

BIBLE FELLOWSHIP CHURCH



Yearbook
2002

ONE HUNDRED NINETEENTH

ANNUAL CONFERENCE

OF THE

BIBLE FELLOWSHIP CHURCH

2002

Announcing:

120th Annual Conference

Convenes: 10:00 AM, April 28, 2003

Place: Pinebrook Bible Conference

Officers:

William G. Schlonecker - Chairman

Randall A. Grossman - Vice Chairman

David A. Thomann - Secretary

Convened at Pinebrook Bible Conference

Stroudsburg, Pennsylvania

April 22 - 24, 2002

Published by Order of Annual Conference

David A. Thomann, Editor

Price \$8.00

Officers of the 119th Annual Conference:

Chairman, William G. Schlonecker

Vice Chairman, Carl C. Cassel

Secretary, David A. Thomann

Assistant Secretary, Robert W. Smock

Publisher, Daniel P. Allen

Printer, Thomson-Shore

Computer Operator, Roy A. Hertzog

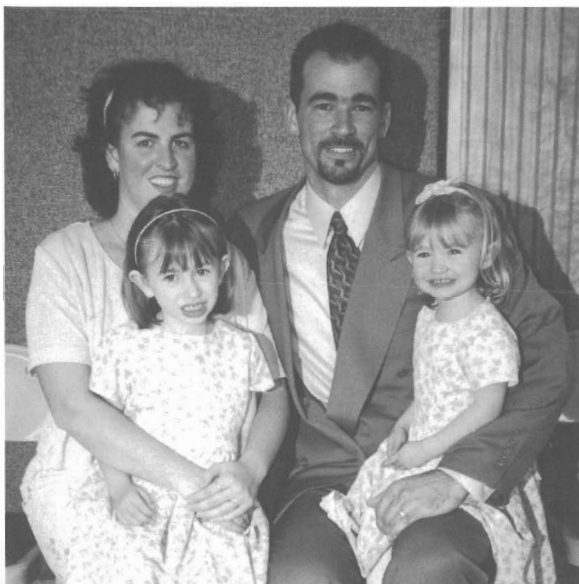
Corporate and Denominational Address:
Fellowship Manor
3000 Fellowship Drive
Whitehall, PA 18052

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Ordination 2002

(Additional Ordinates' pictures on page 2)



*Andrew & Alicia Crossgrove
Daughters (left to right) Ariana and Alexa*



Willis & Heather Dowling, Daughter Anna

Directory of Boards and Committees

Directory of Boards

Board of Directors of the Bible Fellowship Church

- (2003) Raymond R. Dotts, Charles A. Lavigna, David J. Watkins
- (2004) James A. Beil, Carl C. Cassel, Robert W. Gehret
- (2005) Randall A. Grossman, Horace A. Kauffman, L. James Roberts
 - 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

- (2003) Annette E. Kuhns, Mark S. Matson, Mark L. Morrison, Richard T. Paashaus
- (2004) Timothy S. Cowen, David W. Eisenhower, Nancy A., Mertus, David N. Schoen
- (2005) Judy D. Althouse, G. Wayne Clapier, Michael L. Herb, Jonathan P. Tait

Board of Church Extension

- (2003) W. David Armstrong, John C. Elias, William G. Schlonecker, William R. Singletary
- (2004) Dennis M. Cahill, Robert W. Davies, Richard E. Taylor, Robert H. Zentz
- (2005) Byron Widger, Clyde W. Snyder
 - Executive Director - David E. Gundrum (2003)
 - Chairman - Richard E. Taylor
 - Vice Chairman - W. David Armstrong
 - Treasurer - William R. Singletary
 - Secretary - William G. Schlonecker

Board of Pensions

- (2003) Robert Gaugler, David N. Schoen, William R. Singletary
- (2004) Ellis Lee Hostetter, Keith E. Plows, Thomas P. Shorb
- (2005) James A. Beil, Richard J. Volpe, David J. Watkins

Board of Directors of Bible Fellowship Church Homes, Inc.

- (2003) William H. Bartron, Glenn D. Ruoss, Dennis W. Spinney, Hans R. Waldvogel
 (2004) David W. Cole, Roger L. Reitz, Dean A. Stortz, John W. Trauch
 (2005) LeRoy S. Heller, Robin A. Musselman, Henry U. Sandt, Gene W. Smith
 President: Robert H. Zentz
 Chairman: LeRoy S. Heller
 Vice Chairman: Dean A. Stortz
 Secretary: William H. Bartron
 Treasurer: John W. Trauch

Board of Directors of Pinebrook Bible Conference

- (2003) Lee E. Boyles, Charles E. Cole, Roger L. Reitz, Gerald L. Schlonecker, Hans R. Waldvogel
 (2004) Carl Ackerman, Daniel P. Allen, Brian H. Cooper, Kermit K. Gehman, John M. Stengele
 (2005) David T. Allen, Alva C. Cassel, LeRoy O. Herb
 Director - Nate Brosius
 President & Chairman - Alva C. Cassel
 Vice President & Vice Chairman - David T. Allen
 Treasurer - Lee E. Boyles
 Secretary - Daniel P. Allen

Board of Missions

- (2003) Gerald L. Schlonecker, Thomas P. Shorb, David R. Way
 (2004) Donald S. Faust, James W. Harris, Jacob J. Susek, Jr.
 (2005) LeRoy O. Herb, Ralph M. Soper
 Director - Dana E. Weller (2003)
 Financial Secretary - Daniel G. Oswald (2005)
 Chairman - Ralph M. Soper
 Secretary - James W. Harris

Board of Publication and Printing

- (2003) Jonathan P. Tait
 (2004) Daniel P. Allen, Stephen C. Mann
 (2005) William H. Bartron, Clyde W. Snyder
 Chairman - William H. Bartron
 Secretary - Daniel P. Allen
 Fellowship News Editor - Carol Snyder (2005)
 FN Business Manager - Paul T. Rutman (2004)

Board of Victory Valley Camp

- (2003) Carl J. Fischer, Jr., Jonathan D. Reynolds, David L. Weller
 (2004) Bernice Mann, Christopher Roth, Timothy D. Weaber
 (2005) Dennis J. Lawrence, Dennis W. Spinney, Howard N. Wells
 Director - Phil Atkins

Board of Higher Education

- (2003) Alan H. Russell, John C. Studenroth
 (2004) Raymond R. Dotts, Claude L. Gates, Robert C. Newman
 (2005) Stephen C. Cassel, G. Wayne Clapier
 Chairman - Robert C. Newman
 Secretary - John C. Studenroth

Board of Youth and Young Adults

- (2003) Clyde D. Bomgardner, Jr., Andrew J. Crossgrove, Billy J. Dunn
 (2004) Charles A. Mann, Dorothy L. Ruch, John C. Vandegriff, Jr.
 (2005) Susan G. Homsher, Ronald L. Kohl, Dennis J. Lawrence
 Chairman - Clyde D. Bomgardner, Jr.
 Vice Chairman - Andrew J. Crossgrove
 Secretary - Timothy D. Weaber
 Treasurer - Billy J. Dunn

Directory of Committees

Committee on Credentials

- (2003) Ralph M. Soper
 (2004) Dennis M. Cahill, LeRoy S. Heller
 (2005) Keith E. Plows, David A. Thomann
 Chairman - Keith E. Plows
 Secretary - David A. Thomann

Committee on Ministerial Candidates

- (2003) Robert S. Commerford, David E. Gundrum
 (2004) Delbert R. Baker, II
 (2005) Calvin T. Reed, Richard E. Taylor
 Chairman - Calvin T. Reed
 Secretary - Richard E. Taylor

Committee on Nominations

- (2003) Charles A. Lavigna, Howard N. Wells
 (2004) Dean A. Stortz, Yvonne Watkins
 (2005) Michael T. Littlejohn, Mark L. Morrison, David A. Thomann
 Chairman - David A. Thomann
 Secretary - Howard N. Wells

Conference Judiciary

- (2003) Ronald C. Mahurin, Ronald W. Reed, L. James Roberts, Jr.,
 Dean A. Stortz
 (2004) Steven C. Boepple, Calvin T. Reed
 (2005) James A. Beil, Lee E. Boyles, Carl C. Cassel, Robert H. Zentz
 Secretary - Ronald C. Mahurin

Special Appellate Judiciary

- (2003) Charles Lavigna, John C. Studenroth
 (2004) Donald S. Faust, Randall A. Grossman, Harold E. Snyder,
 David J. Watkins
 (2005) Raymond R. Dotts, Hans R. Waldvogel
 Secretary - David J. Watkins

Historical Committee

- (2003) Jill Davidson, Daniel G. Ziegler
 (2004) Harold P. Shelly, Robert W. Smock
 (2005) David E. Thomann
 Archivist - Richard E. Taylor
 Chairperson - Jill Davidson
 Secretary - Richard E. Taylor

Ministerial Relations Committee

- (2003) Lee E. Boyles, Jacob J. Susek, Jr.
 (2004) Randall A. Grossman, Ronald W. Reed
 (2005) Calvin T. Reed, L. James Roberts, Jr., John C. Vandegriff, Jr.
 Chairman - Randall A. Grossman
 Secretary - Calvin T. Reed

Strategic Planning Committee

- (2003) Dana E. Weller, Robert H. Zentz
 (2004) Byron Barnshaw, Richard T. Paashauss, Richard E. Taylor
 (2005) Elliot H. Ramos, J. Robert Vaughn

Directory of Annual Conference Committees

Agenda and Program Committee

William G. Schlonecker, Randall A. Grossman, David A. Thomann, Clifford B. Boone, Thomas P. Shorb, Carl K. Spackman

Committee on Arrangements for the 120th Annual Conference

Daniel P. Allen, Clyde D. Bomgardner, Jr., J. Mark McCreary, Thomas P. Shorb, William G. Schlonecker (Chairman of the 120th Annual Conference), David A. Thomann
 Chairman - David A. Thomann
 Secretary - Daniel P. Allen

Committee on Statistics

Hugh C. Coulbourn, Jr., LeRoy S. Heller, Kenneth D. Keeler, Calvin T. Reed, David A. Thomann
 Chairman - LeRoy S. Heller

Committee on Examination of the Minutes of Particular Churches

William H. Bartron, Richard D. Harris, Ralph M. Soper, Dean A. Stortz, Jonathan P. Tait
 Chairman - Ralph M. Soper

Committee to Examine the Minutes of 119th Annual Conference

Robert S. Commerford, Ralph E. Ritter, Gregory A. Uhrich, Ralph B. Weaver
 Chairman - Gregory A. Uhrich

Officers of 120th Annual Conference

Chairman - William G. Schlonecker
 Vice Chairman - Randall A. Grossman
 Secretary - David A. Thomann

Additional Appointees for the 120th Annual Conference

J. Mark McCreary, Registrar
 Jonathon W. 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

Secret Society Study Committee

Jonathon W. Arnold, Sr., Dennis M. Cahill, Richard D. Harris, Ralph E. Ritter, Jonathan P. Tait

Study Committee on Credentials and Multi Staff Churches

Robert S. Commerford, LeRoy S. Heller, Calvin T. Reed, L. James Roberts, Jr., Ralph M. Soper, Jacob J. Susek, Jr.
Chairman - LeRoy S. Heller

Committee to Study the Role of Women in the Church

E. Davis DeRonde, Carl J. Fischer, Jr, Betty Herb, Doris Hoyle, Michael T. Littlejohn, J. Mark McCreary, James E. Mortland, Robert C. Newman, Robert A. Sloan
Chairman - Carl J. Fischer, Jr

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, John C. Elias
From Board of Missions: Dana E. Weller, Donald S. Faust
Chairman - David E. Gundrum

Ministerial Convention Committee

(2002) Harvey J. Fritz, Jr., Allan R. Vivona
(2003) Jonathon W. Arnold, Sr., Ronald C. Erb
(2004) C. Larry Bennet
Chairman - Ronald C. Erb
Secretary - Allan R. Vivona
Treasurer - Harvey J. Fritz, Jr.
Advisor - Ronald C. Mahurin

Pinebrook Educational Foundation

- (2003) Gary E. Karch, Robert C. Newman
 (2004) Raymond R. Dotts, J. H. Fasnacht
 (2005) Stephen C. Cassel, Jessica Sterner
 Chairman - Raymond R. Dotts
 Secretary - J. H. Fasnacht

Stewardship Council

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

- (2003) Gary E. Karch
 (2004) John L. English
 (2005) Torry R. Hinkel
 Chairman: Gary E. Karch
 Vice Chairman: J. Mark McCreary
 Treasurer:

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

Hugging is an Acceptable Rite of Passage at Ordination Services

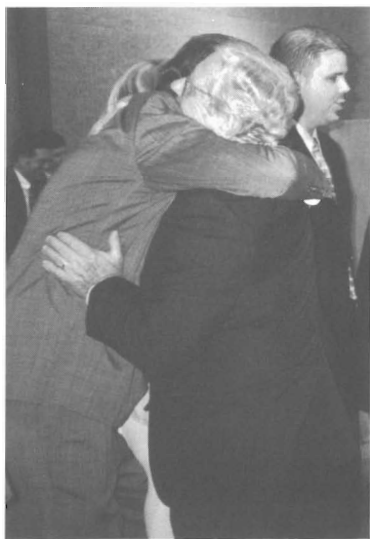


Table of Ordained Ministers

<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	2000
Baker, Delbert, R. II	1976	1979	1975
Bomgardner, Clyde D. Jr.	1997	2000	1997
Boone, Clifford B.	1989	1992	2002
Brush, R. Jerome	1988	1992	1991
Cahill, Dennis M.	1986	1984	1986
Cassel, Alva C.	1958	1962	1986
Clapier, G. Wayne	1980	1981	1980
Cole, Charles E	1996	1970	1996
Commerford, Robert S.	1984	1986	1982
Cooper, Brian H.	1996	1998	1996
Cowen, Timothy S.	1997	2000	1997
Crossgrove, Andrew T.	1999	2002	2002
Dowling, Willis I.	1999	1983	2002
Dunn, William J.	1999	2002	2002
Ellwanger, Donald R.	2001	1988	2002
Erb, Ronald C.	1981	1983	1987
Fischer, Carl J., Jr.	1990	1985	1992
Grossman, Randall A.	1981	1983	1990
Gundrum, David E.	1986	1988	2000
Harris, Richard D.	1976	1978	1988
Heineman, David N.	1996	1993	1999
Heller, LeRoy S.	1955	1958	1995
Keeler, Kenneth D.	1982	1985	2000
Lawrence, Dennis J.	1993	1996	1999
Mahurin, Ronald C.	1960	1959	2001
McCreary, J. Mark	1993	1996	1999
Morrison, Mark L.	1996	1999	1996
Paashaus, Richard T.	1988	1990	1976
Phillips, D. Thomas	1971	1976	1992
Prontnicki, Louis	1983	1985	1990
Ramos, Elliot H.	1998	2001	1999
Ravis, Richard B.	1990	1985	2001
Reed, Calvin T.	1982	1984	1983
Reitz, Roger L.	1972	1974	1993
Ritter, Ralph E.	1991	1994	2000
Ruhl, Jeffrey L.	1997	2000	1997
Schlonecker, William G.	1985	1988	1984
Schoen, David N.	1982	1987	1987
Shorb, Thomas P.	1977	1979	2001
Sloan, Robert A., Jr.	1988	1986	1988

<u>Pastor</u>	<u>Year of BFC License</u>	<u>Year of Ordination</u>	<u>Year of Present Status</u>
Smith, Gene W.	1991	1978	1992
Soper, Ralph M.	1985	1987	1995
Spackman, Carl K.	1969	1971	2000
Spinney, Dennis W.	1984	1993	1988
Stortz, Dean A.	1983	1986	1988
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
Uhrich Gregory A.	1989	1983	2001
Vandegriff, John C., Jr.	1974	1972	1993
Vivona, Allan R.	1992	1971	2000
Watkins, David J.	1962	1965	1989
Way, David R.	1989	1993	2001
Weller, Dana E.	1972	1974	1995
Wells, Howard N.	1990	1992	1990
Wickstead, James A.	1976	1981	1976
Widger, Byron	1985	1988	1995

Ordained Ministers Working in the Chaplaincy under the Sponsorship of the BFC

Hurst, Kenneth J.	1998	2000	2000
Moyer, Richard A.	1995	2000	1999

Ordained Ministers Working in Other Christian Ministries

Ellingson, Bruce A.	1963	1966	1991
Martin, Carl T.	1983	1986	1997

Ordained Ministers Between Calls

Bartron, William H.	1973	1975	2001
Batchler, James R., Jr.	1976	1979	1993
Dommel, Albert J.	1982	1984	1991
Herb, John H.	1962	1966	1989
Jones, David H.	1978	1983	1994
Trommler, Steven L.	1984	1986	2000

Ordained Ministers on Leave of Absence

Byrd, Terris L.	1969	1972	2002
Burnett, Raymond G.	1984	1972	1993
Frable, Arthur H., Jr.	1969	1971	1999
MacMillan, Thomas S.	1983	1986	1990
Neher, James E.	1987	1989	2000
Smith, Larry M.	1989	1990	1993

<u>Pastor</u>	<u>Year of BFC License</u>	<u>Year of Ordination</u>	<u>Year of Present Status</u>
<u>Ordained Ministers in Retirement</u>			
Barber, Kenneth F.	1985	1971	2001
Beil, James A.	1959	1962	1998
Bigley, T. James, Jr.	1962	1966	2002
Brosius, Bert N.	1958	1961	1998
Buck, Leonard E.	1958	1970	1997
Cassel, Carl C.	1956	1959	1993
Cassel, Willard E.	1943	1946	1988
Coulbourn, Hugh C., Jr.	1977	1970	2001
Dotts, Raymond R.	1960	1965	1999
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
Kirkwood, Donald T.	1951	1954	1971
Koch, James G.	1950	1953	1997
Minsky, Barry J.	1980	1966	2002
Moyer, Edward K.		1970	2000
Mull, William W.	1968	1950	1994
Munyan, Edgar H.	1989	1955	1993
Plows, Keith E.	1966	1968	2000
Reichenbach, R. C.	1937	1941	1982
Riggall, John H.	1945	1948	1982
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
Ziegler, Daniel G.	1960	1963	2000

<u>Pastor</u>	<u>Year of BFC License</u>	<u>Year of Ordination</u>	<u>Year of Present Status</u>
<u>Ordained Ministers under the Direction of the Board of Missions</u>			
Aukamp, William C.	1985	1988	1986
Denlinger, Ronald K.	1994	1997	2000
Gehman, Richard J.	1964	1971	1966
Harding, W. Neil, Jr.	1983	1993	1993
Head, Jim D.	1994	1996	1998
Johnston, Walter M.	1987	1987	1991
Lea, Herbert K.	1980	1982	1994
Manney, David L.		1976	1999
Morrison, Philip E.	1980	1982	1993
Moyer, Duane E.	1998	2001	2001
Moyer, Jerry L.	1992	1994	1997
Pollock, Thomas A.	1996	1999	1990
Riddell, David W.	1985	1987	1987
Studenroth, John C.	1991	1976	2000
Yerrington, Philip E.	1978	1981	1981
Zimmerman, Paul G.	1966	1971	1988

Easter Dates - 21st Century

20 April 2003	16 April 2028	6 April 2053	3 April 2078
11 April 2004	1 April 2029	29 March 2054	23 April 2079
27 March 2005	21 April 2030	18 April 2055	7 April 2080
16 April 2006	13 April 2031	2nd April 2056	30 March 2081
8 April 2007	28 March 2032	22nd April 2057	19 April 2082
23 March 2008	17 April 2033	14 April 2058	4 April 2083
12 April 2009	9 April 2034	30 March 2059	26 March 2084
4 April 2010	25 March 2035	18 April 2060	15 April 2085
24 April 2011	13 April 2036	10 April 2061	31 March 2086
8 April 2012	5 April 2037	26 March 2062	20 April 2087
31 March 2013	25 April 2038	15 April 2063	11 April 2088
20 April 2014	10 April 2039	6 April 2064	3 April 2089
5 April 2015	1 April 2040	29 March 2065	16 April 2090
27 March 2016	21 April 2041	11 April 2066	8 April 2091
16 April 2017	6 April 2042	3 April 2067	30 March 2092
1 April 2018	29 March 2043	22nd April 2068	12 April 2093
21 April 2019	17 April 2044	14 April 2069	4 April 2094
12 April 2020	9 April 2045	30 March 2070	24 April 2095
4 April 2021	25 March 2046	19 April 2071	15 April 2096
17 April 2022	14 April 2047	10 April 2072	31 March 2097
9 April 2023	5 April 2048	26 March 2073	20 April 2098
31 March 2024	18 April 2049	15 April 2074	12 April 2099
20 April 2025	10 April 2050	7 April 2075	28 March 2100
5 April 2026	2 April 2051	19 April 2076	
28 March 2027	21 April 2052	11 April 2077	

A Look Back:

1902 - 2002

Our Fathers - Our Brothers

by Richard Taylor

When we took our seats at the Annual Conference, our fathers became our brothers. We joined a brotherhood that has grown through the years. Our fathers, our brothers in leadership, who like us took their seats in the bar, came, as we did, to Annual Conference, to pray, deliberate, and make the sometimes painful decisions that have to be made when men are commissioned to lead in Christ's Church.

And so on Tuesday morning, April 22, 2002, we joined our fathers, our brothers, who came on Friday morning, October 17, 1902. They bore names like Musselman, Gehman, Ziegler, Taylor, Woodring, Laudenslager, Hottel, and Himmelreich. They converged on the Mennonite Brethren in Christ Church in Reading. Their faces were covered with sober and serious looks. They gave warm greetings and hearty hand shakes. They were genuinely glad to see each other. They were brothers, our brothers and our fathers.

At 8:00a.m. sharp on that Friday morning, the gavel fell giving the signal to begin. The hand that held the gavel had never held it before. It was our brother's first time. The thirty four year old Harvey Brunner Musselman had been chosen by his brothers to chair the meeting. This printer turned minister, once called the boy preacher, was ready to do his duty. He was the son of Jonas and Lucy Brunner Musselman. Preaching was in his blood. Perhaps he was nervous and unsure about the significant responsibility he carried. He would not show it. He had prayed and knew the Lord would enable him. He would never have undertaken the task otherwise. It became clear that the gavel was a fit. For 40 of the following 42 years, the gavel was in his hand. The hand that holds the gavel this year holds it for the first time. He is a descendant of Jacob Moyer, Rose Jelly Jakey as he was called, who preached and planted the church. Perhaps preaching is in his blood too. If God wills, the gavel will be in his hand again. He too has prayed. We, his brothers, are praying.

The chairman preached what was said to be a "very practical and searching address" on "True Love" from 1 Peter 3:8-17. You can be sure our brothers appreciated it. Then, they prayed, earnestly seeking the guidance of the Holy Spirit for their sessions. They turned to the business.

Our brothers established the bar at three pews and the amen corner. We will join them at our tables and wait while the pages bring the microphone. They could rise from their seats and speak. All the brothers could hear except those whose hearing was diminished. When someone in the last row spoke, you turned your head to look or just listened carefully while looking straight ahead. It was always important to hear what a brother says.

Most of the business was routine. They moved through it quickly. The pastors gave their obligatory oral reports. Our brothers were encouraging and encouraged. The secretary reported, "There is a marked increase in membership, spirituality, and finances in general. The pastors, by realized and anticipated faith obtained good reports. There is a sound missionary spirit predominant for Home and Foreign work." Like our brothers, we grow impatient, we want to move on and get it done. Fortunately, we don't sit through oral reports. But we took our time, enjoyed our coffee breaks, and delighted in dinner conversations. We were encouraging and encouraged.

Our brothers wanted to be clear. Some of them moved with linguistic ambidexterity between English and German. While you can be sure they always meant what they said, you could not always be sure they said what they meant. "Resolved, That we would respectfully recommend the members of our church to encourage the Foreign Missionary Board in forwarding their funds through the aforesaid board, and not to forward their money direct to the missionaries, thereby lessening or neglecting their contributions in the direct channel, provided by Conference, for the support pledged to our respective missionaries." We too want to be clear. The brothers who follow us will certainly scratch their heads at some of our pronouncements. Our secretaries have done their best to get it right. But even sophisticated computers only record what we write.

Our brothers had been thinking about the dedication of children. They said, "As the scriptures contain a number of instances where children of Godly parents were formally and publicly dedicated to the Lord, 1 Sam. 22, 28, Mark 10, 13-16, we heartily encourage our people to dedicate their children to the Lord, by prayer and laying on of the hands of the Elder, who shall then furnish proper certificates." We share concern that we help our church to work through issues that matter. It is good to be part of a brotherhood who understood and understands how important life is at every part.

Our brothers were serious about their responsibilities. When

one of them was not, it was a matter of concern. "Whereas, The delegate elected by the Nazareth and Plainfield Quarterly Conference has failed to be present at the Annual Conference, and not even sent in an excuse of absence, therefore Resolved, That this Conference is grieved with the actions of said delegate and asks the pastor to investigate the cause of his absence and instruct this class to send a reliable representative in the future." They grieved, as we do, that some might take a light and careless attitude about this privilege of being a servant leader in the Church our blessed Savior has raised up.

