereas, we have a moral obligation to repay our debts, therefore be it

Resolved, that we commit ourselves to one another and to the Lord to contribute 1% of the offerings of the particular churches and organized missions for a period of up to 4 years beginning in 1999 to retire this debt.

Whereas, a proposal has been presented to this Conference for repayment of the indebtedness remaining from Pinebrook Junior College, by which we would seek to repay all money borrowed and owed with the possible exception of a major portion of the indebtedness to the Fund to Promote Church Extension, and

Whereas, this proposal, if enacted, will likely reduce radically the worth of that fund, and

Whereas, the proposal has been presented to this Conference without consultation with, or consideration by, the Board of Church Extension, therefore,

Resolved, that matters in the proposal pertaining to the Fund to Promote Church Extension be tabled in order to allow the Board of Church Extension opportunity to confer with the Board of Directors before the next session of the Annual Conference.

Resolved, that we extend the time.

The conference paused as William G. Schlonecker prayed for a sense of unity within the denomination of meeting the financial challenge to erase the debt on the Pinebrook Junior College property.

Resolved, that following consultation with the Board of Church Extension, the Board of Directors present a plan to fully repay the indebtedness to the Fund to Promote Church Extension to the 116th Annual Conference.

Resolved, that we adjourn.

We adjourned at 12:30 PM with David N. Schoen leading in prayer.

Seventh Meeting

Wednesday Afternoon, 1:30 PM

Robert A. Sloan, Jr. opened the seventh meeting with prayer remembering Oliver Beil, the father of James A. Beil, who is ill.

The minutes of the fifth meeting were approved.

The following were elected to serve on the Study Committee on Eldership and Divorce: G. Wayne Clapier, Brian H. Cooper, Richard B. Ravis, William G. Schlonecker, Jacob J. Susek, Jr.

Resolved, that we limit debate concerning the resolution brought by the Board of Pinebrook Bible Conference to 10 more minutes.

The following legislation was presented for First Reading:

Change the *Faith & Order* 512-8.1 as follows:

- | | |
|----------------------|------------------------------|
| (1) Eight Laypersons | changed from laymen |
| (2) Laypersons | changed from laymen |
| Class I | three Laypersons from laymen |
| Class II | three Laypersons from laymen |
| Class III | two Laypersons from laymen |

The motion failed: Yes - 75; No - 42

Whereas, there is a potential liability to Bible Fellowship Church in the establishment of gift annuities by agencies and particular churches of Bible Fellowship Church, and

Whereas, the Stewardship Council of Bible Fellowship Church is able to provide advice and assistance in the prudent structuring of these contracts, and

Whereas, this advice and assistance should help to avoid any future, unplanned liabilities of Bible Fellowship Church, therefore be it

Resolved, that all agencies and particular churches of Bible Fellowship Church must consult with the Stewardship Council prior to the establishment of any gift annuities.

Whereas, there are presently gift annuity obligations contracted by agencies and particular churches of Bible Fellowship Church, be it

Resolved, that details of all such gift annuities be disclosed annually to the Stewardship Council to help provide early warning of any potential problems with the payment of such obligations, and be it further

Resolved, that the particular churches list these obligations on their balance sheets for annual reporting to their congregations, and be it further

Resolved, that the agencies list these obligations on their financial report to Annual Conference.

The following legislation was adopted at First Reading:

Resolved, that Article 407 - Miscellaneous Bylaws include the following addition:

407-5 Congregations shall consult with the Stewardship Council prior to establishing any gift annuities and shall list all annuity obligations annually in their financial report to the congregation.

[FIRST READING]

The following legislation was adopted at First Reading:

Resolved, that Article 509 - Agencies of Annual Conference include the following addition:

509-7 Agencies shall consult with the Stewardship Council prior to establishing any gift annuities and shall list all gift annuity obligations annually in their financial report to Annual Conference. [FIRST READING]

Roger L. Reitz led the conference in prayer remembering the physical needs of Charles A. LaVigna's mother-in-law, John M. Stengele, Willard E. Cassel and Harold C. Weaber.

Whereas, there have been problems with gift annuity contracts within Bible Fellowship Church and other denominations, and

Whereas, agencies and particular churches of Bible Fellowship Church have entered into these contacts in the past, and are presently soliciting and entering into this type of contract, and

Whereas, decisions made by agencies and particular churches of Bible Fellowship Church have the potential to affect the overall financial health and ministry of Bible Fellowship Church, be it further

Resolved, that by the rule of exception, implementation of this legislation shall begin in 1998 before a second reading takes place.

Resolved, that the proposed budget of the Board of Publication and Printing for conference year January 1 to December 31, 1999 be adopted as presented.

1999 Budget

Receipts:

Subsidy - Administration Budget	\$ 3,500
From Boards & Committees	1,950
From Churches	10,700
<i>Fellowship News</i> Sponsors	2,000
<i>Yearbook</i> Sales	5,000
<i>Yearbook</i> Sponsors	750
<i>Faith & Order</i> Sales	500
Articles of Faith	300
Church Supplies	450
Shipping	50
Web Site Services	<u>770</u>
Total Income	\$ 25,970

Expenditures:

Fellowship News

Layout & Design	\$ 2,800
Printing & Mailing	12,500
Editor's Expense	200
Editor's/ Proofing Honorarium	1,300
Annual Conference Expenses	300
Business Manager Expenses	100
Board Expenses	700
<i>Faith & Order</i>	450
<i>Yearbooks</i>	6,000
Church Supplies	550
Warehouse	200
Web Site Services	670
Contingencies	<u>200</u>
Total Expenses	25,970

Resolved, that a contribution of \$325.00 for the conference year 1999 be given to the Board of Publication and Printing from each agency to help underwrite the cost of printing and distribution of the *Fellowship News*. Payments are to be made to the Business Manager, Paul T. Rutman, by December 31, 1998, upon receipt of a bill from the Board of Publication and Printing.

Resolved, that \$1.75 per member of the Bible Fellowship Church for 1998 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, Paul T. Rutman, at the 115th Annual Conference.

Resolved, the appointment of Paul T. Rutman, Business Manager of the *Fellowship News*, be ratified.

Whereas, it is important that each 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 sent to the designated distribution point, PO Box 299, Ephrata, PA 17522, by March 1.

Resolved, that the 116th Annual Conference be held at Pinebrook Bible Conference, Stroudsburg, PA, April 26-28, 1999 beginning at 10:00 AM on Monday.

Phil Atkins gave an update concerning some staffing needs for this summer. Mark Tress prayed for the coming summer ministry and for the staffing needs of Victory Valley.

The minutes of the Sixth Meeting were approved.

Resolved, that the following legislation be adopted at first reading:

Section 506-6 becomes 506-6.1 - insert "lay" between Any and member. [FIRST READING]

Resolved, that the following legislation be adopted at first reading:

Any pastor desiring to be excused from any meeting must present in writing the reason for such absence to the Secretary of the Committee on Credentials no later than two weeks prior to the commencement of Annual Conference (emergency excuses being the lone exception to the two week advance notice) and the Committee on Credentials will report to Annual Conference stating the validity of such excuses.

[FIRST READING]

This is to be inserted as Section 506-6.2

Resolved, that a denomination-wide gathering be scheduled for April 30, 2000, with the goal of strengthening the corporate identity, fellowship and unity of the Bible Fellowship Church.

Whereas, relative proximity and affinity with other churches is the most logical alignment of Regions, therefore be it
Resolved, that the initial configuration of the Regions of the BFC be as follows:

Lehigh Valley: Bethlehem, Cedar Crest, Coopersburg, Emmaus, Finesville, Nazareth, Walnutport, Whitehall, Zionsville

New York/New England: Beacon, Holmes, Pleasant Valley, Poughquag, Thompson

Berks County: Blandon, Fleetwood, Kutztown, Oley, Reading, Sinking Spring

Pocono District: Brodheads ville, Lehigh ton, Pocono Mountain, Scranton, Stroudsburg

North-West: Mt. Carmel, Shamokin, Sunbury

South-Central: Graterford, Harleysville, Hatfield, Quakertown, Red Hill, Royersford, Spring City

Capital: Ephrata, Harrisburg, Lancaster, Lebanon, Paradise, Terre Hill, York

New Jersey: Aberdeen, Denville, Edison, Howell, Newark, NJ, Staten Island, Tom's River,

Southeast: Camden, DE, Maple Glen, Newark, DE, Wallingford, Wissinoming

Whereas, the Strategic Planning Committee has led the way in the concept of regionalization, therefore be it

Resolved, that we follow the guidelines as presented in the report of the Strategic Planning Committee to the 115th Annual Conference (See page 149).

Whereas, the 114th Annual Conference charged the Strategic Planning Committee to study the administrative structure of the Bible Fellowship Church and bring recommendations to the Annual Conference, therefore be it

Resolved, that we endorse the reorganization concepts (See page 150) pertaining to the Chairman of Annual Conference and the Board of Directors.

The Chairman, Randall A. Grossman, wishing to speak to the issue, directed the Vice Chairman, Carl C. Cassel, to take the chair.

Resolved, that we refer the concept of a Conference Executive Committee back to the Strategic Planning Committee for further work.

Resolved, that the Strategic Planning Committee be charged with the responsibility of developing the legislation necessary for the implementation of the following: (a) Formation of Regions; (b) Additional duties for Chairman of Annual Conference; (c) Additional duties for Board of Directors of the BFC; (d) Any other related issues, and further

Resolved, that they may engage the services of other members of Annual Conference to assist them in this task, and further

Resolved, that they present legislation for First Reading to the 116th Annual Conference (April 1999).

Whereas, the 115th Annual Conference has established the position of Conference Pastor, and

Whereas, it may be beneficial to involve a man in this position prior to the convening of the 116th Annual Conference; therefore be it

Resolved, that the Ministerial Relations Committee be permitted to consider the possible engagement of a man prior to the 116th Annual Conference on an interim basis and further that any funds necessary for this position be provided for by new sources of revenue and forwarded to the Board of Directors of the Bible Fellowship Church for this purpose.

Report of the Committee on Statistics (See page 177)

Resolved, that the report be accepted.

Report of the Auditing Committee (See page 170)

Resolved, that the report be accepted.

Report on the Committee on Communications (See page 170)
Resolved, that the report be accepted.

Whereas, the staff and volunteers of the Pinebrook Bible Conference have readily and cheerfully served the members of the 115th Annual Conference, and

Whereas, the youth group from Emmanuel Bible Fellowship Church, Sunbury, helped clean Pinebrook Bible Conference so we could comfortably hold Annual Conference, therefore be it

Resolved, that we note with thanksgiving the helpful service of those who have labored to care for us.

Whereas, the Pages (Clyde D. Bomgardner, Jr., Head Page; Robert E. Andrews, Raymond L. Cole, Timothy S. Cowen, Andrew T. Crossgrove, William Dunn, Darryl B. Forsythe, James W. Harris, David R. Karn, Thomas L. Maurer, Jeffery L. Ruhl, Bret E. Sunday, William J. Whalen) have served our conference with diligence and efficiency, 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, Elliot Ramos believes God is calling him to minister to Hispanics at our South Allentown Mission, and

Whereas, he is presently in the credential process, working full-time, and studying full-time with C.U.T.S., therefore be it

Resolved, we assure Elliot Ramos of our prayers, support, and encouragement as he continues to work with the Ministerial Candidate Committee.

Whereas, Alfred Ndaro ministers closely with our missionaries in Tanzania, and

Whereas, he was able to be with us during the 115th Annual Conference, and

Whereas, he expressed his love for the Lord and us, therefore be it

Resolved, that we express our love for the Lord and for Alfred Ndaro, and affirm to him our prayers for his ministry in Tanzania.

Whereas, on Tuesday evening, April 28, Brian H. Cooper was ordained to the Gospel Ministry of the Bible Fellowship Church, and the previous ordinations of Charles E. Cole and David N. Heineman were recognized by the Bible Fellowship Church, therefore be it

Resolved, that we thank God for the calling and gifts of these men and that we be steadfast in praying for them.

Whereas, the Ministerial Relations Committee has reported that the Oley and Spring City churches in Pennsylvania and the Howell church in New Jersey are without pastors, 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 pastors for the Oley, Spring City, and Howell churches.

Whereas, the mission located in the Flatland's section of Brooklyn, NY is a congregation in need of a pastor, therefore be it

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

Whereas, the Director of Church Extension has expressed great hope in the potential of the Bible Fellowship Church to expand through new churches, 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 annual budget to Church Extension.

Whereas, Community Church of Red Hill, PA and Faith Church of Holmes, NY have graduated from the Department of Church Extension, therefore be it

Resolved, that we continue to pray for our sister churches and applaud publicly our appreciation for God's gracious provision for each of them.

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, Pinebrook Bible Conference is endeavoring to purchase adjoining property, and

Whereas, that property could be very significant to the continued ministry of Pinebrook Bible Conference, therefore be it

Resolved, that we ask the Lord to give wisdom to Pinebrook Bible Conference in its efforts to acquire that property.

Whereas, we understand the importance and need of world evangelization, and

Whereas, the financial obligation by our Board of Missions to care for our missionary family is ever increasing, and the Board of Missions is operating at a deficit, and

Whereas, the Chairman of the Board of Missions has asked for prayer and suggestions to help resolve deficit spending, therefore be it

Resolved, that we assure the Board of Missions of our prayer and support to assist it.

Whereas, the Pinebrook Junior College property is not yet sold and

Whereas, there is a buyer for a significant portion of that property and

Whereas, the sale has been hindered by a sewer moratorium, and

Whereas, it is urgent that the property be sold and any debt retired, therefore be it

Resolved that we urgently pray to the Lord for the completion of this impending sale and ask the Lord to provide a buyer for the entirety of the property.

Whereas, Bert N. Brosius has announced his retirement as Director of Pinebrook Bible Conference effective May 1, 1998 and
Whereas, he has become Director in Retirement, therefore be it
Resolved, that we thank God for the progress made in the ministry of Pinebrook Bible Conference under his leadership.

Whereas, James A. Beil has ministered for twenty-four years as President of Bible Fellowship Church Homes, Inc., therefore be it
Resolved, that we praise our Lord for his faithful service and further
Resolved, that we thank the Lord for what has been accomplished through his years of faithful leadership.

Whereas, Harvey J. Fritz, Jr., had been seriously ill and
Whereas, Brother Fritz has testified that the Lord has miraculously healed him, therefore be it
Resolved, that we thank the Great Physician for His grace in our brother's life.

Whereas, two veteran missionary couples, Ronald and Doris Hoyle and David and Georgina Solt retired during the year after many years of service, therefore be it
Resolved, that we thank God for their faithful service to the cause of world missions and pray for God's blessing upon them.

Whereas, Harold C. Weaver has faithfully served our Lord through the Bible Fellowship Church and
Whereas, he has retired from ministry with the Bible Fellowship Church, therefore be it
Resolved, that we rejoice together and give thanks for his partnership in the gospel.

Whereas, Willard E. Cassel has served as Pension Secretary since the inception of the Board of Pensions, and
Whereas, he has resigned from the Board of Pensions, entering a new phase of his retirement, therefore be it
Resolved, that we express our appreciation for his faithful 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, Randall A. Grossman has served with distinction as Chairman of the 115th Annual Conference of the Bible Fellowship Church, therefore be it

Resolved, that the members of Annual Conference show their appreciation of Brother Grossman 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 115th 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

J. Mark McCreary

Assistant Registrar

Jonathon Arnold, Sr.

Agenda and Program Committee

David A. Thomann, Randall A. Grossman, James A. Beil, Jacob J. Susek, Jr., Gregory A. Uhrich

Arrangements Committee

David A. Thomann, Daniel P. Allen, James A. Beil, Clyde D. Bomgardner, Jr., J. Mark McCreary, Thomas P. Shorb

Committee on Statistics

LeRoy S. Heller, W. David Armstrong, Hugh C. Coulbourn, Jr., Calvin T. Reed, David A. Thomann, Daniel G. Ziegler

Committee on Examination of Minutes of Particular Churches

Ralph M. Soper, Ronald K. Denlinger, Ronald C. Erb, Ralph E. Ritter, Jonathan P. Tait

The chairman also appointed Byron Widger to replace Kenneth F. Barber on the Study Committee on Baptism and Church Membership.

Resolved, that the appointments be ratified.

The Secretary of the Conference Judicatory for 1998 is Ronald C. Mahurin.

The denominational address is:

3000 Fellowship Drive
Whitehall, PA. 18052

Resolved, that we adjourn.

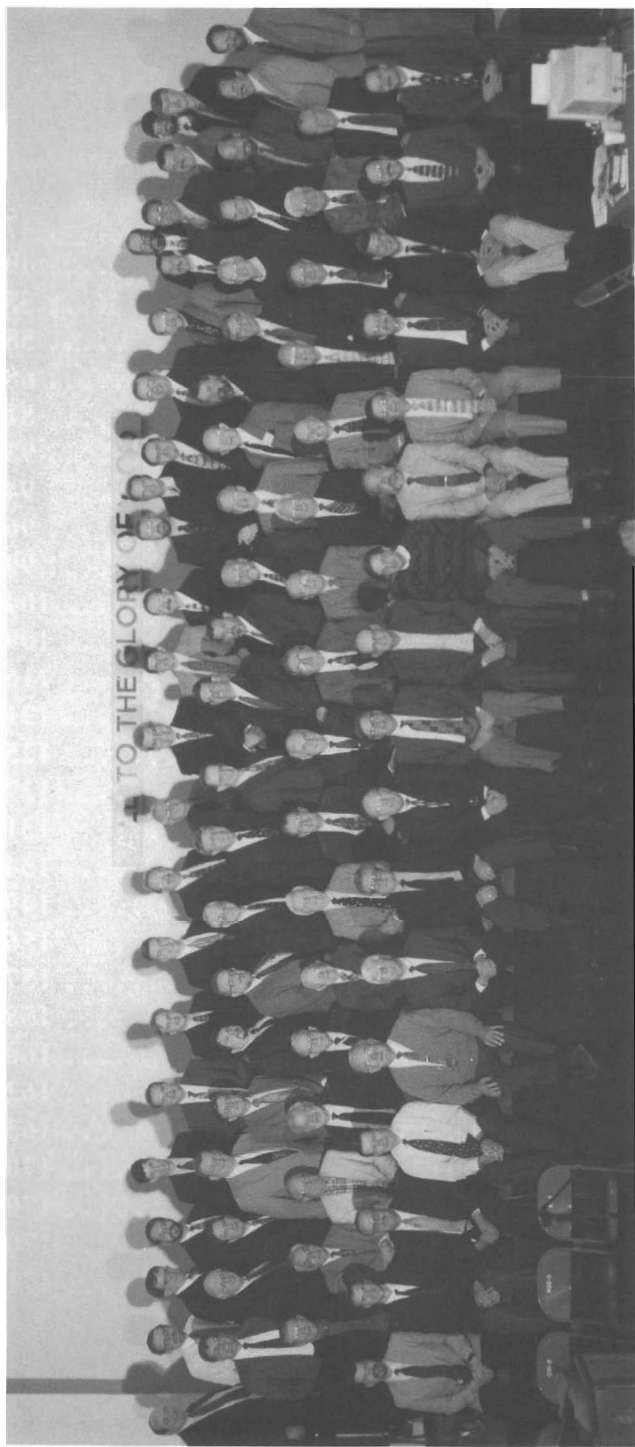
We adjourned at 5:13 PM as Randall A. Grossman closed the 115th Annual Conference in prayer.



Approaching the Chairman

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Pastors of the 115th Annual Conference

Report of the Committee on Arrangements

The Committee on Arrangements for the 115th 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.

Report Books are provided for, and mailed to, all members of Annual Conference who are associated in an official capacity with one of our churches. Retired ministers may receive a copy, at no charge, by contacting the distribution point. Non-voting members, except Pages, may also receive a Report Book at the cost of \$5.00 payable to the Board of Directors.

The Head Page/Overseer of the Pages for the 115th Annual Conference is Clyde D. Bomgardner, Pastor of Youth and Discipleship at the Reading 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 . . ."

[SECOND READING]

2. **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 sent to the designated distribution point, PO Box 299, Ephrata, PA 17522, by March 1.

3. **Resolved**, that the 116th Annual Conference be held at Pinebrook Bible Conference, Stroudsburg, PA, April 26-28, 1999 beginning at 10:00 AM on Monday.

Committee on Arrangements for 115th Annual Conference: David A. Thomann, Chairman; Daniel P. Allen, Secretary; James A. Beil, Willard E. Cassel, Randall A. Grossman, J. Mark McCreary, Thomas P. Shorb



Report of the Committee on Credentials

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

During the year the Committee met with Ken Hurst for an update concerning his chaplaincy. He is presently serving as a chaplain in the Army and is stationed at Fort Stewart, GA. He will continue to pursue credentials with the BFC. Keith E. Plows and Dennis M. Cahill represented the Committee on Credentials at the NACMAF Convention in Washington, DC in December.

The *Faith & Order* questionnaire was sent to each of the ministers holding Ordination Credentials with the Bible Fellowship Church. All of the brethren returned their questionnaires except: Daniel F. DeLozier, Henry A. Schell, and Larry M. Smith. The Committee is well satisfied with the responses of those who handed in their questionnaires. The Committee will communicate with those who have not returned their Questionnaires.

The Committee met with the Pastoral staff of Community Bible Fellowship Church, Red Hill, PA upon communication received from the Study Committee on Baptism and Church Membership. The matter was extensively discussed and we recommended that they discuss this matter with their Board of Elders and congregation and communicate with Annual Conference concerning their action. The Credentials Committee sensed a cooperative spirit and one of care and concern for their congregation.

The following change in status was approved:

Kenneth F. Barber was changed from Ordained Ministers Under the Direction of the Bible Fellowship Church to Ordained Ministers Between Calls.

Thomas J. Beil was changed from Ordained Ministers Under the Direction of the Bible Fellowship Church to Ordained Ministers Between Calls.

Carl T. Martin was changed from Ordained Ministers Under the Direction of the Bible Fellowship Church to Ordained Ministers Working in Other Christian Ministries.

Harold C. Weaver was changed from Ordained Ministers

Under the Direction of the Bible Fellowship Church to Ordained Ministers In Retirement.

Robert N. Gordon was changed from Ordained Ministers Working in Other Christian Ministries to Ordained Ministers In Retirement.

Ronald W. Hoyle was changed from Ordained Ministers Working Under the Direction of the Board of Missions to Ordained Ministers In Retirement.

The Committee met with three 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 Brian H. Cooper for ordination; and

Whereas, the Ministerial Candidate Committee has recommended prior ordination recognition for Charles E. Cole and David N. Heineman; 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 Brian H. Cooper be ordained to the gospel ministry of the Bible Fellowship Church and further;

Resolved, that the prior ordination of Charles E. Cole and David N. Heineman to the gospel ministry be recognized by the Bible Fellowship Church and further;

Resolved, that the service of ordination be held Tuesday, April 28, 1998, at 7:30 p.m. at Berean Bible Fellowship Church, Stroudsburg, PA.

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

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

Allen, Daniel P.	Gundrum, David E.	Smith, Gene W.
Armstrong, W. David	Harris, Richard D.	Soper, Ralph M.
Arnold, Jonathon W.	Head, Jim D.	Spinney, Dennis W.
Baker, Delbert R. II.	* Heineman, David N.	Stortz, Dean A.
Bartron, William H.	Heller, LeRoy S.	Studenroth, John C.
Beil, James A.	Lawrence, Dennis J.	Susek, Jacob, J. Jr.
Brosius, Bert N.	Mahurin, Ronald C.	Tait, Jonathan P.
Brush, R. Jerome	McCreary, J. Mark	Taylor, Richard E.
Cahill, Dennis M.	Paashauss, Richard T.	Thomann, David A.
Cassel, Alva C.	Phillips, D. Thomas	Trommler, Steven L.
Cassel, Carl C.	Plows, Keith E.	Uhrich, Gregory A.
Clapier, G. Wayne	Prontnicki, Louis	Vandegriff, John C. Jr.
* Cole, Charles E.	Ravis, Richard B.	Vivona, Alan R.
Commerford, Robert S.	Reed, Calvin T.	Watkins, David J.
* Cooper, Brian H.	Reitz, Roger L.	Way, David R.
Coulbourn, Hugh C. Jr.	Ritter, Ralph E.	Weller, Dana E.
Denlinger, Ronald K.	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.		

* 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 C.	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.

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.	Hagy, Ronald C.	Martin, Carl T.
DeLozier, Daniel F.	Keeler, Kenneth D.	Schell, Henry A.
Ellingson, Bruce A.	Manney, David L.	Vining, Gilbert J.
Frable, Arthur H. Jr.		

V. Ordained Ministers Between Calls:

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

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.	Hoyle, Ronald W.	Seifert, A. L.
Dunn, John	Johnson, Robert F.	Shelly, Austin G.
Frank, Walter H.	Kirkwood, Donald T.	Smock, Robert W.
Fritz, Harvey J. Jr.	Koch, James G.	Thomann, David E.
Gordon, Robert N.	Miller, C. Leslie	Weaver, Harold C.
Harley, J. Barclay	Mull, William W.	Yarrington, Harold D.
Hartman, Jansen E.		

Recommendations: Credentials Committee makes the following recommendations:

1. That an Ordination Service be held Tuesday, April 27, 1999, at the Berean Bible Fellowship Church, Stroudsburg, PA., during the 116th Annual Conference.
2. That Emmanuel Bible Fellowship Church, Sunbury, PA and Ebenezer Bible Fellowship Church, Bethlehem, PA and Pleasant Valley Bible Fellowship Church, Pleasant Valley, NY be encouraged to have services acknowledging the Ordination of Charles E. Cole, Brian H. Cooper and David N. Heineman respectively and that they be encouraged to invite the Credentials Committee to send representation to be present at the services.
3. (The following resolution would replace §506-6 in the Faith and Order and is presented as first reading:)(§506-6 become §506-6.1) Insert “lay” between “any” and “member”.

Whereas, there has been a growing trend of absenteeism at Annual Conference among the ordained men, and

Whereas, some excuses given may have been inappropriate, and

Whereas, acceptance or rejection of an excuse places an undue burden on the registrar and

Whereas, attendance at Annual Conference is required by the *Faith & Order*, §505-1; therefore be it

Resolved, that any pastor desiring to be excused from any meeting must present in writing the reason for such absence to the Secretary of the Committee on Credentials no later than two (2) weeks prior to the commencement of Annual Conference (emergency excuses being the lone exception) and the Committee on Credentials will report to Annual Conference stating the validity of such excuses.

4. (The following resolution would replace §512-11.1 in the *Faith & Order* and is presented as first reading:)

Whereas, it is important that there be continuity in the membership of the Credentials Committee and

Whereas, this committee has no provision for election in classes; therefore be it

Resolved, that the material in the *Faith & Order*, §512-11.1 be deleted and replaced by the following: (FIRST READING)

512-11. Credentials Committee

512-11.1 Composition and Election

1 The Credentials Committee shall be composed of five ordained ministers.

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

Class I Two Ordained Ministers

Class II Two Ordained Ministers

Class III One Ordained Minister

Should this legislation be adopted at second reading it should be;

Resolved, that the election of the Credentials Committee be implemented as follows:

Elect Class I for three (3) years

Elect Class II for two (2) years

Elect Class III for one (1) year

5. The Credentials Committee in consultation with the Ministerial Relations Committee and the Ministerial Candidate Committee recommends the following:

Resolved, that the Chairman of Annual Conference appoint a committee of five to prepare revisions of the *Faith & Order* that recognize the presence of multiple pastoral staffs in our churches.

6. **Whereas**, the Credentials Committee is recognized by the United States Military as the endorsing agent for Bible Fellowship Church Chaplains serving in the military, and

Whereas the Ministerial Candidate Committee and the Credentials Committee have interviewed Kenneth J. Hurst and have found him in agreement with the *Faith & Order*, therefore be it

Resolved, that the Credentials Committee function as the calling agent to render a call for his service in the Military Chaplaincy, and be it further

Resolved, that the Ministerial Relations Committee and the Ministerial Candidate Committee be hereby authorized to recognize the call issued by the Credentials Committee.

The call to Kenneth J. Hurst will read as follows:

“The Credentials Committee of the Bible Fellowship Church, being on sufficient grounds, well satisfied of the ministerial qualifications of you, Kenneth J. Hurst, and having good hopes from our knowledge of you that your ministrations in the Gospel will be profitable to the spiritual interests of those you serve, do earnestly call and desire you to undertake the office of Chaplain in the United States Military, promising you in the discharge of your duties, all proper support and encouragement in the Lord.”

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

Report of the Ministerial Candidate Committee

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

The following men were interviewed: David T. Allen, Elliott H. Ramos, Vincent S. Russ, David C. Butler, Charles E. Cole, David N. Heineman, Brian H. Cooper, and Jeffrey D. LaSpina.

Clyde D. Bomgardner, Jr. and Timothy S. Cowen were approved as probationers eligible to receive a call and were issued licenses during the year.

Charles E. Cole, David N. Heineman and Brian H. Cooper were recommended to the Committee on Credentials for ordination examination.

An orientation seminar was held for the men under the care of the Ministerial Candidate Committee and the pastors of our denomination. On Tuesday, June 3, Dr. Haddon Robinson of Gordon Conwell Seminary presented a seminar entitled, "A Preacher's Journey: How to Maintain Relevance."

An orientation seminar has been scheduled for June 1-4, 1998, at Calvary BFC, Coopersburg, PA. On Tuesday, June 2, a seminar on practical theology will be held which will focus on the themes of pastoral care and pastoral life. Pastors are invited.

Resolved, that the list of men under the care of the Ministerial Candidate Committee as of February 28, 1998, be approved as follows:

Probationers (year of licensure in parenthesis)

Clyde D. Bomgardner, Jr. (1997)	Reading, PA
Douglas D. Bowne	Pottstown, PA
Charles E. Cole (1996)	Sunbury, PA
Brian H. Cooper (1996)	Bethlehem, PA
Timothy S. Cowen (1997)	Wallingford, PA
Willis I. Dowling	Chesapeake, VA
David N. Heineman (1996)	Poughkeepsie, NY
Donald R. Hibbs (1991)	Saylorsburg, PA

Kenneth J. Hurst	Horsham, PA
Mark L. Morrison (1996)	Lancaster, PA
Richard A. Moyer (1995)	Mays Landing, NJ
Thomas A. Pollock (1996)	Puposky, MN
Jeffrey L. Ruhl (1997)	Nazareth, PA
David H. C. Sng	Lansdale, PA

Candidates

David T. Allen	Kutztown, PA
Robert E. Andrews, Jr.	Newark DE
William J. Dunn	Emmaus PA
Darryl B. Forsythe	Sinking Spring, PA
James W. Harris	Quakertown, PA
Duane E. Moyer	Bananier, Guadeloupe, West Indies
Elliott H. Ramos	Harrisburg, PA
Vinton A. N. Upham	Harleysville PA

Applicants

Jason R. Beisell	Lancaster, PA
David C. Butler	Shamokin, PA
Andrew Crossgrove	Harleysville, PA
John Elias	Coopersburg, PA
David Karn	Wyomissing, PA
Donald E. Kuntzman	Center Valley, PA
Jeffrey D. LaSpina	Dunmore, PA
James MacArthur	Suriname, S. A.
Bruce D. McIntosh	York, PA
Thomas Maurer	Sinking Spring, PA
Vincent S. Russ	Staten Island, NY
William Whalen	Lancaster, PA

The Committee in consultation with the Ministerial Relations Committee and the Committee on Credentials recommends the following:

Resolved, that the Chairman of Annual Conference appoint a committee of five to prepare revisions of the *Faith & Order* that recognize the presence of multiple pastoral staffs in our churches.

Ministerial Candidate Committee: Calvin T. Reed, Chairman; Richard E. Taylor, Secretary; Delbert R. Baker, II, David A. Thomann, Daniel G. Ziegler



Pages for the 115th Annual Conference



Chow Line

Report of the Board of Church Extension

The Board is grateful for the opportunity to serve the Lord in overseeing the church planting ministry of the BFC. As our country becomes increasingly secularized, the need for new church plants becomes heightened. Opportunities present themselves in the form of church plants into areas which would extend the denominational boundaries, daughter churches of established congregations, ethnic and urban church plants, as well as regional cooperative efforts at establishing new churches. The Board has invested a significant amount of time during the year in reviewing and reassessing the role of the Church Extension Department as it relates to the denomination. The Board has reshaped the job description of the Executive Director and has added the position of Field Director to meet the growing and changing demands of church planting in the 21st century. These recommendations have been presented to pastors and elders in regional forums to solicit their feedback in an effort to build unity for the challenges ahead. The Board envisions a greater partnership with local churches as essential if the BFC is to remain vibrant and growing.

The search begins for a new Executive Director to lead the Department into the 21st century. Because of the importance of this leadership transition in light of future changes in the functioning of the Department and the time needed to seek the appropriate man, the Board has recommended that Daniel G. Ziegler be ratified for a one year extension as Executive Director of the Church Extension Department. He has served in this position since 1968 and during that time has overseen the greatest increase in establishing new churches in the history of the denomination. Numerous churches that began under Dan's ministry are today healthy congregations committed to outreach and multiplication. Dan's retirement will become effective upon the presentation of a new Executive Director to the 116th Annual Conference for ratification. We are grateful to God for the favorable resolution to the situation which had developed with the Internal Revenue Service. We give thanks to God that all penalties were abated in full because there had been no intent to avoid paying

the taxes and all monies had been set aside in a special account. All interest owed as a result of late payments was paid in full by a personal gift from the Executive Director.

The Board has been pleased to partner with the Board of Missions in the establishment of a "Missions Project Coordinator." Chris Merrick has taken this responsibility and has overseen work on the property at Staten Island, NY. The partnership continues with the Joint Committee on Ethnic Church Planting. An Hispanic mission in South Allentown is about to be launched during 1998 with the securing of at least sixty five percent of the first year budget and an organizing pastor. The Lord has placed Richard A. Moyer in a strategic position as chaplain of the Atlantic County, NJ prison. This strategic position of ministry, along with Pastor Moyer's heart for prison ministry, has led to an exciting venture. The "Philemon Project" is a church planting effort directed toward ex-offenders and their families. Pastor Moyer is presently developing a team of workers, counselors, and supporters from BF churches to help with the follow up of the many who are professing faith in Jesus Christ and being released with nowhere to go for growth and discipleship.

The year has not been without its disappointments. Beraca Mission, a Haitian congregation meeting in the former Emmanuel property in Southwest Philadelphia, continues to grow under the leadership of Ebrane Cadet. Because of Ebrane Cadet's doctrinal differences with the "Articles of Faith," however, he is no longer pursuing credentials with the BFC. Beraca Mission is, therefore, no longer a BF mission. The Brooklyn, New York Mission is still in need of an organizing pastor. This strong core of believers continues to meet while waiting upon the Lord for the provision of a man.

One needs only to read a sampling of the prayer letters of the Department men, the informative updates, and "It Happened Like This" reports to know that the Lord continues to build His church through the labors of these faithful men and their families. Please continue to pray for them as many of them serve as bivocational church planters. These men and their families are in many ways on the "front line" and are worthy of our faithful support and prayers. The following is a list of the men who are presently serving in the Department of Church Extension:

Aberdeen, NJ (Bayshore) John C. Vandegriff

Atlantic County, NJ	Richard A. Moyer
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
Staten Island, NY	Ralph E. Ritter
Thompson, CT	Dennis W. Spinney
Upper Pocono (dormant)	
Walnutport	Jonathan P. Tait

Resolutions

The Board of Church Extension recommends the following resolution be adopted by the 115th Annual Conference of the BFC:

Whereas, the term of Daniel G. Ziegler as Director of Church Extension expires at the 115th Annual Conference, and

Whereas, the Board of Church Extension has just concluded an extensive re-evaluation and re-defining of this position as it relates to the fulfillment of the Board's responsibilities into the 21st century, and

Whereas, an effective transition of leadership is essential to the ongoing oversight of existing missions and the establishment of new missions, therefore, be it

Resolved, that Daniel G. Ziegler be ratified for a one year term extension as Executive Director of Church Extension, and further

Resolved, that members of Annual Conference pray for the Lord's wisdom in the search for a new Executive Director.

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

Financial Report

Board of Church Extension

January 1, 1997 to December 31, 1997

Balance, December 31, 1996 \$ 12,215.36

RECEIPTS:

From Churches:

Undesignated: \$ 130,958.05

Designated:

Baker, Newark, NJ	\$ 4,500.00
Newark Benevolence	1,066.44
Commerford, Holmes, NY	810.00
Haitian Congregation	50.00
Moyer, Egg Harbor Township, NJ	400.00
Phillips, Red Hill	250.00
Reitz, Scranton	10,500.00
Ritter, Staten Island, NY	9,525.00
Bathroom Repairs	1,800.00
Kids Camp	500.00
Spinney, Thompson, CT	11,330.00
Stortz, Ocean County, NJ	11,500.00
Tait, Walnutport	1,175.50
Vandegriff, Aberdeen, NJ	5,900.00
Executive Director's Support	2,408.80
Director of Development's Support	<u>50.00</u>
	61,765.74
Total from churches	\$ 192,723.79

From Other Sources:

General Fund: 32,284.87

Designated:

Baker, Newark	13,904.38
Newark Benevolence	462.50
Brooklyn	805.00
Cahill, Edison	1,650.00
Commerford, Holmes	155.00
Denlinger, Red Hill	325.00
Heineman, Pleasant Valley	320.00
Moyer, Egg Harbor Township	412.00
Phillips, Red Hill	836.00

Ravis, Edison	1,631.00
Reitz, Scranton	1,735.00
Ritter, Staten Island	12,621.00
Vincent Russ	50.00
Van Fund	9.00
Spanish Mission	450.00
Spinney, Thompson	8,423.00
Stortz, Toms River	3,895.00
Tait, Walnutport	3,731.48
Vandegriff, Aberdeen	1,463.00
Way, Beacon	200.00
Office Rent	735.00
Executive Director's Support	10.00
Director of Development's Support	65.00
IRS Interest	8,551.95
Memorial Fund	1,050.00
New Church Starts	<u>1,252.16</u>
	64,742.47
Total Other Source Giving	\$ 97,027.34

Reimbursements and Refunds

Interest	2,800.65
IRS Refund	11,145.93
Loan from Emergency Reserve Fund	<u>11,400.00</u>
	\$ 25,346.58
TOTAL RECEIPTS AND BALANCE	\$ 327,313.07

EXPENDITURES:

Appropriations:

Aberdeen, NJ (Vandegriff)	\$ 25,000.00
Beacon, NY (Way)	200.00
Office Rent	735.00
Edison, NJ (Cahill, Ravis)	3,331.00
Egg Harbor Township, NJ (Moyer)	12,000.00
Holmes, NY (Commerford)	965.00
Newark, NJ (Baker)	21,234.00
Newark Benevolence	1,528.94
Ocean County, NJ (Stortz)	22,000.00
Pleasant Valley, NY (Heineman)	320.00
Red Hill (Denlinger, Phillips)	1,436.00
Scranton (Reitz)	15,400.00

Staten Island, NY (Ritter)	22,850.00
Kids Camp	500.00
Vincent Russ	50.00
Van Fund	9.00
Thompson, CT (Spinney)	32,264.88
Walnutport	5,400.00
Haitian Mission	789.06
Spanish Mission	<u>450.00</u>
	166,462.88

Administration:

Ex. Director's Salary/Benefits	\$ 29,355.01
Ex. Director's Health Insurance	4,833.00
Director of Dev. Salary/Benefits	20,409.00
Director of Dev. Health Insurance	5,034.50
Director's Operating Account	17,400.00
Office Operating Account	11,000.00
Clerical Salary	6,243.45
Office Rent	4,116.00
Workers' Compensation	2,881.00
Emphy/Soc. Sec./Withholding Taxes	<u>4,737.23</u>
	106,009.19

Reimbursements and Miscellaneous

Fellowship News Assessment	325.00
Stewardship Council	100.00
Memorial Fund	1,075.00
Bank charges	54.08
IRS Interest	8,551.95
IRS Refund to Emergency Loan Fund	9,798.43
Payment of funds borrowed from	
Emergency Loan Fund	12,400.00
Interest Emergency Reserve Fund	<u>1,474.80</u>
	33,779.26

TOTAL EXPENDITURES \$ 306,251.33

Balance, December 31, 1997 \$ 21,061.74*

* Depository:

Savings Account, First Union \$ 20,950.73; Checking Account, First Union \$ 111.01

Accounts and Report have been audited by Richard A. Kuntzman, Accountant

ADDENDA:

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

	<u>Balance 12/31/96</u>	<u>Receipts</u>	<u>Expenses</u>	<u>Balance 12/31/97</u>
Aberdeen, NJ	200.00	7,363.00	25,000.00	---
Book Fund	70.67	0.00	0.00	70.67
Luzerne County Project	127.30	0.00	0.00	127.30
Intercultural Mission	7,087.66	---	---	7,087.66
Memorial Fund	25.00	1,050.00	1,075.00	---
Denlinger/Phillips, Red Hill	25.00	1,411.00	1,436.00	---
Ritter, Staten Island, NY	2,087.94	22,705.00	23,409.00	1,383.94
Bathroom Repairs		1,800.00		1,800.00
Somers Point Land Fund	25.00	0.00	0.00	25.00
Tait, Walnutport	445.00	4,906.98	5,400.00	---
Cahill/Ravis, Edison, NJ	50.00	3,281.00	3,331.00	---
Brooklyn Mission	2,475.00	805.00	---	3,280.00
Haitian Mission	739.06	50.00	789.06	---
TOTAL				\$ 13,774.57

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 12/31/96 13,656.46

Income:

Contributions 1,075.00

Bank interest 342.50

Ocean County Loan and Interest 620.00

Staten Island Loan and Interest 1,717.10

3,754.60

Balance 12/31/97 17,411.06*

Receivable:

Loan to Staten Island Mission 645.52

Fund Balance \$18,056.58

* Depository: First Union

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 12/31/96 \$ 31,537.42

Income:

Repayment on loan to General Fund 1,000.00

Interest from General Fund 1,474.80

Bank Interest 381.94

Total 2,856.74

1997 Loans:

Staten Island	<u>3,725.00</u>
Balance, 12/31/97	\$ 30,669.16*
* Depository: Statement Savings, First Union Bank	
Receivable:	
Loan to General Account	22,932.86
Loan to Staten Island—Heating Plant	<u>5,025.00</u>
	<u>27,957.86</u>
Fund Balance, 12/31/97	\$58,627.02

Church Extension Department 1998 Budget

Balance, 12/31/97 \$ 12,000

INCOME

Undesignated:

Churches	\$131,300
Other Sources	23,000

Designated:

Churches	65,000
Other sources	60,000
LifeLine Funds	1,200
Interest	95
Board of Missions (ethnic church)	<u>42,250</u>

TOTAL INCOME \$ 322,845

EXPENSES

Field and Personnel:

Appropriations:

Aberdeen, NJ	23,430
Allentown, (Hispanic)	42,250
Beacon, NY	0
Brooklyn, NY	20,000
Edison, NJ	0
Holmes, NY	0
Newark, NJ	20,782
Newark Benevolence	1,528
Ocean County, NJ	19,000
Pleasant Valley, NY	0
Red Hill	0

Scranton	15,400	
Philemon Mission, NJ	12,000	
Staten Island, NY	20,000	
Mission	2,400	
Thompson, CT	31,542	
Walnutport	<u>5,400</u>	
	213,732	
Exec. Dir. Salary/Benefits	15,563	
Exec. Director Health Insurance	0	
Dir. of Dev. Sal/Benefits	13,195	
Dir. of Dev. Insurance	1,820	
Department Travel	9,000	
Parsonage/Office Building:		
Fuel	1,275	
Electricity	1,200	
Other Utilities	750	
Maintenance	2,550	
Insurance (fire/liability)	<u>900</u>	
	6,675	
Office Operations:		
Rent	2,975	
Secretary	5,600	
Printing/Supplies	3,850	
Equipment	700	
Mailings	4,480	
Telephone	<u>2,000</u>	
	19,605	
FICA Employer's Tax	1,170	
Promotion	700	
Surveys	700	
Workers' Compensation	2,000	
New Church Starts	<u>11,200</u>	
TOTAL FIELD AND PERSONNEL		295,360

Administration:

Exec. Dir. Salary/Benefits	5,187
Exec. Director Health Insurance	0
Dir. of Dev. Salary/Benefits	5,655
Dir. of Dev. Insurance	780
Department Travel	1,000
Parsonage/Office Building:	
Fuel	425

Electricity	400		
Other Utilities	250		
Maintenance	850		
Insurance (fire/liability)	<u>300</u>		
		2,225	
Office Operations:			
Rent	1,275		
Secretary	2,400		
Printing/Supplies	1,650		
Equipment	300		
Mailings	1,920		
Telephone	<u>500</u>		
		8,045	
FICA Employer's Tax		500	
Board Expenses		<u>1,200</u>	
TOTAL ADMINISTRATION			24,592
Other			
Denominational Adm. Budget		250	
Stewardship Council		100	
Fellowship News		325	
Debt Repayment, Principal/Interest		<u>2,218</u>	
Total Other			2,893
Total Expenditures			\$ 322,845
Balance, 12/31/98			\$ 12,000

Addendum: The following projected offerings of the churches and missions of the Department are part of the product of the work of the Department and could be added to both the income and the field expense sides of this budget.

Aberdeen	\$ 37,334	Scranton	33,154
Beacon	8,160	Somers Point	8,401
Edison	182,706	Staten Island	11,869
Holmes	75,577	Thompson	23,516
Newark, NJ	70,894	Walnutport	<u>19,093</u>
Ocean County	31,463		
Pleasant Valley	41,954	TOTAL	660,698
Red Hill	116,577		

Report of the Executive Director of Church Extension

THIRTY YEARS OF CHURCH PLANTING

*"For when David had served God's purpose
in his own generation, he fell asleep" (Acts 13:36)*

How long is a generation? King David reigned over Judah and Israel for forty years. My fortieth anniversary of ministry in my denomination will occur in April 1999, the Lord willing. In our American culture, many pastors' careers will be somewhat less than forty years (with the exception of college and seminary education and our custom of retirement). Thirty years comprise most of a person's life work. God willing, in the late summer of this year, I will complete my thirtieth year of directing the church planting ministry of the BFC.

My own family's history might help to define the generation. We have a series of six Ziegler men, fathers and sons, who have been named Daniel. My great-grandfather, Daniel P. Ziegler, was born in 1823, as was our own Eusebius Hershey. My grandfather, Daniel C. Ziegler, was born in 1863, during the Civil War. My father, Daniel K. Ziegler, born in 1907, was the first of the Ziegler family to be a member of the BFC, which he joined in 1932, soon after I was born in the depth of the Great Depression. Son, Daniel A. Ziegler, was born in 1962, the year in which I turned thirty. His son, Daniel R. Ziegler, was born in 1986, while his father was on staff at Pinebrook Bible Conference.

If you take the birth date of my great-grandfather, 1823, and subtract it from 1986, the date of my grandson's birth, you have a lapse of 162 years. Dividing 162 by five (the number of generations) leaves an average of thirty-two year years for each generation. I believe thirty-two years is generally considered a generation in the life of any people—family, nation or church.

David "served God's purposes in his own generation". The Lord judges us as individuals. But God also judges nations, families, and churches corporately. Indeed, He judges various generations of those entities. There are generations that fear and please Him and others

who fail and provoke Him. In the context of the Ten Commandments, the Lord refers to the generation of “those who hate me” and “those who love me and keep my commandments” (Exodus 20:5,6). God speaks about how our beliefs and obedience affect the generations that follow us—for good or evil. And that should concern us greatly.

In the Song of Moses, that prophet speaks of the people of Israel during the wilderness wanderings: “For the Lord’s portion is his people” (Deu. 32:9), but “to their shame they are no longer his children” (v. 5). They had become “a warped and crooked generation” (v. 5). They are “a perverse generation”, and an “evil generation” (Deu. 1:35). “The Lord’s anger burned against Israel and he made them wander in the desert forty years, until the whole generation of those who had done evil in his sight was gone” (Num. 32:13). To the next generation, Moses says, “And here you are, a brood of sinners, standing in the place of your fathers and making the Lord even more angry with Israel”(v. 14). Likewise, the people who were in Israel when Jesus walked among them were a generation of snakes (Luke 3:7), an “adulterous and sinful generation”.

Surely, as the BFC, we have desired to be a generation who has served well our Lord, our Church, our nation and our world, to the glory of the triune God.

Generations

We may make some assessment of our work by comparing it with the previous generations. Since we have no published statistics from before 1881, we may, for the purpose of comparison, use that date as the start of our second generation, counting the 23 years before as the first generation. Twenty-six years, 1881-1907, comprise the second generation; 1907-1937, the third; 1937-1967 the fourth and 1967 through 1997 form the fifth. The following table summarizes a number of comparisons.

	Generation II 1881-1907	Generation III 1907-1937	Generation IV 1937-1967	Generation V 1967-1997
total membership	1271	3866	4460	7175
membership gain	1071	2597	594	2715
percent increase	536%	204%	15%	61%
new congregations started	32	23	14	34
new particular churches recognized	20	7	9	17
particular churches died	0	0	2	8
total particular churches	26	33	39	51
gain of particular churches	20	7	6	10
particular churches continuing to present	18	5	7	13
percentage of particular churches surviving	90%	77%	50%	77%
missions died	3	17	8	16
percent of missions died	9%	74%	57%	47%
net gain of total congregations	29	9	4	13
percent gain	233%	28%	10%	29%
total congregations	32	41	45	58

The Good News

By the power and providence of God, Generation V has been blessed in forming churches and abetting the growth of the denomination. Note the following:

(1) More new congregations were started during Generation V than in any previous generation.

(2) Net membership growth by Generation V has been the greatest of any thirty-year period. Surely that would not have happened without the large number of new church starts.

(3) Percentage growth of the BFC in Generation V was more than four times that of the previous generation.

(4) Generation II (1881-1907) was astonishing in that 20 congregations were recognized as particular churches during that era. Generation V was second with 17.

(5) Of the 20 particular churches recognized during Generation II, 18 (90%), amazingly, have continued to the present. Generation V tied with Generation IV for runner-up at 77% (13 of 17).

(6) Eight particular churches died during Generation V, which is four times as many as in all of our previous history. This is a serious problem. It points out the need for some entity of the denomination to come along side of struggling and declining churches to try to help them turn around before their situations become fatal. If there is no one else to do it, perhaps the Board of Church Extension should explicitly add to its portfolio assisting declining churches to reorganize so that more of them may survive and thrive. Under the management of the Church Extension Department, two declining congregations have been turned about and restored to their places as particular churches. It is encouraging that, despite the demise of eight churches, Generation V saw a net increase of 10 particular churches—more than either of the previous two generations.

(7) The death rate of missions (congregations that have not yet become particular churches) during Generation V was 47%—lower than either of the previous generations. However, a 47% failure rate is distressing and we should expect to better that percentage in the future. Our success in bringing a majority of new missions (53%) to full establishment is probably higher than that of most other denominations. For example, two-thirds of the Southern Baptists church plants fail to become fully formed churches. Church planting involves risk-taking. There will always be some failures; even the great Apostle Paul did not establish all the churches he attempted to plant.

(8) The net gain of total congregations (churches and missions), which was 13, equaled the total of the two previous generations.

During the thirty years of Generation V, the BFC entered three new states—more than in any preceding generation. Presently we have more congregations than ever before in each of the five states where there are Bible Fellowship Churches.

The Bad News

While there are numerous ways to measure the considerable successes in denominational growth and church-planting evangelism during Generation V, there is some bad news. For more than a century prior to 1967, our churches gave 5-6% of their total offerings for extending the Church. Average giving through the Generation IV years (1937 through 1966), which included a number of the years of the Great Depression, was 4.95% of total offerings. That proportion has steadily declined through the Generation V years till it was 1.93% in 1996—61% lower than the 1937-66 average. And it appears that church giving in 1997 for Church Extension dropped even lower.

This precipitous decline has been the major factor in a slowdown of the number of new missions started in the last few years.

Let me relate this scenario to your local church. If all the tithing people in your church would decrease their giving to just 3.9% of their salaries, would your church thrive? Might the future survival of your church be in jeopardy? Yet this is precisely what is happening to Church Extension giving! And that really is **BAD NEWS!**

If this demoralizing decline in Church Extension support is not reversed, we cannot call ourselves a Great Commission Church. “If any church sees its nation in desperate moral and spiritual decline with many of its citizens and communities without the light of the Gospel and without access to, or influence by a sound biblical church and withholds the support that it ought to be giving for spreading the Gospel and planting sound churches in that needy nation, how can that church say it really loves the God of all grace and is seeking to obey His great commission?” (I John 3:17, loosely, but I believe credibly, applied to the issue under discussion).

THE GREAT NEWS

The true fifth generation of the BFC still has ten years to run. Should the Lord tarry, we shall celebrate our 150th anniversary in the year 2008. The real Generation V will have run from 1978 through 2008. It is within our power to make a good Generation V of the BFC a really great Generation V!

If we are to step up our pace of planting new congregations and growing our Church in the coming ten years, two critical factors are

needed:

(1) more sowers and reapers to go into the American harvest field. We must pray for laborers for the Lord's harvest (Matthew 9:36-38). This could not be clearer!

(2) more dollars to support the enterprise. We must sustain these sowers and reapers and fund the overall enterprise of extending the BFC.

As soon as possible—certainly by 2008, our sesquicentennial—every church (with the exception of the few who are already giving 5% of their offerings for extending the church, and possibly a few very small or very poor congregations) ought to come up with a financial plan that will provide at least 5% of its total offerings for Church Extension. Once that proportion has been reached, it must be indexed at 5% and carefully provided each year.

Opportunities abound in North America. Our Church Extension Department has demonstrated that it has the know-how and experience effectively to plant churches and help the churches start daughter churches. We can do far more than we have been doing. As we do this, we shall receive the blessing and benefit of being part of a vibrant, growing denomination that will please and glorify God. And that is really GREAT NEWS!

The Status of our Work

I am pleased to report that our work is in good condition. Most of the congregations under our care are making good progress. I am happy that I may continue on in this good work in the year ahead.

Churches

Having supported themselves fully without budgeted appropriations for the past three years, **Community Church of Red Hill, PA** and **Faith Church of Holmes, NY** graduate from the Department at this 116th Annual Conference.

The **Red Hill Church** is a textbook case study, having started in a Bible study and prayer group, being recognized as a particular church two years from its start, achieving self-support by its fifth birthday and now continuing to grow and display wholesome and exemplary shared life. Our sister church planting organization, RHMA played an important part in the planting of the Red Hill

church, which was a joint venture by the two organizations.

Faith Church, Holmes, NY began as a cold start at Whaley Lake in 1983. Development of the congregation was slow, but steady and glorious in its small community and building, with a number of outstanding conversions of adults and families. A merger of our Whaley Lake mission and Second Kent Baptist Church in 1990 provided an enlarged group and commodious facility for the merged congregation. Two years later, Faith Church was recognized as a particular church and in another three years it began full self-support. We shall need to continue to work with the church to seek to effect resolution of the title to the church property on Horsepound Road, Town of Kent.

The church at **Edison, NJ** continues strong and growing. It is pressing its search for permanent facilities, with an existing church edifice in New Brunswick seeming to have the inside track at present. Edison will be slated for graduation next April (1999). This may turn on its ability to support itself in a new home without assistance. If the congregation is able, the Board of Church Extension may need to assist the church in gathering a down payment from within the BFC in order for it to induce a lending institution to extend it a mortgage.

Pleasant Valley, NY continues to progress slowly. It has fully supported itself through its first full year with a full-time pastor. This support has entailed a deliberate draw down of the church's financial resources. If it is able to continue full self-support for two more years, it may graduate in April, 2000. The need for more suitable permanent facilities may necessitate some extended financial assistance.

Aberdeen (Bayshore), NJ continues to move forward. It is completing its first full year as a particular church, led by local elders. The church is growing in numbers, spiritual development and finances.

Starting from a smaller base, **Scranton and Walnutport, PA** have both done well in the past year, adding new constituents and members. These congregations have demonstrated that old, declining churches can be turned around, again to survive and thrive.

At **Ocean County, NJ**, Pastor Dean Stortz and his people have been greatly encouraged as some solid new growth has occurred in the last year. We rejoice with them.

Missions

The mission in **Newark, NJ** is an outstanding urban congregation that is on the verge of becoming recognized as a particular church. Two to four men appear to this observer to be nearing readiness to serve as elders. The election and installation of elders is a goal for 1998.

There is an urgent need for the property in Newark that will provide public access to our projected site for a worship center. We are working with the city government to obtain title to the property without having to go to auction. I believe the next auction is scheduled for May. Our men in Newark will be prepared to bid if that becomes necessary.

At **Staten Island, NY**, the mission is making some excellent progress. Its circle of ministry is ever increasing as new constituent families are added. Translation of these families into larger worship attendance is slow. The installation of a completely new bathroom and laundry by workers under the direction of our mission project coordinator, Chris Merrick, has been dramatic. A new ceiling and new lighting in the sanctuary have been added as well as a new exterior door and several new replacement windows.

The mission at **Beacon, NY** has added several new people in recent months for some solid percentage growth. Pastor and Mrs. David Way have moved during the year to a townhouse in Fishkill, close to the City of Beacon.

Our only New England congregation, the mission in **Thompson, CT**, is doing well. Dennis Spinney is very eager to see a new mission begin in the tri-state area. He is considering starting a second congregation in Danielson and forming a circuit. It is important that we have a close sister church for the Thompson congregation. If there is no other way for us to get the second congregation underway, it may be expedient to do it via the circuit route.

Our newest missions are **New Community in Flatbush, Brooklyn, NY** and **Philemon in Atlantic County, NJ**. The congregation of New Community BFC continues to be vibrant and vital. It is growing in the quality of its shared life, its outreach and in attendance. Paul Virr, a Canadian who recently emigrated to Brooklyn to become Director of Message to Israel, has been serving the congregation as interim pastor. He is sincerely and deeply appreciated

and loved by the people of New Community. The search for a full-time organizing pastor for this mission, thus far fruitless, has been disappointing and frustrating to me. I am continuing to press the search with persistence and diligence.

During the year, our mission at Somers Point/Egg Harbor was discontinued. A new mission in Atlantic County has been opened, which will be designed to reach released inmates and their families—perhaps the people group that is most unreached and neglected by the churches in America. This new mission is called the **Philemon Bible Fellowship Church**. The organizing pastor, Richard A. Moyer, is the chaplain at the Atlantic County Correctional Institution. Programs and meetings are just getting underway. We should continue to pray much for this new ministry to a very needy group of people.

A large work crew from several of the churches converged on South Allentown on Saturday, February 21, to work on the former Salem Church building and parsonage. This work day was significant because it was a step toward the formation of a new Spanish language mission of the BFC in that neighborhood, and it was one of several major projects by volunteers under the direction of Chris Merrick, our new missions project coordinator.

Four surveys of South Allentown, each independent of the others, confirmed the need and opportunity for planting an Hispanic church there where Latino population is large and growing. At least 80% of the resident families in the Cumberland Gardens City housing project are Hispanic. A majority of the students at the neighborhood public school are Latino. Our building there is perfectly suited to housing a new, growing congregation. Two Sunday afternoon luncheons featuring Spanish food, singing and prayers were well attended. Their purpose was informational-inspirational to raise up awareness and prayer support.

The South Allentown mission is a cooperative venture of the Board of Missions and the Board of Church Extension. The latter board has established a first year's operating budget for the mission of \$65,000 and required that 65%—\$42,250—be in hand or pledged to be given in that first year before the work on the field could officially begin. The bulk of that sum is already there in cash or promises, with the major portion coming from the Lehigh Valley area

churches. There is still a need for a portion of the first-year costs, and the need for funding assistance for the next few years will be sizable. Churches and individuals who desire to help this mission may give through either board, designated for "S. Allentown" or "Hispanic Mission".

We have identified a potential organizing pastor for South Allentown who is fluently bilingual. He is presently a candidate under care of the Ministerial Candidate Committee and is right now taking his exams in process of obtaining his probationer's license.

This Allentown church plant may well be the first project in our history to enjoy the active participation of so many entities within the Bible Fellowship Church, including the Joint Committee for Ethnic Church Planting, the Intercultural Ministries Study Committee, the Board of Directors of the BFC, the Ministerial Candidate Committee, City Concerns, volunteer work crews under the direction of Chris Merrick, many concerned churches and individuals who are, or will be, praying for this new mission, along with, of course, the Boards of Missions and Church Extension.

The Mission Project Coordinator is a joint project of the Board of Missions and the Board of Church Extension. It is another of the ways the two mission boards are working together. Chris Merrick is one of the missionaries supported through the Board of Missions. He recruits and directs volunteer work crews, available to serve any of the churches and missions in the Church Extension Department, as well as the other agencies of the Bible Fellowship Church, projects on mission fields abroad and smaller Bible Fellowship Churches with limited means and personnel to do projects on their properties. In addition to the work in Allentown, major projects were accomplished at Staten Island and Newark during the Conference year. Others are in prospect. Chris works through the Board of Missions and may be reached there. Additional support for the Merrick family is needed. It may be given through the Board of Missions.

Many of the church planting missionaries who serve in the Church Extension Department are in need of support, and it will take new giving to fund the formation of more new churches. Money for support of our missionaries or designated for future church starts may be forwarded to the Office of Development, Board of Church Extension, PO Box 98, Zionhill, PA 18981.

In the next year I hope to be involved in at least one more church start, preferably several. I suggest that the following guidelines apply to new starts:

- (1) We seek to plant new churches in places of greatest spiritual need, whether they are in or outside of present denominational boundaries.
- (2) We look for communities with no or few evangelical churches.
- (3) If we contemplate several locations that meet the first two guidelines, we give priority to target areas where churches with our theological understanding are non-existent or scarce.
- (4) We seek to plant new BFC congregations in clusters of at least two or three for mutual fellowship, help and encouragement. We shall give high priority to opening a second mission in an area where only one congregation exists which is far from other Bible Fellowship Churches.
- (5) We give precedence to working with established churches, consortiums and regions who desire to plant churches and seek help from the Department.
- (6) We intend to continue to push out the perimeters of the BFC into outlying territory and states in our needy nation as our obedience to the “all Judea and Samaria” part of our Lord’s Great Commission.

When I reflect on a generation of planting new Bible Fellowship Churches and as I anticipate my last year as Executive Director, I have thought of the words of the three hymns: “Great is Thy faithfulness, Lord, unto me”, “To God be the glory, great things He has done” and “The Church’s one Foundation is Jesus Christ her Lord”. I say “Amen, amen and amen”.