Four days later, Monday afternoon, they donned their coats and hats, agreed that it was a good conference and said they were glad to be there. They turned and went their way. Our brothers brought the news of the Conference to their churches who wanted to hear all about it. And we went in the same way. We thanked our chairman, shook hands as we left, and said it was good to be here. Most will return next year. Some will not. All are brothers now with our fathers.

[Note: The 1902 Minutes are located at www.BFCHistory.org, "Minutes" Go to Minutes. For more about the chairman, H. B. Musselman, see Jill Davidson's paper, "Harvey Brunner Musselman" in the section entitled, Library.]



H. B. Musselman and family

Conference Calendar

Listed below are various conference-wide dates. For complete information check with the corresponding Board, Committee, or Agency, or appropriate page number. The official conference calendar is on the web at Yahoo Groups (BFC-AC). To subscribe send a note to BFC-AC-subscribe@yahoogroups.com

June, 2002	
22-28	First Week, Pinebrook Bible Conference Speaker: Dr. Michael Bobick
29- July 5	Second Week, Pinebrook Bible Conference Speaker: Dr. James Ayers
July, 2002	
6-12	Third Week, Pinebrook Bible Conference Speaker: Dr. Donald Hubbard
13-19	Fourth Week, Pinebrook Bible Conference Speaker: Dr. David Dunbar
19-21	Young Adult Retreat, Ocean City, NJ
20-26	Fifth Week, Pinebrook Bible Conference Speaker: Dr. Tom Taylor
27- Aug. 2	Sixth Week, Pinebrook Bible Conference Speaker: Dr. Ron Blue
August, 2002	
3-9	World Missions Week, Pinebrook Bible Conference Speaker: Dr. Robert Evans
10-16	Eighth Week, Pinebrook Bible Conference Speaker: Dr. Tony Beckett
September, 2002	
1	Pledges for 2003 Administrative Budget are due.
24-25	Ministerial Convention, Pinebrook Bible Conference Speaker: Wallace Stephenson

October, 2002	
26	Meeting of the Historical Society, Reading
November, 2002	
1-2	Pastor, Elder, Deacon Advance
15-17	Youth Leaders Retreat
29	Thanksgiving Youth Rally
December, 2002	
31	Agency contributions to Board of Publication are due (pg. 50)
January, 2003	
3- 5 10-12 17-19	Sno Glo - Pinebrook Bible Conference
March, 2003	
1	Committee reports are due (see page 7) Church minutes are due (see pages 147, 215) Church's statistical reports are due (see page 215) Contributions to Victory Valley (page 216)
8	BFC Teacher Training @ Calvary, Coopersburg
April, 2003	
1	Contribution to Christian Education (pg 216); Fellowship Homes (page 216); Pinebrook Bible Conf. (page 216)
25-27	Ladies Retreat, Pinebrook Bible Conference
28-30	120 th Annual Conference, Pinebrook
May, 2003	
18	BFC Mission's Rally

Conference Reporter

The 119th Annual Conference of the (BFC) convened at Pinebrook Bible Conference in East Stroudsburg, PA, on April 21-23, 2002. Those attending included approximately one hundred sixty pastors, lay delegates and missionaries from six states and several countries.

William G. Schlonecker, pastor of the BFC in Newark, DE, called the convention to order at 9:55 a.m. The general theme, *The BFC - an Expanding Fellowship of Churches United to Make Disciples of Jesus Christ* guided speakers William G. Schlonecker, Richard E Taylor, Pastor of the BFC in Wallingford, PA; and Dana E. Weller, Director of the BFC Board of Missions, in their respective challenging messages, "A Vision to Unite Us", "A Mission to Compel Us," and "A Strategy to Move us." These messages were delivered as part of each morning worship time which was directed by LeRoy S. Heller, a pastor of the Lebanon, PA, BFC.

Monday was primarily devoted to routine denominational business, board and committee reports, and election of men and women who will serve on boards and committees for the next three years. Upon completion of these reports, elections began for members of boards and committees.

On Monday evening, sixteen missionary families were introduced to the conference. During the three days, various leaders from a variety of ministries were introduced, some of which were recommended as possible consultants to help our ministries in specific areas. At the close of the first day, following the business sessions, the group remembered the Lord by celebrating the Lord's Supper.

The assembly considered and approved legislation delineating the calling of previously-ordained ministers who have been licensed by the BFC, and various updates and changes to the *Faith and Order* that relate to functions of committees and boards, and the details of elections.

Each day, during the work of the body, as situations and needs were reported or arose, the chairman halted procedures and asked someone to pray for the particular need(s). When reported, these become the concern of the body. Examples

are: (1) prayer for Hispanic works being pursued in the Lancaster and Reading areas, (2) several physical needs of church members and/or family members.

For almost ten years, the Intercultural Ministries Study Committee has worked and presented *Biblical Principles for Living* in an effort to write articles that will be understood cross-culturally. The articles approved at first reading at this conference are:

1. Truth and Integrity
2. Repentance and Restitution
3. Divorce
4. Stewardship

The assembly will continue to deliberate for approval of the remaining articles. As these articles are approved they will be included they will be included in a section of the *Faith and Order*.

The Study Committee on Baptism and Church Membership completed its work and reported to the body. It was resolved that we reaffirm our current statements regarding baptism and membership...

On Tuesday evening an ordination service was conducted at Berean BFC in Stroudsburg. Jacob J. Susek, Jr., pastor of the BFC in Royersford, PA, delivered the message, "Visionary Men to Lead us." Andrew T. Crossgrove, a member of the pastoral staff of BFC in Harleysville, PA and William J. Dunn serving on the pastoral staff of BFC in Emmaus, PA, were ordained to the Christian ministry. The former ordinations of Willis I. Dowling, pastor of BFC mission in Chesapeake, VA, and Donald R. Ellwanger, member of the pastoral staff of BFC in Sinking Spring, PA, were recognized.

The Conference was gaveled to a close by first-year Chairman Schlonecker. He was reelected for another term. Randall A. Grossman, elected as Vice Chairman for the 120th Annual Conference, closed the meetings with prayer.

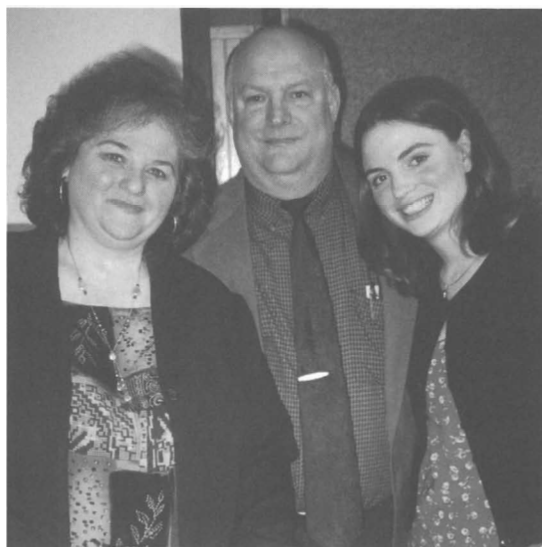
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Ordination Pictures (continued)



William & Cindy Dunn



*Donald and Georgine Ellwanger
Daughter, Heather*

Annual Conference Proceedings - 2002

First Meeting

Monday Morning, April 22, 2002, 10:00 AM

The 119th Annual Conference of the Bible Fellowship Church was called to order at 10:00 a.m. by the Chairman, William G. Schlonecker, at Pinebrook Bible Conference, Stroudsburg, PA. The Vice Chairman, Carl C. Cassel, led the body in the opening prayer. LeRoy S. Heller led the conference in a time of worship, reading from Psalm 133. The members of Annual Conference sang, *The Church's One Foundation* and *We Are God's People*. Michael L. Easton read John 15:1-8 and Matthew 28:16-20. Robert W. Green followed with prayer. In preparation for the morning's message, the conference sang, *Jesus, with Thy Church Abide*. Richard T. Paashauss ministered to the conference by singing, *Rock of Ages*. The Chairman, William G. Schlonecker, spoke on, *A Vision to Unite Us* and closed in prayer.

Report of the Registrar:

The following requested to be excused for part or all of the 119th Annual Conference: William C. Aukamp, Kenneth F. Barber, Leonard E. Buck, R. Jerome Brush, Willard E. Cassel, Wayne M. Chadwell, G. Wayne Clapier, Ronald K. Denlinger, William J. Dunn, Arthur H. Frable, Jr., Thomas L. Galloway, Richard J. Gehman, W. Neil Harding, Jr., J. Barclay Harley, Jim D. Head, George E. Herb, Frank L. Herb, Jr., Kenneth J. Hurst, David H. Jones, James G. Koch, David L. Manney, Barry J. Minsky, Philip E. Morrison, Edward K. Moyer, Duane E. Moyer, Jerry L. Moyer, Keith E. Plows, Thomas A. Pollock, David W. Riddell, A. L. Seifert, David E. Thomann, Steven L. Trommler, J. Robert Vaughn, Gregory A. Uhrich, Timothy D. Weaver, and Byron Widger.

Resolved, that the requests for excuses be granted.

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, PA, . . .	Clifford B. Boone, Walter E. Bortree, John
Cedar Crest	C. Elias, William J. Shive
Bethlehem, PA . . .	Brian H. Cooper, Mark W. Tress, Peter D.
	Burleigh
Blandon, PA	Carl J. Fischer, Jr., Michael T. Littlejohn
Brooklyn, NY	Ralph E. Ritter, Michael Giordano
Camden, DE	Raymond R. Dotts, Albert F. Biddle, Jr.
Coopersburg, PA .	(Vacant) Thomas P. Shorb, Richard T. Paashaus,
	Gene E. Parris
Denville, NJ	Richard D. Harris, Steven C. Boepple
Emmaus, PA	David N. Schoen, Ralph M. Soper, William J.
	Dunn, Robert H. Zentz, Ralph B. Weaver
Ephrata, PA	Daniel P. Allen, Robert W. Gehret
Finesville, NJ	Byron Widger, Michael P. Emrick, Jr.
Fleetwood, PA . . .	R. Jerome Brush, James E. Mortland
Graterford, PA . . .	David J. Watkins, Douglas D. Bowne
Harleysville, PA . .	W. David Armstrong, Jr., Andrew T.
	Crossgrove, Glendon J. LeSuer
Harrisburg, PA . . .	Carl K. Spackman, Clyde W. Snyder
Hatfield, PA	Howard N. Wells, Lee E. Boyles
Holmes, NY	Robert S. Commerford, Hans R. Waldvogel
Howell, NJ	David N. Heineman, Brian L. Michlich
Kutztown, PA	Allan R. Vivona, Byron G. Barnshaw
Lancaster, PA	David A. Thomann, Gregory A. Uhrich, Horace
	A. Kauffman, Richard G. Matthews,
Lebanon, PA	Calvin T. Reed, LeRoy S. Heller, LeRoy O.
	Herb
Lehighton, PA . . .	(Vacant), Bruce A. Kellerman
Maple Glen, PA . .	Louis Prontnicki, Laurence M. Morris
Mt. Carmel, PA . .	Alva C. Cassel, Bryan L. Snyder
Mt. Pocono, PA . .	Ronald C. Erb, Donald S. Faust
Nazareth, PA	Jonathon W. Arnold, Sr., Jeffrey L. Ruhl, Philip
	N. Albright
Newark, DE	William G. Schlonecker, Robert W. Green
Ocean County, NJ	Dean A. Stortz, David M. Markuson
Oley, PA	Arthur J. Simpson, Jr. (Probationer), Jan Musser
Paradise, PA	Mark L. Morrison, David W. Eisenhower
Philadelphia, PA . .	G. Wayne Clapier, Thomas L. Galloway
Piscataway, NJ . . .	Dennis M. Cahill, Richard B. Ravis, J. Richard
	Vroman

Pleasant Valley, NY	David R. Way, Wayne M. Chadwell
Poughquag, NY ..	James A. Wickstead, Thomas L. Ward
Quakertown, PA ..	Leland C. Stauff (Probationer), Dennis J. Lawrence, L. James Roberts, Jr.
Reading, PA	Randall A. Grossman, Clyde D. Bomgardner, Jr., Ronald W. Reed, Charles A. Lavigna
Red Hill, PA	Michael J. Tannous (Probationer), D. Thomas Phillips, J. Robert Vaughn
Royersford, PA ..	Jacob J. Susek, Jr., Orville E. Gibson
Scranton, PA	Roger L. Reitz, Larry D. Kellerman
Shamokin, PA	(Vacant), Mark M. Leshinskie
Sinking Spring, PA	Robert A. Sloan, Jr., Donald R. Ellwanger, Donald D. McKinney, Stephen M. Bauer
Spring City, PA ..	Kevin W. Clineff (Probationer), Douglas Wynne
Stroudsburg, PA ..	John R. Stover (Probationer), Garry S. Waddell
Sunbury, PA	Charles E. Cole, Timothy L. Brosious
Terre Hill, PA	Kevin W. Kirkpatrick (Probationer), James F. Wetzler
Wallingford, PA ..	Richard E. Taylor, Timothy S. Cowen, William R. Singletary
Walnutport, PA ..	Jonathan P. Tait, Timothy D. Weaber
Whitehall, PA	Gene W. Smith, Calvin A. Boyle
York, PA	Kenneth D. Keeler, Roger L. Shambough
Zionsville, PA	C. Larry Bennet (Probationer), David L. Weller

Ordained Ministers Serving Bible Fellowship Ministries

Delbert R. Baker, II, Willis I. Dowling, David E. Gundrum, Ronald C. Mahurin, J. Mark McCreary, Elliot H. Ramos, Dennis W. Spinney, Dana E. Weller.