Financial Report

Director's Account

Balance, 1/1/97 \$ 500.10

Receipts:

From Board	17,400.00	
Interest	21.79	
Travel Reimbursements	496.08	
Insurance Deductible Return	100.00	
Uncollected Check Return	<u>164.56</u>	
Total		\$ 18,682.08

Expenditures:

Department Travel \$ 6291.08

Office:

Supplies	\$ 130.61	
Mailing	145.07	
Phone	<u>1064.19</u>	
	1339.87	

Parsonage-Office Building:

Gas-Fuel	\$ 1291.32	
Electric	1113.00	
Other Utilities	1068.19	
Maintenance	2,679.94	
Insurance	<u>765.29</u>	
	6917.74	

Board Expenses	1775.95	
Surveys	259.00	
Bank Charges	182.10	
Church Planters' Forum	290.00	
Department Picnic	<u>115.00</u>	

Total \$17,170.74

Balance, 12/31/97 \$1,511.79

Depository: United National Bank, Plainfield, NJ

Auditor: Fred W. Sparlin, Accountant

Office Account

Balance, 12/31/96 \$ 259.32

Receipts:

From Board	11,000.00
Other	<u>213.55</u>
Total	\$11,472.87

Expenditures:

Equipment	\$ 943.80
Mailing	5,955.53
Printing and Supplies	3,128.77
Promotion	80.90
Telephone	<u>1,060.27</u>
Total	11,169.27

Balance, 12/31/97 \$303.60*

* Depository - Core States Bank

Accounts and report have been reviewed and approved by Jennings
Derr, Coopersburg, PA.

Carol Z. Snyder, Director of Development and Communication



Church Extension Administration and Pastors

Report of the Board of Missions

Luke 13:1 There were present at that season some that told him of the thirty-eight Algerians, whose blood the Armed Islamic Group had mingled with their sacrifices. 2 And Jesus answering said unto them: "Suppose ye that these Algerians were sinners above all the world because they suffered such things? 3 I tell you, Nay: but, except ye repent, ye shall all likewise perish. 4 Or those thirty-four upon whom the twister in Florida fell, and slew them, think ye that they were sinners above all men that dwelt in all the world? 5 I tell you, Nay: but, except ye repent, ye shall all likewise perish." (February 25, 1998 news translation)

Perhaps some of you who read the above account may protest my changing of Scripture, but when I updated the history I was impacted with the very strong words of Jesus: "you shall all likewise perish!" All of my smugness disappeared when I realized how much I was dependent upon the word "except". Every believer who reads this must be reminded over and over again that we are all saved by His matchless grace. We were all doomed to perish except...

Remember what our Lord told Nicodemus? "I tell you the truth, no one can see the kingdom of God". By His marvelous grace I will see the Kingdom because He added "except he is born again."

For the past 101 years our missionary family have been proclaiming this exception around the world. That passion for World Evangelization has never waned. Today the 7,150+ members of the BFC provide much of the funds to keep 126 missionaries proclaiming that Good News story.

The Bible Fellowship Church has not only had a financial commitment to the missionary, but has declared ownership of their call. This can be seen in the following areas:

- ⇒ Many local churches are becoming increasingly involved in the overall welfare of their missionaries.
- ⇒ More churches are developing pro-active missions committees, and other groups to monitor the care of the missionary family.
- ⇒ Individual members are becoming increasingly involved in needs of missionaries and are committing themselves to

prayer and giving.

⇒ Work groups organized by local churches to assist our missionary family with hands on projects are increasing.

⇒ The local church continues to produce world bound missionaries. This year the Board of Missions processed a number of new applications, approved 7 candidates (Gary and Karen Shogren, Craig and Mary Tress, Trudy Peale, and Tom and Nancy Maurer), and commissioned 5 missionaries (Jenny Bechtel on June 29, Jim and Lynne Head on Aug. 3, and Jim and Diane Bowling on Sept. 21).

The Board of Missions met 7 times this year. Some highlights include:

⇒ The assignment of Chris Merrick as Project Coordinator. In cooperation with the Board of Church Extension Chris has been called to develop work teams and projects within the BFC. Chris and Becky are now part time, and look for the financial support necessary to become full-time.

⇒ The development of the Collegium, a group of supporters of the BOM.

⇒ The approval of the Director's visit to Venezuela and Bonaire.

⇒ The approval of the Director and Business Manager's attendance at the Stewardship Summit in Kansas City.

⇒ The Board of Missions Policy Manual is now available for computer use in Acrobat Reader Format. An interactive missionary information program is also available in an Acrobat Reader Format. In the future, a multi-media presentation of our missionary family will be available in CD.

⇒ The approval of participation in denominational events including:

Freedom Festival; World Missions Week;

Missions Celebration Banquet;

Retreat within a Retreat for mission minded young people.

⇒ The approval to work with the denomination to investigate the possibility of streamlining office space with other BF agencies, and the use of our resources to consolidate loan obligations at Pinebrook Junior College.

⇒ The addition of board member David R. Way, and

secretary Annette Kuhns.

⇒ The acknowledgment of R.C. Reichenbach's 26 years of service to the Board of Missions at the Fall Banquet.

A careful consideration of the statistics and financial report below will demonstrate God's rich blessing upon this ministry. Thank you for your faithful part.

General Statistical Report on December 31, 1997

1. Number of Sending Boards under which our missionaries are working 35
2. Number of countries in which our missionaries are working 31
3. Number of Missionaries:

	Family Units	Couples	Singles	Total Adults
Active Missionaries	72	54	18	126
Leave of Absence	2	1	1	3
Appointees	7	4	3	11
Active Applicants	4	3	1	7
TOTALS	85	62	23	147

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

Area	Families	Adults	Countries
U.S.	23	40	U.S.
North America (excluding the U.S.)	4	8	Canada, Mexico
Central America & (Caribbean)	5	9	Bonaire, Costa Rica, Guadeloupe,
South America	8	14	Bolivia, Chile, Ecuador, Suriname, Venezuela
Europe	13	21	Austria, France, Hungary, Italy, Spain, UK, Yugoslavia, Romania, Germany
Africa	8	14	Kenya, Tanzania, Mali
Asia 7	13		India, Kyrgyzstan, Russia, Mongolia, Thailand
Southeast Asia & Pacific	4	7	Guam, Malaysia, Philippines
TOTALS	72	126	31 COUNTRIES

Our Missionary Appointees (7 family units, 11 adults)

1. 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.
2. 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.
3. Bruce and Deborah McIntosh--Bruce and Debbie were accepted by BCM and this Board on September 24, 1996 to serve in BCM's Counseling Development Ministries in York, PA.
4. Tom & Nancy Maurer were accepted by AIM in July of 1997 and this Board on September 18, 1997 to serve as career missionaries with 2-yr commitment to the TIMO program.
5. Trudy Peale* has been working with International Missions and was approved by this Board on September 18, 1997 for service in England with the Williams, ministering to Muslims.
6. Gary & Karen Shogren were accepted by Latin America Mission and this Board on March 20, 1997, to serve in Costa Rica, where Gary will be a NT Professor at Seminario ESEPA
7. Craig & Mary Tress were accepted by Word of Life and this Board on September 18, 1997 to serve in Australia at Word of Life's camp and Bible Institute.

** became career missionaries in January 1998*

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. Jennifer Bechtel - Kandern, GERMANY--teacher at Black Forest Academy, outreach, discipling teenage girls
7. Raymond & Louise Bertolet - GUAM--Local church and prison

- ministries, production of radio programs, control-board operator
8. Jay & Hettie Bigley - MALI--pilot and mechanic
 9. Glenn Blauser - California, USA--Packing and shipping for missionaries
 10. Richard & Peggy Blauser - California, USA--Shipping Manager, support ministry for missionaries
 11. Cliff & Becky Boone - TANZANIA--Evangelism, discipleship, church planting among unreached peoples
 12. James & Diane Bowling - USA--construction work in churches and mission offices
 13. Osborne & Diane Buchanan - Pennsylvania, USA-- Associate Director for Fellowship International Missions
 14. Barbara Chappell - Pennsylvania, USA--Evangelism materials for children, teaching Bible classes
 15. Linda Clayton- ECUADOR--X-ray technology, church ministries
 16. William & Lois Early - BONAIRE, N.A.--Radio production, radio evangelism
 17. Michael & Jocelyn Easton - Oregon, USA--Bible clubs, children's ministry, leadership training
 18. Richard Erb - RUSSIA, teaching, evangelization
 19. Theresa Faust - MALAYSIA--Ministering to physically and mentally impaired persons and their families
 20. Ondrej & Milina Franka - YUGOSLAVIA (SERBIA)--Evangelism, discipleship, church and youth ministries, relief work and radio programming
 21. Richard & Flo Gehman - KENYA--Theological education and spiritual renewal ministries
 22. Marian Gibbon - KENYA--Supervisor of O.R./Anesthesiology /Maternity, teaching, evangelism
 23. Neil & Ivy Harding - RUSSIA--Teaching and training pastors in Bible and Church Leadership
 24. Robert & Shirl Harriman - Hawaii, USA--Evangelism /discipleship with bookstore ministry
 25. Lynn & Lesley Hart - ITALY--Professional Associates to help with church planting and computerization of missionaries
 26. Constance Hartman - AUSTRIA--Evangelism, discipleship, Bible studies, music
 27. James & Lynne Head - FRANCE--Evangelism, church planting,

- discipleship
28. Aaron & Marlene Hoffman - Texas, USA--Dallas Center Chaplain, hospitality, Center nurse
 29. Chris & Alma Hunsicker - ECUADOR--Bio-medical technician, hospital work, evangelism
 30. Walter & Susan Johnston - PHILIPPINES--Video training ministries, evangelism, discipleship
 31. Marvin & Peggy Klaassen - CHILE--Fill-in Director and teaching in Bible Institute
 32. Brian & Carol Ann Lawrence - PHILIPPINES--Church planting and evangelism
 33. Herb & Susan Lea - FRANCE--Professional Associates teaching in seminary in France
 34. Robert Lockhart - HUNGARY--Professional Associate doing construction work
 35. John & Nancy LoRusso - TANZANIA--Church planting/support ministries to Sandawe
 36. James & Trudi MacArthur - SURINAME--Evangelism, discipleship, church planting
 37. Stephen & Vicki Mann - GUADELOUPE--Church ministries and church planting
 38. Chris & Beckie Merrick - Pennsylvania, USA--Coordination of ministry and work teams for urban church planters
 39. Barry & Lesa Miller - MOROCCO--House parents at an orphanage and Christian school
 40. Philip & Jan Morrison - KENYA--Teaching/training pastors and church workers
 41. Duane & Joetta Moyer - GUADELOUPE--Church/youth work, Extension Seminary
 42. Edward & Ruth Moyer - GUADELOUPE--Teaching Bible School, training, church advisor
 43. Jerry & Carolyn Moyer - FRANCE--Church planting
 44. Tony & Joanna Murrin - BOLIVIA--Missionary aviation, evangelism and discipleship
 45. John & Judy Nicely - VENEZUELA--Teaching and community ministries
 46. Sharon Ohlin - ROMANIA--Child evangelism and leadership training

47. Jeffrey Ort - USA--Handi*Camp Program Director
48. Robert & Lana Patterson - CANADA--Evangelism, discipleship, church ministries among native Americans
49. Joy Pattison - BOLIVIA--Teaching children in Bolivia, evangelism through children's ministry
50. Wayne & Lois Gay Pauley - New York, USA--Evangelism and church planting among Chinese
51. John & Judy Pello - Philadelphia, USA--Urban church planting
52. Thomas & Becky Pollock - Minnesota, USA--Evangelism, discipleship, church ministries among native Americans
53. Earl Poysti - Colorado, USA--Evangelism and Russian Radio production
54. Lillian Solt Ramirez - COSTA RICA--Health, medical, one-on-one evangelism, counseling
55. Arthur & Vicki Reyes - MEXICO--Evangelism, discipleship, church planting
56. David & Rebecca Riddell - FRANCE--Field Director, evangelism, discipleship, church planting
57. Thomas & Joyce Sacher - Pennsylvania, USA--Camp ministries
58. David & Roxy Schlonecker - VENEZUELA--Teaching school, administration, local church ministries
59. Daniel & Jackie Scott - KYRGYZSTAN--Outreach to unreached people
60. Ted & Grete Shelling - Georgia, USA--International Student evangelism/discipleship, training others to do the same
61. Sarolta Solymosi - HUNGARY--Door-to-door evangelism and discipleship
62. Donald & Julie Stengele - INDIA--Professional Associates teaching and directing school activities
63. Kim Stengele - TANZANIA--Sandawe outreach project
64. Edward Stuebner - Pennsylvania, USA--Graphic arts for printing, evangelism through magic and chalk talks
65. Rick & Donna Warner - MONGOLIA--Evangelism, discipleship, church planting, agriculture
66. Dana & Lanette Weller - Pennsylvania, USA--Director for BOM
67. Oliver & Linda Williams - GREAT BRITAIN--Evangelism and discipleship to Hindus
68. Mark & Cathy Wimble-THAILAND--Language school, evangel-

- ism and discipleship
69. Barry & Candace Wingo - MEXICO--Evangelism, translation, church planting
 70. Philip & Nancy Yerrington - SPAIN--Evangelism, church ministries
 71. Paul & Julie Zimmerman - New York, USA--AIM Headquarters: Paul- Accounts Payable, Payroll, Julie-Telephone Operator, Receptionist
 72. Todd & Laura Zimmerman - INDIA--Church planting

Individuals Ending Their Active Missionary Status

Ron & Doris Hoyle officially retired in September 1997, Ron is currently on the pastoral staff at Nazareth BFC. David and Georgina Solt also retired from their field of service in Mexico but elected to remain there for retirement. Chris & Beth Bullock and Frances Sears are currently between assignments.

Annual Reports From Missionaries

Annual activity reports from missionaries will be sent out by the missionaries themselves. These reports for 1997 will be sent out in early 1998.

Dates To Mark On Your Calendar Of Events: (1998)

Thursday, May 14	Conference-Wide Missionary Rally from 10:00 a.m. to 3:00 p.m. at Royersford BFC
August 1-7	World Missions Week at Pinebrook Bible Conference
Fall 1998	Retreat within a Retreat at Pinebrook Bible Conference
October 1998	Board of Missions sponsored Banquet

Board of Missions: Ralph M. Soper, Chairman; Dana E. Weller, Director; Charles J. Albert, Jr., Financial Secretary; David R. Way, 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, 1997

ASSETS (CASH & INVESTMENTS)

Cash in Bank	\$ 176,639.94	
General Fund Investments	464,524.97	
Supplemental Aid Investments	176,422.72	
Housing Fund Investments	155,549.55	
Loan to Board of Directors	<u>180,000.00</u>	
Total Assets		\$1,153,137.18

LIABILITIES (SUPPORT, SAF & PROJECTS)

Missionary Support/Projects	139,606.57
Ethnic Church Planting	22,262.58
Awaiting Designation	113,966.98
Support Excess Reserve	<u>14,053.98</u>
Total Liabilities	289,890.11

FUNDS HELD IN TRUST

Prior Year's GF Balance	\$ 428,007.94
Prior Year's SA Balance	164,793.68
Prior Year's HF Balance	240,897.92
This Year's Excess (Deficit)	<u>29,547.53</u>
Total Funds Held In Trust	863,247.07

Total Liabilities & Funds Held	\$1,153,137.18
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Financial Analysis Summary

For the Year Ended December 31, 1997

General Fund Income:

Undesignated Income Churches	\$ 5,620.00
Undesignated Income Other	31,451.46
Honorarium Income	1,470.00
Special Events Offerings	5,433.70
Prayer Calendar Income	4,087.77
Business Manager Support	1,300.00
General Fund Interest	25,875.11
Board Ministry Income	33,230.21
Miscellaneous Income	<u>1,274.50</u>
Total Income	\$ 109,742.75

General Fund Disbursements:

Supplemental Contributions	\$ 736.00
Seminar Expense	3,405.35
Special Events	3,520.59
Office Supplies & Equipment	5,130.46
Publicity, Postage & Telephone	7,123.37
Prayer Calendar	3,957.00
World Missions Week	3,309.75
Office Expense	12,827.37
Business Manager	42,000.00
Secretarial & Financial Services	11,825.60
Insurances, Taxes & Pensions	14,106.44
Administration Budget	2,450.00
Missionary Outgoing Funds	1,750.00
Other Expenses	<u>7,419.87</u>
Total Regular Disbursements	\$119,561.80
Total General Fund Deficit	<u>(9,819.05)</u>

Other General Fund Activity:

Director's Support Deficit	(17,571.13)
Special One-Time Gift	<u>25,000.00</u>

Housing Fund Rental & Interest Income	\$ 9,262.93
Housing Fund Rents & Assistance Paid	<u>6,400.00</u>
Housing Fund Excess	\$ 2,862.93

Supplemental Aid Interest Income	\$ 10,625.96
Supplemental Aid Board Ministries Income	37,944.05
Supplemental Aid Missionary Income	42,937.94
Supplemental Aid One-Time Payouts	(12,066.36)
Supplemental Aid Regular Payments	<u>(23,704.12)</u>
Supplemental Aid Excess	\$ 55,737.47

Cumulative Missionary Support & Projects Analysis:

Missionary Support & Projects (Income):

(Includes Income & Credit adjustments)

Missionary Support	\$1,439,888.66
Missionary Projects	103,621.86
Ethnic Church Planting	46,179.78
Awaiting Designation	<u>151,725.08</u>
Cumulative Total Income	\$1,741,415.38

Missionary Support & Projects (Disbursements):

(Includes Disbursements & Debit adjustments)

Missionary Support	\$1,331,749.41
(Note: Includes Director's Support Deficit of \$17,571.13)	
Missionary Projects	72,154.54
Ethnic Church Planting	23,917.20
Awaiting Designation	<u>23,704.12</u>
Cumulative Total Disbursements	\$1,451,525.27

Missionary Support & Projects Cumulative Excess	\$ 289,890.11
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD JANUARY 1, 1997 TO DECEMBER 31, 1997

- Note #1 The Board of Missions has provided a Balance Sheet as of December 31, 1997 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 are awaiting designation and the Total Support Excess includes the balance excess as of December 31, 1997.
- Note #3 Dean Witter Reynolds, Inc. General Fund Investments, at Book Basis.

	12/31/97	
	BOOK	
	<u>BASIS</u>	<u>YIELD</u>
GNMA	\$ 2,028.00	7.71
GNMA	3,503.00	7.71
GNMA	294.00	7.65
FHLMC	11,604.00	6.32
FNMA	14,161.00	6.21
GNMA	3,504.00	8.29
FHLMC	1,116.00	8.48
FNMA	25,000.00	6.23
FHLMC	30,000.00	7.04
FHLMC	9,000.00	6.13
FH 94	10,000.00	6.29
FNMA	25,000.00	6.51
FHLMC	25,000.00	6.87

FN 93	8,923.00	6.12
FHLMC	5,420.00	7.50
FHLMC	12,719.00	6.00
FHLMC	<u>4,857.00</u>	<u>7.02</u>
	<u>\$ 192,129.00</u>	6.62 avg.

Note #4 Prudential Securities Investments, at Book Basis.

	12/31/97 BOOK <u>BASIS</u>	<u>YIELD</u>
FHLMC	\$ 4,000.00	7.50
FHLMC	5,000.00	7.50
FHLMC	7,000.00	7.75
FHLMC	22,000.00	6.25
FHLMC	15,000.00	7.00
FNMA	10,000.00	7.50
FNMA	5,000.00	8.00
WESTERN MTG	10,000.00	5.35
FHLMC	13,000.00	7.50
FHLMC	8,000.00	7.75
FHLMC	20,000.00	6.25
FNMA	37,000.00	6.50
FNMA	4,000.00	8.00
FNMA	20,000.00	6.50
PRUD SEC	25,000.00	6.44
WESTERN MTG	20,000.00	5.35
FHLMC	13,000.00	7.50
FHLMC	5,000.00	7.50
FHLMC	6,000.00	7.75
FHLMC	58,000.00	6.25
FNMA	19,000.00	6.50
FNMA	5,000.00	8.00
FNMA	10,000.00	6.50
WESTERN MTG	4,000.00	6.36
WESTERN MTG	<u>20,000.00</u>	<u>5.35</u>
TOTALS	<u>\$ 365,000.00</u>	6.55 avg.

Accounts audited by Ellis Lee Hostetter, Certified Public Accountant. Letter on file with Board of Missions

Report of the Ministerial Relations Committee

In the year ending December 31, 1997, resignations from pastorates were as follows:

Church	Pastor	Effective Date
Camden, DE	James G. Koch	April 13, 1997
Bethlehem	Jim D. Head	May 10, 1997
Spring City	Carl T. Martin	August 31, 1997
Sunbury	Dennis J. Lawrence . . .	November 2, 1997

Also during 1997 resignations were received from Harold E. Weaber at Howell, NJ, to become effective on or before January 31, 1998, and from Kenneth F. Barber at Oley, to become effective on or before August 31, 1998.

The following pastorates were established under our rules:

Nazareth	Jeffrey L. Ruhl	February 16, 1997
Wallingford	Timothy S. Cowen . . .	October 1, 1997
Reading	Clyde D. Bomgardner .	October 5, 1997
Camden, DE	Dennis J. Lawrence . . .	November 2, 1997

At the close of the year, the Spring City congregation was seeking a pastor, and the Howell and Oley churches had begun the process of seeking a pastor. Join us in prayer that the Lord would provide the undershepherd of His choosing for these congregations.

The committee makes the following recommendations to the 115th Annual Conference:

Resolved, that the recommended minimum salary for a pastor serving a Bible Fellowship Church, including benefits, be \$23,400 for 1998 (a 3.0% increase).

Resolved, that the proposed legislation §512-14.3 Conference Pastor be approved at Second Reading. (1997 *Yearbook*, p.37)

[Also found in the "Resolution" section, under "Second Reading" of this Report Book]

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 L. Snyder, Jr.

Report of the Board of Higher Education

Since the 114th Annual Conference, the Board of Higher Education (BHE) has met three times, for a total of thirteen times since its inception in the fall of 1994. It has continued to oversee the work of the Pinebrook Educational Foundation (PEF) and has sought to establish working relationships with Biblical Theological Seminary (BTS) on several fronts.

The membership of the BHE has varied somewhat this year, with Alan H. Russell being elected by the Annual Conference to complete the term of George Monroe, and Donald T. Kirkwood being appointed by the BHE to fill out the year 1997-98 until Annual Conference following the resignation of Carl Martin to take a non-BF church in Western Pennsylvania.

The Pinebrook Educational Foundation

The Board of Directors of the PEF for the past year was as follows:

Term expiring in 2000: Keith W. Johnson, Robert C. Newman

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

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

The report of the PEF is appended to the report of the BHE.

Working Relationships with Biblical Theological Seminary

The BHE has been working on putting together three projects involving BTS: (1) a BFC chaplain that would visit BTS regularly to counsel students and encourage some of them to consider service with the BFC; (2) a course in the history and doctrine of the BFC to be offered at regular intervals at BTS; and (3) an internship program in which BF churches would take pastoral interns from BTS.

1. The BHE has approached a number of current or retired BFC pastors to see if they would be willing to function as a chaplain at BTS, coming to school as often as once a week or as rarely as once a month. Just recently, retired BFC missionary Ronald W. Hoyle has agreed to serve in this capacity.

2. A course THS560 The Bible Fellowship Church was offered for two hours credit at BTS during the spring semester of 1997, but withdrawn when registration was insufficient. Richard E. Taylor and

Calvin T. Reed were to have been the instructors. A part of the problem was lack of publicity in the BFC (from which it is anticipated most of the enrollment would come, we have postponed offering the course again until the fall of 1998. Both instructors would like to teach the course next time it is offered.

3. The machinery for BF churches getting interns from BTS is already set up, and can be used by interested churches at any time. Brochures were printed and handed out at the PED Retreat two years ago. They have now been undated with changes in the membership of the BHE and contact person for the internships and are to be handed out at this Annual Conference.

Other Ways of Promoting Higher Education in the BFC

The BHE has spent some time at each of its meetings this year trying to do some brainstorming on this subject. Can we interface with the BFC Board of Christian Education and local CE committees to encourage BFC young people to attend college? Can we help prospective college students prepare for the challenges they will face, particularly if they attend secular colleges? Can we help BFC people who are college students or graduates to think through how they can use their education to best serve God? Could we develop some seminars along these lines that might be presented at BF churches with large youth groups, at regional BFC youth activities, at Sno-Glo? Could we encourage the development of theology courses for our lay people? Seminars for seekers or skeptics? Train local church resource people for responding to various cults? Could we inspire and assist BFC pastors and churches to minister to college students and international students in their areas?

Brothers, pray for us, that the Lord might help us to use our desires and gifts to strengthen the BFC in outreach to the many intellectuals in our society who have never heard a clear and convincing presentation of the good news about Jesus.

Resolved, that the Annual Conference ratify the election to the Pinebrook Educational Foundation of Raymond R. Dotts and Jay H. Fasnacht for terms expiring in 2001.

Board of Higher Education: Robert C. Newman, Chairman; Raymond R. Dotts, Vice-Chairman; John C. Studenroth, Secretary; Stephen C. Cassel; Donald T. Kirkwood; Alan H. Russell; and David J. Watkins.

Pinebrook Educational Foundation Annual Report To The Board Of Higher Education

The Board of Directors of the Pinebrook Educational Foundation met four times in 1997. The Board dealt with a number of matters which are described below.

1. An official mailing address was established for the Foundation. It appears in the 1997 BFC *Yearbook* as follows: Pinebrook Educational Foundation, Raymond R. Dotts, Chairman, 211 Weeks Drive, Camden, DE 19934

2. The form of a letter was approved to acknowledge and thank donors for contributions to the Foundation.

3. The Board authorized the Secretary/Treasurer to open an investment account through Sun America Securities. Initial investments were made in Federated Cash Management II and Davis New York Venture Funds (B).

4. A Scholarship Grant of \$500 was made to Mr. David Schlonecker, Jr. from the Rev. and Mrs. R.C.Reichenbach Scholarship Fund. Mr. Schlonecker attends Messiah College.

5. The Board approved a reduction of the interest rate from 8% to 6% per annum for the \$45,000 loaned to the Bible Fellowship Board of Directors for Pinebrook Junior College expenses. The new rate is effective for one year beginning on January 1, 1998.

6. The Walker Student Aid Fund was converted into an endowment fund for scholarship aid to international students. The formal transition of certain other endowment funds from Pinebrook Junior College to Pinebrook Educational Foundation has not been completed; however, the transition is progressing and the funds are in the custody of the Foundation.

Respectfully submitted,
Jay H. Fasnacht, Secretary

**PINEBROOK EDUCATIONAL FOUNDATION
LOAN FUND
BALANCE SHEET
December 31, 1997**

ASSETS

Loan to Pinebrook Junior College	\$3,220
Due from Operating Fund	1,140
Loans receivable, Net	1,307
Interest due from Pinebrook Junior College	<u>451</u>
	<u>\$6,118</u>

LIABILITIES AND FUND BALANCE

Due to Endowment Funds	\$1,961
Fund Balance	<u>4,157</u>
	<u>\$6,118</u>

LOAN FUND OPERATIONS

YEAR ENDED DECEMBER 31, 1997

Fund balance at January 1, 1997	\$3,816
Interest Income	<u>341</u>
Fund balance at December 31, 1997	<u>\$4,157</u>

**SCHOLARSHIP FUND
BALANCE SHEET
DECEMBER 31, 1997**

Due from Operating Fund	<u>\$600</u>
Fund Balance	<u>\$600</u>

SCHOLARSHIP FUND OPERATIONS

YEAR ENDED DECEMBER 31, 1997

Fund balance at January 1, 1997	\$400
Contributions	<u>200</u>
Fund balance at December 31, 1997	<u>\$600</u>

**PINEBROOK EDUCATIONAL FOUNDATION
ENDOWMENT FUND
BALANCE SHEET - DECEMBER 31, 1997**

ASSETS

Investments	\$18,022
Due from Loan Fund	1,961
Loan to Pinebrook Junior College	41,780
Other Amounts due from PJC	<u>4,714</u>
	<u>\$66,477</u>

LIABILITIES AND FUND BALANCE

Due to Operating Fund	\$ 1,075
Fund Balance	<u>65,402</u>
	\$66,477

ENDOWMENT FUND OPERATIONS**YEAR ENDED DECEMBER 31, 1997**

Fund balance at January 1, 1997	\$61,259
Investment Income	3,343
Contributions	1,300
Scholarship Awarded	[500]
Fund balance at December 31, 1997	<u>\$65,402</u>

SCHEDULE OF ENDOWMENT FUND INVESTMENTS

CoreStates Bank - Certificates of Deposit	\$ 7,298
Bell Atlantic - Common Stock	1,878
Federated Investments - Money Market	2,024
Davis Funds - New York Venture B	<u>6,822</u>
	\$18,022

**OPERATING FUND
BALANCE SHEET
DECEMBER 31, 1997**

ASSETS

Cash in Ambassador Bank	\$ 945
Due from Endowment Funds	<u>1,075</u>
	\$2,020

LIABILITIES AND FUND BALANCE

Due to Loan Fund	\$1,140
Due to Scholarship Fund	600
Amount held for Board of Higher Education	
Expenses	200
Fund balance	<u>80</u>
	\$2,020

**OPERATING FUND OPERATIONS
YEAR ENDED DECEMBER 31, 1997**

Fund balance at January 1, 1997	
and December 31, 1997	<u>\$ 80</u>

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

Report of the Bible Fellowship Church Homes, Inc.

The Board of Directors of Bible Fellowship Church Homes, Inc. met four times at regularly scheduled meetings. The responsibility of providing housing and care for older persons is a challenging one. Regulations continue unabated and their underlying philosophy is one of pure secularism. The modern political approach often appears to be separation of Religion and State, going way beyond the constitutional position of separation of Church and State.

Therefore, the struggle is for BFC Homes to maintain a strong Biblical based Christian position in the midst of a secular philosophy in a fallen world. We need faithful prayer partners so that we can maintain a God-honoring program of compassionate care.

The construction of Musselman Court is complete. One house is yet to be filled. The construction of the buildings is very good. The houses are warm, draft free, and quiet. The needs of each resident are being met. With the staff of Fellowship Manor serving as consultants the residents are better able to monitor their own health needs.

We have acquired the assistance of a consulting firm known as Third Age. They will be assisting this Board in determining the most needful and practical way to expand our program so as to meet our mission or purpose.

Fellowship Manor continues to have a fine reputation and is maintaining a high occupancy rate. Upgrades on the building environment have been made by purchasing new beds and mattresses, hanging pictures on walls, installing new drapes and matching wall borders, and new furniture in lounge areas.

The Administrator, Robert Zentz, and his staff provide incomparable service and care for the residents. Fellowship Manor was able to gain full accreditation by the Joint Commission on Accreditation of Healthcare Organizations (JCAHO). This was done in less than one year and the usual time to accomplish this is about two years. As a result of this accreditation, Fellowship Manor has obtained two managed care contracts and efforts are underway to obtain several more with various insurance companies.

Fellowship Home continues under the fine leadership of James Ernst. The building is 30 years old and some of the systems are showing definite signs of wearing. Extensive repairs have been made to the plumbing system with much of the work having been done by James Ernst and the part-time maintenance man.

The program is most satisfying to the residents. Their care ranks among the finest for personal care homes in the Lehigh Valley. The staff performs an excellent service having quality rapport with the residents.

Bible Fellowship Church Homes, Inc., is constantly facing new challenges. Constant adjustments must be made in the programs and buildings in order to meet the changes and additions to myriads of regulations. At the same time, an effective witness to the Gospel is our Biblical mandate. The care of our residents is foremost and consideration of our staff is essential.

Thankfulness is expressed for each employee in the various staffs. The Board members continue to serve well in the oversight of this ministry. The Lord of Glory must be the supreme recipient of our praise.

Note:

The financial report is an abridged report prepared by the Financial Director, Steven Schlegel. The accounts have been fully audited by W.N.Serfass & Co. A letter from W.N.Serfass & Co, related to the financial statement and their audit is on file and may be obtained by contacting the Board. The fiscal year is from July 1, 1996 to June 30, 1997.

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 U. Sandt, Jr., Dennis W. Spinney, Dean A. Stortz, John W. Trauch, Doris A. Wire

Bible Fellowship Church Homes, Inc.
Statement of Financial Position
June 30, 1997

Assets	
Cash and Cash Equivalents	\$ 1,849,520
Accounts Receivable	472,896
Note Receivable	97,809
Inventory	48,272
Prepaid Expenses	52,795
Investments	663,393
Construction in Progress	864
Property, Plant & Equipment - Net	9,147,537
Bond Financing costs - Net	427,434
Other Deposits	12,635
Assets Whose Use is Limited	<u>950,468</u>
Total Assets	\$ 13,723,623
Liabilities	
Accounts Payable	397,265
Payroll Withholdings	10,404
Accrued Liabilities	319,700
Refundable Deposits	1,161,825
Security Deposits	600
Notes Payable	570,423
Bonds Payable - Net	<u>8,352,793</u>
Total Liabilities	10,813,010
Net Assets	
Unrestricted	264,206
Temporarily Restricted	<u>2,646,407</u>
Total Net Assets	<u>2,910,613</u>
Total Liabilities & Net Assets	\$ 13,723,623

Bible Fellowship Church Homes, Inc.
Statement of Activities

For the Fiscal Year Ended June 30, 1997

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Total</u>
Revenue, Gains & Other Support			
Program Revenue	\$ 6,469,495	-	\$ 6,469,495
Ancillary Revenue	460,140	-	460,140
Entrance Fees	147,431	-	147,431
Contributions	33,805	-	33,805

Interest	30,618	33,840	64,458
Dividends	69,285	-	69,285
Rents	6,658	-	6,658
Miscellaneous	96,586	-	96,586
Gain on Disposition of Assets	26	-	26
Unrealized Investment Gain	57,148	-	57,148
Net Assets Released From Restriction	<u>1,152,106</u>	<u>(1,152,106)</u>	<u>-</u>
Total Revenue, Gains & Other Support	8,523,298	(1,118,266)	7,405,032
Expenses, Losses & Other Decreases			
Room & Board			
Housekeeping	272,382	-	272,382
Laundry	100,157	-	100,157
Maintenance	398,320	-	398,320
Dietary Services	683,614	-	683,614
Patient Activities	145,036	-	145,036
Social Services	131,046	-	131,046
Barber & Beautician	25,802	-	25,802
Contracted Services	365	-	365
Health Care	3,277,184	-	3,277,184
General Administration	639,156	-	639,156
Real Estate Taxes	24,694	-	24,694
Interest	664,059	-	664,059
Bad Debts	26,396	-	26,396
Depreciation	345,494	-	345,494
Amortization	15,831	-	15,831
Realized Investment Loss	87	-	87
Addition to Restricted Net Assets	<u>2,786,605</u>	<u>(2,786,605)</u>	<u>-</u>
Total Expenses, Losses & Other Decreases	<u>9,536,228</u>	<u>(2,786,605)</u>	<u>6,749,623</u>
Change in Net Assets	(1,012,930)	1,668,339	655,409
Net Assets - 7/01/96	<u>1,277,136</u>	<u>978,068</u>	<u>2,255,204</u>
Net Assets - 6/30/97	<u>\$ 264,206</u>	<u>\$ 2,646,407</u>	<u>\$ 2,910,613</u>

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

Fellowship Manor

Checking, Payroll - National Penn Bank

Debt Service - Summit Bank

Money Markets - National Penn Bank, Federated Funds, Colonial Funds, Putnam Investments

Investments - Colonial Funds, Putnam Investments

Fellowship Home

Checking, Savings, Payroll - Lafayette Bank

Debt Service - Summit Bank

Money Market - Federated Funds

Fellowship Courts

Checking - National Penn Bank

Checking, Payroll - Summit Bank

Money Market - Alliance Government Reserves (Pershing)

Fellowship Home Apartment

Checking, Savings - Lafayette Bank

BFCHI - Corporate & Board

Checking, Payroll - National Penn Bank

Checking - CoreStates Bank

Money Markets - Federated Funds, Dean Witter Liquid Assets

Investments - AIM Funds, Dean Witter Trust Company

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Report of the Pinebrook Bible Conference

This is the ninth and final annual report of the Pinebrook Bible Conference that I have had the privilege to submit to the Annual Conference of the Bible Fellowship Church. On October 1, 1989 I accepted the call of the Conference Board to become the Director and that tenure will end when I officially resign that position and become Director in Retirement on May 1, 1998.

During these eight years and seven months I have had 70 different persons working with me on the full-time staff and 25 of them are presently employed at Pinebrook. Several hundred other adults and teens have helped us during the summer conference and the retreat season. Under the hand of God we were able to greatly improve the facilities and the program to meet the growing demands of the BFC and the greater Christian community. Joan and I have created many cherished and lasting friendships with the members of our staff, summer staff and the thousands of guests that we have met.

Major improvements to the facilities have been accomplished during the time of my directorship including the building of Meadowbrook, Stoneybrook, two staff houses, several staff apartments and a new garage. All the roads have been surfaced and a few new parking areas and roads were built and blacktopped. The lake was dredged and a new dam was built. In recent years there has been major development of the facility through the Pinnacle Project to the chapels, meeting rooms, restrooms and motel bathrooms. Our kitchen was greatly upgraded and much new equipment installed.

The Pinebrook Conference Board has placed a temporary halt on all major capital improvements until it is determined whether or not we will be able to purchase the adjoining property. Several offers have been made in line with the appraised value but as of this date it appears that the property will go to foreclosure because of liens against the property.

The greatest thrill of my years of ministry here at Pinebrook, second only to the many souls that were saved and lives that were changed, is the fact that on October 1, 1997, Pinebrook became debt-free for the first time since it was purchased back in 1968. The

mortgage of \$150,000, which was used to pay Pinebrook Junior College when it moved to Coopersburg in 1976 and the private loans which were made to build staff housing, were paid in full with four checks cut on October 1, 1997. The Finance Committee and the congregation gathered at Pinebrook for the Annual Christmas Concert/Banquet on December 13, 1997 joined in celebration and praise to God in a formal mortgage-burning ceremony. Mr. Lee Boyles, Chairman of the Finance Committee, Mr. John Moran, Board Treasurer and Bert N. Brosius, Director of Pinebrook all participated in leading the congregation in this celebration of praise and thanks.

We ask for your continued support in prayer and finances for this great ministry entrusted to the BFC. Nathan B. Brosius, son of Bert and Joan has been appointed to serve as Interim Director for a period of one year, beginning May 1, 1998. Nate has been a member of the Pinebrook staff for nearly eleven years. Nate will work with the Board and the help of his dad during this time of transition to determine and establish a format of leadership and administration to meet the exciting opportunities of the spiritual ministry here at Pinebrook as we approach the 21st Century.

Resolved that the Board of Directors of Pinebrook Bible Conference requests the 115th Annual Conference of the Bible Fellowship Church revise and change the *Faith & Order* 512-8.1 as follows:

- | | |
|------------------|--------------------------|
| (1) eight Elders | changed from laymen |
| (2.) Elders | changed from laymen |
| Class I | three Elders from laymen |
| Class II | three Elders from laymen |
| Class III | two Elders from laymen |

and further,

Resolved, that the Pinebrook Bible Conference be permitted to continue to use one present member of the board who is not an Elder. We ask that this man who has served on the Pinebrook board from its beginning and has been of great benefit be allowed to serve for as long as he desires or until he is not reelected.

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

Financial Report

Balance Sheet

December 31, 1997

Assets

Current Assets

Cash in Bank - Checking	\$ 4,184.73	
Cash on Hand & A/R	2,160.00	
Payroll Account	4,311.82	
CD Accounts	10,000.00	
BIA Account	<u>25,000.00</u>	
Total Current Assets		\$ 45,656.55

Fixed Assets

Land & Buildings	2,924,714.71	
Accumulated Depreciation	(49,013.32)	
Inventory & Equipment	38,622.59	
Furniture & Fixtures	4,011.39	
Vehicles - Net of Depreciation	<u>19,800.00</u>	
Total Fixed Assets		<u>2,938,135.37</u>

Total Assets		2,983,791.92
--------------	--	--------------

Liabilities and Equity

Current Liabilities

Accounts Payable	51,288.75	
Payroll Taxes Payable	5,760.21	
Line of Credit - UP Bank	0.00	
Payroll Deductions Payable	629.95	
Other Payables	530.00	
Sales Tax Payable	<u>129.61</u>	
Total Current Liabilities		58,338.52

Long Term Liabilities

Mortgage	0.00	
Other Loans	<u>0.00</u>	
Total Long Term Liability		0.00

Restricted Liabilities

Meadowbrook Pre-Registration	11,400.00
Deposits - All Retreats	35,012.50
Deposits - Summer Conference	16,835.00
Other Funds	0.00
Restricted Funds	3,643.21

Scholarship / Tip Fund	4,331.39	
Mini-Golf - begun 6/30/92	<u>11,395.06</u>	
Total Restricted Funds		82,617.16
Equity		
Equity at Beginning of Year	2,838,556.42	
This Year's Gain (Loss)	<u>4,279.82</u>	
Total Equity		<u>2,842,836.24</u>
Total Liabilities & Equity		2,983,791.92

Consolidated Statement of Income and Expenses
For the Year Ended December 31, 1997

INCOME

Summer Conferences - BFC	\$ 198,432.55	17.12
Retreats	687,754.76	59.34
Camp Site Rentals	10,390.11	.90
Banquets, Meals/Breaks/Pizza	12,898.74	1.11
Feminar	13,865.15	1.20
Freedom Festival	13,623.45	1.18
Senior Citizens Retreat	11,095.88	.96
PED Retreat Income	3,563.75	.31
Book Store Sales	50,001.56	4.31
Snack Shop Sales	37,644.99	3.25
Vending Machine Sales	17,966.76	1.55
Other Sales	32,640.50	2.82
Interest Received	1,427.54	.12
Terms Taken & Damage Reimbrs	3,377.20	.29
Gifts Received	44,044.23	3.80
Offerings Received	<u>20,357.50</u>	<u>1.76</u>
Total Income	\$ 1,159,084.67	100.00

EXPENSES

Book Store Expense	\$ 36,989.30	3.19
Snack Shop Expense	26,631.62	2.30
Vending Machine Expense	9,424.06	.81
Custodial Expense	65,867.02	5.68
Kitchen Expense	242,669.19	20.94
Miscellaneous Retreat Cost	472.20	.04
Pinebrook Retreat Expense	4,998.35	.43
Banquets	943.39	.08
Sports	1,631.02	.14
Music/Audio Visual	11,162.97	.96
Maintenance	166,988.93	14.41

Maintenance Supplies	18,173.31	1.57
Pest Control	4,751.60	.41
Water Supply Expense	905.60	.08
Sewer Plant Supplies/Maint.	7,974.23	.69
Swimming Pools Expense	9,276.42	.80
Electric	65,623.85	5.66
Gas	9,765.15	.84
Oil	41,388.39	3.57
Vehicle Costs	31,944.34	2.76
Insurances	71,267.77	6.15
Payroll, FICA & Processing	140,352.81	12.11
Honoraria Paid	10,165.00	.88
Gifts to Churches (RWR)	7,340.00	.63
Summer Conference Program	11,267.94	.97
Office Supplies & Equipment	9,645.66	.83
Computer Expense	10,843.44	.94
Printing, Advertising & P/R	20,316.48	1.75
Telephone	7,894.39	.68
Postage Stamps & Meter	6,305.75	.54
Board Expense	732.94	.06
Benefits, Training & Educate	9,485.38	.82
Legal & Accounting		
Sanitation Removal	9,920.25	.86
Medical Supplies		
Bad Debt Expense		
Interest Paid	2,205.69	.19
Depreciation/Principle Expnd	26,507.34	2.29
Pinnacle Project Expense	33,891.36	2.92
Real Estate Taxes	14,173.31	1.22
General Improvements	54.32	
Miscellaneous Expense	<u>4,854.08</u>	<u>.42</u>
Total Expenses	\$ 1,154,804.85	99.63
Excess (Loss)	<u>\$ 4,279.82</u>	<u>.37</u>

The cash balances are deposited in the Mellon Bank of Stroudsburg, PA.

Checking Account
 Business Investment Account
 Certificate of Deposit

The financial statements have been prepared by David T. Allen and have been audited by Donald Bilby

Report of the Board of Victory Valley Camp

But remember the LORD your God, for it is He who gives you the ability to produce wealth, and so confirms His covenant which He swore to your forefathers, as it is today.

God is the person who is leading Victory Valley Camp - He is the One who is causing us to prosper. he is the One who was and is and is to come! For who He is and for what He has done in our lives and the ministry at Victory Valley Camp we give Him praise! And, there is much for which to thank Him this year!

1997 was a year of change by way of improvements to the existing program and facilities at VVC. Phil Atkins, camp director, and his family continue to improve 7572 Sigmund Road and update it, making the house and property suitable for Jill's special needs. Phil also continues to serve faithfully in helping to direct the work of the Lord at VVC. Donna Bauer and her family continue to live on the grounds and Donna serves faithfully as the Assistant Director, putting a lot of time into programming and follow-up of summer staff and campers. This year we have added a full-time staff person to the VV family - Sandy Mitchell began working for the Valley late spring and has continued to gain confidence in doing the bookkeeping and other administrative tasks in the office. We thank God for her gifts and the opportunity to see Him at work in her as she serves the Lord at VVC.

Other changes this year include the building of a new tree house, updating and moving the location of the initiatives area, adding the new surface to the floor of Victory Hall, and upgrading and replacing the plumbing, electric, and communications in the cabin area. Also, the ad hoc Strategic Planning Committee of the Board finished its findings and made recommendations so that VV could continue working on ideas and upgrades as we move into the 21st century.

Our well-prepared, unified summer staff ministered to 835 campers. 42 children trusted Christ as Savior and Lord of their lives this summer! Praise God! Many more committed with the Spirit's help to "re-dedicate" themselves to following God's commands and making Jesus Lord of their lives. The proclamation of the Gospel and

watching the power of God work in the lives of young people, whether they are children, young adults, or older adults is truly at the center of the VVC's ministry in the BFC.

Another area of praise to God is the continuing ways He is faithfully providing for the financial needs of the camp. The "Victory Interested Person" program continues to be a vital part of camp ministry and many people were added to the ranks this year. We're also excited to report that particular church giving increased again this year and we thank God that the denomination continues to recognize the dynamic impact of VVC on the particular churches as well as the denomination as a whole.

Basic fees for a week at camp this summer will be \$179. 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 10% discount for all campers/groups which come to VVC.

We want to say thank you to all who helped by giving their time and effort this year at VVC to do many things from putting up treehouses to cutting firewood to entering data on the computer and many other invaluable things which ultimately brought glory to the name of the Lord. We would also invite any church or church group who desires to do a service project this year at VV to contact Phil Atkins at the camp as soon as possible. May the Lord continue to bless as we all work together to please Him at VVC.

The Board of VVC held four regularly scheduled meetings since the 114th 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 five sub-committees: Executive, Program and Staff, Building and Grounds, Development, and Finance.

Schedule of Future 1998 Dates

Spring Workday	May 2
Fall Workday	October 3
VIP Picnic	June 7
Victory Golf Challenge	September 19
VIP Christmas	Banquet December 5

	Camp	Outpost Village
June 21-June 27	ages 8-12	ages 10-12
June 28 - July 4	ages 8-12	ages 10-12
July 5 - 11	ages 8-12	ages 8-10
July 12-18	ages 8-12	ages 10-12
July 19-25	ages 8-12	ages 10-12
July 26-August 1	ages 12-14	ages 12-14
August 2-8	ages 12-14	ages 12-14
August 9-15	ages 14-18	

Venture Quest

June 21-26	Ages 12-14 (Boot 'n Boat)
June 28 - July 3	Ages 14-18 (Boot 'n Boat)
July 5 - 10	Ages 14-18 (Cape Cod Bike Trip)
July 12 - 17	Ages 12-18 (Adirondack High Peak Trip)
July 19 - 24	Ages 14-18 (W. Virginia High Advent. Trip)

Camper-Helper Program

June 21 - July 4	Guys Only (Ages 14-16)
July 5 - 18	Guys Only (Ages 14-16)
July 19 - August 1	Gals Only (Ages 14-16)
August 2 - 15	Gals Only (Ages 14-16)

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

Victory Valley Camp Balance Sheet

December 31, 1997

Assets

Cash in Bank	\$ 5,982	
Cash - Money Market	79,857	
Swimming Pool	38,832	
Fixed Assets	101,552	
Real Estate	369,417	
Victory Hall	<u>217,282</u>	
Total Assets		\$ 812,922

Liabilities

Payroll Taxes Payable	1,777	
Loan - Ambassador Bank	123,761	
Loan - Fellowship Manor	96,559	
Restricted Funds	48,869	
Restricted Donations	<u>10,568</u>	
Total Liabilities		281,534

Net Worth

Excess Revenues over Expenses	38,081	
Fund Balance January 1, 1997	<u>493,307</u>	
Total Net Worth		<u>531,388</u>
Total Liabilities and Net Worth		812,922

Income and Expense Statement

December 31, 1997

	<u>1997</u>	<u>Budget</u>
INCOME		
Camper Fees:		
Summer	\$ 133,175	\$ 139,455
Winter	<u>9,499</u>	<u>15,135</u>
Total Camper Fees	142,674	154,590
Church Support	29,082	30,000
Donations:		
Camper Offering	797	500
Project	2,853	3,000
VIP	<u>24,229</u>	<u>12,000</u>
Total Donations	27,879	15,500

Interest	1,984	360
Program Income:		
Crafts	484	250
Dry Goods	3,092	3,100
Horsemanship	7,362	7,500
Snack Shack	<u>8,158</u>	<u>8,800</u>
Total Program Income	19,096	19,650
Rental:		
Retreat	37,365	33,500
Specialty	<u>2,060</u>	<u>1,000</u>
Total Rental	39,425	34,500
Restricted Cash	<u>21,847</u>	<u>13,800</u>
Total Income	281,987	268,400

Expenses

Administrative:

Continued Education	828	00
Director's Salary	24,643	24,643
Dues	1,109	1,645
Health Insurance	5,793	7,930
Insurance	13,652	15,000
Office Salaries	12,846	14,480
Office Supplies	4,254	4,300
Payroll Taxes	2,859	2,994
Promo/Advertise	4,655	3,325
Telephone	2,039	2,436
Travel	<u>542</u>	<u>240</u>
Total Administrative	73,220	76,993

Building / Ground:

Cleaning Supplies	1,295	1,250
Maintenance and Repair	11,518	20,000
Payroll Tax	142	230
Pool	2,338	2,100
Real Estate Tax	4,136	4,000
Salaries	1,850	3,000
Utilities	21,782	19,200
Waste Disposal	<u>1,595</u>	<u>1,600</u>
Total Building / Ground	44,656	51,380

Total Payroll Program

Assistant Director's Salary	19,753	19,822
Continued Education	469	200

Crafts	597	500
Dry Goods	3,797	2,500
Educational material	2,821	1,500
Food	23,880	25,000
Health Insurance	4,374	4,932
Horsemanship	4,594	6,175
Medical Supplies	143	1,900
Payroll Tax	3,705	1,513
Recreational Supplies	7,001	7,555
Salaries	28,675	25,500
Snack Shack	8,172	6,200
Travel	<u>270</u>	<u>240</u>
Total Program	108,251	103,537
Total Expenses	<u>226,127</u>	
Net Excess from Operations	55,860	
Interest - Debt Service	<u>17,779</u>	<u>17,781</u>
Excess of Revenues		
Over Expenses	38,081	
Capital Expenditures		
Housing	1,591	
Victory Hall	<u>164</u>	
Total Capital Exp.	1,755	5,000
Debt Service	<u>13,474</u>	13,467
Total Other Cash Expended		<u>15,229</u>
Net Cash Gained*	22,852	
Total Budget Expenses		<u>268,158</u>
Excess of Receipts over Disbursements		242

* Included in this figure, \$ 21,847 is recognized contributions for the Atkins family housing project.

Note 1 The Cash in Bank - Money Market is the monies being held for capital expenditures and Debt Reduction

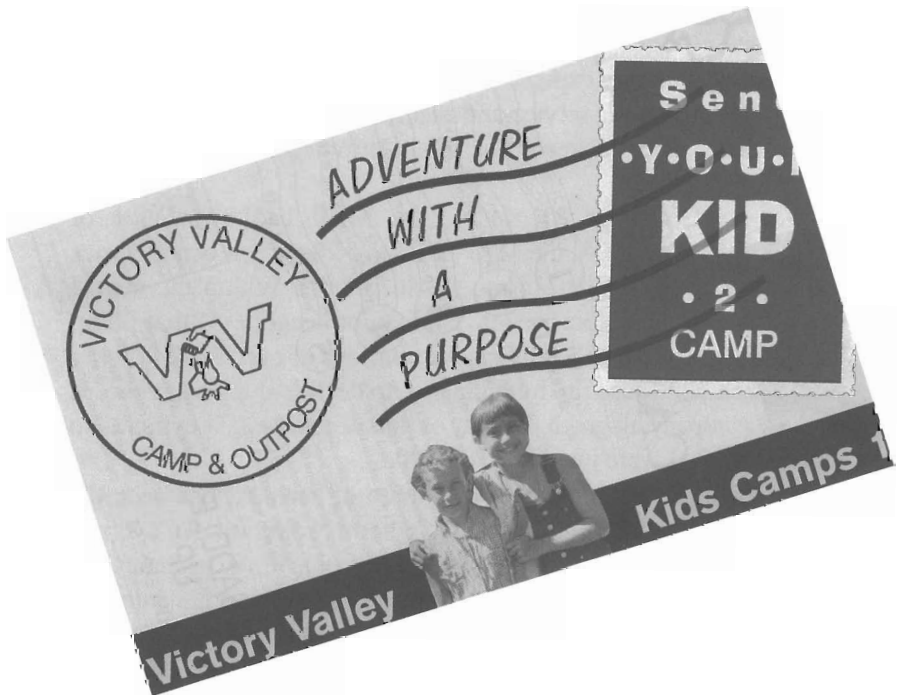
Note 2 The Restricted Donations are the contributions received from churches and others less the monies disbursed on capital expenditures

The Restricted Funds are insurance proceeds received for Victory Hall reconstruction

Note 3 Long Term Debt Reduction

	Mortgage Payable	Note Payable
1998	\$ 11,960	\$ 2,554
1999	13,017	2,738
2000	14,168	2,936
2001	15,420	3,148
2002	<u>16,784</u>	<u>3,376</u>
Total 5 year payments on debt	71,349	14,752

Accounts audited by Ellis Lee Hostetter, Certified Public Accountant.
Letter on file with Board of Victory Valley.



Report of the Board of Pensions

The Board of Pensions recommends the following resolutions to be adopted by the 115th Annual Conference of the Bible Fellowship Church:

Whereas, the Minister's Retirement Fund (MRF) annuity rate for 1998 was \$194 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 1999 be \$197 per year of service.

Whereas, Willard E. Cassel has served as Pension Secretary since the inception of the Board of Pensions, and

Whereas, Willard E. Cassel has resigned from the Board of Pensions due to his impending move to Florida, therefore be it

Resolved, that we express our appreciation to Willard E. Cassel for his faithful service and assure him of our prayers for him as he enters a new phase of his retirement.

As of December 31, 1997, the MRF had a balance of \$342,303.55. For 1998, the MRF will have 26 current beneficiaries receiving a total of \$12,234/mo (\$146,808/yr). Within the next 3 years, 7 additional pastors become eligible for benefits. At that point, the MRF is projected to be making distributions of over \$200,000 per year, which will cause the fund balance to decline sharply, as shown on the accompanying graph. By way of perspective, total payments to retirees in 1991 were just over \$88,000.

Of even greater concern to the Board of Pensions has been the mortality assumptions used for the long term projection. An average mortality age of 83 was assumed, with a 5 year life expectancy for anyone currently over that age. On the whole, our retirees are enjoying better health and longer lives than these assumptions. From a financial standpoint, this has a very negative impact on the MRF

projected balances. Possible solutions would include reducing benefits and / or increasing contributions. This will be a major area of review by the Board of Pensions during 1998.

On the positive side, investment returns have been greater than projected, while inflation has been lower. The Board of Pensions will continue to manage the MRF investment portfolio with the combined objectives of income and growth. Growth of church membership has also been positive, averaging 1.5% per year for the past 10 years. Therefore, the current projection does assume future growth of 1% per year, which was a change from the "no growth" assumption used in the past.

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

Board of Pensions Balance Sheet

Fiscal Year Ended, December 31, 1997

	<u>12/31/97</u>	<u>12/31/96</u>
ASSETS		
Cash: CoreStates Bank	\$ 22,960.60	\$ 15,714.17
Vanguard Treasury Reserves	54,280.56	23,839.21
Vanguard Discount Brokerage (Treasury Notes)	149,870.60	199,688.85
Mutual Funds (5 different funds)	113,016.04	97,389.86
Receivables	<u>2,175.75¹</u>	<u>27,834.75</u>
Total Assets	\$ 342,303.55	\$ 364,466.84
LIABILITIES	0.00	0.00
NET ASSETS	<u>\$ 342,303.55</u>	<u>\$ 364,466.84</u>

Footnotes:

¹ Receivables represent the amount owed to the MRF through the 3rd calendar quarter ending Sept 30, 1997, which was not "Due" until Oct. 31, 1997, plus any past due amounts from the 2nd calendar quarter. This does not include the 4th calendar quarter, since payments are not due until Jan 31, 1998.

Income Statement

Fiscal Year Ended December 31, 1997

	FYE 12/31/97 <u>(12 Months)</u>	FYE 12/31/96 <u>(12 Months)</u>
INCOME		
Administrative Budget	\$ 42,000.00	\$ 14,000.00
Contributions from Churches	69,629.06 ⁽¹⁾	61,475.87 ⁽¹⁾
Payments from Board of Missions	14,936.21 ⁽²⁾	5,900.39 ⁽²⁾
Trust Fund Gain / (Loss)	28,258.28 ⁽³⁾	29,179.49 ⁽³⁾
Increase (Decrease) in Receivables	<u>(25,659.00)</u>	<u>11,855.12</u>
Total Income	\$ 129,164.55	\$ 122,410.87
EXPENSES		
Retirement Payments:		
Regular	\$ 138,452.98 ⁽⁴⁾	\$ 138,322.44 ⁽⁴⁾
For Board of Missions	11,820.48 ⁽³⁾	4,078.76 ⁽³⁾
Administrative Expenses	1,054.38 ⁽⁵⁾	491.43 ⁽⁵⁾
MAF payments to Vanguard	<u>0.00⁽⁶⁾</u>	<u>9,911.41⁽⁶⁾</u>
Total Expenses	<u>\$ 151,327.84</u>	<u>\$ 152,804.04</u>
Increase / (Decrease) to MRF	<u>\$ (22,163.29)⁽⁷⁾</u>	<u>\$ (30,393.17)⁽⁷⁾</u>

Footnotes:

(1). This reflects membership contributions for balances due for 1996, and contributions during 1997.

(2). As a service to the Board of Missions, the Board of Pensions makes payments to retired ordained missionaries. The amount received was for 1997, plus 5 months of 1998.

(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.

Starting Data & Assumptions

Total MRF Value	\$ 342,303.55
Valuation Date	12/31/97
MRF Annuity Annual Payout Rate (1998 Calendar Year)	194
MRF Annuity Annual Payout Rate (1999 Calendar Year)	197
Inflation Assumption	4.00%
Interest Assumption (Rate of Return on MRF)	7.00%

Annual Contribution Data & Assumptions

From Conference		(via the Administrative Budget)
1998	\$ 30,000	(approved at 1997 Annual Conf)
1999	\$ 32,000	(recommended to 1998 Annual Conf)
2000 thru 2024	\$ 33,280	(increases annually by inflation)
From Churches:		
Basic MRF Contribution	\$ 600.00	(increases periodically by inflation)
Per Capita	\$ 6.00	(increases periodically by inflation)
Until the year	2014	
Current BFC members?	6,965	From 1997 Yearbook (12/31/96 Data)
Assumed Membership Growth	1%	per year (historical avg. 1.5% since 1987)
Number of Churches/Agencies	56	

Beneficiary Assumptions

Cost of Living Adjustments (Gradual Phaseout):		
Calendar Years	COLA Factors	Net COLA
1998 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	24 / 25 / 49	
Projected Board of Pensions Annual Administrative Expenses		\$ 2,000

Ending Data

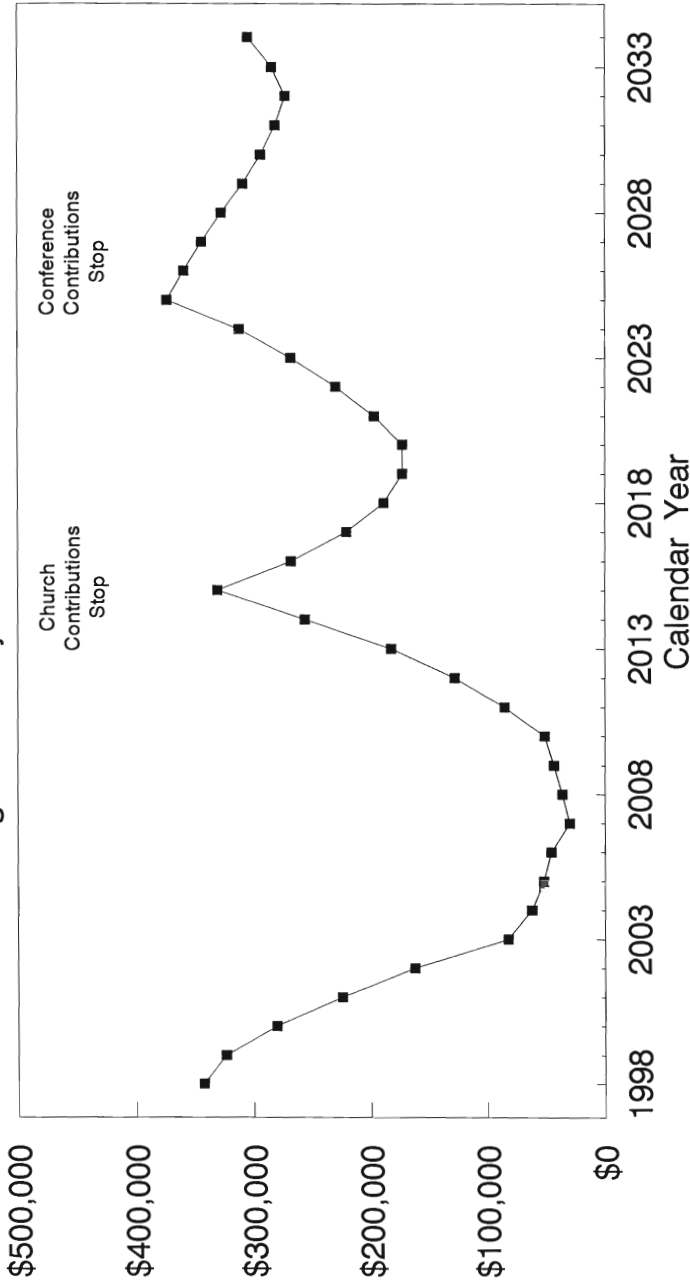
Last MRF Annuity Payout Required in	2031
MRF Ending Balance in that year	273,173

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 and growth of church membership.

Graph

Minister's Retirement Fund

Long – Term Projection of Account Balances



Report of the Stewardship Council

The Council met three times during the period January 1, 1997 through December 31, 1997 to conduct Bible Fellowship Church Stewardship business. The focus of Council's efforts this past year was in two areas: the September issue of *Fellowship News*, and the proper establishment and management of Deferred Gift Annuities.