Ordained Missionaries

William A. Aukamp, Ronald K. Denlinger, Richard J. Gehman, W. Neil Harding, Jr., Jim D. Head, Walter M. Johnston, Herbert K. Lea, David L. Manney, Philip E. Morrison, Duane E. Moyer, Jerry L. Moyer, Thomas A. Pollock, David W. Riddell, John C. Studenroth, Philip E. Yerrington, Paul G. Zimmerman

Ordained Ministers Working in the Chaplaincy Under the Sponsorship of the BFC

Kenneth J. Hurst, Military; Barry J. Minsky, Military; Richard A.

Moyer, Prison Ministry

Ordained Ministers Between Calls

William H. Bartron, James R. Batchler, Jr., Albert J. Dommel,
John H. Herb, David H. Jones, Steven L. Trommler

Ordained Ministers in Retirement

Kenneth F. Barber, James A. Beil, T. James Bigley, Jr., Bert N. Brosius, Leonard E. Buck, Carl C. Cassel, Willard E. Cassel, Hugh C. Coulbourn, Jr., Raymond R. Dotts, Robert L. Draper, John Dunn, Walter H. Frank, Harvey J. Fritz, Jr., Robert N. Gordon, J. Barclay Harley, Jansen E. Hartman, Frank L. Herb, Jr., George E. Herb, Roy A. Hertzog, Ronald W. Hoyle, Donald T. Kirkwood, James G. Koch, Edward K. Moyer, William W. Mull, Edgar H. Munyan, Keith E. Plows, R. C. Reichenbach, John H. Riggall, A. L. Seifert, Austin G. Shelly, Robert W. Smock, David E. Thomann, Harold C. Weaver, Harold D. Yarrington, Daniel G. Ziegler

Report of the Committee on Agenda and Program

Resolved, that the agenda be accepted.

Whereas, the Second Reading of the *Biblical Principles For Living* is scheduled to begin in 2003, and

Whereas, the Intercultural Ministries Study Committee has requested additional time in the Agenda of Annual Conference to expedite the Second Reading of the *Biblical Principles For Living*, which is estimated to require a minimum of 12 hours, and

Whereas, the goal is to complete the *Biblical Principles For Living* by 2004, therefore be it

Resolved, that Tuesday evening sessions for Annual Conference business be conducted until such time as the *Biblical Principles For Living* have been approved at Second Reading, and be it further

Resolved, that the Ordination Service(s) be scheduled at a time other than Annual Conference for this period of time.

Report of the Committee on Arrangements (see page: 58)

Resolved, that the report be accepted.

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, 2003.

Resolved, that the 120th Annual Conference be held at Pinebrook Bible Conference, Stroudsburg, PA, April 28-30, 2003, beginning at 10:00 AM on Monday.

Nathan Brosius, Director of Pinebrook Bible Conference, welcomed the members of Annual Conference to Pinebrook for these meetings.

David A. Thomann, Secretary of Annual Conference, appointed Robert W. Smock as Assistant Secretary and Daniel P. Allen, David T. Allen, and Roy A. Hertzog as Assistants to the Secretary.

The Chairman appointed the following:

Tellers: Keith E. Plows (Chairman); William H. Bartron, Harvey J. Fritz, Jr., LeRoy S. Heller, LeRoy O. Herb, D. Thomas Phillips, Clyde W. Snyder, Mark W. Tress, Thomas L. Ward

Resolutions: Raymond R. Dotts (Chairman); Charles E. Cole, Carl J. Fischer, Jr., Wayne M. Chadwell, Gene E. Parris

Auditing: Robert W. Gehret (Chairman); Lee E. Boyles, Horace A. Kauffman

Committee to Examine Annual Conference Minutes: Gregory A. Uhrich (Chairman); Robert S. Commerford, Ralph E. Ritter, Ralph B. Weaver

Reporter: Clyde W. Snyder

Timekeeper: Ronald C. Erb

Parliamentarian: James A. Beil

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

Report of the Nominating Committee

Resolved, that the report be accepted.

Whereas, the class format for the Conference Judicatory was changed at the 118th Annual Conference from 5 classes to 3 classes (2001 *Yearbook*, p. 14f), and

Whereas, enabling legislation is necessary to facilitate this transition, therefore be it

Resolved, that those men previously elected to the classes of 2004 and 2005 become Class I, the Class of 2003, and further

Resolved, that those men previously elected to the classes of 2002 and 2003 become Class II, the Class of 2002, and further

Resolved, that those men elected in 2001 become Class III, the Class of 2004.

Report of the Committee on Credentials (see page: 60)

Resolved, that the report be accepted.

Whereas, the Ministerial Candidate Committee has recommended Andrew T. Crossgrove, and William J. Dunn for ordination, and

Whereas, the Ministerial Candidate Committee has recommended prior ordination recognition for Willis I. Dowling and Donald R. Ellwanger, 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 Andrew T. Crossgrove, and William J. Dunn be ordained to the gospel ministry of the Bible Fellowship Church and further,

Resolved, that the prior ordinations of Willis I. Dowling and Donald R. Ellwanger to the gospel ministry be recognized by the Bible Fellowship Church and further,

Resolved, that the service of ordination be held Tuesday, April 23, 2002, at 7:30 p.m. at Berean Bible Fellowship Church, Stroudsburg, PA.

Resolved, that Faith Bible Fellowship Church, Harleysville, PA, Chesapeake Bible Fellowship Church, Chesapeake, VA, Bethel Bible Fellowship Church, Emmaus, PA, and Calvary Bible Fellowship Church, Sinking Spring, PA, be encouraged to have services acknowledging the ordination of Andrew T. Crossgrove, Willis I. Dowling, William J. Dunn, and Donald R. Ellwanger, respectively and that they be encouraged to invite the Credentials Committee to send representation to be present at the services.

Resolved, that we adjourn. The meeting was adjourned at 12:00 p.m. as Clifford B. Boone closed in prayer.



First-time Chairman - William G. Schlonecker

Second Meeting

Monday Afternoon, 1:30 PM

The Chairman called the meeting to order at 1:30 p.m. L. James Roberts, Jr. led the conference in prayer.

Report of the Ministerial Candidate Committee (see page: 64)

Resolved, that the report be accepted.

Resolved, that the list of men under the care of the Ministerial Candidate Committee as of February 28, 2002, be approved as follows:

Probationers

(Year of Licensing in parenthesis)

David T. Allen (2000)	Kutztown, PA
Charles Larry Bennett (2001)	Zionsville, PA
Kevin W. Clineff (2001)	Spring City, PA
Andrew T. Crossgrove (1999)	Souderton, PA
Louis S. Curcio	Hatfield, PA
Willis I. Dowling (1999)	Chesapeake, VA
William J. Dunn (1999)	Emmaus, PA
Donald R. Ellwanger (2001)	Sinking Spring, PA
Kevin W. Kirkpatrick (2001)	Terre Hill, PA
Hal J. Russell	Elmer, NJ
Arthur J. Simpson, Jr. (2001)	Reading, PA
Leland C. Stauff (2000)	Quakertown, PA
John R. Stover (2001)	Stroudsburg, PA
Michael J. Tannous (2001)	East Greenville, PA

Candidates

Jeffrey S. Albrecht	Whitehall, PA
Raymond R. Bertolet	Santa Rita, Guam
Gerald D. Clark	Stanfordville, NY
Michael L. Easton	Newark, DE
Robert K. Fields	Bethlehem, PA
Ondrej Franka	Serbia
Peter J. Gunderson	Spring City, PA
Donald E. Kuntzman	Center Valley, PA
Ronald K. Kohl	Allentown, PA

James D. MacArthur
 Stephen C. Mann
 Vinton A. N. Upham

Reading, PA
 Hellertown, PA
 Harleysville, PA

Applicants

Jason W. Blair	East Greenville, PA
Raymond C. Cole	Newark, DE
Robert W. Green	Newark, DE
Fred J. Hoffman	Whitehall, PA
Christopher D. Lenz	Denville, NJ
Jeff Rossignal	Manheim, PA
David K. Schlonecker	Emmaus, PA
Timothy J. Schmoyer	Bally, PA

Those men under the care of the Ministerial Candidate Committee introduced themselves to the members of Annual Conference.

Report of Board of Directors of the Bible Fellowship Church

(see page: 66)

Resolved, that the report be accepted.

Resolved, that the rate of mileage reimbursement for conference business be 24¢ per mile.

Report of the Ministerial Relations Committee (see page: 79)

Resolved, that the report be accepted.

Ronald C. Mahurin, Conference Pastor, gave a brief update concerning his work of encouragement to the pastors of the Bible Fellowship Church. He testified of God's goodness and grace through a most difficult year. John H. Riggall prayed for the ministry of the Conference Pastor, Ronald C. Mahurin.

Report of the Board of Church Extension (see page: 80)

Resolved, that the report be accepted.

Report of the Director of Church Extension (see page: 86)

Resolved that the report be accepted.

David E. Gundrum, Executive Director of Church Extension, gave a verbal update on many of the church-plant projects. He also showed a power-point presentation that gave us an update on the Delmarva Project.

Report of the Board of Missions (see page: 92)

Resolved, that the report be accepted.

Dana E. Weller introduced Ondrej Franka. He brought greetings from the church in Serbia Montenegro, reading from 1 Thessalonians 1. Randall A. Grossman prayed for the church in Serbia Montenegro and the ministry of Ondrej Franka.

Report of the Board of Pensions (see page: 103)

Resolved, that the report be accepted.

Richard J. Volpe presented the need to revise the contributions to the pension fund for it to meet the needs of our retired pastors.

Resolved, that the Board of Pensions prepare resolutions to be presented to the 119th Annual Conference that will present plan B in its report as its solution to the need of the Ministers' Retirement Fund.

Whereas, the MRF annuity rate for 2002 is \$206 per year of service, and

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

Resolved, that the MRF annuity rate for calendar year 2003 be \$208 per year of service.

Whereas, periodic inflation adjustments to the contribution rates have been part of the long-term MRF strategy, therefore be it

Resolved, that, beginning in calendar year 2003, the per church and per member contribution rates to the MRF be \$800 / \$8.00 respectively.

Whereas, the religious denomination known as The Bible Fellowship Church has and functions through Ministers of the Gospel who are duly ordained or licensed; and

Whereas, the practice of The Bible Fellowship Church is to provide a parsonage or a rental allowance as part of the gross compensation for each of its active ordained or licensed ministers; and

Whereas, pensions paid to retired and disabled ordained or licensed ministers of The Bible Fellowship Church are considered as deferred compensation and are paid to said retired and disabled ordained or licensed ministers in consideration of previous, active service; and

Whereas, the Internal Revenue Service has recognized that The Bible Fellowship Church is the appropriate organization to designate a housing/rental allowance for retired and disabled ordained or licensed ministers who are members of this Conference; therefore be it

Resolved,

1. An amount equal to 100% of the pension payments received during the year of 2002 be and is hereby designated as a rental/housing allowance for each retired and disabled ordained or licensed minister of The Bible Fellowship Church who is or was a member of the Bible Fellowship Church Ministers' Retirement Fund.

2. This rental/housing allowance shall apply to each retired and disabled ordained or licensed minister who has been granted the retired relationship or placed on disability leave by the Bible Fellowship Church Annual Conference and whose name and relationship to the Conference is recorded in the *Yearbook* of The Bible Fellowship Church Annual Conference and in other appropriate records maintained by the Conference.