As a result of the efforts of Council member Carol Snyder, Editor of *Fellowship News*, the September issue was devoted solely to Stewardship issues. The lead article related the story of Sarah Dengler, a member of our Harleysville church, who made a bequest in her will to the Missions outreach of her church. The story clearly illustrated the benefits of planned giving, and has resulted in a memorial to this generous woman. The impact of the *Fellowship News* issue was far reaching, and was an encouragement to Council members.

Council also discussed the potential problems that could result if deferred gift annuities are not structured properly. A sub-committee was formed to prepare recommendations for legislation to be presented to the 115th Annual Conference. 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, 1997 was \$73,450.92.

Roy Hertzog, retired Board of Missions Director, was appointed "Coordinator of Stewardship Services." In September, Roy attended the 1997 Christian Stewardship Association National Conference in Kansas City. During the next two years, with Roy's energy and assistance, Council will be organizing "whole - life stewardship" seminars for pastors, conducting regional wills clinics, and adding a stewardship section to the BFC Web page.

The Council was able to meet its financial obligations during this past fiscal year. During the period, Council requested contributions from each of the five agencies, but none from the Administrative Budget. The financial reports are included with this report.

The first Sunday in February continues to be 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 Stewardship Notes binder.

Resolutions: The Stewardship Council submits the following Resolutions to the 115th Annual Conference:

Whereas, there is a potential liability to Bible Fellowship Church in the establishment of gift annuities by agencies and particular churches of Bible Fellowship Church, and

Whereas, the Stewardship Council of Bible Fellowship Church is able to provide advice and assistance in the prudent structuring of these contracts, and

Whereas, this advice and assistance should help to avoid any future, unplanned liabilities of Bible Fellowship Church, therefore be it

Resolved, that all agencies and particular churches of Bible Fellowship Church must consult with the Stewardship Council prior to the establishment of any gift annuities.

Whereas, there are presently gift annuity obligations contracted by agencies and particular churches of Bible Fellowship Church, be it

Resolved, that details of all such gift annuities be disclosed annually to the Stewardship Council to help provide early warning of any potential problems with the payment of such obligations, and be it further

Resolved, that the particular churches list these obligations on their balance sheets for annual reporting to their congregations, and be it further

Resolved, that the agencies list these obligations on their financial report to Annual Conference.

Resolved, that Article 407 - Miscellaneous Bylaws include the following addition:

407-5 Congregations shall consult with the Stewardship Council prior to establishing any gift annuities and shall list all annuity obligations annually in their financial report to the congregation.

FIRST READING

Resolved, that Article 509 - Agencies of Annual Conference include the

following addition:

- 509-7 Agencies shall consult with the Stewardship Council prior to establishing any gift annuities and shall list all gift annuity obligations annually in their financial report to Annual Conference.

FIRST READING

Whereas, there have been problems with gift annuity contracts within Bible Fellowship Church and other denominations, and

Whereas, agencies and particular churches of Bible Fellowship Church have entered into these contacts in the past, and are presently soliciting and entering into this type of contract, and

Whereas, decisions made by agencies and particular churches of Bible Fellowship Church have the potential to affect the overall financial health and ministry of Bible Fellowship Church, be it further

Resolved, that by the rule of exception, implementation of this legislation shall begin in 1998, before a second reading takes place.

Stewardship Council Members; James G. Koch, Chairman (Member at Large); Richard J. Volpe, Secretary/Treasurer, Phil Atkins (Victory Valley Rep.); James A. Beil (Fellowship Homes Rep.); Bert N. Brosius (Pinebrook Bible Conf. Rep.); Ralph D. Cole (Historical Society Rep.); Dana E. Weller (Board of Missions Rep.); Carol Z. Snyder (Church Extension Rep.); Gary Karch (Member at Large); Roy E. Hertzog, Coordinator of Stewardship Services (Ex-officio member).

Financial Report of the Stewardship Council

Beginning Cash Balances (12/31/96)		\$ 3,366.58
Harleysville National Bank		
Receivables	0.00	
Total Beginning Balances		3,366.58
Receipts:		
BFC Administration Budget Support	0.00	
BFC Agency Support	400.00	
Donations	0.00	
Checking Account Interest	12.26	
Total Receipts		412.26

Expenses		
Assistance to P. Jr. College	3,000.00	
Travel Expenses	137.70	
Administrative Expenses	<u>557.95</u>	
Total Expenses		3,695.65
Ending Cash Balances (12/31/97)		
Harleysville National Bank		83.19
Receivables		
BFC Agency Support	100.00	
Board of Directors (for PJC)	<u>3,000.00</u>	
Total Receivables		3,100.00
Payables		
Board of Missions	<u>(500.00)</u>	
Total Payables		(500.00)
Total Ending Balances		\$ 2,683.19

Audited by Wendy Lee Alderfer, Asset Planning Services, Ltd. 162 Main Street, PO Box 164, Harleysville, PA 19438-0164



Pocono Mountain BFC new addition

Report of the Historical Committee

The Historical Committee has seen several significant developments since the last meeting of the Annual Conference.

Microfilm records of the *Gospel Banner* were purchased and received. Our archives now have a complete set of the *Gospel Banners* from 1878 until 1952. The Gospel Banner was our denominational magazine during this period and is a rich source of information about our past.

Computer equipment was purchased to allow greater use of our archives. A scanner was purchased to allow us to have a computerized image of our pictures. This will allow for sharing our photographs without needing to lend them out for use. Along with the scanner, a zip drive was purchased to allow for the backup storage of the computerized images.

The computerization of the text of the General Conferences from 1873-1916 has been accomplished. These minutes are now under one cover and have accompanying indexes. These minutes and indexes will be helpful to those who are researching our past. They are particularly helpful in showing the development of our doctrinal positions.

Perhaps most exciting to us is the project to prepare a video for use in our churches. The purpose of this video will be to tell our story to those who do not know of our past. We are hopeful that churches will be able to use this video in new-member classes to acquaint those who join us with our history. Branch Valley Productions has been contacted to begin this work. Mr. Jay Ruth who directs Branch Valley has had experience making such historical presentations.

We note with sadness the relocation to Florida of committee member, Willard E. Cassel, and his decision not to be renominated. Brother Willard's input and participation in the life and work of the Historical Committee has been invaluable.

Historical Committee: Willard E. Cassel, Chairman and Treasurer; Richard E. Taylor, Archivist; Harold P. Shelly, Jill Davidson, Daniel G. Ziegler, and David E. Thomann.

Financial Report

Balance 1/1/97		\$3,043.59
Income		
Book Sales	464.80	
From the Historical Society	750.00	
Annual Conference Appropriation	1,000.00	
Interest	<u>47.41</u>	
	2,262.21	<u>2,262.21</u>
		5,305.80
Expenses		
Menn. Hist. of East. PA (Microfilm)	1,300.00	
Memb., Lancaster Menn. Hist. Soc.	50.00	
Petty Cash	75.00	
Grace BFC, Wallingford, printing	270.00	
Computer Software	54.00	
Archive Maintenance (two years)	800.00	
Mailing to Pastors	41.34	
Tent Frame	86.19	
Humidifier	169.00	
Mileage and Meals	123.07	
Telephone	7.24	
Buck's County Atlas	37.10	
Postage	1.42	
Humidifier Maintenance Contract	16.91	
New Computer Equipment		
(Lap Top \$425, Scanner, Zip Drive \$575)	<u>\$1000.00</u>	
Total	4031.27	<u>4031.27</u>
Balance 12/31/97		1,274.53

(Funds are on deposit in First Union Bank, Brookhaven, PA)

This account was reviewed by William R. Singletary

Report of the Board of Publication and Printing

“Publish or perish” is an important phrase on many university campuses across the nation. For a professor to become tenured or remain tenured he or she must write books, chapters in books, journal and magazine articles in order to demonstrate an awareness of the latest research in his or her field. The awesome sounding “perish” means that the professor can be left behind in his field, seem irrelevant, and be passed over for promotions and perhaps even dismissed. There is also a public image advantage that accrues to the university in that such articles indicate solid research is being done at this particular institution.

“Publish or perish” would almost seem like the standard by which the early church operated. There was a fervor to “publish” the gospel unmatched in church history. It is almost as though they believed in “publish or perish.” Indeed, today that seems to be the story for particular congregations of God’s people: that church which freely and laboriously gives out the gospel usually is the church that grows. Conversely, the church that does not take seriously publication of the gospel often perishes.

The Board of Publication and Printing works on the principle, that which connects us gives us vitality. The stronger that connection is, the greater that vitality. The weaker that connection, is the lesser vitality there is. Staying connected with each other drives us on.

One of the newer, cutting edge, ways of connecting is via the Internet. Our web site receives regularly an encouraging number of “hits” (visits). We have changed our server for the web site and are in the process of adding a partner for Eric Clontz to assist in further development of it. Because of the international nature of the Internet there are some serious issues of what we can place on our web site.

We want to once again acknowledge our *Fellowship News* production staff for an outstanding job: Carol Snyder as editor, Clyde Snyder on graphics, and Pastor Dan Allen on printing and distribution.

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.

The cost of the 1998 *Yearbook* will be \$7.25.

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@enter.net

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, 1999 be adopted as presented.

Resolved, that a contribution of \$325.00 for the conference year 1999 to be given to the Board of Publication and Printing from each agency to help underwrite the cost of printing and distribution of the *Fellowship News*. Payments are to be made upon submission of a bill to the Business Manager, Paul T. Rutman, by December 31, 1998.

Resolved, that \$1.75 per member of the Bible Fellowship Church for 1998 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 upon submission of a bill to the Business Manager, Paul T. Rutman, at the 115th Annual Conference.

Resolved, that the following legislation be adopted at second reading (p.42, 1997 *Yearbook*)

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.

SECOND 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, Clyde W. Snyder, Jonathan P. Tait

Financial Report Dec.30, 1996 to Dec.31, 1997

Balance, Dec. 30, 1996		\$ 3,063.23
Receipts:		
Administrative Budget	\$ 4,000.00	
From Boards and Committees	1,825.00	
From Churches	10,173.75	
<i>Fellowship News</i> Sponsors	125.00	
<i>Yearbook</i> Sales	4,491.06	
<i>Faith & Order</i> Sales	885.00	
"Articles of Faith"	332.50	
Church Supplies	460.00	
Shipping	38.50	
Interest Received	7.09	
Total Receipts		<u>\$ 22,337.84</u>
Total		\$ 25,401.07

Expenditures:

Fellowship News:

Design & Layout	\$ 2,570.50
Printing	10,173.75
Mailing	1,357.25
Editors Expense	118.46
Editors Hon/Proofreading	1,100.00
Annual Conference Expense	200.00
Board Expense	841.88
Business Managers Expense	375.05
<i>Faith & Order</i>	527.80
<i>Yearbook</i>	4,506.41
Church Supplies	77.00
Contingencies	<u>143.30</u>
Total Expenditures	<u>\$ 22,217.71</u>

Balance, December 1996

\$ 3,183.36

Accounts in CoreStates Bank; Audited, Charles Kline

1999 Proposed Budget

Receipts:

Subsidy - Administration Budget	\$ 3,500
From Boards & Committees	1,950
From Churches	10,700
<i>Fellowship News</i> Sponsors	2,000
<i>Yearbook</i> Sales	5,000
<i>Yearbook</i> Sponsors	750
<i>Faith & Order</i> Sales	500
Articles of Faith	300
Church Supplies	450
Shipping	50
Web Site Services	<u>770</u>
Total Income	<u>\$ 25,970</u>

Expenditures:

Fellowship News

Layout & Design	\$ 2,800
Printing & Mailing	12,500
Editor's Expense	200
Editor's/ Proofing Honorarium	1,300
Annual Conference Expenses	300
Business Manager Expenses	100
Board Expenses	700
<i>Faith & Order</i>	450
<i>Yearbooks</i>	6,000
Church Supplies	550
Warehouse	200
Web Site Services	670
Contingencies	<u>200</u>
Total Expenses	<u>25,970</u>

Report of the Christian Education Committee

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, five sub-committees met as needed to plan, develop, and implement specific Christian Education ministries for the denomination.

Audio-Visual Library

The Library continues to provide outstanding resources for the denomination for teaching, teacher education, youth ministry, and children's programs. New series added to the Library this year include an extensive new series of science films from Moody, Tedd Tripp's "Shepherding a Child's Heart," "Living Proof II: Lifestyle Discipleship," Larry Crabb's "God of My Father," and "Personal Holiness." The Library is housed at Bethel Bible Fellowship Church in Emmaus. A complete listing of titles is available from the Bethel Church office.

Christian Education Training

Through our ongoing arrangement with Walk Thru the Bible Ministries and Pastor David Schoen, eight Old Testament Walk Thru adult presentations were offered in local churches as well as at conference-wide gatherings. Three Old Testament "Kids In the Book" presentations were provided as well. Nine presentations are already scheduled for 1998. We are pleased to see how well this ministry to our churches and communities is working. Pastor Schoen is now trained to present both Old and New Testament Walk Thru programs for adults or children and is accepting a limited number of additional sessions for this church year. We deeply appreciate his willingness to serve in this way.

A resource packet of materials from various publishers was distributed at last year's Annual Conference. At the same time, a brochure listing a variety of training seminars provided by the Board of Christian Education was circulated.

A new project has been undertaken to develop curriculum based on the Articles of Faith. Diana Vroman from Edison has been commissioned by the Board of Christian Education to begin this work. Our goal is to have sample children's curriculum available by next Annual Conference. Consideration is

being given to providing this material computer-formatted.

A "Day of Interaction" for key persons in the area of summer ministry planning is scheduled for March 28, 1998 at Ebenezer Bible Fellowship Church, Bethlehem. Details and promotional materials have been sent to pastors and Christian Education personnel.

Pastor-Elder-Deacon Retreat

The 1997 PED Retreat was held November 7-8 with Dr. Ed Gross as speaker. The 131 men who participated were challenged and ministered to by the biblical exposition and caring teaching of Dr. Gross.

Youth

The youth ministry of the BFC is exciting! God is at work in the hearts of His people even at the ages of 12 to 18. To see God changing people, making them into new creations and helping them die to sin and live to Christ gives us cause to praise Him for who He is and what He is doing!

The Thanksgiving Youth Rally provided an exciting day of ministry for 324 teens and leaders with 23 BFC churches represented. Foster Christy spoke at the end of an action-packed day at Victory Valley Camp and challenged us to count the cost of following Christ by reaching our friends in school and work for Jesus.

Sno-Glo 1998 was an outstanding success. Three weekends of ministry at Pinebrook provided challenge and teaching for 989 teens and leaders from 38 churches. Mark Fodale, Jack Crabtree, and Michael Herb (from our Lebanon church) did an excellent job of ministering to these young people.

Plans for 1998 include a two-track Youth Leadership Seminar on April 25 with sessions for both teen and adult leaders. The Annual BFC Track Meet will be held in Lebanon on June 6. Our Thanksgiving Youth Outreach will be held November 27 and Sno-Glo 1999 is already being planned.

God is moving in our young people; His Church for today as well as tomorrow. The committee is considering the need for a denominational Youth Advisor who would coordinate some of these conference-wide ministries as well as provide assistance for local churches. Pray for us as we continue to seek God's will for the future youth ministries of the Bible Fellowship Church.

Family Ministries

In an effort to move toward expanding denominational ministries to men, women, singles, and families, the Board has taken first steps in developing a

Family Ministries sub-committee. Ideas related to initiating or strengthening family ministries in the denomination should be forwarded to Rick Paashauss.

Financial Report

Board of Christian Education

Opening Checking Balance	\$ 7,356.33
Income	
Church Contributions	4,470.00
PED	6,532.25
Sno Glo	59,338.50
Thanksgiving Rally	4,899.95
Total Income	<u>82,597.03</u>
Expenses	
AV	1,852.25
Bd of Pub & Printing	300.00
CE Training	47.90
Committee	1,387.59
Miscellaneous	
PED	5,762.63
Sno Glo	53,718.10
Thanksgiving Rally	4,458.68
Walk Thru the Bible	648.00
Total Expenses	<u>68,175.15</u>
Transfer to Savings	<u>(7.00.00)</u>
Ending Checking Balance	<u>7,421.88</u>
Savings	
Youth	\$ 2,023.93
CE	<u>5,059.81</u>
Ending Savings Account Balance	\$ 7,083.74
Total Assets Board of Christian Ed	\$ 14,505.62

Depository: CoreStates Bank, Emmaus, PA.
 Report prepared by Annette Kuhns
 Reviewed by David Schoen

Board of Christian Education: Richard T. Paashauss, Chairman; J. Mark McCreary, Secretary; Clyde D. Bomgardner, Jr.; Ralph E. Ritter, Gary W. Saggio, David N. Schoen, Robert S. Commerford, Bruce A. Kellerman, James Harris, Karen Stull, Annette E. Kuhns, Dennis J. Lawrence

Report of the Board of Directors of the 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.

Churches: Newark, NJ

It is anticipated the Church Extension Department will begin to use the facilities which formerly housed Salem Bible Fellowship Church, Allentown, to establish a Hispanic church. Also, the Board of Directors has begun discussions to determine whether the Haitian congregation now using property formerly known as Emmanuel Bible Fellowship Church, Philadelphia, will be able to purchase that property.

In response to a large premium increase contained in the proposal of Inter-County Hospitalization-Health Plan to provide medical insurance for Bible Fellowship churches and agencies, the Board of Directors engaged Capital Blue Cross and Blue Shield to provide comparable services at far lower prices beginning December 15, 1997.

The report of the Board of Directors to the 114th Annual Conference envisioned that sale of the 5.711-acre parcel of the property containing the buildings of the Pinebrook Junior College would be consummated by the end of the summer of 1997. Though the Basile Corporation remains committed to purchasing the property, and has recently agreed to an extension of an agreement of sale through June 1998, it has not been possible to complete the sale of the property. A decision by the Upper Saucon Sewer Authority to place a moratorium on new hookups into the system along with a ruling that a new owner would not have the right to use the system at the level maintained by the Pinebrook Junior College when it was in existence is the single remaining issue blocking the sale. During the year there has been frequent contact by mail and telephone between representatives of the Board of Directors and Attorney Joseph A. Fitzpatrick, Jr. In addition, meetings were held with Mr. Fitzpatrick and representatives of Basile Corporation. There was also a meeting with State Representative T. J. Rooney and several contacts with State

Representative Merle Phillips, a member of Sunbury Bible Fellowship Church. Members of the Board of Directors also petitioned the Upper Saucon Sewer Authority for relief in person in July and November of 1997. Despite an ongoing dispute between the Borough of Coopersburg and Upper Saucon Sewer Authority as to who is to blame for hydraulic overload of the system during heavy rainfall, only recently have informal face-to-face meetings begun between representatives of the two parties. Accordingly, the Board of Directors and the Basile Corporation are anticipating joint legal action aimed at speeding a resolution of the problem.

The Basile Corporation has recently expressed a desire to purchase the three additional parcels of the Pinebrook Junior College property. It is not likely that serious talks on this will take place until it is clear the buyer can use the sewer system.

In carrying out the directive of the 114th Annual Conference that the Board of Directors obtain funds to pay operating costs of the Pinebrook Junior College property through loans or assessments from Bible Fellowship Church agencies, representatives of the Board of Directors met with representatives of the agencies and obtained their agreement to lend funds to the Board of Directors. Under this agreement, agencies have loaned enough money to the Board of Directors to cover carrying costs, pay off a loan in the amount of \$96,750 held by Core States Bank, and reduce the principal of a loan held by Quakertown National Bank by \$50,000. Although this has reduced the amount of interest being paid on money borrowed, it is urgent that the Annual Conference adopt a plan to liquidate the substantial indebtedness that will undoubtedly remain after sale of the property. It should also be noted that since money loaned by agencies is being used to replace money borrowed from banks, the Board of Directors has declared that these loans be placed immediately behind bank loans in order of payment.

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

Recommendations: We recommend the 115th Annual Conference adopt the following:

1. Resolved, that the rate of mileage reimbursement for conference business be 22¢ per mile.
2. Resolved, that the administrative budget for January 1, 1998 to

December 31, 1998 be adopted.

3. **Resolved**, that the administrative budget for January 1, 1999 to December 31, 1999 be approved for submission to the churches for their pledges.

Pledges for the 1999 administrative budget shall be received by the financial secretary by September 1, 1998.

Board of Directors of the Bible Fellowship Church: James A. Beil, President and Hospitalization Secretary; Carl C. Cassel, Vice President; David J. Watkins, Secretary; Horace A. Kauffman, Financial Secretary; Robert W. Gehret, Treasurer; Bert N. Bosius, Raymond R. Dotts, Randall A. Grossman, L. James Roberts, Jr.

ADDENDUM TO THE REPORT

Proposal to Retire Debt Associated with the Closing of Pinebrook Junior College

A. Introduction

The issues surrounding the sale of the former Pinebrook Bible Conference had not been fully resolved at the time of this proposal. But the general outcome is now anticipated and the need to address the debt warrants the preparation of this proposal. Only time will reveal the exact outcome, and we encourage the members of Annual Conference to continue to pray for the Lord's will in this matter. Those assumptions which are most likely to vary will be identified, but on the whole the numbers are conservative, and of a "worst-case-scenario" nature. It is anticipated that the exact numbers will be calculated and made public when the final sale of Pinebrook's properties are completed.

B. Summary of Proposal

The proposed method of retiring the debt is in two forms: 1) each church is urged to enter into a faith covenant with the other BFC churches to contribute 1% of its annual offerings for up to 4 years, and 2) each church is urged to contribute the entire offering of one Sunday of its choosing in the year 2000 (there are 53 Sundays in 2000).

C. Details of Proposal

Annual Conference (1997 Yearbook p. 36) has determined that debt to banks and other individuals and organizations from which money has been borrowed are to be repaid before money borrowed from the funds controlled by the Board of Directors. Money spent from funds controlled by the Board of Directors, namely the Fund to Promote Church Extension, is thus last in priority to be replenished. Yet the desire to support the extension of the church should not be delayed for several years. For this reason the proposed repayment is in two forms: 1) the retirement of debt and 2) the replenishing of funds to extend the BFC.

Obligations as of 3/31/98

1. The Retirement of Debt

Interest Accrued	\$ 22,295
Notes	431,000
Mortgage	<u>284,500</u>
	\$737,795

Projected Obligations and Credits

Accruable Interest (1999-2002)	\$ 60,000	7% average
Property Sales	<u>400,000</u>	could be 25% higher
	\$ 397,795	

Method of repayment - churches contribute 1% of annual offerings for up to 4 years. Total offerings in 1997 were \$10,023,975 (1997 Yearbook, p. 164). Each church is urged to contribute 1% of its offerings (through budget or other means) to apply \$100,000 to the debt in 1999, 2000, 2001, and 2002 until the debt is retired.

2. The Replenishing of Funds to Extend the BFC

The Fund to Promote Church Extension is largely the result of the sale of abandoned church properties, which the conference has chosen to designate of the extension of the church (*Faith & Order* 512-1,3[6]). Annual Conference had the power to use it in that way, or to use it otherwise. During the Pinebrook crisis, the Board of Directors reluctantly use the Fund to pay actual debts. Now it is time to seek to build up the Fund again so that the work of church extension may not be hindered. The Board of Directors believes the *Faith & Order* should also be revised in order to anticipate any future contingency of a similar nature.

In order to more quickly rebuild a fund to extend the BFC, each church is encouraged to designate one Sunday in the year 2000 to contribute its entire offering to the Fund to Promote Church Extension. (There are 53 Sundays in the year 2000, so the impact on other budget priorities should be minimal). The average total Sunday offering in our churches in 1997 was almost \$200,000, so that the concept, if vigorously promoted, should raise a large amount of money to rebuild the Fund to Promote Church Extension. In this one-time fashion we can enter the new millennium with a fresh impetus to extend the church.

Should this method fail to raise a satisfactory amount of money, Annual Conference could adopt other means at a later date to increase the size of the Fund to Promote Church Extension.

D. Implementing Resolutions

1. **Whereas**, the projected debt in the sale of the Pinebrook Bible Conference property is over \$300,000 to agencies outside of the Board of Directors of BFC, and
Whereas, we have a moral obligation to repay our debts, therefore be it
Resolved, that we commit ourselves to one another and to the Lord to contribute 1% of the offerings of the particular churches and organized missions for a period of up to 4 years beginning in 1999 to retire this debt.

2. **Whereas**, the Board of Directors used \$310,000 from the Fund to Promote Church Extension in order to meet obligations concerning the closing of Pinebrook Junior College (which has accumulated \$71,243.69 in interest as of 12/31/97), and
Whereas, the Faith & Order says of the Fund to promote Church Extension "It shall use the net proceeds of the sale of such property for the extension of the BFC" (512-1.3[6]), and
Whereas, the Annual Conference has ruled that money owed to ourselves is lower in order of priority for repayment than debts to others (1997 Yearbook p. 36) and such debts may exceed \$300,000 and
Whereas, having a larger Fund to Promote Church Extension is

greatly desirable to further the extension of the BFC, therefore be it

Resolved, that we remove the obligation to repay the \$310,000 plus interest to the Fund to Promote Church Extension, and further

Resolved, that each particular church and organized mission dedicate the entire offering from October 29, 2000 (the year 2000 has 53 Sundays) as a gift to the Fund to Promote Church Extension.

3. **Whereas**, delay in the sale of the Pinebrook Bible Conference property has resulted in significant financial obligations for which the Annual Conference has made no provision, and

Whereas, there is the potential for similar circumstances to arise in the future, and

Whereas, the Annual Conference has limited the use of proceeds of the sale of properties deeded to particular churches which have closed to "the extension of the BFC" (*Faith & Order* 512-1.3[6]), therefore be it

Resolved, that the final sentence of the Faith & Order 512-1.3[6]) be replaced with "Proceeds of the sale of such property shall be for the extension of the BFC except when otherwise mandated by Annual Conference upon the recommendation of the Board of Directors of the BFC."

[FIRST READING]

Bible Fellowship Church Balance Sheet

Assets	<u>12/31/97</u>	<u>12/31/96</u>
General Funds	\$ 617,108.39	\$ 651,411.53
Closed Churches	8,452.85	6,734.55
Fund to Promote Church Extension	1,447,255.40	1,435,727.92
Pinebrook Jr. College Fund	<u>420,731.71</u>	<u>422,573.95</u>
Total Assets	\$ 2,493,548.35	\$ 2,516,447.95
Liabilities		
General Funds	\$ 5,285.00	\$ 39,927.77
Closed Churches	0.00	0.00
Fund to Promote Church Extension	325,516.64	343,130.92
Pinebrook Jr. College Fund	<u>1,109,038.63</u>	<u>1,020,298.32</u>
Total Liabilities	\$ 1,439,840.27	\$ 1,403,357.01

Funds Held in Trust		
Fund to Promote Church Extension	\$ 586,096.93	\$ 568,482.65
Net Worth		
General Funds	\$ 611,823.39	\$ 611,483.76
Closed Churches	8,452.85	6,734.55
Fund to Promote Church Extension	535,641.83	524,114.35
Pinebrook Jr. College Fund	<u>(688,306.92)</u>	<u>(597,724.37)</u>
Total Net Worth	\$ 467,611.15	\$ 544,608.29
Total Liabilities, Trust Funds and Net Worth	\$ 2,493,548.35	\$ 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, 1997

Assets

Current Assets

Cash - General Fund	\$ 45,810.31
Cash - Ministers Ass't Fund	5,401.19
Cash - Fund to Assist Churches	5,737.41
Cash - MCC Intern. Fund	5,903.39
Accounts Receivable	
Admin. Budget (Note 1)	1,874.00
Medical Ins. (Note 1)	<u>5,237.00</u>

Total Current Assets \$69,963.30

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 \$ 617,108.39

Liabilities

Prepayments

Admin. Budget (Note 1)	\$ 1,400.00
Medical Insurance (Note 1)	<u>3,885.00</u>

Total Liabilities 5,285.00

Net Worth 611,823.39

Total Liabilities & Net Worth \$ 617,108.39

Note 1. General Fund accounts receivable and prepaid for the 1997 Conference Year

Accounts receivable

Medical Insurance

Bayshore	1,000
Bethlehem	546
Phila., Wissinoming	800
Scranton	470
Wallingford	1,558
Walnutport	175
Wickstead, James	<u>688</u>
Total	\$ 5,237

Administrative Budget

Howell	600
Kutztown	80
Phila. Wissinoming	375
Spring City	256
Wallingford	313
Walnutport	50
Bd. Church Extension	<u>200</u>
Total	\$ 1,874

Accounts prepaid

Medical Insurance

Blandon	525
Emmaus	807
Mt. Pocono	525
Sunbury	480
Bd. of Home	900
Johnson, Robert	168
Keeler, Ken	<u>480</u>
Total	\$ 3,885

Administrative Budget

Pleasant Valley	100
Bd. of Missions	<u>1,300</u>
	\$ 1,400

General Fund Statement of Income

December 31, 1997

Income

Administrative Budget	\$ 74,295.18
Medical Insurance	343,820.50
Contributions, Special	3,715.00
Interest	<u>750.00</u>
Total Income	\$ 422,580.68

Expenses

MCC Internship Fund	500.00
Annual Conference Entertainment	5,000.00
Annual Conference Expenses (Arr Com.)	2,026.12
Beneficiary Fund	500.00
Historical Committee	1,000.00
Ministers' Retirement Fund	42,000.00
Publication & Printing	4,000.00
Ministerial Convention Exp.	1,000.00
Pinebrook Jr. College Fund	15,000.00

Expenses of Committees		
Com. to Exam Church Min.	159.16	
Credentials Committee	833.81	
Ministerial Cand. Com.	2,799.61	
Ministerial Rel. Com.	146.74	
Nominating Committee	277.29	
Statistical Committee	226.19	
Com. On Intercultural Min.	735.07	
Conference Agenda & Program	365.84	
Study Com. on Baptism	346.72	
Strategic Planning Com.	<u>959.29</u>	
Total Committee Expense		6,849.72
Chaplaincy Expense		728.76
Bd. Directors' Expenses		1,100.70
Medical Insurance		<u>342,535.75</u>
Total Expenses		\$ 422,241.05
Gain or (Loss)		339.63

Closed BFC Churches

December 31, 1997

Assets		
Cash - Emmanuel	\$ 8,119.40	
Cash - Salem	<u>333.45</u>	
Total Assets		8,452.85
Liabilities		
New Worth	<u>8,452.85</u>	
Total Liabilities & New Worth		8,452.85
Income - Emmanuel		
Rent	<u>\$ 2,700.00</u>	
Total Income - Emmanuel		2,700.00
Income - Salem		
Bank Balance	1,219.88	
Rent	<u>1,920.00</u>	
Total Income - Salem		<u>3,139.88</u>
Total Income		5,839.88
Expenses - Emmanuel		
Water & Sewer	475.15	
Property Insurance	<u>840.00</u>	
Total Expenses - Emmanuel		1,315.15
Expenses - Salem		

Electric	151.24
Water & Sewer	63.71
Property Insurance	798.00
Fuel	660.35
Property Taxes	<u>1,133.13</u>
Total Expenses - Salem	<u>2,806.43</u>
Total Expenses	4,121.58
Gain or (Loss)	1,718.30

Fund to Promote Church Extension

Balance Sheet

December 31, 1997

Assets

Current Assets

Cash	\$ 13,144.03
Interest Receivable - PJC	53,221.22
Note - Thompson, CN 2/1/99	44,575.24
Note - Edison, NJ	4,408.25
Note - Ocean Co., NJ 8/1/88	26,469.13
Note - Poughquag, NY	4,204.42
Note - Somers Points, NY 6/91	12,015.95
Note - Red Hill (Private)	28,000.00
Note - Pinebrook Jr. College	<u>310,000.00</u>
Total current Assets	\$ 496,038.24

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	<u>\$ 951,217.16</u>

Total Assets	\$1,447,255.40
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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	\$ 80,149.69
Howell, NJ	94,851.00
Holmes, NY	29,684.79
Kutztown	12,291.62
Ocean Co., NJ	<u>80,539.54</u>
Total Mortgages	<u>\$ 297,516.64</u>
Total Liabilities	\$ 325,516.64
Trust Funds	
Thompson, CN	\$ 52,277.31
Howell, NJ	51,295.00
Holmes, NY	48,626.21
Kutztown	76,665.88
Ocean Co. NJ	46,446.16
Newark, NJ	60,631.48
Poughquag, NY	43,806.94
Somers Point, NJ	40,547.95
Red Hill	<u>165,800.00</u>
Total Funds Held in Trust	\$ 586,096.93
Net Worth	<u>535,641.83</u>

Total Liabilities, Net Worth and Trust Funds \$1,447,255.40

Fund to Promote Church Extension Income Statement

December 31, 1997

Income	
Interest Received	\$ <u>11,527.48</u>
Total Income	11,527.48
Expenses	
Gain or (Loss)	<u>\$ 11,527.48</u>

Pinebrook Junior College

Fund Balance Sheet

December 31, 1996

Assets

Current Assets

Cash - General Fund	\$ (3,613.72)
Cash - Debt Reduction	<u>5,447.68</u>
Total Cash	\$ 1,833.96

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 \$ 420,731.71

Liabilities

Interest Payable

Board of Missions	3,609.86
Pinebrook Education Found.	5,618.41
Fund to Promote C.E.	71,243.69
Krigror, Interest	9,900.00
Rotenberger, Interest	<u>3,166.67</u>
Total Payables	93,538.63

Notes Payable

Trexler Foundation	6,000.00
Board of Missions - 6%	180,000.00
Fund to Promote C.E. - 6%	\$ 310,000.00
Pinebrook Endowment Fund - 6%	45,000.00
Krigror - 6%	165,000.00
Rotenberger - 6%	<u>25,000.00</u>
Total Notes	\$ 731,000.00

Mortgages

Quakertown National Bank - 8.50%	<u>284,500.00</u>
Total Mortgages	<u>284,500.00</u>

Total Liabilities 1,109,038.63

Net Worth (688,306.92)

Total Liabilities & Net Worth \$ 420,731.71

Pinebrook Jr. College
Statement of Income and Expenses
for the Month and Year Ended December 31, 1997

Income

General Contributions	\$ 1,225.00
Gifts - Debt Reduction	11,850.00
Administrative Budget	<u>15,000.00</u>
Total Income	\$ 28,075.00

Expenses

Interest - Corestates Bank	\$ 7,362.70
Interest - Quakertown N. Bank	27,525.83
Interest - Krigor	11,000.00
Interest - Rotenberger	1,666.67
Interest - Board of Missions	3,609.86
Interest - Fund to Prom. C.E.	23,743.02
Interest - Pinebrook Ed. Fd.	3,776.74
Electric	709.58
Water & Sewer	1,571.70
Maintenance	431.71
Fees & Permits	2,487.00
Attorney Fees	4,322.47
Insurance	24,285.52
Property Sale Expense	<u>6,164.75</u>
Total Expenses	\$ 118,657.55
Gain or (Loss)	\$ (90,582.55)

Administrative Budgets

	Proposed 1998 Budget	Revised 1998 Budget	Proposed 1999 Budget 1.
Beneficiary Fund	500	100	100
2. Ministers' Assistance Fund	500	100	100
3. Ministerial Convention	1,000	1,000	1,000
4. Ministers' Retirement Fund	30,000	30,000	30,000
Total	<u>32,000</u>	<u>31,200</u>	<u>31,200</u>
1a. Conference Entertainment	5,000	5,000	5,000
1b. Conference Expense	3,350	2,500	2,500
2. Fund to Assist Churches	100	100	100
Total	<u>8,450</u>	<u>7,600</u>	<u>7,600</u>
1. Publication & Printing	3,900	4,500	3,500
2. Expenses of Committees			
a. Chaplaincy Expenses	700	700	700
b. All other Expenses	6,000	6,500	6,000
3. Expenses, Board of Directors	1,200	1,000	900
4. MCC Internship Fund	750	250	250
5. Historical Committee	1,000	500	500
6. Contingencies	13,000	4,995	4,550
Total	<u>26,550</u>	<u>18,445</u>	<u>16,400</u>
PJC Debt	21,200	25,000	30,000
Total Budget	<u>88,200</u>	<u>82,245</u>	<u>85,200</u>
% of previous budget	130.82	121.98	103.59

Pledges to the Administrative Budget

Church	1997 <u>Pledge</u>	1997 <u>Gift</u>	1998 <u>Pledge</u>
Aberdeen, NJ	200	200	200
Allentown, CC	3,600	3,600	3,600
Allentown, Salem	50	0	0
Beacon, NY	100	120	130
Bethlehem	1,500	1,500	1,725
Blandon	900	1,035	1,200
Camden, DE	100	150	150
Coopersburg	3,400	3,910	4,420
Denville, NJ	150	150	175
Edison, NJ	150	150	450
Emmaus	4,200	4,830	5,500
Ephrata	2,200	2,700	3,000
Finesville, NJ	330	413	500
Fleetwood	500	578	600
Graterford	1,800	2,070	1,800
Harleysville	2,600	2,990	3,250
Harrisburg	2,800	3,500	3,703
Hatfield	2,250	2,875	2,750
Holmes, NY	250	250	250
Howell, NJ	600	0	600
Kutztown	800	800	800
Lancaster	3,400	3,910	4,500
Lebanon	1,780	2,163	2,050
Lehighton	560	644	780
Maple Glen	750	863	975
Mt. Carmel	996	996	1,145
Mt. Pocono	600	700	800
Nazareth	2,600	2,990	3,380
Newark, DE	550	633	575
Newark, NJ	1,000	1,150	1,150
Ocean Co., NJ	250	288	325
Oley	2,520	2,825	3,336
Paradise	600	690	700
Phila, Wissinoming	500	125	650
Pleasant Valley, NY	500	600	100
Poughquag, NY	300	350	400
Quakertown	2,800	3,250	3,900
Reading	2,450	2,450	2,200
Red Hill	200	700	100
Royersford	1,000	1,725	1,725
Scranton	100	115	130
Shamokin	200	230	200
Sinking Spring	1,600	1,540	1,840
Somers Point, NJ	0	0	0
Spring City	1,550	1,294	976

Staten Island, NY	50	50	65
Stroudsburg	1,600	1,850	2,600
Sunbury	2,500	2,500	3,250
Terre Hill	400	460	520
Thompson, CT	50	50	100
Wallingford	3,250	3,750	3,750
Walnutport	75	25	85
Whitehall	150	210	175
York	1,250	1,250	1,250
Zionsville	400	400	460
BFC Home	400	400	1,000
Bd. Church Ext.	200	0	200
Bd. Missions	1,000	1,150	1,300
Pine. Bible Conf.	500	1,500	750
Totals	\$ 67,111	75,647	82,245
1998 Budget + 15%		77,178	
Proposed Budget for 1998		88,200	
Percent of Budget pledged		93.2%	



New sign and parking lot, Paradise BFC

Report of the Strategic Planning Committee

Responding to the mandate of the One Hundredth and Fourteenth Annual Conference to study the administrative structure of the BFC and to prepare legislation for regionalization in the BFC, the Strategic Planning Committee took significant steps forward in its work in monthly planning sessions, two Summit Meetings, and the 1997 Ministerial Convention.

Two Summit Meetings were held on June 26 and August 19, 1997 with 23 pastors and past and present agency heads to address the issues related to our current status, the perceived problems in the BFC, and the possible solutions that would move the denomination forward. On September 30 - October 1 similar discussion and study where the focus of the Ministerial Convention led by the Strategic Planning Committee. A synopsis of the finds from these gatherings were distributed to all pastors.

Primary areas of study under consideration as a result of these gatherings include:

- the streamlining of Annual Conference for effectiveness and growth
- a unified system of audit and financial responsibility for agencies and boards
- the provision of a conference administrator or administration team
- the establishment of denominational headquarters
- the development of regionalization for expanded ministries
- providing methods for expanded communication to strengthen our unity

As steps toward the development of these concepts, the Committee is currently planning the following:

1. A Bible Fellowship Night of Prayer.

All BF Churches have been asked to set aside the evening of April 26, 1998 as a night of prayer. This date is especially appropriate because it is the day before Annual Conference convenes. The focus of the evening will be corporate prayers of praise and thanks-giving for the grace and blessings of our God, recognition of God's working in and through the BFC past and present, and seeking God's wisdom and direction for the next stages of development within the denomination.

Materials will be distributed to each pastor to aid in presenting this evening of prayer.

2. The Ongoing Development of Regionalization Ministry

At the Ministerial Convention as well as during the last convening of the Annual Conference, pastors met with others from their “regions” for prayer and interaction. Since the Ministerial Convention, most of these “regions” of pastors have continued to meet regularly for prayer and fellowship. Several have taken steps forward to develop corporate ministries ranging from corporate worship services and fellowships to the shared establishment of daughter churches and shared missions support.

See the Addendum at the end of this report for guidelines toward regionalization.

3. BFC 2000

With a desire to strengthen our corporate identity, fellowship, and unity as the BFC, the Committee is planning a denomination-wide gathering tentatively planned to be held in the Stabler Arena, Bethlehem, PA on April 30, 2000. It is hoped that 5,000 men, women, teens, and children from our denomination will gather for an afternoon and evening of worship, praise, encouragement, and fellowship. Presentations from each of the BFC arms of ministry will be included as will times of dynamic singing, structured prayer, encouragement from speakers from within and without the Conference, and the ministry of gifted musicians.

A planning committee is being formed for this endeavor. People who might be interested in serving on this committee should contact the Secretary of the Strategic Planning Committee.

4. Reorganization

The bulk of this committee’s time has been in evaluating the status of the BFC and making a plan for the future. The redefinition and clarification of the duties of a Conference officer and committee, as well as the establishment of a new committee are being proposed.

4.1 The Chairman of Annual Conference.

The present duties of the Chairman [507-1] are limited to conducting the business of Annual Conference. The Committee recommends that the Chairman, along with the Conference Executive Committee, develop and promote a shared vision for the future ministry of the BFC.

To do this, the following added responsibilities would be given to him:

- #1. Spokesman for the Bible Fellowship Church during year(s) of office.
- #2. Member of the Conference Executive Committee. Have the privilege of attending the meetings of Conference Agencies, Boards and Committees in an advisory capacity.
- #3. Member of Strategic Planning Committee

4.2 Board of Directors

The Board of Directors, in accordance with the *Faith & Order*, has functioned as a board of trustees [see 512-1.3 Duties of the Board]. The Committee recommends that they continue in this capacity with the added responsibility of having the authority to review the financial affairs of all Agencies, Boards and Committees.

We suggest that the Conference Auditing Committee, with expanded duties, act as an arm of the Board of Directors, receiving full financial reports of each Agency, Board and Committee prior to Annual Conference, and receiving a summary financial report to be presented to Annual Conference and published in the *Yearbook*.

We also recommend the hiring of an accountant or financial secretary when and if the need arises.

4.3 Conference Executive Committee

To cast a vision for the future, the Committee recommends the establishment of a Conference Executive Committee. This Committee, in cooperation with the Chairman of Annual Conference, would endeavor to sense the “pulse” or “heartbeat” of the Conference. Its primary function would be to coordinate, communicate, facilitate and monitor the activities of Annual Conference, the Regions and the Agencies, Boards and Committees (ABC).

The Executive Committee would be composed of the Chairman of Annual Conference, one representative chosen by and from each Region of churches (chairman or other representative), one representative chosen by and from each Agency (Church Extension, Homes, Missions, Pinebrook, Victory Valley), from Board of Directors, from Strategic Planning Committee [until dissolved], and the Conference Pastor (if appointed).

Further functions of the Conference Executive Committee are as follows:

1. coordinating programs and planning among the Regions and ABC's;
2. communicating Annual Conference directives, *Faith & Order* matters and other helpful information, including innovative church work concepts, among the Regions and ABC's;
3. facilitate denominational activities of the Regions and ABC's. This shall include encouraging cooperation and support of denominational projects.
4. monitor denominational activities for compliance with Annual Conference regulations and shall notify the appropriate entity of non-compliance. It shall monitor denominational activities to promote cooperation among the Regions and ABC's. It may request minutes or reports of all Region administrative meetings and all ABC meetings;
5. have advisory capacity with the Regions and ABC's except when given specific authority by the Annual Conference;
6. it shall be accountable and report annually to the Annual Conference.

Resolutions

1. **Resolved**, that a denomination-wide gathering be scheduled for April 30, 2000 with the goal of strengthening the corporate identity, fellowship and unity of the Bible Fellowship Church.
2. **Whereas**, relative proximity and affinity with other churches is the most logical alignment of Regions, therefore be it
Resolved, that the initial configuration of the Regions of the BFC be as follows:

Lehigh Valley: Bethlehem, Cedar Crest, Coopersburg, Emmaus, Finesville, Nazareth, Walnutport, Whitehall, Zionsville
New York/New England: Beacon, Holmes, Pleasant Valley, Poughquag, Thompson
Berks County: Blandon, Fleetwood, Kutztown, Oley, Reading, Sinking Spring

Pocono District: Brodheadsville, Lehighton, Pocono Mountain, Scranton, Stroudsburg

North-West: Mt. Carmel, Shamokin, Sunbury

South Central: Graterford, Harleysville, Hatfield, Quakertown, Red Hill, Royersford, Spring City

Capital: Ephrata, Harrisburg, Lancaster, Lebanon, Paradise, Terre Hill, York

New Jersey: Aberdeen, Denville, Edison, Howell, Newark, NJ, Staten Island, Tom's River,

Southeast: Camden, DE, Maple Glen, Newark, DE, Wallingford, Wissinoming

Whereas, the Strategic Planning Committee has led the way in the concept of regionalization, therefore be it

Resolved, that we follow the guidelines as presented in the Appendix

3. **Whereas**, the 114th Annual Conference charged the Strategic Planning Committee to study the administrative structure of the Bible Fellowship Church and bring recommendations to the Annual Conference, therefore be it

Resolved, that we endorse the reorganization concepts pertaining to: (1) the Chairman of Annual Conference; (2) Board of Directors; (3) Conference Executive Committee.

4. **Resolved**, that a Committee on Legislation be formed by the Chairman of Annual Conference. The purpose of this committee will be to develop the legislation necessary for the implementation of the following: (a) Formation of Regions; (b) Additional duties for Chairman of Annual Conference; (c) Additional duties for Board of Directors of the BFC; (d) Conference Executive Committee; (e) Any other related issues, and further

Resolved, that it present legislation for First Reading to the 116th Annual Conference (April 1999).

Strategic Planning Committee: Daniel P. Allen, Chairman; Richard T. Paashaas, Secretary; Raymond R. Dotts, Ronald W. Reed, William R. Singletary, Richard E. Taylor, Dana E. Weller

Appendix to Strategic Planning Committee

Guidelines for Regionalization in the Bible Fellowship Church Steps Towards Regionalization

1. The initial configuration of the regions of the Bible Fellowship Church will be:
 - Lehigh Valley: Bethlehem, Cedar Crest, Coopersburg, Emmaus, Finesville, Nazareth, Walnutport, Whitehall, Zionsville
 - New York/New England: Beacon, Holmes, Pleasant Valley, Poughquag, Thompson
 - Berks County: Blandon, Fleetwood, Kutztown, Oley, Reading, Sinking Spring
 - Pocono District: Brodheadsville, Lehighton, Pocono Mountain, Scranton, Stroudsburg
 - North-West: Mt. Carmel, Shamokin, Sunbury
 - South Central: Graterford, Harleysville, Hatfield, Quakertown, Red Hill, Royersford, Spring City
 - Capital: Ephrata, Harrisburg, Lancaster, Lebanon, Paradise, Terre Hill, York
 - New Jersey: Aberdeen, Denville, Edison, Howell, Newark, NJ, Staten Island, Tom's River,
 - Southeast: Camden, DE, Maple Glen, Newark, DE, Wallingford, Wissinoming
2. Notify pastors and delegates of these regions at the beginning of the 115th Annual Conference on April 27, 1998. Such notification shall be in writing.
3. Schedule a prayer time for Monday evening of Annual Conference where pastors and delegates from each region will meet together for interaction and prayer. A leader for each group will be appointed by the Strategic Planning Committee in advance.
4. The Prayer Group Leader will be responsible to:
 - introduce the pastors from the region.
 - have the pastors introduce their delegates.
 - invite the sharing of prayer concerns and praises from the various churches.
 - lead in a time of prayer.

5. After a time of sharing and prayer lasting approximately 15 minutes, each Prayer Group Leader should lead in a discussion regarding ongoing and potential shared ministries that could take place in the region. This discussion should include:
 - the selection from within the group of a regional coordinator to serve until the next Annual Conference.
 - the selection of a recording secretary.
 - reflection on the current needs of local churches that could be addressed by the help of other churches in the region.
 - consideration of shared ministries for churches within the region, such as
 - *corporate worship services for special events.
 - *missionary and church extension support.
 - *Christian education training events.
 - *affinity group events (youth, singles, women, leadership, children, etc.).
 - planning to gather as pastors and delegates at least twice during the coming year.
 - the selection of a date for pastors to gather for prayer and interaction on at least a bi-monthly basis.
6. The recording secretary should submit a brief written report of plans to the Strategic Planning Committee prior to the close of Annual Conference. In addition, the secretary shall report significant regional issues and events to the Strategic Planning Committee following each meeting throughout the year.
7. After Annual Conference, pastors in each region should meet at least bi-monthly for prayer, interchange of ideas, and fellowship at the call of the regional coordinator.
8. After Annual Conference, pastors and delegates in each region should meet at least twice annually for prayer, interchange of ideas, and fellowship at the call of the regional coordinator.

Purpose of Regionalization: To provide corporate ministry of churches within a given region, support and encouragement for pastors and leaders in those churches, fellowship and training opportunities with other local churches, and strengthened impact of the denomination through regions of churches.

Report of the Committee to Examine Annual Conference Minutes

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 28, line 16: "Scranton churches"
Yearbook page 46, line 10: "Scranton, PA churches""

During the year the following corrections to the *Yearbook* were received by the committee:

Yearbook page iv: The 1997-98 Calendar should begin with June 1997 instead of June 1996.

Yearbook page xx: First word of first sentence should be "immortality" instead of "immorality."

Yearbook page 79: In the Report of the Board of Directors, third paragraph, second line, the words "tot eh" should be "to the."

Yearbook page 154: In the Report of the Committee on Communications, second paragraph, at the end of the first line, eliminate "by."

Yearbook page 161: In the Church Extension Budget under Office Operations, second item, Secretary, the figure 7,766 should be moved into line with the others.

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; Gary Karch.

Report of the Committee to Examine the Minutes of Particular Churches

The Committee to Examine the Minutes of Particular Churches met on Tuesday, March 10, 1998, at Bethel Bible Fellowship Church.

The minutes of particular churches were examined on the basis of the suggested format for congregational meetings as stated in the Bylaws of Particular Churches and found in the *Faith & Order*, § 403-3 and § 403-4.

The Committee communicated with every church reminding the Pastors to “send a copy of the minutes of all Congregational meetings, which shall include the Board of Elders’ Report of the Membership and Annual Financial Report to: Committee on Examination of Minutes of Particular Churches, c/o Ralph Soper, 418 Elm Street, Emmaus, PA 18049 to arrive no later than March 1, 1998.” 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.

The Committee sent out a check list for the use of the church. Many returned the list and its use greatly facilitated the work of the Committee. We would like to express our appreciation for the care with which most minutes were prepared for our examination.

Several churches’ minutes were not available to be examined by the Committee on March 10. The Committee will seek to examine the minutes of these churches at Annual Conference.

The Committee frequently found no evidence of a financial audit nor of a Pastoral Relations Committee meeting.

Several churches did not provide verification that their delegate and alternate delegate are currently serving Elders. The matter has been referred to the Registrar.

The Committee found that the Elders of our church in Royersford have requested that 115th Annual Conference appoint a study committee to address the issue of inconsistencies regarding the qualifications for elders and deacons. The Committee found no petitions in the minutes of the Particular Churches.

Committee to Examine the Minutes of Particular Churches: Ralph M. Soper, Chairman; Ronald C. Erb, Secretary; Jacob J. Susek, Ralph E. Ritter, Jonathan P. Tait

Report of the Ministerial Convention Committee

The Annual Ministerial Convention was held on Tuesday and Wednesday, September 30 and October 1, 1997 at Pinebrook Bible Conference.

The theme of the conference centered around "Issues on the Cutting Edge." The Strategic Planning Committee presented progress reports and led Tuesday's meetings with various discussion groups. On Wednesday Donald Kirkwood and Calvin Reed presented opposing views regarding baptism as a requirement for local church membership. This informal "debate" was followed by a time of questions and answers.

At the business meeting, the following were elected to serve for a two-year term: Ronald Hoyle, Dennis J. Lawrence, and Jonathon Arnold.

Committee members whose terms expired were Robert W. Smock and Howard Wells. Harold Weaver asked to resign his position for health reasons.

The Committee constitution is as follows:

1997 Convention

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

1998 Convention

Dennis J. Lawrence, Chairman
Allan R. Vivona, Secretary
Ronald Hoyle, Treasurer
Ralph E. Ritter
Jonathon Arnold

The 1998 Convention is scheduled for Tuesday and Wednesday, September 29-30, 1998, 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 the local church and issues relating to civil and criminal laws. We will also take an updated look at the church and various IRS requirements.

Ministerial Convention Committee: Howard N. Wells, Chairman; Allan R. Vivona, Secretary; Ralph E. Ritter, Treasurer

Ministerial Convention Committee Financial Report

Balance in Account - 12/31/96 \$ 994.83

Receipts:

Bible Fellowship Church	\$ 1,000.00
Registrations	2,845.00
Registrations deposited in 1998*	<u>240.00</u>
Total Receipts	\$ 4,085.00

Current Balance - 2/10/98 1,808.98

Disbursements:

Pinebrook Bible Conference	\$ 3,037.00
Honoraria	150.00
Printing	73.85
Other	<u>10.00</u>

Total Disbursements \$ 3,370.85

Depository: CoreStates Bank, Oley, PA; Report reviewed by Annette Kuhns

* registrations for 1997 not deposited until 1998



Report of the Beneficiary Society

God has been gracious to us and has preserved all of our ministering brethren and their wives and children. During the year Mrs. Miriam Heffner, widow of our late W. F. Heffner, was called home to be with the Lord and the prescribed benefits were paid to her estate. We rejoice that God has watched over our many pastor's widows and they are still serving the Lord in our midst.

The officers of the Society have pledged \$20,000 as a loan to the Board of Directors of the BFC to aid them in the challenge of Pinebrook Jr. College facility. We continue to watch over the assets of the Society so that they are safe and secure. You will note an increase in our assets over the previous year.

We are thankful to Ellis Lee Hostetter who so graciously reviews our records and prepares our report at no cost to the Society.

Beneficiary Society: John H. Riggall, President; R. C. Reichenbach, Secretary; LeRoy S. Heller, Treasurer

Financial Report

January 1, 1997 to December 31, 1997

ASSETS - January 1, 1996		\$ 163,830.46
Receipts		
Dues	\$ 3,465.00	
Administration Budget	<u>500.00</u>	
Total Receipts		3,967.00
Investment Income		
Interest		
CoreStates Bank	\$ 252.47	
Northwest	3,762.29	
Harris Savings	404.48	
Prudential Bache	5,048.73	
Dividends		
Prudential Bache	<u>318.00</u>	
Total Investment Income		<u>9,785.97</u>
		\$ 177,581.43

Expenditures

Secretarial and Board Expenses	\$ 245.25	
Barbara Chappell	100.00	
Bank Charges	8.00	
Funeral Benefit	<u>5,000.00</u>	
Total Expenditures		<u>5,353.25</u>
Total Assets - December 31, 1996		<u>\$ 172,228.18</u>
Checking and Savings Accounts		
CoreStates - Checking	\$ 1,251.73	
Harris Savings:		
Checking	100.69	
Savings	14,015.74	
Prudential Securities		
Cash Account	.48	
Money Market	<u>9,580.00</u>	
Total Checking and Savings Accounts		\$ 24,948.64

Investments

Meridian Bank - Cert of Deposit	4.689%	\$ 5,784.05
Northwest - CD	6.05%	10,130.28
Northwest - CD	6.00%	55,365.21
Prudential Bache - FHLMC Remic	7.00%	3,000.00
Prudential Bache - FHLMC Remic	7.00%	3,000.00
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>147,279.54</u>
TOTAL ASSETS - December 31, 1997		<u>\$ 172,228.18</u>

Note - Investments are listed at cost or Face Values plus estimated accrued interest.;

Audited: Ellis Lee Hostetter, CPA

Report of the Committee to Study Baptism and Church Membership

The Committee met six times during the year to study the issues related to baptism and church membership. In fulfilling its responsibilities, the committee has exegeted scripture, read books, compiled research and written papers.

The Committee is not yet ready to present a paper to Annual Conference in stating and defending its conclusions. However, we do want Annual Conference to be aware of the committee's progress.

The Committee began its study by re-examining baptism itself. Three areas were of primary concern for the Committee - authority, mode, and recipient. The present status of our Committee is that in our discussions we are unanimously reaffirming Article 20-1 *Baptism*, of the *Faith & Order* and indeed might consider strengthening it.

The Committee is now wrestling with the proper application of Article 20-1. The Committee has two areas specifically which it seeks to address. The first area to be addressed is the relationship of baptism to those who are infirmed. The second area to be addressed is the relationship of baptism to church membership. The committee welcomes written input from any members of Annual Conference in the consideration of these matters.

The Committee anticipates that it will make a full report to the One Hundred Sixteenth Annual Conference including recommendations with accompanying exegetical support.

In partial fulfillment of the assignment made to this Committee by the One Hundred Fourteenth Annual Conference we unanimously recommend the adoption of the following resolution:

Whereas, the determination of the 113th Annual Conference, sitting as a committee of the whole, was that the New Life Church in Oley, PA did not have the freedom to separate baptism from church membership unless the *Faith & Order* be amended and

Whereas, the 114th Annual Conference formed the Committee to Study Baptism and Church Membership to answer the Oley BFC, therefore be it

Resolved, that the New Life Bible Fellowship Church of Oley, PA, and all other particular churches of the Bible Fellowship Church, be instructed to continue to refrain from admitting new members into their fellowship who have not submitted to believers' baptism by immersion in water until the issue of whether or not to amend § 202 - 3.1 of the form of Government of the *Faith & Order* be resolved by the Annual Conference.

Committee to Study Baptism and Church Membership: Calvin T. Reed, Chairman; John C. Studenroth, Secretary; Kenneth F. Barber, Carl C. Cassel, Donald T. Kirkwood, Ronald W. Reed, Clayton E. Weber

Report of the Inter-Cultural Ministries Study Committee

The work of the Inter-Cultural Ministries Study Committee continued this past year, with the primary purpose being that of completing the Biblical Principles For Living. The Committee worked at finalizing the following Biblical Principles For Living: *Marriage And Singleness, Divorce, and Humanity in God's Image*. These principles are being presented for first reading by Annual Conference and to be included in the *Faith & Order*, Appendix, "Biblical Principles For Living." The Committee has reviewed the principles for first reading, gained input from interested pastors and allowed the task groups who formulated them to review them. The Committee has approved them for presentation to Annual Conference (See Attached Appendix).

The Board of Missions and Board of Church Extension are working together through what has been named, *The Joint Committee on Ethnic Church Planting* which is comprised of four men, two from the Board of Missions and two from the Board of Church Extension. The Joint Committee meets to monitor and assist ethnic church planting ministries. The Joint Committee approves funds for ethnic church planting which are given by the churches. This past year the Joint Committee approved financial assistance for Wayne Pauley in New York and Ebrane Cadet in Philadelphia. In all, twenty churches gave to ethnic church planting this past year in the amount of \$27,000. The Joint Committee established within the Fund, designated giving for the proposed Hispanic church plant in South Allentown and also designated the monies in the General portion of the Fund for the Hispanic work. This Fund is accounted for through the Board of Missions. The Joint Committee continues to encourage and request that more churches create a line item on their budgets for ethnic church planting. The Joint Committee suggests that the line item amount be at least a minimum of \$4.00 per member. These designated monies for ethnic church planting should be considered an ongoing yearly commitment and be forwarded to the Board of Missions.

The Haitian work in Philadelphia is no longer under the supervision of the Joint Committee on Ethnic Church Planting. At the beginning of our association with the organizing pastor of this work, the Committee believed that, based upon our interview, the pastor would be able to receive credentials with the Bible Fellowship Church, but as the process for credentialing

continued it was apparent that the organizing pastor could not come to agreement with the *Faith & Order*. Therefore, he could not complete his credentialing process with the BFC. The Joint Committee believed that it was in the best interest of the Haitian Church to continue under the leadership of this Pastor and that looking for another man would be disruptive to this small body of believers. The Joint Committee informed Church Extension and the Board of Directors of the BFC of the decision to disengage from the Haitian work and the Board of Directors is now seeking the Lord's leading for the property in Philadelphia. We grieve the loss of this Haitian group from the BFC family, but continue to pray for God's blessings upon them.

The exciting news is that in this past year, the prospects for an Hispanic Bible Fellowship Church have become a reality. The Board of Church Extension set a budget for the proposed church and designated that sixty-five percent of the budget had to be met before calling an organizing pastor to begin the work. Thus far, eighty-five percent of the start-up money has been pledged, and we expect that through the General monies given we will have enough to begin.

The second part of this exciting news is that God has led to us a young Hispanic man to be the organizing pastor. He is presently attending the Center For Urban Theological Studies in Philadelphia and working with the Lebanon County Intermediate Unit. He has formerly planted churches with his father who is a church planter for the PCA church. He has submitted his first test in the credentialing process and thus far has declared himself to be in agreement with the *Faith & Order*. He is very excited about getting started with this work in South Allentown. Dana Weller is holding meetings in the former Salem church with interested people who will be a part of this work. Chris Merrick, the Board of Missions project coordinator, has held a work day with several teams of individuals getting the church and parsonage in shape. It is a blessing to see the assistance being given to this prospective church plant, especially from the Lehigh Valley churches. If a church would like to assist with funds or in other areas, please contact any member of the Joint Committee on Ethnic Church Planting (David Gundrum, Dana Weller, Dan Ziegler, William Mull). Also, pray for this church to begin meeting this Spring and that the organizing pastor will complete his credentialing work.

Last year, Annual Conference approved the publication of the *Articles of Faith* to be printed in Spanish. After several edits and final consideration, the Articles have been forwarded to the Board of Publication and Printing and are being printed. Please acquire a copy for your church and order copies for

any Spanish Speaking people in your congregation.

Conclusion

Very encouraging things are happening in the area of reaching ethnic peoples with the Gospel and planting churches among them. It is a Scriptural imperative to reach out to these various people groups and the BFC must follow the Lord's desire to preach the Gospel and plant churches among these ethnic groups. Therefore, it is also important that we are not divided, as a Conference, on this issue of ethnic church planting, but rather be united in our efforts and be one in our prayers for the world on our doorstep to be reached with the Gospel.

The Committee still needs to complete its work on the Biblical Principles For Living and continue to assist the churches in becoming more aware and involved in cross-cultural ministry.

When the Biblical Principles For Living are completed, Annual Conference will determine where they will be placed to be of most value to the churches. The Committee is committed to the completion of these principles.

We again ask you to pray for the Committee as it continues its work on the Biblical Principles For Living and faces the unique and challenging opportunities of ethnic church planting.