3. The pension payment to which this rental/housing allowance applies shall be the pension payment resulting from all service of such retired or disabled ordained or licensed ministers from all employment by any local church, Annual Conference or institution of The Bible Fellowship Church or of any former

denomination that is now a part of The Bible Fellowship Church, or from any other employer who employed the minister to perform services related to the ministry and who elected to make contributions to the pension funds of The Bible Fellowship Church for such retired minister's pension.

Note: The rental/housing allowance which may be excluded from a minister's gross income is limited to the lesser of (1) the amount of the rental/housing allowance designated by the minister's employer or other appropriate body, (2) the amount actually expended by the minister to provide his or her housing, or (3) the legally-determined fair rental value of the parsonage or other housing provided. As specified in Rev. Rul. 71-290 C.B. 92, "the only amount that will qualify for exclusion under section 107(2) of the Code as a 'rental allowance' is an amount equal to the fair rental value of the home, including furnishings and appurtenances such as a garage, plus the cost of utilities."

Report of the Board of Higher Education (see page: 110)

Resolved, that the report be accepted.

Resolved, that the Annual Conference ratify the election to the Pinebrook Educational Foundation of Jessica Sterner and Stephen C. Cassel for terms to end in 2005.

Report of the Board of Directors of the Bible Fellowship Church Homes, Inc. (see page: 115)

Resolved, that the report be accepted.

Report of the Board of Pinebrook Bible Conference (see page: 119)

Resolved, that the report be accepted.

Report of the Board of Victory Valley (see page: 123)

Resolved, that the report be accepted.

Phil Atkins gave an update on the ministry of Victory Valley Camp. The new web page of Victory Valley is www.VictoryValleyCamp.org. David N. Schoen prayed for the ministry of Victory Valley Camp and the families that work so faithfully there.

The following were elected:

Ministerial Relations Committee

L. James Roberts, Jr. (3 years)

Board of Directors of the Bible Fellowship Church

Randall A. Grossman (3 years)

Board of Church Extension

Byron Widger (3 years)

Clyde W. Snyder (3 years)

Board of Directors of the BFC Homes, Inc.

Robin A. Musselman (3 years)

Henry U. Sandt (3 years)

Board of Missions

Ralph M. Soper (3 years)

Board of Pensions

David J. Watkins (3 years)

James A. Beil (3 years)

Richard J. Volpe (3 years)

Ministerial Candidate Committee

Calvin T. Reed (3 years)

Richard E. Taylor (3 years)

Report of the Stewardship Council (see page: 129)

Resolved, that the report be accepted.

Report of the Strategic Planning Committee (see page: 130)

Resolved, that the report be accepted.

Report of the Board of Christian Education (see page: 133)

Resolved, that the report be accepted.

Report of the Board of Youth and Young Adults (see page: 136)

Resolved, that the report be accepted.

Report of the Board of Publication and Printing (see page: 138)
Resolved, that the report be accepted.

Report of the Historical Committee (see page: 142)
Resolved, that the report be accepted.

Report of the Conference Judicatory (see page: 144)
Resolved, that the report be accepted.

Report of the Beneficiary Society (see page: 144)
Resolved, that the report be accepted.

Report of the Committee on Examination of Minutes of Particular Churches (see page: 147)
Resolved, that the report be accepted.

Report of the Ministerial Convention Committee (see page: 148)
Resolved, that the report be accepted.

The following were elected:

Board of Christian Education

Judy D. Althouse (3 years)

Michael L. Herb (3 years)

Board of Publication and Printing

Clyde W. Snyder (3 years)

Special Appellate Judicatory

Hans R. Waldvogel (3 years)

Stewardship Council

Torry R. Hinkel (3 years)

Committee on Nominations

Mark L. Morrison (3 years)

David A. Thomann (3 years)

Resolved, that the meeting be adjourned.

The meeting was adjourned at 5:05 p.m. with Lee E. Boyles leading in prayer especially remembering Nancy Minsky who is undergoing surgery today.

Third Meeting **Monday Evening, 6:30 PM**

The Chairman called the meeting to order at 6:35 p.m. Gene E. Parris, Delegate from Coopersburg BFC led the conference in prayer.

Dana E. Weller introduced the following BFC missionaries to the body: David Schlonecker, Mark Bickel, Jason Raines, Amy Sandt, Dick Blauser, John & Judy Nicely, David Schlonecker, Jr., Phil Yerrington, Paul Zimmerman, Scott, Sue & Abbi Hoffman, Byron Barnshaw, Craig & Karena Miller, Ondrej Franka, Chris Merrick and John Pello. Roy A. Hertzog prayed for the missionary family of the Bible Fellowship Church.

The following have presented excuses to be absent from various sessions of Annual Conference: Leland C. Stauff, Willis I. Dowling, Walter E. Bortree, Thomas L. Ward, Ronald W. Reed and Michael Giordano.

Resolved, that these requests for excuses be granted.

Resolved, that David T. Allen be seated as Alternate Delegate from Cedar Crest Bible Fellowship Church.

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

Report of the Committee to Examine the Minutes of 118th Annual Conference (see page: 150)

Resolved, that the report be adopted.

The following was adopted at Second Reading:

Whereas, the Strategic Planning Committee believes that the continuity of the Committee's work could be hampered by the mandatory term limits that are currently in place, therefore, be it

Resolved, that the Bylaws for Annual Conference, Article 512-17.2 entitled: Composition and Election, number 2 be rescinded.

[SECOND READING]

Resolved, that the following changes to the *Faith and Order* be adopted at Second Reading.

409-1.8 - Procedure to expedite the calling of a previously-ordained minister who has not been licensed by the BFC.

On certain exceptional occasions it may be necessary to expedite the procedure for issuing a call to a previously-ordained minister for service in a BF church.

Under the following circumstances, the call of a previously-ordained minister may follow the expedited procedure:

- (1) When geographical distance allows limited personal contact;
- (2) When the demands of current ministry in another church may not allow for the time required in the normal process;
- (3) When the BFC seeking a pastor applies for special consideration because of urgent circumstances.

The following shall be the expedited procedure:

- (1) The church which is considering the previously-ordained minister shall make request to the chairman of the Ministerial Relations Committee who shall in consultation with the chairman of the Ministerial Candidate Committee approve or deny the request for the expedited process.
- (2) If the request is approved, the Ministerial Candidate Committee shall meet as soon as possible with the minister for an interview. If he is approved as a candidate, he shall be given the Open Book Examination.
- (3) Upon the satisfactory completion of the interview and the Open Book Examination, the church may seek permission from the Ministerial Relations Committee to issue a provisional call. The church shall follow the applicable steps outlined in § 409.
- (4) Following the issue of a provisional call, the minister shall complete the further examinations required by the Ministerial Candidate Committee. A man will not be permitted to begin his new ministry or move into church-provided housing until all the required examinations are satisfactorily completed.

(5) When all examinations are satisfactorily completed, the Ministerial Candidate Committee will approve the minister as a licensed probationer effective on the date of approval of his final examination. The Ministerial Candidate Committee shall notify the Ministerial Relations Committee who shall recognize the provisional call of the church as the formal call on the effective date assigned by the Ministerial Candidate Committee.

[SECOND READING]

Article 502 - Procedure for the Recognition of a Minister

All men who desire to have ministerial credentials with the BFC shall apply to the Ministerial Candidate Committee. Initial application should be made in writing to the chairman of the committee.

Every man who is called to serve through the pulpit supply system as a pastor of a BFC must have credentials with the denomination. Men who serve as supply pastors for an extended period may be required to meet with and establish an accountability relationship with the Ministerial Candidate Committee. A supply pastor is a man who has been called to serve as pastor of a BFC for an interim period. Under normal circumstances, a supply pastor is not under consideration to serve as the senior pastor.

502-1 Men Entering the Ministry of the BFC

The Ministerial Candidate Committee divides those under its care into three groups: Applicants, Candidates, and Probationers.

Applicant. An applicant is a man who offers himself to this committee for service in the BFC. Young men are encouraged to seek this recognition as early in their educational program as they sense the call of God to the ministry.

Candidate. A candidate is a man whose application is accepted and who remains under the guidance of this committee. A man

becomes a candidate when he is ready to begin ministry with the BFC and has completed a satisfactory interview with the Ministerial Candidate Committee.

Probationer. A probationer is a man who has been approved by this committee and has passed the required examinations. Upon completion of his required examinations, he will be classified as a probationer eligible to receive a call. When a probationer receives a call from the BFC (a Particular Church or agency) or other ministry (chaplaincy, etc.) approved by the Ministerial Candidate Committee in consultation with the Credentials Committee, he shall become a licensed probationer. Such other ministry does not include service on the pastoral staff of a church other than a BFC.

502-2 Probationary Service

502-2.1 Full-time Probationary Service in a Particular Church or Mission. Normally a probationer serves in a full-time capacity. After a probationer has served at least two years, or one year if previously ordained, he may be recommended to the Credentials Committee for ordination examination or recognition of previous ordination. The minimum period of probationary service may be extended; having served as a probationer does not guarantee ordination or recognition of previous ordination.

502-2.2 Part-time Probationary Service in a Particular Church or Mission

A man serving his probationary period on a part-time basis may do so with the following requirements:

(1) He shall serve the equivalent of at least two years full-time service, or one year of full-time service if previously ordained, as determined by the Ministerial Candidate Committee in consultation with the Credentials Committee.

(2) He shall serve at least one year under the supervision of a

Board of Elders and/or another evaluating body approved by the Ministerial Candidate Committee and the Credentials Committee.

502-2.3 Probationary Service in Other Ministry

If a man seeks ordination or recognition of previous ordination in the BFC and is not serving as the pastor of a Particular Church or mission, he may do so with the following requirements:

- (1) He shall be a member of a BFC
- (2) He shall follow the same procedure for ordination as other probationers
- (3) He shall comply with the F&O in the course of his service
- (4) He shall be supervised by the Board of Elders of the church in which he holds membership, the governing board of the ministry under which he serves, and any other evaluating agencies the Ministerial Candidate Committee may require during the probationary period of service. The time of the probationary service may be in full or part-time capacity.

502-3 Ordained Ministers Received From Other Churches

502-3.1 When an ordained minister from another church seeks ministerial credentials in the BFC, he shall apply to the Ministerial Candidate Committee.

502-3.2 The following matters shall be considered when determining whether to recognize a previous ordination:

- (1) the doctrinal position of the ordaining church body;
- (2) the minister's standing with the ordaining church body;
- (3) whether his ordination was intended to be within and to the ministry of the church universal;
- (4) whether his ordination was performed by the authority charged with the exercise of this specific church power within the ordaining community and accompanied by the laying on of hands by such as have themselves been similarly ordained.

502-3.3 Under certain exceptional circumstances, a previously-ordained minister may be licensed through an expedited process (see section 409-1.8)

502-3.4 Having complied with these provisions, the minister shall be under the authority and discipline of the BFC.

502-3.5 After serving at least one year as a probationer, he may be examined by the Credentials Committee. The Credentials Committee may then recommend to Annual Conference that he be accepted as an ordained minister with full privileges in the BFC. This recognition shall be made known in a public service.
[SECOND READING]

Whereas, the Committee on Communications was deleted, therefore be it

Resolved, that the following be added to the duties of the Registrar in the *Faith & Order*, §506-2 (5): He shall handle all communications addressed to the Annual Conference.
[SECOND READING]

Resolved, that the following be deleted from 507-3, Duties of the Secretary of Annual Conference:

(4) He shall inform in writing all persons who are not present at Annual Conference of their election to Boards and Committees,

and be it further

Resolved, that the following be added to 512-15.2, Duties of the Nominating Committee:

(2) It shall inform in writing all persons who are not present at Annual Conference of their election to Boards and Committees.
[SECOND READING]

Paul G. Zimmerman thanked the Lord for His gracious gift of pastors and evangelistic church planters for the Bible Fellowship Church.

The following resolutions were adopted at First Reading:

Whereas, all elected boards and committees are now composed of classes, and only a minority of the membership of a board or committee are up for reelection annually, and

Whereas, it appears that §508-7(2) is a holdover from the days when all boards and committees were elected in their entirety annually and is now obsolete, therefore be it

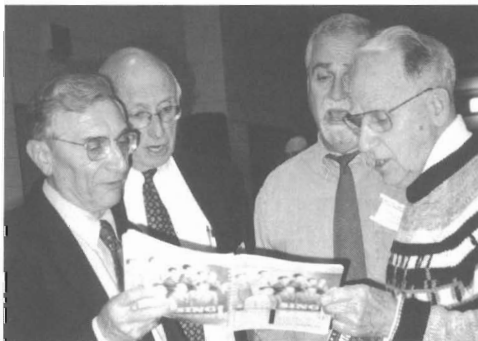
Resolved, that the following be deleted from the *Faith and Order*:

§508-7(2) Nominations and elections for a particular board or committee shall not take place until the report of that board or committee has been accepted by Annual Conference. [FIRST READING]

Resolved, that we adjourn.

The meeting was adjourned at 8:03 p.m. with Gene W. Smith closing the meeting in prayer. The members of Annual Conference remained as we remembered the Lord's death celebrating the Lord's supper together.

Tuning Up for Ordination Service



*Pastor's Quartet (l -r) LeRoy S. Heller,
Carl C. Cassel, David A. & David E. Thomann*

Fourth Meeting

Tuesday Morning, 9:00 A.M.

The Chairman called the meeting to order at 9:00 a.m. Byron G. Barnshaw opened the meeting in prayer. LeRoy S. Heller led the conference in a time of worship, reading from Hebrews 2. He then led us in singing, *Hallelujah, Praise Jehovah!* and *Be Thou Exalted*. Timothy S. Cowen read Matthew 16:13-18 and Luke 14:25-33 and William R. Singletary led in prayer. The conference then sang, *The Bible Stands Like a Rock Undaunted*. Robert S. Commerford ministered to the conference in music by singing, *People Need the Lord*. Richard E. Taylor delivered a message on the topic "A Mission to Compel Us."

The following have requested to be excused from various sessions of Annual Conference: Dennis J. Lawrence, Ralph E. Ritter, David N. Heineman and Gene E. Parris..

Resolved, that these requests for excuses be granted.

Resolved, that the following be seated as Alternate Delegates: Vito Paratore of Howell, NJ, Evan M. Knowles of Camden, DE, Terris L. Byrd of Scranton, PA and Peter J. Gunderson of Spring City, PA.

The following were elected:

Ministerial Relations Committee

Calvin T. Reed (3 years)

John C. Vandegriff, Jr. (3 years)

Board of Directors of Bible Fellowship Church

Horace A. Kauffman (3 years)

L. James Roberts, Jr. (3 years)

Board of Christian Education

G. Wayne Clapier (3 years)

Jonathan P. Tait (3 years)

Board of Directors of BFC Homes, Inc.

LeRoy S. Heller (3 years)

Board of Victory Valley Camp

Dennis J. Lawrence (3 years)

Dennis W. Spinney (3 years)

Howard N. Wells (3 years)

Board of Missions

LeRoy O. Herb (3 years)

Board of Directors of Pinebrook Bible Conference

Alva C. Cassel (3 years)

David T. Allen (3 years)

LeRoy O. Herb (3 years)

Strategic Planning Committee

Elliot H. Ramos (3 years)

J. Robert Vaughn (3 years)

Board of Youth & Young Adults

Dennis J. Lawrence (3 years)

Susan G. Homsher (3 years)

Ronald K. Kohl (3 years)

Board of Higher Education

Stephen C. Cassel (3 years)

Board of Publication & Printing

William H. Bartron (3 years)

Credentials Committee

Keith E. Plows (3 years)

David A. Thomann (3 years)

Historical Committee

David E. Thomann (3 years)

Conference Judicatory

James A. Beil (3 years)
 Lee E. Boyles (3 years)
 Carl C. Cassel (3 years)
 Robert H. Zentz (3 years)

Special Appellate Judicatory

Raymond R. Dotts (3 years)

Committee on Nominations

Michael T. Littlejohn (3 years)

Report of the Inter-Cultural Ministries Study Committee (see page: 152)

Resolved, that the report be accepted.

Whereas, we believe the *Biblical Principles For Living* are God's intended principles by which we should live; and

Whereas, we believe the *Biblical Principles For Living* should be urgently and diligently taught to our congregations; therefore be it

Resolved, that each Pastor and Delegate seek ways to implement the teaching of the *Biblical Principles For Living* for their congregations; and further

Resolved, that we request lesson plans for the *Biblical Principles For Living* be developed by the Board of Christian Education.

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

Whereas, the Committee believes that God has provided the people and opportunities and desires His church to reach the alien in the land and plant churches; therefore be it

Resolved, that each Pastor and Delegate to Annual Conference, if they have not already established a line item in their budgets for ethnic church planting, be encouraged to work with their churches to budget monies for ethnic church planting.

After a short break Jonathon W. Arnold led the conference in prayer remembering the mother of Keith E. Plows who will undergo hip surgery today and also for Keith as he continues to recover from his recent heart procedure.

The following failed at First Reading:

102-5.6 In rare circumstances, when unbelieving or wicked people have authority over us and it is clear that they will use the truth for evil purposes, then they are not entitled to the truth and we are not bound to give it.

Yes - 25; No - 117

Resolved, that the following be adopted at First Reading:

Article 102-5 - Truth and Integrity

102-5.1 The Triune God -- God the Father, God the Son and God the Holy Spirit -- is the only true God.¹ God the Father is the God of truth,² who has never lied,³ and never will. He is absolutely truthful.⁴ Jesus, who is God the Son, is the truth.⁵ He is full of grace and truth.⁶ He always tells the truth.⁷ God the Holy Spirit is the Spirit of Truth.⁸ He is the truth⁹ and He guides believers into all truth.¹⁰

102-5.2 The Word of God is truth¹¹ and is the standard for truth. This truth does not change¹² and the opposite of truth is falsehood. God desires¹³ and requires¹⁴ that all people speak only truth. His directives for truthfulness are found in the third¹⁵ and ninth¹⁶ commandments. The failure to be truthful is sin. Lying is among the sins of unbelievers that will be judged in hell.¹⁷ Believers who lie are disciplined by the Lord, even to the point of death.¹⁸

102-5.3 The believer and the believing community are commanded to tell the truth.¹⁹ This includes keeping promises and honoring contracts, whether written or oral. The Christian and the church must keep their promises even when it is costly to do so.²⁰

102-5.4 In the Scriptures, truth and integrity stand together.²¹

Integrity is soundness, wholeness, consistency of character. Without truth there is no integrity.²² God is pleased with integrity²³ and judges accordingly.²⁴ Integrity protects believers²⁵ and upholds them through difficult times in life.²⁶ It provides security and guidance for a believer's life.²⁷ All teaching of God's truth must show integrity.²⁸ Truth and integrity must be lived out in love so that the body of Christ might mature.²⁹

102-5.5 To fail to keep one's word is a lack of integrity betraying the trust of others and dishonoring the God of truth.³⁰

¹ John 17:3

² Isa. 65:16

³ Num. 23:19; Titus 1:2

⁴ Isa. 45:23; John 3:33

⁵ John 14:6

⁶ John 1:14; Eph. 4:21

⁷ John 8:40, 45, 46; 16:7; Rev. 3:7, 14

⁸ John 14:16, 17; 1 John 4:6

⁹ 1 Jo. 5:6

¹⁰ John 14:16, 17, 26

¹¹ John 17:17

¹² Psal. 119:89, 160

¹³ Psal. 51:6

¹⁴ Exo. 23:1; Psal. 34:12-14; Eph. 4:15, 25

¹⁵ Exo. 20:7; Lev. 19:12

¹⁶ Exo. 20:16

¹⁷ Psal. 5:6, 9, 10; Rev. 21:8; 22:14, 15

¹⁸ Jer. 9:4-9; Acts 5:1-10

¹⁹ Col. 3:8, 9

²⁰ Psal. 15:1-4

²¹ Job 27:4, 5; Matt. 22:15, 16; 2 Cor. 1:17-20

²² Isa. 59:3, 4

²³ 1 Chr. 29:17

²⁴ Psal. 7:8

²⁵ Psal. 25:21

²⁶ Psal. 41:12

²⁷ Pro. 10:9; 11:3

²⁸ Titus 2:7

²⁹ Eph. 4:14-16

³⁰ Matt. 5:33-37

[FIRST READING]

Yes - 117; No - 28

Resolved, that we adjourn.

The meeting was adjourned at 12:03 p.m. with Donald S. Faust closing in prayer.

Fifth Meeting

Tuesday Afternoon, 1:30 P.M.

The Chairman convened the meeting at 1:34 p.m. David J. Watkins led in prayer then introduced John Janney, Director of Homosexual Anonymous Fellowship Services, who gave an update of his ministry to those who desire to leave the homosexual lifestyle.

Stephen M. Bauer requested to be excused from various sessions of Annual Conference.

Resolved, that this request be granted.

Resolved, that David E. Speel of Coopersburg BFC be seated as Alternate Delegate.

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

The following were elected:

Board of Directors of BFC Homes, Inc.

Gene W. Smith (3 years)

Board of Higher Education

G. Wayne Clapier (3 years)

Resolved, that the following be approved at First Reading:

Article 103-2 - Repentance and Restitution

103-2.1 Repentance is a change of mind and heart that leads to a changed life. God commands every person to repent.¹ There is no salvation without repentance.²

103-2.2 When believers sin, they should repent and confess their sins. When they do this, the Lord promises forgiveness and cleansing.³

103-2.3 People who repent are to produce fruit of repentance in their lives.⁴ One fruit of repentance is for the believer who has sinned to make restitution for any loss the sin caused other people. Restitution is a demonstration of repentance. Believers should be instructed to make restitution⁵ as led by the Holy Spirit to satisfy the righteousness of God.

103-2.4 Restitution involves payment to the offended party for injury to life, limb or property which has been destroyed, lost or damaged due to one's sin, negligence or carelessness. Restitution was commanded by the Lord God in the Law.⁶ It is reiterated in the Proverbs⁷ and the prophets.⁸ It was advocated by John the Baptist⁹ and practiced by Zacchaeus the chief tax collector.¹⁰ Jesus directed His followers to settle any claims that anyone had against them even before going to the Lord in worship.¹¹ Such settlement would include restitution of any loss suffered by others. Restitution is taught by the Apostle Paul in his letter to Philemon¹² and implied in his letter to the Ephesians.¹³

¹ Acts 2:38; 3:19; 17:30

⁷ Pro. 6:30, 31

² Luke 13:3, 5

⁸ Eze. 33:14-16

³ 1 Jo. 1:9; Prov. 28:13

⁹ Luke 3:7-14

⁴ Mat. 3:8; Acts 26:20

¹⁰ Luke 19:8, 9

⁵ Rom. 13:7-10

¹¹ Mat. 5:23, 24

⁶ Exo. 21:26-36; 22:1-15; Lev.

¹² Philemon 18, 19

6:1-7; 24:18; Num. 5:5-8

¹³ Eph. 4:28

[FIRST READING]

Yes - 138; No - 3

Whereas, BPL 102-1 on Holiness has already been approved at First Reading; and

Whereas, we desire to add Acts 17:30, 31 as an additional reference to footnote #5; therefore be it

Resolved, that we add Acts 17:30, 31 to footnote #5 in BPL 102-1 on Holiness.

Resolved, that the following be approved at First Reading:

Article 103-5 - Divorce

103-5.1 Divorce is the breaking of the marriage covenant instituted and ordained of God. God hates it because it is inconsistent with His purpose¹ and creates problems for all those associated with it.

It is not permitted for any reason other than adultery,² and should be considered only after careful and prayerful attempts for forgiveness and reconciliation.³ Scripture permits but never requires that a person divorce a marriage partner who has committed adultery.⁴

103-5.2 People divorced for reasons other than that allowed by Scripture ought not marry another, but be reconciled, and seek God's resolution for the breakdown of the marriage.⁵ Divorced persons must seek forgiveness for any sin that led to, or is associated with, their divorce. They should seek the grace of God for their spiritual growth and healing.⁶

103-5.3 The church should seek to prevent divorce by offering both premarital counseling and on-going opportunities for marital instruction.⁷ The principles that make for a godly marriage should be evident in the life and example of every Christian family, especially the leadership of the church.⁸

103-5.4 By the grace of God, those who have been divorced and those who have married divorced persons, if they give evidence of forgiveness and Christian living, may be admitted to church membership and do not forfeit the privilege of serving within the Church.⁹ Each particular church should evaluate the circumstances surrounding a divorce or remarriage in order to assure obedience to Scripture and confirm or establish the legitimacy of any remarriage.¹⁰

103-5.5 The church should counsel those considering divorce to seek other solutions to the problems in their relationships. There are times when a church is called upon to exercise discipline towards those who are seeking, or who have obtained a divorce.