For those members of Annual Conference who are not familiar with the Inter-Cultural Ministries Study Committee and its work, there is attached to this Report a chronological history of the Committee's beginnings and the process of its work. The paper is entitled "His Glory and Deeds Among All Peoples."

Recommendations:

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 on their budgets for ethnic church planting, work with their church to budget

monies for ethnic church planting in this year.

Resolved, that the 115th 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 and Singleness;” “Divorce;” and “Humanity In God’s Image.”

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 and further,

Resolved, that we encourage lesson plans be developed and submitted to David E. Gundrum for ideas in the development of Teacher guides for teens and adults.

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

Resolved, that the 115th Annual Conference direct the Inter-Cultural Ministries Study Committee to continue its work.

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

Marriage & Singleness

Marriage is the joining together of one man and one woman in a covenant union instituted and ordained by God¹. The purpose of this union is to glorify God, demonstrate the relationship between Christ and the Church², provide companionship, and perpetuate the human race³. It is holy in God's sight and is to be a bond until the death of one partner⁴. 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 partner⁵. Although God did not specifically condemn polygamy in every instance and sometimes blessed the individuals involved in polygamous relationships in the Old Testament, the Old Testament standard is one man married to one woman⁶. This standard is reinforced by the teaching of our Lord during His earthly ministry and the New Testament writers⁷. The intimacy of marriage includes mutual rights and mutual obligations of each partner to the other⁸. Sexual activity outside of the marriage bond by either of the marriage partners is adultery and degrades the spiritual and physical oneness and permanence God reserved for marriage⁹. For a Christian to marry a non-Christian is a violation of the Word of God¹⁰.

God has revealed in Scripture that His will is for some people to remain single; in such cases singleness fulfills the plan of God¹¹. Those who can control their sexual desires may remain unmarried to the glory of God¹². In fact, the single believer may have undivided loyalty and may be more free to serve the Lord and His church¹³. Abstinence from impure sexual activity prior to marriage and outside of marriage union is the Biblical standard¹⁴. Sexual intercourse is to be experienced only in the marriage union; all sexual intercourse outside that union, including homosexual relations, is sin in God's eyes¹⁵.

¹Gen.2:23-24

²Eph.5:22-23

³Gen.1:26-28; 2:18-25

⁴Rom.7:2; 1 Cor.7:39

⁵Heb.13:4

⁶Eph.5:31

⁷Mat.19:4-6; Mark 10:6-9; 1 Cor.6:16;

Eph.5:31-33

⁸1 Cor.7:1-5

⁹1 Cor 6:16-18

¹⁰1 Cor.7:39; 2 Cor.6:14-16

¹¹1 Cor.7:7,8,17

¹²Mat.19:11-12; 1 Cor.6:13; 7:9

¹³1 Cor.7:32-35

¹⁴1 Thes.4:3-8

¹⁵1 Cor.6:18; Eph.5:3; Heb.13:4

Divorce

Divorce is the breaking of the union and the bond of marriage. It is hated by God and should be avoided and counseled against¹. The biblical basis for divorce is adultery. Scripture permits, but never demands, that a person divorce a marriage partner who has committed adultery². 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 union³. 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 particular church may need to evaluate the circumstances surrounding a divorce to preserve the purity of the Church, clear the reputation of a person, or establish the legitimacy of a re-marriage⁴.

¹Deut.24:1-4; Prov.2:17; Mal.2:16; Mat.5:32

²Mat.19:9

³1 Cor. 7:10-11

⁴1 Cor.7:17-24; 1 Thes.4:4-7

Humanity in God's Image

The human race exists as a result of an immediate creative act of God¹. Humanity shares many characteristics with other creatures, but is unique in that each individual bears the image or likeness of God². This image makes possible the worship of God³, relationships between persons, and responsibility to rule over God's creation⁵. Only God confers this image, and it cannot be removed by any created being. Originally God's image in humanity included true righteousness and holiness; but by the entrance of sin into humanity these have been lost⁶ and the image distorted yet not destroyed⁷.

Because human beings are made in God's image, every person has a unique identity, individual worth, and purpose to live for God's glory⁸. The image of God is also the basis for the dignity of every person. All human life should be cherished and protected, not neglected, despised or abused. God forbids the unlawful destruction of human life, both murder and suicide, and provides the strongest of sanctions, including capital punishment, to protect it⁹. The killing of the weak and defenseless by means of abortion, infanticide, and euthanasia is a crime against both those persons and the God whose image

they bear. Christians should exert every effort to oppose these evils in our society, and other such evils as racism, cultural bias, gender discrimination, ignoring the poor, disabled, aged, and every other form of injustice against human beings¹⁰. They should resist the disregarding of the image of God in any person despite the sins of that person or the consequences of those sins¹¹. They should also work to protect the dignity of every human being¹².

¹Gen.1:27; 2:7, 21-22

²Gen.5:1

³Gen.3:8-9; Acts 17:26-28

⁴Gen.2:18,23

⁵Gen.1:28; 2:15; Psalms 8:3-8

⁶Eph.4:24; Col.3:10

⁷James 3:9

⁸Psa.139:1-18

⁹Ex.20:13; Gen.9:6

¹⁰Prov.24:11-12

¹¹1 Cor.6:9-11; James 3:9

¹²Rom.13:8-10, Rom.12:10



*Former Missions Director, Roy Hertzog with Elliot Ramos.
Elliot plans to start a Hispanic work in South Allentown*

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, James A. Beil, Lee E. Boyles, Keith E. Plows, L. James Roberts, Jr., Clyde W. Snyder, Harold L. Snyder, Jr., Gregory A. Uhrich, Robert H. Zentz

Report of the Committee on Auditing

The Committee on Auditing has examined the financial reports of the Boards and Committees reporting to Annual Conference. All reports are in compliance with 508-7(2) and (3) of the *Faith & Order*.

Committee on Auditing: Robert W. Gehret, Chairman; Horace A. Kauffman, Secretary; Lee E. Boyles; Gary W. Saggio.

Report of the Committee on Communications

The Committee on Communications received thirteen pieces of correspondence. The majority of this correspondence came from missionaries requesting to be excused from Annual Conference and expressing that their prayers are with us.

The Committee will respond to the letters that were sent. Let us continue to pray for those brothers and sisters who are away from us at this time.

Committee on Communications: Jonathan P. Tait, Chairman; Delbert R. Baker, II; Ralph E. Ritter; Hans Waldvogel.

Requests to 115th Annual Conference

Red Hill, PA

Whereas, Community Bible Fellowship Church of Red Hill (CBFC) has led a man who is disabled to Christ, and

Whereas, the man desired to be baptized and sought permission from those caring for him, and

Whereas, permission was denied by his doctors and other health care workers because a stroke had made him a paraplegic, and because this stroke was followed by additional strokes in the course of a year, this condition made immersion life-threatening and

Whereas, the elders of the CBFC believed there was an issue of timeliness, i.e., a need to act with some degree of urgency given this man's health, age, and his expressed desire to follow Church through baptism, and

Whereas, the elders of CBFC took note of the Great Commission and the command to baptize believers and their duty to fulfill Christ's command to baptize if they could find a means to do so and

Whereas, since the elders believed that baptism by immersion was out of the question, they baptized this disabled man by the pouring of water. Furthermore,

Whereas, CBFC, while carefully thinking through the baptism issue, did not deeply consider the ramifications of making this man a member of the church, but naturally assumed that if they were doing the baptizing as a board of elders of a BFC their own baptism should adequately fulfill the membership requirements, and therefore formally made him a member upon being baptized. (This baptism and membership recognition took place on October 26, 1997.) Further,

Whereas, CBFC had informed the study committee of their actions as a means of adding perspective to their study, not thinking they had done something inappropriate and,

Whereas, the study committee viewed the action of CBFC to be in violation of the *Faith & Order* and asked them to notify the Credentials Committee of their actions, which they did, and

Whereas, Pastor Ron Denlinger and Pastor Tom Phillips met with the Credentials Committee on March 11, 1998 and listened carefully to their concerns and

Whereas, the actions of CBFC have created concerns and controversies they

did not intend, their primary focus and concerning having been on the pastoral care of a new believer, and

Whereas, CBFC has considered its action in light of concerns raised and has decided it could have been made the decision to have withheld formal membership from this man, since CBFC withholds formal membership from others they consider to be believers when those individuals have not been baptized by immersion, and since CBFC acknowledges that the relationship between baptism and church membership is being studied. Further,

Whereas, CBFC does feel that in matters of exceptional situations such as this it is appropriate for the elders of a particular church to have the responsibility of decision making, therefore CBFC does not regard itself as having made a wrong decision, even though in retrospect with greater deliberation they may have made a different decision. Further,

Whereas, CBFC does not consider themselves to be in violation of the *Faith & Order* nor do they wish to be viewed in that way and rather are desirous of maintaining the unity of the Spirit in the bonds of peace, and

Whereas, CBFC has been and continue to be open about their actions, such as by presenting their perspective to the study committee and by explaining the situation in this resolution and further,

Whereas, the elders of CBFC, having already extended membership to this man, do not believe they could take it away from him for the following reasons: 1) It is important that he in his poor health not be burdened with the upset of being “dropped” from membership and of knowing that he was a subject of controversy. 2) It is important for the unity of CBFC because this man’s conversion and testimony has been a very special blessing to the congregation. he is much loved and there was a very special time of rejoicing in the congregation when he was received as a member. There are many that would find his removal from membership very offensive. 3) It is important for the continued good will and respect the CBFC congregation has felt toward the denomination. 4) It is important for the witness CBFC has with this man’s relatives and many unsaved people who are aware of his relationship to CBFC. And further,

Whereas, the elders of CBFC wish to remain in the good graces of the BFC and

Whereas, the elders of CBFC feel this might be accomplished, at least in part, by asking the denomination to consider their predicament and to be so kind as to help them to keep this particular man’s membership status from

being made an issue, and

Whereas, the elders of CBFC agree that in similar circumstances in the future they would not formally recognize such a one to be a member of the BFC, at least until the Study Committee has done its work and the Annual Conference has responded to it, therefore be it

Resolved, that Annual Conference, by Rule of Special Exception (in reference to section 202-3.1), would recognize the membership of this man (who was not immersed) at the Community Bible Fellowship Church of Red Hill.

Whereas, the elders of Community Bible Fellowship Church of Red Hill (CBFC) would wish to be in full harmony with the BFC and would desire to have any issues taking away from that harmony resolved, and

Whereas, the elders of CBFC are concerned that the way in which these issues are resolved would be in accordance with the *Faith & Order* and

Whereas, the elders do not believe it would be fair to them nor would it be in accordance with the *Faith & Order* for them to be placed in the position of defending their actions on the floor of Annual Conference at this time as though they were on trial, and

Whereas, the only proper original jurisdiction for changes involving a church would be the Conference Judicatory,

Therefore, the elders of CBFC would request that if there are specific charges that CBFC is in violation of the *Faith & Order*, and if Annual Conference agrees those charges are valid and merit investigation, Annual Conference would, under those circumstances and only under those circumstances, turn this matter over to the Conference Judicatory, with which CBFC will agree to fully cooperate to the best of their ability.

Royersford, PA

Whereas, the Bible Fellowship Church acknowledges as its sole Head, Jesus Christ, the Son of God and Savior of man, and submits to the written Word of God and to the Holy Spirit as its only sources of guidance and power in maintaining its redemptive life and work in the world, and

Whereas, the Elders of the Royersford Bible Fellowship Church want to avoid the pitfalls of permissiveness (allowing what God forbids in relation to who is able to serve as Elder) and legalism (forbidding what God allows in relation to who is able to serve as Elder), and

Whereas, it appears to us that there are inconsistencies in Article 108-4 and

its subsequent defense as found in the majority report of the 1987 *Yearbook* (pages 132-157) as it relates to the possibility of a divorced man, or one married to a divorced woman, from ever being able to be above reproach, while implying that a divorced deacon, or one married to a divorced woman, is able to be above reproach, and

Whereas, it appears to us that there are statements in Article 108-4 and in its subsequent defense that are not objective judgments, but subjective and possibly prejudicial judgments such as the one found on page 150 of the 1987 *Yearbook* that declares that the “sin of divorce disqualifies a man from serving as an elder . . . (because) . . . a divorced man or a man married to a divorced woman does not meet the Scriptural qualifications of ‘above reproach’”, and

Whereas, it appears to us that there are no explicit passages of Scripture that clearly state that a divorced man, or one married to a divorced woman, *should by that criteria alone*, disqualify him from ever serving as an Elder, therefore be it

Resolved, that the Board of Elders request that Annual Conference elect a study commission of five ordained ministers presently serving Bible Fellowship Churches to study the serious lack of exegetical support from forbidding divorced men, and those who marry a divorced woman, from serving as Elders in our churches based on the criteria alone, and be it further

Resolved that we also request that this study commission report back to the 116th Annual Conference with their recommendations.

Nazareth, PA

Whereas, the *Faith & Order*, Section 401-1.2 provides only for the pastor to chair the meetings of the Board of Elders, and

Whereas, a particular Board of Elders may have one or several gifted men who are well able to chair these meetings, and

Whereas, other churches have found this model profitable for leadership of their governing bodies, therefore be it

Resolved, that Section 401-1.2 shall be revised to read as follows (First Reading):

The Board of Elders shall elect by and from its members a chairman and a recording secretary. The chairman may be, but does not have to be, the Senior Pastor or the President of the Board of Elders.

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Delegates to the 115th Annual Conference

Statistical Report **Pastor's Activities** **(1997)** Ordained Ministers

		Probationers	Elders	Deacons	Pastoral Visits	Other Visits	Baptized	Children Dedicated	Weddings	Funerals
Aberdeen, NJ	Vandegriff	1	0	2	3	350	0	9	2	0
Allentown, CC	Mahurin	8	0	11	17	257	2,301	28	25	0
Allentown, S										
Behtlehem	Cooper	4	1	9	8	595	600	16	4	1
Blandon	Fischer	1	0	6	5	485	35	28	8	1
Brodheads ville	Hibbs	0	1	2	0	156	0	2	1	1
Camden, DE	Lawrence	3	0	6	1	35	0	3	0	0
Coopersburg	Shorb	4	0	8	8	419	240	19	1	2
Denville, NJ	Harris	1	0	2	0	300	0	4	4	0
Edison, NJ	Cahill	2	0	4	3	157	142	21	3	1
Emmaus	Schoen/Soper	5	1	17	14	891	797	15	5	6
Ephrata	Allen	3	0	7	8	262	254	10	10	1
Finesville, NJ	Widger	3	0	4	4	150	0	8	2	1
Fleetwood	Brush	1	0	4	4	261	0	13	3	0
Graterford	Watkins	1	0	8	7	276	45	4	5	4
Harleysville	Armstrong	3	0	6	3	204	188	12	4	0
Harrisburg	Vivona	1	0	6	4	543	130	7	2	1
Hatfield	Wells	2	0	6	10	130	50	11	1	0
Holmes, NY	Commerford	2	0	4	5	212	0	3	2	3
Howell, NJ		1	0	4	3	190	0	6	4	3
Kutztown	Studenroth	1	0	3	2	250	9	5	0	0
Lancaster	DAThmann	6	0	8	8	342	637	4	0	1
Lebanon	Reed	3	0	10	6	322	1,153	11	5	4
Lehigh ton	Bartron	1	1	4	4	275	0	3	0	1
Maple Glen	Prontnicki	2	1	3	4	200	0	5	4	0
Mt. Carmel	A. Cassel	1	0	4	0	450	0	0	0	0
Mt. Pocono	Erb	2	0	5	3	321	0	25	0	0
Nazareth	Plows	4	1	9	6	496	436	19	6	0
Newark, DE	Schlonecker	2	0	7	6	192	127	10	10	1
Ocean Cty, NJ	Stortz	1	0	3	0	290	0	0	1	0
Oley		3	0	9	6	150	75	13	5	2
Paradise	M. Morrison	0	1	5	4	212	0	0	6	2
Philadelphia	Clapier	1	0	4	4	384	0	1	3	1
Pleasant Valley,	Heineman	0	1	2	2	54	0	1	4	0
Poughquag, NY	Wickstead	1	0	1	4	135	0	0	0	3
Quakertown	Gundrum	3	0	7	9	320	480	21	11	2
Reading	Grossman	5	1	11	9	494	465	8	20	8
Red Hill	Denlinger	2	0	4	2	125	440	14	1	0
Royersford	Susek	1	0	6	0	200	0	5	3	1
Scranton	Reitz	2	0	2	0	821	0	0	1	1
Shamokin	Coulbourn	2	0	7	0	354	559	1	0	2
Sinking Spring	Sloan	2	0	11	7	150	130	31	8	2
Spring City		1	0	2	7	457	0	5	3	1
Stroudsburg	C. Cassel	7	0	7	8	266	434	3	3	5
Sunbury	Cole	0	1	12	11	636	302	5	4	0
Terre Hill	Trommler	1	0	3	4	232	0	0	2	0
Wallingford	Taylor	2	1	10	10	289	155	0	0	0
Walnutport	Tait	2	0	5	0	177	0	0	1	0
Whitehall	Smith	1	0	3	3	204	0	4	3	5
York	Good	2	0	7	4	109	221	6	6	4
Zionsville	Uhrich	1	0	5	0	120	0	4	1	0
TOTALS		108	11	295	240	14,900	10,405	423	197	73
Beacon, NY	Way	1	0	0	0	30	0	3	3	0
Newark, NJ	Baker	1	0	0	0	242	0	4	0	0
Somers Point	Moyer	0	1	0	0	48	0	0	0	0
Staten Island	Ritter	3	0	0	0	210	20	2	0	0
Thompson, CT	Spinney	1	0	0	0	175	0	1	0	0
TOTALS		6	1	0	0	705	20	10	3	0
GRAND TOTALS		114	12	295	240	15,605	10,425	433	200	73

Membership		Transferred from Other BFC	Transferred from Non-BFC	Increased	Died	Withdrawn	Dropped	Transferred to Other BFC	Transferred to Non-BFC	Decrease	Net Increase	Net Decrease	Membership
Received into Church Membership													
Aberdeen, NJ	14	10	0	24	0	0	0	0	0	0	24		24
Allentown, CC	22	6	0	28	9	0	65	3	3	80		52	585
Allentown, S							35					35	0
Behtlehem	30	0	0	30	5	0	0	0	0	5	25		302
Blandon	24	0	0	24	1	0	25	0	1	27		3	129
Brodheads ville	2	0	0	2	0	3	0	0	2	5		3	19
Camden, DE	5	0	0	5	1	0	0	0	4	5			43
Coopersburg	20	2	5	27	5	2	2	0	4	13	14		226
Denville, NJ	4	0	0	4	0	0	12	0	0	12		8	31
Edison, NJ	14	0	0	14	0	0	0	0	2	2	12		72
Emmaus	26	8	0	34	3	10	0	0	1	14	20		354
Ephrata	9	0	17	26	1	8	0	0	6	15	11		213
Finesville, NJ	1	0	0	1	0	0	0	0	0	0	1		38
Fleetwood	6	0	0	6	0	0	2	3	0	5	1		84
Graterford	4	0	0	4	0	0	26	6	17	49		45	132
Harleysville	24	0	7	31	1	0	7	0	0	8	23		209
Harrisburg	4	1	0	5	4	10	0	0	0	14		9	159
Hatfield	11	0	0	11	0	2	23	6	0	31		20	107
Holmes, NY	8	0	0	8	0	0	0	0	0	0	8		80
Howell, NJ	4	0	0	4	0	0	2	0	7	9		5	65
Kutztown	0	0	0	0	0	0	0	0	0	0			47
Lancaster	0	0	0	0	1	1	0	0	0	2		2	270
Lebanon	4	0	0	4	0	0	0	0	0	0	4		167
Lehigh ton	6	0	0	6	2	0	0	0	0	2	4		120
Maple Glen	0	0	2	2	1	0	11	3	2	17		15	68
Mt. Carmel	2	0	0	2	2	0	0	0	0	2			92
Mt. Pocono	13	0	0	13	0	2	6	4	0	12	1		90
Nazareth	20	3	6	29	1	3	0	2	4	10	19		240
Newark, DE	11	1	14	26	0	0	0	0	1	1	25		128
Ocean Cty, NJ	0	0	0	0	0	0	0	0	0	0			25
Oley	12	0	0	12	1	6	70	0	0	77		65	195
Paradise	0	0	0	0	2	4	0	0	0	6		6	145
Philadelphia	0	0	0	0	1	0	0	0	0	1		1	76
Pleasant Val.	0	0	0	0	0	0	0	0	0	0			23
Poughquag, NY	0	0	0	0	0	0	0	0	0	0			21
Quakertown	9	2	0	11	3	1	0	1	0	5	6		256
Reading	17	0	8	25	5	0	17	0	1	23	2		382
Red Hill	26	0	0	26	0	0	0	0	0	0	26		75
Royersford	8	0	0	8	3	0	0	1	0	4	4		89
Scranton	0	0	0	0	0	0	0	0	0	0			33
Shamokin	13	0	0	13	1	0	0	0	0	1	12		104
Sinking Spring	45	2	0	47	1	7	0	0	0	8	39		289
Spring City	1	0	0	1	3	9	18	0	0	30		29	100
Stroudsburg	13	0	2	15	1	0	0	0	0	1	14		182
Sunbury	0	0	0	0	5	0	0	1	2	8		8	305
Terre Hill	6	0	0	6	3	0	0	0	0	3	3		50
Wallingford	4	0	0	4	1	0	0	1	1	3	1		188
Walnutport	0	0	0	0	0	0	0	0	0	0			38
Whitehall	6	0	6	12	1	0	7	2	5	15		3	79
York	8	0	0	8	2	8	8	2	0	20		12	192
Zionsville	2	0	0	2	0	4	0	1	0	5		3	54
TOTALS	458	35	67	560	70	80	336	36	63	550	299	324	6,995
Beacon, NY	4	0	0	4	0	4	3	0	4	11		7	11
Newark, NJ	4	0	0	4	0	0	1	0	0	1	3		66
Somers Point	0	0	0	0	0	0	0	0	0	0			0
Staten Island	3	0	0	3	0	1	1	0	1	3			23
Thompson, CT	2	0	2	4	1	0	2	0	1	4			25
TOTALS	13	0	2	15	1	5	7	0	6	19	3	7	125
GRAND TOTAL	471	35	69	575	71	85	343	36	69	569	302	331	7,120

Enrollment/Attendance/Property

	S.B.S. Roll	Cradle Roll	Home Dept.	S.B.S. Attend	Morning Attend	Evening Attend	Church Building(s)	Personage(s)	Total Income	Total Offering
Aberdeen, NJ	0	0	0	0	71	0	0	1	65,479	39,704
Allentown, CC	525	23	17	399	525	241	1	0	951,426	856,957
Allentown, S										
Bethlehem	177	0	0	180	309	92	1	1	385,067	363,855
Blandon	0	4	0	144	227	68	1	1	263,162	232,036
Brodheadsville	0	0	0	0	37	0	0	0	35,510	30,919
Camden, DE	41	0	0	27	36	17	1	0	43,279	36,367
Coopersburg	211	0	0	192	309	96	2	1	471,783	449,101
Denville, NJ	67	0	0	65	83	20	1	1	64,242	55,622
Edison, NJ	0	0	0	94	189	0	0	0	222,227	217,024
Emmaus	0	0	0	288	411	138	3	1	457,598	451,051
Ephrata	350	0	0	229	323	147	1	0	349,919	349,919
Finesville, NJ	67	0	0	42	63	0	1	1	74,087	70,187
Fleetwood	124	0	0	93	115	62	1	1	141,073	132,809
Graterford	161	0	0	97	144	48	1	2	149,489	146,473
Harleysville	323	15	0	195	296	99	1	1	368,214	356,045
Harrisburg	239	5	0	120	175	64	1	1	251,440	237,297
Hatfield	135	7	0	86	140	64	1	3	199,649	190,628
Holmes, NY	87	0	0	59	96	30	0	1	87,199	82,351
Howell, NJ	53	7	0	38	81	0	1	1	72,653	60,251
Kutztown	0	0	0	45	82	51	1	1	73,014	71,283
Lancaster	0	0	0	175	265	91	1	1	454,432	341,594
Lebanon	350	0	0	265	254	195	1	1	330,796	329,931
Lehighton	96	0	0	70	93	41	1	1	81,369	75,234
Maple Glen	75	0	0	60	96	0	1	0	131,077	118,966
Mt. Carmel	105	0	0	95	90	55	1	1	101,940	101,940
Mt. Pocono	0	0	0	0	156	0	1	0	228,560	197,123
Nazareth	296	0	0	200	256	92	1	2	278,984	272,467
Newark, DE	0	29	4	156	328	103	2	0	319,514	315,095
Ocean Cty, NJ	0	3	0	0	33	0	0	1	59,377	31,177
Oley	275	0	0	270	405	137	2	1	626,367	417,011
Paradise	0	0	0	84	128	51	2	0	114,854	112,629
Philadelphia	47	12	16	38	58	27	1	0	58,855	58,855
Pleasant Valley	0	0	0	33	48	0	0	0	45,195	42,307
Poughquag, NY	30	0	0	24	49	0	1	1	59,350	47,222
Quakertown	251	15	0	221	329	121	1	1	316,127	314,131
Reading	400	15	35	281	369	150	1	3	435,201	393,381
Red Hill	170	8	0	109	169	0	1	0	125,133	124,870
Royersford	110	0	0	102	176	60	1	1	134,208	134,208
Scranton	28	0	0	26	32	0	1	1	30,810	30,810
Shamokin	158	0	0	129	200	98	3	1	133,753	128,666
Sinking Spring	0	0	0	269	517	137	1	1	789,829	752,432
Spring City	167	1	0	80	107	49	1	1	106,541	106,541
Stroudsburg	0	0	0	132	236	106	1	1	287,650	285,387
Sunbury	260	0	4	178	276	156	1	1	368,586	339,975
Terre Hill	93	4	2	67	79	38	1	1	112,847	107,456
Wallingford	0	0	0	172	280	0	1	2	350,643	335,023
Walnutport	12	0	0	13	30	5	1	1	29,931	23,931
Whitehall	94	9	0	61	127	52	1	0	90,639	90,251
York	197	0	0	115	195	35	2	0	221,792	214,716
Zionsville	55	2	0	40	54	20	1	1	71,008	68,515
TOTALS	5,829	159	78	5,858	9,147	3,056	53	43	11,221,878	10,341,723
Beacon, NY	0	0	0	0	23	0	0	0	42,356	41,533
Newark, NJ	61	0	0	46	73	12	1	0	70,100	69,933
Somers Point	0	0	0	0	0	0	0	0	0	0
Staten Island	20	0	0	14	30	20	1	1	38,949	12,675
Thompson, CT	41	0	0	20	40	0	1	0	24,431	23,298
TOTALS	122	0	0	80	166	32	3	1	175,836	147,439
GRAND TOTAL	5,951	159	78	5,938	9,313	3,088	56	44	11,397,714	10,489,162

Conference Disbursements

	Administrative Budget	Missions	Church Excentions	Homes	Pinebrook Junior College	Christian Education	Victory Valley Camp	Pinebrook Bible Conf.	Total Conf Disbursements
Aberdeen	400	0	0	0	0	0	0	0	400
AllentownCC	3,600	181,900	9,600	2,500	0	0	1,500	0	199,100
Allentown, S									0
Bethlehem	1,500	59,430	3,750	3,500	0	200	1,250	1,500	71,130
Blandon	1,035	31,682	700	600	400	100	1,200	175	35,892
B'headsville	0	0	0	0	0	0	0	0	0
Camden, DE	150	195	170	25	0	0	0	0	540
Coopersburg	3,910	35,883	13,650	600	0	175	1,400	900	56,518
Denville, NJ	150	545	250	0	0	0	0	0	945
Edison, NJ	330	13,281	2,250	170	0	150	150	150	16,481
Emmaus	4,830	51,036	13,700	700	0	100	4,200	800	75,366
Ephrata	2,700	31,415	300	150	0	100	150	150	34,965
Finesville	613	11,618	1,350	0	0	0	0	0	13,581
Fleetwood	578	16,172	500	200	100	0	100	100	17,750
Graterford	2,070	27,198	7,560	1,100	0	0	1,800	300	40,028
Harleysville	2,990	31,116	20,053	1,300	500	500	1,350	1,300	59,109
Harrisburg	3,010	63,234	4,640	950	0	375	950	750	73,909
Hatfield	2,500	19,877	8,970	500	0	300	1,000	750	33,897
Holmes, NY	200	3,384	200	100	0	250	200	0	4,334
Howell, NJ	600	2,000	0	0	0	0	150	0	2,750
Kutztown	920	6,455	1,120	500	0	50	800	500	10,345
Lancaster	3,910	34,711	700	1,500	0	150	500	600	42,071
Lebanon	1,780	46,186	3,375	500	0	100	3,050	200	55,191
Lehighton	644	7,794	1,000	100	0	50	100	100	9,788
Maple Glen	863	20,185	3,400	0	0	50	0	0	24,498
Mt. Carmel	996	18,202	50	0	0	50	50	100	19,448
Mt. Pocono	700	15,734	7,200	250	0	250	1,200	250	25,584
Nazareth	2,990	18,355	6,250	1,475	0	75	325	675	30,145
Newark, DE	633	17,545	4,000	500	0	300	1,400	500	24,878
Ocean City	288	3,135	750	0	0	0	0	0	4,173
Oley	2,890	84,581	14,724	672	0	240	672	0	103,779
Paradise	690	10,240	1,274	100	0	50	300	300	12,954
Philadelphia	575	20	0	25	0	25	25	25	695
Pleasant V.	100	2,034	100	0	0	0	0	50	2,284
Poughquag	350	795	50	20	20	20	20	20	1,295
Quakertown	3,250	55,365	6,500	0	0	100	1,300	825	67,340
Reading	2,450	72,215	10,400	250	0	100	2,000	500	87,915
Red Hill	600	4,035	4,000	200	0	100	300	200	9,435
Royersford	1,725	22,644	1,776	0	0	50	100	100	26,395
Scranton	115	750	0	0	0	0	0	0	865
Shamokin	200	4,226	0	100	0	0	100	200	4,826
Sinking Sp.	1,840	47,470	6,000	250	200	0	300	200	56,260
Spring City	1,294	26,105	1,791	200	0	0	100	200	29,690
Stroudsburg	1,600	29,175	4,000	250	250	50	300	300	35,925
Sunbury	2,875	35,662	6,550	100	0	100	200	0	45,487
Terre Hill	460	11,322	500	50	0	50	50	50	12,482
Wallingford	3,250	39,140	8,266	250	0	50	200	250	51,406
Walnutport	75	20	0	0	0	0	0	0	95
Whitehall	150	6,591	500	160	0	100	200	300	8,001
York	1,354	32,092	7,500	0	0	0	0	0	40,946
Zionsville	400	3,420	1,000	600	0	50	800	600	6,870
TOTALS	71,133	1,256,170	190,419	20,447	1,470	4,410	29,792	13,920	1,587,761
Beacon, NY	120	1,905	200	0	0	0	0	0	2,225
Newark, NJ	1,150	938	450	100	0	0	0	0	2,638
Somers Point	0	0	0	0	0	0	0	0	0
Staten Island	50	1,135	535	0	0	0	0	0	1,720
Thompson	50	400	0	0	0	0	0	0	450
TOTALS	1,370	4,378	1,185	100	0	0	0	0	7,033
GRAND TOT	72,503	1,260,548	191,604	20,547	1,470	4,410	29,792	13,920	1,594,794