There are also times when a church is called upon to exercise discipline towards those who are seeking to remarry, or who have already remarried. Remarriage of individuals who have been divorced is acceptable if the prior union has been dissolved on the basis of adultery or a return to the former partner is impossible.¹¹ Individuals involved in these circumstances must submit themselves to the Word of God in their present situation.¹²

103-5.6 The responsibility of the church toward people considering divorce, remarriage, or those who have been divorced or remarried, is always to apply the Word of God in love.¹³ The goal of this ministry is to restore any break in their fellowship with God and with the life of the church, to preserve the purity of the church and to clear the reputation of a person.¹⁴

¹ Gen 2:24; Prov. 2:17; Mal. 2:14-16

² Mat. 5:32; Rom. 7:2

³ Mk. 10:6-9; 1 Cor. 7:10, 11

⁴ Mat. 19:9

⁵ Psal. 139:23, 24; Rom. 7:2, 3; 1 Pet. 3:7-9

⁶ Gal. 5:14-23; Eph. 4:32; Col. 3:12, 13

⁷ Pro. 11:14 (15:22,23); Titus 2:3-8

⁸ 1 Tim. 3:1-7; Titus 1:6

⁹ 1 Cor. 6:9-11; Heb. 2:11

¹⁰ Heb. 13:4

¹¹ 1 Cor 7:39; Dt 24:1-4

¹² 1 Cor. 7:17-24

¹³ Eph. 4:15, 16

¹⁴ 1 Thes. 4:4-7

[FIRST READING]

Yes - 121; No - 15

Resolved, that the following be approved at First Reading:

Article 104-1 - Stewardship

104-1.1 God owns everything because He is God and created all things.¹ Believers belong to God not only by creation but also by redemption.² They are, therefore, to be good stewards or managers of all God has entrusted to them.³

104-1.2 Believers have the responsibility to proclaim the message of redemption and reconciliation to the unredeemed.⁴ Spiritual gifts, skills and abilities are given by God⁵ and are to be used for

the benefit of others, especially the body of Christ.⁶ Children⁷ and all others needing care call believers to exercise stewardship.⁸ All the believers' relationships provide opportunities to bring people to Christ and to strengthen believers in the Christian life.⁹ The earth and all things in it are for God's glory.¹⁰ People are given the responsibility to conserve and manage the earth and its natural resources.¹¹

104-1.3 A believer's possessions are to be used for God's glory. The Bible teaches that a portion of all resources is to be willingly and cheerfully returned to God through tithes and offerings. Tithing,¹² the giving of a tenth, was practiced since the time of Abraham¹³ and was required by God after the law was given.¹⁴ The New Testament teaches that our giving is to be systematic, proportionate, cheerful, and generous.¹⁵ Such giving is an act of worship¹⁶ and a means of supporting the work of Christ's Church.¹⁷

104-1.4 Good stewards live all of life in submission to the Creator/Redeemer. This life should be used to please God and glorify Him in thought, word, and action.¹⁸ The believer's body is the temple of God¹⁹ and is to be acceptable to Him.²⁰ This wonderful creation is meant to glorify God,²¹ in ways such as abstaining from sexual immorality,²² maintaining a healthful diet²³ including not over eating,²⁴ proper exercise,²⁵ and adequate rest.²⁶ Believers are called to resist worry²⁷ and to be clear-minded and self-controlled by purifying themselves from everything that contaminates body, mind, and spirit.²⁸

104-1.5 Believers should consider stewardship before physical or mental disability occurs. Steps should be taken to provide for health care, children, assets, payment of debts and other personal responsibilities. Good stewardship includes developing an adequate plan to avoid unnecessary loss of resources and to distribute assets in a God-honoring manner.²⁹

¹ Gen. 1-2; Deu. 10:14; Psalms 24:1, 2

1 Thes. 2:3, 4

² Gen. 3; Rom. 5; 1 Cor. 6:20

⁵ Exo. 35:30-35; Rom. 12:4-8;

³ Deu. 8:11-18; Luke 12:41-48

1 Cor. 12:28; 1 Pe. 4:10

⁴ 1 Cor. 9:16, 17; 2 Cor. 5:17-19;

⁶ Rom. 14:19; 1 Cor. 14:12

- ⁷ Psa. 127:3
⁸ Luke 10:25-37; Eph. 6:4;
 1 Tim. 5:8
⁹ Rom. 12:4, 5; 15:7; Phil. 1:12-14
¹⁰ Psa. 19:1-6; Rev. 4:11
¹¹ Gen. 1:28; 2:15; Psa. 8:6-8;
 Lev. 25:23
¹² Mal. 3:8-10; Mat. 23:23;
 1 Cor. 16:2; 2 Cor. 9:6, 7
¹³ Gen. 14:20
¹⁴ Lev. 27:30; Deu. 14:22;
 Mal. 3:8
¹⁵ 1 Cor. 16:2
¹⁶ 2 Cor. 9:12-15; Phil. 4:14-18
¹⁷ Num. 18:21, 24; 1 Cor. 9:7-14;
 1 Tim. 5:17,18
¹⁸ 1 Cor. 10:31; 2 Cor. 5:9;
 Col. 3:17
¹⁹ 1 Cor. 6:19
²⁰ Rom. 12:1, 2
²¹ Psa. 139:13, 14; 1 Cor. 6:19, 20;
 Phil. 1:20
²² 1 Cor. 6:18
²³ Gen. 1:30, 31; 9:3; Psa. 107:9
²⁴ Pro. 23:2, 3, 21; Phil. 3:18, 19
²⁵ 1 Tim. 4:8
²⁶ Psa. 127:2
²⁷ Mat. 6:25-34; Phil. 4:6
²⁸ 2 Cor. 7:1; 1 Pe. 4:7
²⁹ Pro. 13:22; 19:14; Ecc. 2:18-21

[FIRST READING]

Yes - 133; No - 4

Whereas, the BPLs and the Declarations on Particular Issues (DOPI) are two distinct bodies of work, and

Whereas, the BPLs are to be Principles that describe the BFC's views on areas of Christian living,

Resolved, that the DOPIs be included in its own section (presently and unofficially #1000) in the *Faith & Order*.

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

Whereas, the Committee would like to prepare the *Biblical Principles For Living* for Second Reading; therefore be it

Resolved, that the 119th Annual Conference direct the Inter-Cultural Ministries Study Committee to continue its work.

Report of the Secret Society Study Committee (see page: 166)

Resolved, that the report be accepted.

Resolved, that the resolution submitted by the Secret Society Study Committee be tabled.

Report of the Committee to Study Baptism and Church Membership (see page: 168)

Resolved, that the report be accepted.

Whereas, the Study Committee on Baptism and Membership has brought much helpful information to the Annual Conference in order to help the BFC understand the meaning of baptism and church membership, therefore be it

Resolved, that we express our appreciation for its study and declare the committee to have completed its work and further

Resolved, that we reaffirm our current statements regarding baptism and membership and further

Resolved, that we consider this to be the answer to the petition from the New Life BFC, Oley, PA.

Yes - 120; No - 20

Resolved, that we adjourn.

We adjourned at 5:21 p.m. with Carl K. Spackman closing in prayer.

Missionary
Ondrej Franka,
addresses the
Annual Conference
and requests prayer
for his ministry and
the church of
Serbia Montenegro.



Sixth Meeting

Wednesday Morning, 9:00 A.M.

The Chairman called the meeting to order at 9:00 a.m. LeRoy S. Heller read Hebrews 1:1-3 then led the conference in singing, *Immortal, Invisible, God Only Wise* and *God Has Spoken by His Prophets*. LeRoy O. Herb read Matthew 25:14-30 and Thomas P. Shorb led in prayer. LeRoy S. Heller gave thanks to Lois Draper and Robert W. Gehret for their accompaniment on the piano and organ. The conference then sang, *Great God of Wonders*. Hans R. Waldvogel, Calvin T. Reed, Robert S. Commerford and Gene W. Smith made up a quartet which sang, *Rise Up, O Church of God*. Dana E. Weller spoke on the topic "A Strategy to Move Us." The Chairman closed the worship time in prayer.

The following presented excuses to be absent from various sessions of Annual Conference: Bert N. Brosius, Michael J. Tannous, Mark W. Tress, J. Robert Vaughn and Jansen E. Hartman.

Resolved, that these requests for excuses be granted.

Resolved, that the minutes of the third meeting be approved.

Resolved, that the minutes of the fourth meeting be approved.

The following were elected:

Secretary of Annual Conference

David A. Thomann (1 year)

Chairman of Annual Conference

William G. Schlonecker (1 year)

Vice-Chairman of Annual Conference

Randall A. Grossman (1 year)

Calvin T. Reed introduced Robert Johnson to the Annual Conference. He is under the care of the Ministerial Candidate Committee.

Resolved, that the resolution submitted by the Secret Society Study Committee be removed from the table.

Resolved, that the resolution submitted by the Secret Society Study Committee be referred back to committee.

Resolved, that we adjourn.

The meeting was adjourned at 12:05 p.m. as Richard T. Paashauss closed the meeting in prayer.

Seventh Meeting

Wednesday Afternoon, 1:30 P.M.

The Chairman called the meeting to order at 1:30 p.m. Robert H. Zentz gave an update of the ministry of the Bible Fellowship Church Homes, Inc. He encouraged us to be aware of the aging population and the issues that will come due to that fact. Fellowship Community will be offering a number of services to help particular churches deal with aging population issues. Harvey J. Fritz, Jr. prayed for the ministry of the Fellowship Community.

Whereas, the Study Committee on Secret Societies appreciates the input of Annual Conference on the issues, and
Whereas, due to the complexities of the issues, the committee requests another year to work on the issues, therefore be it
Resolved, that the committee on Secret Societies meet for another year to study the issues and report back to the 120th Annual Conference.

Resolved, that the recommended minimum salary for a pastor serving the BFC, including benefits, be \$27,350.

Resolved, that the salary (including benefits) for the Conference Pastor be \$35,330 for the year 2002. (salary \$26,000, expenses \$6,000, health insurance \$3,330)

Randall A. Grossman acknowledged the leadership of David J. Watkins, who has served as chairman of the Ministerial Relations Committee for 7 years and who will no longer be eligible due to his impending retirement.

Resolved, that an ordination service be held Monday, May 19, 2003 at Cedar Crest Bible Fellowship Church beginning at 7:30 p.m.

The following material from the Board of Directors of the BFC was presented:

Resolved, that the revised 2002 Administrative Budget be adopted.

Resolved, that the 2003 Administrative budget be adopted.

Whereas, establishing new churches is costly, and

Whereas, some denominations have found it to be advantageous to make greater initial investments and earlier decisions to cease support of missions not making sufficient progress, be it

Resolved, that a one time grant of \$100,000 be given from the Fund to Promote Church Extension to the Board of Church Extension to start new churches.

Whereas, legislation proposed to this Annual Conference limits the use of the Real Estate Fund, and

Whereas, the Board of Directors and the Board of Church Extension agree that the Board of Directors needs funds to aid in the advancement of the Bible Fellowship Church, therefore be it

Resolved, that a Special Projects Fund under control of the Board of Directors be created (bylaws attached), and further

Resolved, that we make a one-time grant to the fund of \$10,000 from the Fund to Promote Church Extension.

Resolved, that the residue and income from the Fund to Promote Church Extension become the Real Estate Fund under accompanying bylaws proposed by the Board of Directors and the Board of Church Extension.

Resolved, that the following material be the bylaws of the Real Estate Fund:

Resolved, that the following be adopted at First Reading:

Real Estate Fund

- (1) The Real Estate Fund shall hold the net proceeds of the sale of property deeded to a particular church which ceases

to exist for any reason or property under the administration of the Board of Directors at the time of sale. The Fund shall receive the repayment of principle and accrued interest for any loans made from the Fund. The Fund may also receive donations designated to it.

- (2) The Fund shall be used to assist in the purchase of real estate in conjunction with the programs of the Board of Church Extension.
- (3) The Board of Directors shall have oversight and control of the Fund and shall cooperate with the Board of Church Extension in the use of this fund by giving advice and consent to its various proposals for the purchase of real estate. Consent shall not be unreasonably withheld.
- (4) If a situation arises which the Board of Directors deems to be an economic emergency requiring the extraordinary use of the Fund, the Board is authorized to use the necessary monies, provided that the amount used shall not exceed that which can be repaid within one year. If the fund is used to meet an emergency need, the Board of Directors shall give prior notice to the Board of Church Extension. For an amount necessary to meet the emergency which cannot be repaid within one year, the Board of Directors must present a plan to repay the Fund and gain the approval of Annual Conference prior to making the expenditure.