Local Disbursements

	Minister's Salary	Ministers Benefits	Parsonage Allowance	Insurance	Assistant's Salary	Assistant's Benefits	Christian Education
Aberdeen, NJ	10,126	0	0	5,833	9,000	0	213
Allentown, CC	31,000	1,413	20,000	4,684	111,672	19,739	20,130
Allentown, S							
Bethlehem	31,000	3,438	0	10,212	24,167	1,482	10,973
Blandon	25,480	10,135	0	6,999	4,860	415	9,540
Brodheadsville	5,940	0	15,200	4,112	0	0	250
Camden, DE	6,962	6,837	3,349	2,650	0	0	504
Coopersburg	28,419	11,383	0	11,962	17,253	22,839	17,754
Denville, NJ	22,000	5,746	4,300	6,300	0	0	0
Edison, NJ	23,987	3,289	23,380	11,100	41,598	2,610	5,603
Emmaus	54,157	15,561	26,571	12,907	28,631	4,693	21,059
Ephrata	17,570	13,826	15,400	6,300	4,880	30,558	24,124
Finesville, NJ	20,603	3,527	1,200	6,300	0	0	1,418
Fleetwood	24,150	0	6,000	6,300	0	0	11,717
Graterford	25,151	7,303	4,000	3,266	5,847	0	6,209
Harleysville	35,404	11,212	0	12,952	32,288	10,476	31,606
Harrisburg	31,076	2,601	0	6,300	6,299	0	17,948
Hatfield	37,826	4,488	0	6,234	17,875	6,234	8,359
Holmes, NY	18,690	6,486	0	6,780	0	0	2,076
Howell, NJ	21,173	4,427	0	0	0	0	3,028
Kutztown	18,117	6,870	6,270	6,266	0	0	1,207
Lancaster	42,952	230	14,400	13,408	41,140	11,975	10,296
Lebanon	27,000	7,411	12,000	10,395	24,550	11,224	19,524
Lehighton	18,418	3,270	0	6,492	0	0	1,740
Maple Glen	27,000	4,111	12,500	6,300	0	0	2,905
Mt. Carmel	29,500	5,933	0	3,172	0	0	0
Mt. Pocono	22,900	5,991	12,800	6,347	16,050	1,345	8,117
Nazareth	22,675	15,548	4,400	4,800	22,350	19,999	16,533
Newark, DE	30,000	21,566	18,000	5,339	12,771	23,750	11,965
Ocean Cty, NJ	13,152	5,186	0	0	0	0	212
Oley	26,381	13,092	18,750	5,000	26,669	12,000	14,053
Paradise	14,132	6,059	11,401	5,133	0	0	5,622
Philadelphia	14,420	0	10,000	0	0	0	750
Pleasant Valley	22,280	1,319	12,000	4,769	0	0	541
Poughquag, NY	16,292	5,719	0	5,722	0	0	832
Quakertown	41,375	2,000	0	5,000	32,700	1,325	14,119
Reading	25,102	10,039	5,400	14,851	38,468	19,793	22,460
Red Hill	17,130	1,106	13,300	6,234	1,058	921	4,755
Royersford	22,000	11,300	2,500	5,700	3,975	0	0
Scranton	7,315	2,325	0	2,951	0	0	724
Shamokin	18,922	10,014	0	8,237	11,800	8,754	3,537
Sinking Spring	37,037	8,706	17,000	20,256	73,266	6,597	27,076
Spring City	14,791	3,779	0	4,725	0	0	6,012
Stroudsburg	26,750	7,353	0	10,815	26,702	5,424	8,555
Sunbury	31,948	3,863	0	11,964	20,172	3,163	8,415
Terre Hill	20,488	5,256	0	5,133	0	0	5,511
Wallingford	37,700	1,823	0	6,300	22,716	16,451	6,708
Walnutport	14,151	0	0	2,120	0	0	311
Whitehall	18,200	3,590	7,848	864	0	0	100
York	18,400	4,502	24,000	6,300	37,645	3,885	8,868
Zionsville	21,511	3,473	0	6,300	0	0	1,358
TOTALS	1,188,753	293,106	321,969	332,084	716,402	245,652	405,317
Beacon, NY	2,640	2,500	17,400	0	0	0	335
Newark, NJ	2,700	2,398	4,800	4,800	0	0	1,984
Somers Point, NJ	0	0	8,690	0	0	0	0
Staten Island, NY	1,200	3,353	700	6,846	0	0	3,468
Thompson, CT	3,080	0	0	0	0	0	423
TOTALS	9,620	8,251	31,590	11,646	0	0	6,210
GRAND TOTAL	1,198,373	301,357	353,559	343,730	716,402	245,652	411,527

Local Disbursements Continued / Totals

	Debt Service	Local Benevolence	Other Missions	WMS	Conference Delegate	General Disbursements	Total General Disbursements	Total Disbursements
Aberdeen	10,048	0	40	0	0	27,080	62,340	62,740
A'town, CC	319,490	14,087	61,262	686	0	214,697	818,860	1,017,960
A'town, S							0	0
B'lehem	45,300	2,379	18,550	1,500	250	128,844	278,095	349,225
Blandon	61,734	908	2,846	0	300	101,281	224,498	260,390
Brodheadsv	0	0	440	0	0	4,417	30,359	30,359
Camden	0	1,174	6,458	0	0	7,601	35,535	36,075
C'burg	0	1,478	18,777	877	400	103,083	234,225	290,743
Denville	0	0	0	0	0	63,580	101,926	102,871
Edison	1,200	2,458	3,206	0	225	28,090	146,746	163,227
Emmaus	65,798	400	13,319	1,301	525	121,498	366,420	441,786
Ephrata	21,686	7,809	0	0	250	179,206	321,609	356,574
F'ville	11,337	3,585	385	0	0	14,538	62,893	76,474
F'wood	0	0	6,566	0	200	60,608	115,541	133,291
G'ford	0	1,700	3,475	0	250	46,092	103,293	143,321
H'ville	0	8,425	16,706	2,633	350	165,387	327,439	386,548
H'burg	3,600	1,645	3,420	1,686	300	62,495	137,370	211,279
Hatfield	10,000	5,929	30,640	0	250	56,018	183,853	217,750
Holmes	6,728	0	8,068	1,173	0	35,124	85,123	89,457
Howell	14,955	2,439	150	0	0	29,414	75,586	78,336
K'town	0	2,826	2,767	0	0	18,611	62,934	73,279
L'caster	0	5,091	58,790	950	350	122,340	321,922	363,993
Lebanon	106,847	1,804	4,840	987	350	61,363	288,295	343,486
Le'ton	15,981	646	1,000	4,765	0	58,806	111,118	120,906
M. Glen	0	3,000	21,150	0	90	25,985	103,041	127,539
Mt. Car.	10,119	300	10,193	0	0	43,241	102,458	121,906
Mt. Poc.	81	2,566	12,492	0	0	330,050	418,739	444,323
Nazareth	114,985	4,000	13,565	2,900	300	61,761	303,816	333,961
N'ark, DE	117,156	4,910	14,431	120	0	77,456	337,464	362,342
O. Cty	13,850	840	0	0	0	20,789	54,029	58,202
Oley	58,858	7,030	41,011	0	0	299,810	522,654	626,433
Paradise	0	2,902	4,326	0	300	47,038	96,913	109,867
Phila.	0	0	240	0	0	29,820	55,230	55,925
P. Valley	0	98	150	0	0	27,321	68,478	70,762
P'quag	4,116	2,010	729	0	0	15,384	50,804	52,099
Q'town	0	4,000	15,830	1,200	0	202,032	319,581	386,921
Reading	15,740	862	36,479	1,881	350	158,404	349,829	437,744
Red Hill	4,662	1,949	4,600	0	0	78,694	134,409	143,844
R'ford	0	1,330	0	0	0	36,091	82,896	109,291
Scranton	0	0	0	0	0	15,986	29,301	30,166
Shamokin	0	690	16,084	425	0	52,946	131,409	136,235
Sinking Sp	0	8,898	85,206	747	0	230,490	515,279	571,539
S. City	23,178	350	2,118	0	0	21,766	76,719	106,409
Str'burg	22,484	10,815	19,479	0	150	78,221	216,758	252,683
Sunbury	89,637	0	22,204	900	300	98,463	291,029	336,516
Terre Hill	0	225	1,069	75	0	29,900	67,657	80,139
Wallford	55,238	655	26,861	0	0	130,638	305,090	356,496
W'n'port	0	200	100	0	0	8,278	25,160	25,255
Whitehall	31,920	1,000	0	0	0	32,792	96,314	104,315
York	0	1,350	0	2,694	300	81,925	189,869	230,815
Zionsville	6,008	0	0	230	250	30,684	69,814	76,684
TOTALS	1,262,746	124,763	610,020	27,730	6,040	3,976,138	9,510,720	11,098,481
Beacon	0	124	78	0	0	11,146	34,223	36,448
N'ark, NJ	1,938	6,375	20	0	0	43,416	68,431	71,069
Somers Pt	0	812	0	0	0	15,000	24,502	24,502
S. Island	1,519	0	1,035	0	0	12,201	30,322	32,042
Thompson	12,152	484	380	0	0	9,017	25,536	25,986
TOTALS	15,609	7,795	1,513	0	0	90,780	183,014	190,047
GTOTAL	1,278,355	132,558	611,533	27,730	6,040	4,066,918	9,693,734	11,288,528

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 BFC, 418 Elm St., Emmaus, PA 18049

Bible Fellowship Church Homes - make check payable to Bible Fellowship Church Homes, Inc. and mail to:

Fellowship Community, 3000 Fellowship Drive,
Whitehall, PA 18052

Pinebrook Bible Conference - make check payable to Pinebrook Bible Conference and mail to:

Pinebrook Bible Conference, PO Box 1, Stroudsburg, PA 18360

Directories

Directory of Women's Missionary Society

GENERAL COMMITTEE

President - Mrs. Deb Beisel

229 N. Shippen St.
Lancaster, PA 17603
(717) 397-7915

Vice-President - Mrs. Diane Hertzog

2721 Andrea Drive
Allentown, PA 18103-4624
(610) 435-6625

Secretary/Treasurer -

Mrs. Dorothy Herzog
75 West Wesner Road
Blandon, PA 19510
(610) 926-6417

CONFERENCE WIDE MISSIONARY RALLY
Second Thursday of May

Directory of Missionaries & Professional Associates

✂ Professional Associate

☆ Appointee

➔ On Home Assignment for a portion of 1998—call BOM office for stateside address

■ On leave of absence

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), 12 Salem Street,
Fleetwood, PA 19522; (610) 944-0971.

Bechtel, Miss Jennifer, Breitestrasse 13, 79400 Kandern, GERMANY

Bertolet, Mr. & Mrs. Raymond (Louise), 1868 Halsey Drive,
Asan, GUAM 96922-1505; (671) 565-1360.

Bigley, Mr. & Mrs. Jay (Hettie), Sahel Aviation Services, P.B. 3272,
Bamako, Mali, WEST AFRICA

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), 164 N Humphrey Apt. 1,
Oak Park, Illinois, 60302

- Buchanan, Dr. & Mrs. Osborne (Diane), 18 Faith Drive, Maidencreek, Blandon, PA 19510-9665; (610) 926-9128, O - 375-0300.
- Bullock, Mr. & Mrs. Christopher (Elizabeth), 204 Tartan Road, Columbia SC 29212, (803) 216-9196
- 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, (Call BOM for school address)
- Dalavai, Mr. Sanjay (Karen), 3124 Elroy Road, Hatfield, PA 19440 - (215) 799-0118
- Draper, Rev. & Mrs Robert (Lois) P.O. Box 95964, Mkomani, Mombassa, KENYA
- 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 for address and mail restrictions)
- Faust, Miss Theresa, MALAYSIA (call BOM office for address and mail restrictions)
- 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, Box 21044, Nairobi, KENYA/EAST AFRICA;
- Harding, Rev. & Mrs. Neil (Marjorie), 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 g. Bisuccio 6 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), 8 Avenue Nationale, 91300 Massy FRANCE
- Hoffman, Mr. & Mrs. Aaron (Marlene), 723 Meadowglen Drive, Duncanville, TX 75137; (214) 780-0289, O - 709-2400.
- ☆ Homsher, Gary & Susan, 1633 Mine Road, Paradise, PA, 17562
- ➔ Hunsicker, Mr. & Mrs. Christopher (Alma), HCJB World Radio, Box 17-17-691, Quito, ECUADOR. 011-593-2-466-808, Ext. 362
- Johnston, Rev. & Mrs. Walter (Sue), Q Plaza. P. O. Box 398, 1900 Cainta Rizal, PHILIPPINES.
- ☆ Kirkpatrick, Kevin, 100 Ricklin Drive, Leola, PA 17540
- Klaassen, Rev. & Mrs. Marvin (Margaret), 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, HUNGARY - call BOM for address
- ➔ 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 (Victoria), Centre Evangelique, 97124 Captestere-Belle-Eau, GUADELOUPE, F.W.I
- ☆ McIntosh, Rev. & Mrs. Bruce (Deborah), 272 Stricklers School Road, York, PA 17406; (717) 252-3592.
- Merrick, Mr. & Mrs. Christopher (Rebekah), 137 Focht Road, 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. (Janice), 419 Elm Street, Emmaus PA 18049

- Moyer, Mr. & Mrs. Duane (Joetta), Centre Evangelique,
97130 Capesterre-Belle-Eau, GUADELOUPE, F.W.I.; 011-590-86-3271.
- Moyer, Rev. & Mrs. Edward (Ruth), Eglise Evangelique, Route Nationale No.1
Capesterre, GUADELOUPE F.W.I 011-590-86-32-13
- Moyer, Rev. & Mrs. Jerry (Carolyn), 1 Rue des Mendes France, 78114
MAGNY LES HAMEAUX, FRANCE
- Murrin, Mr. & Mrs. Anthony (Joanna), M.N.T., Casilla 522,
Cochabamba, BOLIVIA/SOUTH AMERICA; 011-591-424-6792.
- Nicely, Mr. & Mrs. John (Judith), Christiansen Academy, Apartado 75,
San Cristobal, Tachire, VENEZUELA/SOUTH AMERICA.
- Ohlin, Miss Sharon, International School of Budapest, H-2049 Diosd
Ifjusag ut.11 HUNGARY
- 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 736,
Cochabamba, BOLIVIA, SOUTH AMERICA.
- Pauley, Rev. & Mrs. Wayne (Lois), 747 55th Street, 2nd floor,
Brooklyn, NY 11220; (718) 438-8079.
- Peale, Miss Trudy, 34 Flax Road, Leicester, LE4 6QD, ENGLAND
- Pello, Mr. & Mrs. John (Judith), RUN Center, 3058 Frankford Avenue,
Philadelphia, PA 19134; (215) 423-9047.
- Pollock, Mr. & Mrs. Thomas (Rebecca), Rt. #1, Box 65,
Puposky, MN 56667-9721; (218) 243-2625.
- Poysti, Rev. Earl (Pirkko), 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 (Victoria), c/o Homung, 21 Catawissa Road
Ashland, PA 17921
- 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 (Roxxy), 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, 58 Paradise Lane, Ronks PA 17572
- Shelling, Mr. & Mrs. Ted (Grete), P. O. Box 941303,
Atlanta, GA 31141; (404) 454-9990.
- ☆ Shogren, Mr. & Mrs. Gary (Karen) 426 Tohickon Avenue
Quakertown, PA 18951 (215) 538-4051
- ✂ Solymosi, Mrs. Sarolta, Nedecvar u.11.II/12,
Budapest 1118, HUNGARY/EUROPE.
- ✂ Stengele, Mr. & Mrs. Donald (Julie), Kodaikanal International School, Box 25,
Kodaikanal, 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.
- ☆ Tress, Mr. & Mrs. Graig (Mary), 608 Prospect Street
Lancaster, PA 17603 (717) 391-8393
- Warner, Mr. & Mrs. Richard (Donna), MONGOLIA (call BOM office for address and mail
restrictions)
- 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 (Catherine), OMF - The Pines, 557 Klongwaan-Waakaw Road
Klongwaan, Prajuabkhirikhan 7700, THAILAND
- Wingo, Rev. & Mrs. Barry (Candace), c/o 10101 Dellwood Drive,
El Paso, Texas, 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. #105,
Pearl River, NY 10965, (914) 735-9016.
- Zimmerman, Mr. & Mrs. Todd (Laura), INDIA (call BOM office for address and mail
restrictions)

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 (on loan to Samaritan's Purse)
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
Rev. & Mrs. Bruce McIntosh (appointees)
Mr. Jeffrey Ort
Rev. & Mrs. Thomas Sacher

Berean Mission Inc., 3536 Russell Boulevard, St. Louis, MO 63104-1595;

Telephone: (314) 773-0110
Mr. & Mrs. Robert L. Harriman

Bible Fellowship Board of Missions, 1011 Brookside Road, Suite 145,

Allentown PA 18106 Telephone : (610) 398-8776
Rev. & Mrs. Dana Weller
Mr. & Mrs. Christopher Merrick

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
 Rev. & Mrs. Osborne Buchanan
 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

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

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
 Mr. & Mrs. Brian Lawrence
 Mr. & Mrs. James MacArthur
 Mr. & Mrs. Wayne Pauley
 Mrs. Trudy Peale
 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

Latin America Mission, P.O.Box 52-7900, Miami, FL 33152-7900;
 Telephone: (305) 884-8400
 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. 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;
Telephone: (704) 588-4300
Miss Joy Pattison

The Evangelical Alliance Mission, P.O.Box 969, Wheaton, IL 60189-0969;
Telephone: (708) 653-5300
Mr. & Mrs. Gary Homsher (appointees)
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; Telephone: (717) 626-1919**
Mr. & Mrs. Ondrej Franka
Mr. Kevin Kirkpatrick (appointee)
Miss Constance Hartman

Trans World Radio, P.O.Box 8700, 300 Gregson Drive, Cary, NC 27512-8700;
Telephone: (919) 460-3700
Mr. & Mrs. Raymond Bertolet
Mr. & Mrs. William Early, Jr.

United World Mission, P. O. Box 250, Union Mills, NC 28167
Telephone: (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; Telephone (215) 646-2322**
Mr. Edward Stuebner

Word of Life Fellowship, Inc., P. O. Box 600, Schroon Lake, NY 12870;
Telephone: (518) 532-7111
Mr. & Mrs. Michael Easton
Mr. Robert Lockhart

World Team, 1431 Stuckert Road, Warrington, PA 18976;

Telephone: (215) 491-4900

Rev. & Mrs. Jim Head

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;

Telephone: (714) 969-4600

Mr. & Mrs. Richard Blauser

Mr. R. Glenn Blauser, Jr.

Miss Heather Cullis (appointee)

Mr. & Mrs. Aaron Hoffman

Directory of Delegates**Aberdeen, NJ**

E. Davis DeRonde, 2nd St. Catasauqua, PA 18032

610-264-1503

Allentown, PA Cedar Crest

John L. Deily, 514 N. St. Lucas Street, Allentown, PA 18104,

610-432-0403

David T. Allen, 1640 Ashley Court, Kutztown, PA 19530;

610-285-2964, dta10@aol.com, (Fax) 610-285-4053.

Bethlehem, PA

Mark Tress, 590 S. Cottonwood Road, Northampton, PA 18067

610-262-6875

Rick Davis, 5980 Shady Lane, Nazareth, PA 18064

610-759-3662

Blandon, PA

Gary W. Saggio, 217 Wales Way, Blandon, PA 19510

610-926-6923, Gsaggio@aol.com

Brodheads ville, PA

Randy Sheagley, RD #1, Box 1588, Saylorsburg, PA 18353

610-381-2865

Camden, DE

Raymond R. Dotts, 211 Weeks Drive, Camden, DE 19934

302-697-1422

Coopersburg, PA

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Emmaus, PA

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610-797-8433

Gerald L. Schlonecker, 225 North 5th Street, Emmaus, PA 18049
610-965-9453

Ephrata, PA

Robert W. Gehret, 33 W. Mohler Church R, Ephrata, PA 17522
717-733-3883, (O) 717-733-1673 (Fax) 717-733-1056.

Finesville, NJ

Herbert J. Heilmann, 19 Lehigh Street, Clinton, NJ 08809
908-730-0344

Fleetwood, PA

James E. Mortland, 240 Faith Drive, Blandon, PA 19522
610-926-2701

Graterford, PA

Douglas D. Bowne, 2188 Pleasantview Rd, Pottstown, PA 19464
610-327-0238

Harleysville, PA

Stephen Kauffman, 700 Thornberry Drive, Harleysville, PA 19438
215-256-1720

Harrisburg, PA

Harold E. Snyder, 1940 Snyder Lane, Dauphin, PA 17018
717-921-8283

Hatfield, PA

Lee E. Boyles, 209 Knapp Road, Lansdale, PA 19446
215-368-1318, (Fax) 215-855-0496.

Holmes, NY

Hans R. Waldvogel, Box 166C, Holmes, NY 12531
914-878-6409

Howell, NJ

Vito Paratore, 1620 W. County Line Road, Lakewood, NJ 08701
908-363-6508

Kutztown, PA

Byron Barnshaw, 12 Salem Circle, Fleetwood, PA 18522
610-944-0971, byron@imi.org

Lancaster, PA

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

Lebanon, PA

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Lehighton, PA

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Maple Glen, PA

Laurence Morris, 1121 Tyson Avenue, Roslyn, PA 19001
215-887-4683

- Mount Pocono, PA
Edward Breen, RD#1, Box 206, Canadensis, PA 18325
717-595-2605
- Mount Carmel, PA
James J. Fetterolf, 214 Walnut Street, Ashland, PA 17921
717-875-3782, JRFetter@sunlink.net
- Nazareth, PA
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610-863-4892
- Newark, DE
Kenneth J. Klein, 11 Bristol Knoll Road, Newark, DE 19711
302-368-3427, ken_klein@hp.com, Office: 302-633-8528.
- Ocean County, NJ
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908-363-8758
- Oley, PA
Jan A. Musser, 24 Ironstone Drive, Reading, PA 19606
610-779-2762
- Paradise, PA
W. Charles Lewis, 181 Krantz Mill Rd, New Providence, PA 17560
717-786-8760
- Philadelphia, Wissinoming
No delegate elected
- Pleasant Valley, NY
Wayne Chadwell, 179 Upton Lake Rd., Clinton Corners, NY 12514
914-266-3512, chadwellw@aol.com
- Poughquag, NY
Thomas L. Ward, Brush Hill Road, Millbrook, NY 12595
914-724-3325
- Quakertown, PA
L. James Roberts, Jr., 342 S. Ninth Street, Quakertown, PA 18951
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- Reading, PA
Charles A. Lavigna, 400 Gaul Road, Sinking Spring, PA 19608
610-678-5193 (Fax) 610-670-9623.
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- Red Hill, PA
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- Royersford, PA
Kenneth Bowman, 157 Benner Road, Royersford, PA 19468
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Scranton, PA

John F. Moran, 2244 Whipporwill Rd., Tobyhanna, PA 18466
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Shamokin, PA

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Wallingford, PA

William R. Singletary, 404 Christian Lane, Wallingford, PA 19086
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Walnutport, PA

Stanley H. Stahler, 3119 Welshtown Road, Slatington, PA 18080
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Whitehall, PA

Craig Montgomery, 21 Madison Lane, Whitehall, PA 18052
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Zionsville, PA

Gary E. Karch, 2074 Goldenrod Drive, Macungie, PA 18062
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Lay Members of Board of Directors

Dotts, Raymond R.

Camden, DE Delegate

Gehret, Robert W.

Ephrata, PA Delegate

Kauffman, Horace A.

Lancaster, PA Delegate

Roberts, L. James, Jr.

Quakertown, PA Delegate

Directory of Churches

	AM	PM	Prayer	SS
Aberdeen, NJ, Bayshore		11:00		
732-290-7111 (Fax) 290-7327	Lloyd Road School Lloyd Road, Aberdeen, NJ 07747			
Allentown, Cedar Crest	10:30	9:00	6:00	7:00
610-432-2200; (Fax) 610-435-4006 CCBFC@juno.com	1151 S. Cedar Crest Blvd. Allentown, PA 18103			
Beacon, NY		11:00	7:00	
914-813-3214	PO Box 759, Beacon, NY 12508			
Bethlehem, Ebenezer	10:45	9:30	6:30	7:15
610-262-5501; (Fax) 610-862-6939 EBFC@juno.com	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	Varied	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	9:15	8:00/10:30	6:00	7:00
610-282-3161 CalvaryBFC@juno.com	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)
732-235-1220; (fax- the same)	PO Box 1251, Edison, NJ 08818-1251			
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	8:00/10:30	6:00	7:00
717-733-2526; (fax) 733-4122 EBFC@ptdprolog.net	(Location) Diamond 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
610-944-7080	236 S. Richmond St. Fleetwood, PA 19522			
Graterford	9:30	10:40	6:30	(1)
610-489-9389	Route #29, 693 Church Road Graterford, PA 19426			
Harleysville, Faith	9:30	10:35	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 17112			
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		(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 Frederick's 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 Avenues Nazareth, PA 18064			
Newark, DE	9:30	10:30	6:30	(4)
302-366-8539 (fax) 366-8542	808 Old Baltimore Pike Newark, DE 19702			

Newark, NJ	10:00	11:00	6:30	7:15
973-373-3677 (fax) 373-3171	30 Randolph Place Newark, NJ 07108			
Ocean County, NJ		10:30	5:00 3rd Sun	(3)
908-505-8174 stortz@thecore.com	(location) Boy Scout Hdqt. Rt. 571 (mailing) 800 First Ave. Toms River, NJ 08757-3218			
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 mlbaMorrison@juno.com	3092 Lincoln Hwy. E. Paradise, PA 17562			
Philadelphia, Wissinoming	9:30	10:30		(1)
215-743-3751	4414 Van Kirk St. Philadelphia, PA 19135			
Pleasant Valley, NY	10:00	11:00		7:30
914-486-4016 PVBSC@geocities.com	(location) at the Grange, North Ave. (mailing) PO Box 367 Pleasant Valley, NY 12569			
Poughquag, NY	9:45	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 gbfcqt@aol.com	1811 Old Bethlehem Pike Quakertown, PA 18951			
Reading, Grace	9:30	10:40	6:30	7:00
610-375-2333; (fax) 375-6002 GRACEBFRdg@aol.com	1128 Hampden Blvd. Reading, PA 19604			

Red Hill, Community	9:45	8:30/11:00		
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			
Spring City, PA	9:30	10:45	6:00	7:15
610-948-9448	25 Pennhurst Rd, Spring City, PA 19475			
Staten Island, NY	9:45	11:00	7:00	7:30
718-442-2782 BFCISI@juno.com	243 Taylor St. Staten Island, NY 10310			
Stroudsburg, Berean	8:45	10:00	6:30	7:00
717-421-0617 (fax) 420-8103	1028 Valley View Dr., RR #1, Box 1073 Stroudsburg, PA 18360			
Sunbury, Emmanuel	9:00	10:15	7:00	7:00
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 SPINSTER16@aol.com	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	7:00
610-434-8661 GWS.WHALL@juno.com	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



Retired Missionary/Pastor Bill Mull makes a point.

Directory of Ordained Ministers

Pastors Name, Wife Home Phone
 Address, City, State Zip Code
 Office Phone, e-mail, Fax

- Allen, Daniel P., Vonnice 717-733-7326
 222 South State Street, Ephrata, PA 17522
 717-733-2526, EBFC@ptdprolog.net, 733-4122
- Armstrong, W. David, Cherene 215-256-8253
 140 Harleysville Pike, Rt. 113, Harleysville, PA 19438
 215-256-6026, ARMSTRONG700@juno.com, 215-256-8253
- Arnold, Jonathon W., Sr., Terry 610-375-7390
 1116 Hampden Blvd., Reading, PA 19604
 610-375-2333, 610-375-6002
- Baker, Delbert R. II, Priscilla 908-620-1263
 514 Willow Ave., Roselle Park, NJ 07204
 908-373-3677, 908-245-1269
- Bartron, William H., Betsy 717-386-2578
 1089 Fredrick's Grove Road, Lehighton, PA 18235-9718
 717-386-2578
- Beil, James A., Gail 610-799-3377
 3404 Musselman Court, Whitehall, PA 18502
 610-799-3000
- Brosius, Bert N., Joan 717-424-1214
 RR #7, Box 7451, East Stroudsburg, PA 18301
 717-424-1212
- Brush, R. Jerry, Julie 610-944-7715
 236 S. Richmond Street, Fleetwood, PA 19522
 610-944-7080
- Cahill, Dennis M., Patricia 732-235-1226
 74 Lakeside Drive North, Piscataway, NJ 08854
 732-235-1220, denniscah@aol.com, 732-235-1220
- Cassel, Alva C., Laura 717-339-4693
 Bethany Acres, Mt. Carmel, PA 17851
 717-339-4693
- Cassel, Carl C., Charlene 717-421-0533
 1032 Valley View Drive, Stroudsburg, PA 18360
 717-421-0617, cccassel@ptd.net, 717-420-8103

- Clapier, G. Wayne, Phyllis 215-288-6369
4426 Van Kirk Street, Philadelphia, PA 19135
215-743-3751
- Cole, Charles E., Gloria 717-286-6106
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717-286-8313, 717-286-8025
- Commerford, Robert S., Doreen 914-855-5860
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- Coulbourn, Hugh C., Jr., Janice 717-648-9732
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717-648-1466
- Denlinger, Ronald K., Joan 215-679-5366
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215-541-4880
- Erb, Ronald C., Carla 717-839-2602
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610-375-2333, (Fax) 610-375-6002
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53 Kenwood Circle, Quakertown, PA 18951
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- Heineman, David N., Cheryl 914-454-7060
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- Heller, LeRoy S., Patricia 717-273-7074
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717-273-4802

- Lawrence, Dennis J., Beth 302-730-4273
 36 Oakmont Drive, Dover, DE 19904
 302-697-0434
- Mahurin, Ronald C., Darlene 610-799-0920
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- Paashauss, Richard T., Arlene 610-282-4496
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- Reitz, Roger L., Sandi 717-342-2746
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- Schoen, David N., Deb 610-967-2010
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- Shorb, Thomas P., Yvonne 610-282-3580
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 610-282-3161, shorb@enter.net

- Sloan, Robert A., Jr., Ann 610-777-4326
 51 Green Valley Road, Sinking Spring, PA 19608
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- Smith, Gene W., Sara 610-261-0821
 5008 Egypt Road, Coplay, PA 18037
 610-434-8661, GWS.WHALL@juno.com
- Soper, Ralph M., Sharon 610-965-7114
 34 Spruce Street, Emmaus, PA 18049
 610-965-2682, Soperalph@aol.com, 610-965-4534
- Spinney, Dennis W., Sue 508-949-0476
 8 Konkell Drive, Dudley, MA 01571
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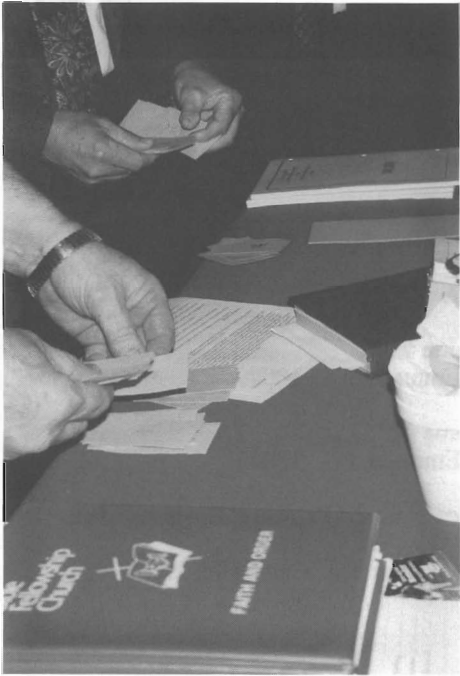
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