[FIRST READING]

Yes - 121; No - 1

Resolved, that the following be adopted at First Reading:

512-1 Board of Directors of the Bible Fellowship Church

512-1.3 Duties of the Board

- (6) Real Estate of Particular churches (Delete last sentence and add the following) It shall place the net proceeds of the sale of such property in the Real Estate Fund.

512-1.6 Funds Administered by the Board of Directors

General Fund - Administrative Budget

- (1) Preparation of the Budget (in addition to the current legislation the following shall replace the previous list).

The budget will include the following items:

Expenses

- Annual Conference Accommodations (room and meals)
- Annual Conference Expenses (equipment, etc.)
- Expenses for Board and Committee Business (including Board of Directors)

Disbursements

- Beneficiary Fund - (to the Beneficiary Society)
- Conference Pastor - (to the Ministerial Relations Committee or designee)
- Historical Society - (to the Historical Committee)
- Ministerial Convention - (to the Ministerial Convention Committee)
- Ministerial Retirement Fund - (to the Board of Pensions)
- Publication and Printing - (to the Board of Publication and Printing)

Funds

- Church Assistance Fund
- Ministers' Assistance Fund
- Pastoral Intern Fund
- Bible Fellowship Church Special Project Fund

Church Assistance Fund (replaces the legislation on the Fund to Assist Churches)

- (1) The Board of Directors shall administer and maintain the Church Assistance Fund by an allotment from the Administrative Budget or by direct appeals to the churches.
- (2) Possible use of the Fund may be initiated by a referral by

an individual or church, or by a request by a Particular Church, or by an inquiry by the Board of Directors. All actual use of the Fund shall be by formal request.

- (3) A formal request for use of the Fund shall be made in writing to the Board of Directors from the Board of Elders of a Particular Church. This request shall include the circumstances causing the present need, the proposed use of the money, and the amount requested.
- (4) The Board of Directors shall consider the formal request for use of the Fund. It shall reserve the right to examine the latest financial statement of the Particular Church requesting assistance. Assistance is granted by a majority vote of the full Board of Directors.
- (5) If a situation arises which the Board of Directors deems to be an economic emergency requiring the extraordinary use of the Fund, the Board is authorized to use the necessary monies for this purpose and shall attempt to repay any money used from the Fund.

Ministers' Assistance Fund

- (1) The Board of Directors shall administer and maintain the Ministers' Assistance Fund by allotment from the Administrative Budget or by direct appeals to the Churches.
- (2) Possible use of the Fund may be initiated by a referral by an individual or church, by a request by a pastor, or by an inquiry by the Board of Directors. All actual use of the Fund shall be by formal request.
- (3) A formal request for use of the Fund shall be made in writing to the Board of Directors from the Board of Elders of a Particular Church. This request shall include the circumstances causing the present need, the proposed use of the money, and the amount requested.
- (4) The Board of Directors shall consider the formal request for use of the Fund. Assistance is granted by a majority vote of the full Board of Directors.
- (5) If a situation arises which the Board of Directors deems to be an economic emergency requiring the extraordinary use of the Fund, the Board is authorized to use the necessary

monies for this purpose and shall attempt to repay any money used from the Fund.

Pastoral Intern Fund

- (1) The Board of Directors shall administer and maintain the Pastoral Intern Fund by an allotment from the Administrative Budget or by direct appeals to the churches.
- (2) The Fund shall be used to assist men serving as interns who are under the care of the Ministerial Candidate Committee.
- (3) Upon the recommendation of the Ministerial Candidate Committee, the Board of Directors shall issue grants from the Fund by a majority vote of the entire Board.
- (4) If a situation arises which the Board of Directors deems to be an economic emergency requiring the extraordinary use of the Fund, the Board is authorized to use the necessary monies for this purpose and shall attempt to repay any money used from the Fund.

Bible Fellowship Church Special Project Fund

- (1) The Board of Directors shall administer and maintain the Bible Fellowship Church Special Project Fund by donations designated to it, by allotments from the Administrative Budget, or by transfers from the General Fund.
- (2) The Fund shall be used for the general welfare and advancement of the BFC. This may include the purchase of real estate or other capital expenditures which will strengthen the church as a whole. Such expenditures may be made on behalf of an existing agency, board, or committee, or may involve the creation of a new agency, board, or committee.
- (3) If a situation arises which the Board of Directors deems to be an economic emergency requiring the extraordinary use of the Fund, the Board is authorized to use the necessary monies for this purpose and shall attempt to repay any money used from the Fund.

[FIRST READING]

Yes - 124; No - 2

Whereas, sections 512-1.3 and Section 512-1.6 state a process that we have been using in the past, and

Whereas, it now states, in orderly fashion, those processes, and

Whereas, the transfer of funds from the fund to promote Church Extension to the Board of Church Extension will be accomplished this year, and

Whereas, it would be most orderly to allow the Real Estate Fund to begin to function now, therefore be it

Resolved, that by rule of exception we declare it to be in effect now.

Whereas, Charles J. Albert, Jr. has resigned as Financial Secretary of the Board of Missions, and

Whereas, Daniel G. Oswald has been elected by the Board of Missions as Financial Secretary for a term of three years, therefore be it

Resolved, that the election of Daniel G. Oswald as Financial Secretary of the Board of Missions be ratified for a term of three years.

The following was adopted at First Reading:

Whereas, several provisions of the legislation approved by the 111th Annual Conference in 1994 establishing the Pinebrook Educational Foundation need clarification and updating to insure conformity to federal law and the laws of the Commonwealth of Pennsylvania; and

Whereas, changes have been proposed by attorneys familiar with both codes; and

Whereas, the Board of Higher Education and the Board of Pinebrook Educational Foundation have approved and recommended that these changes be made; therefore be it

Resolved, that we approve the changes in the legislation for Pinebrook Educational Foundation (512-5.6 now) and that it be changed to be identified as Section 512-5.7 in the *Faith and Order*.

Section 512-5.7: Pinebrook Educational Foundation

Section 1 -- Establishment and Purpose

The Pinebrook Educational Foundation was established as a division of the Bible Fellowship Church ("Church") on October 18, 1994. The purpose of the Pinebrook Educational Foundation is to continue the ministry of Pinebrook Junior College (formerly Berean Bible School) to aid Christian individuals involved in higher education and Christian post-secondary institutions ("Purpose"). Said Purpose will be construed broadly enough to include a wide spectrum of aid projects involving Christian post-secondary education, including but not limited to scholarship aid to students and grants to Christian post-secondary institutions.

Section 2 -- Overview

The Pinebrook Educational Foundation shall receive, invest, and administer funds ("Funds") in accordance with its stated Purpose, and such funds shall be designated for such Purpose, segregated from the general funds of the Church, and administered and distributed by the Pinebrook Educational Foundation's Board of Directors ("Foundation Board") in conformity with said Purpose. Emphasis and priority will be given to individuals attending Christian institutions and to higher education endeavors closely related to the Bible Fellowship Church. Special consideration shall be given to educational organizations with which the Board of Higher Education has affiliations (as referenced in §512-5.4(3) of the *Faith & Order*).

A. Election and Composition of the Foundation Board.

The Pinebrook Educational Foundation shall be directed by the Foundation Board composed of six (6) members ("Board Members") elected by the Board of Higher Education and subject to ratification by the Annual Conference. Board Members shall be elected in three (3) classes and shall serve three-year terms of service. The three (3) classes shall be composed of two (2) Board Members each. Each Board Member shall serve until a successor is duly elected.

B. Accountability.

The Foundation Board shall be accountable to the Board of Higher Education. The Foundation Board shall administer all activities and investments of Pinebrook Educational Foundation to ensure that all such activities and investments are financially and legally appropriate with respect to the status of Pinebrook Educational Foundation.

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

C. Officers of the Foundation Board.

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

Section 4 - Administration

A. Executive Director/Chairperson of the Pinebrook Educational Foundation.

1. An Executive Director of Pinebrook Educational Foundation (“Executive Director”) may be selected by the Foundation Board and ratified by the Board of Higher Education. The position may be paid or unpaid as determined by the Board of Higher Education.
2. The Executive Director shall not be required to be a member of the Foundation Board or the Board of Higher Education. Membership on one of these boards will not, however, disqualify an individual from serving as Executive Director. The Executive Director shall not be an officer of the Pinebrook Educational Foundation.
3. The Executive Director shall be responsible for the orderly conduct of the business of the Pinebrook Educational Foundation. Such duties as administration of the grant and scholarship application process,

oversight of all financial activities, investments, administrative procedures, and communication shall be the responsibility of the Executive Director. The Executive Director shall consult with the Foundation Board's Chairperson regarding general administration matters and with both the Chairperson and Secretary-Treasurer of the Foundation Board regarding financial matters.

4. If an Executive Director has not been selected by the Foundation Board, the Foundation Board's Chairperson shall be responsible for the conduct of the business of the Pinebrook Educational Foundation and shall perform the duties identified in paragraph 3 above.

B. Foundation Secretary.

1. The Secretary of the Pinebrook Educational Foundation shall be selected by the Foundation Board subject to approval by the Board of Higher Education.
2. The Secretary shall report to and assist the Executive Director (or Chairperson of the Foundation Board if an Executive Director has not been selected by the Foundation Board).
3. The Secretary shall be a volunteer or a part-time employee until Pinebrook Educational Foundation activity requires more assistance and additional funding is available for fulltime compensation, as shall be determined by the Foundation Board.
4. The compensation (if any) of the Secretary shall be determined by the Foundation Board and shall be subject to approval by the Board of Higher Education.

C. Auxiliary Groups.

Support groups previously affiliated with Pinebrook Junior College such as the Alumni Association may be encouraged to continue in existence to be reactivated. The assistance of such support groups may be sought in raising funds and in providing other assistance to the Pinebrook Educational Foundation.

D. Administration of Funds.

1. Pinebrook Educational Foundation Funds shall: (a) be segregated from the general funds of the Church; (b) be separately invested and administered by the Foundation Board; and (c) not be disbursed for purpose other than the Purpose of the Pinebrook Educational Foundation.
2. A professional investment firm or counselor may be chosen by the Foundation Board to carry out the investment of Pinebrook Educational Foundation Funds. Risk levels and investment criteria shall be determined by the Foundation Board and approved by the Board of Higher Education.
3. The Pinebrook Educational Foundation may be the transferee of funds: (a) existing Pinebrook Junior College endowment funds; (b) donations or bequests to, and annuity arrangements made for the benefit of Pinebrook Junior College (or the Berean Bible School); (c) grants from foundations; (d) proceeds from general and endowment investments; and (e) other sources acceptable with respect to the tax-exempt status of the Church.
4. Funds shall be used to disburse grants, scholarships and/or loans in accordance with the Purpose of Pinebrook Educational Foundation and to pay administrative costs of the Pinebrook Educational Foundation.
 - a. The Foundation Board shall formulate rules for the administration of all Funds. These shall be subject to review by the Board of Higher Education.
 - b. Administrative costs shall be paid from the General Fund (as defined in Section 5 herein) subject to the approval of the Foundation Board and review by the Board of Higher Education.

Section 5 - Aid Projects/Designated Accounts.

- A. The Pinebrook Educational Foundation shall be structured to include many types of aid to Christian higher education in accordance with its purpose. Specific programs of aid

shall be designated by the Foundation Board as separately administered endowment or current gift “funds” or “accounts” (“Designated Accounts”) within the Foundation.

- B. A donation identified by a donor for the support of a specific Designated Account shall be used to fund such Designated Account. Designated Account Funds shall be expended by the Foundation Board in furtherance of the specific aid project(s) for which the Designated Account has been established.
- C. Undesignated donations shall go to a General Fund from which administrative costs shall be paid and Board-directed grants, loans and scholarships shall be made.
- D. Donors shall be encouraged to contribute to Designated Accounts set up as endowments in order to insure a continuous stream of proceeds for the future. However, donations to Designated Accounts which expend non-endowment restricted (“current gift”) funds are also encouraged.
- E. Additionally, sizable initial gifts may be used to establish a Designated Account (as an endowment or current gift fund) of the donor’s choosing, subject to Foundation Board approval.
- F. There shall be compliance with donor limitations and/or restrictions on Funds received from (or donated, bequeathed, etc. to or for the benefit of) Pinebrook Junior College.

Section 6 - Miscellaneous Regulations.

A. Bylaws.

The Bylaws of the Foundation Board may be amended by majority vote of the total membership of the Foundation Board at a regular or special meeting.

B. General.

The Foundation Board shall be empowered to adopt policies and regulations in addition to its Bylaws. Such policies and regulations must be in conformity with the *Faith and Order* of the Bible Fellowship Church and within the rules, decisions, and directives of the Annual Conference.

C. Quorum.

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

[FIRST READING]

Yes - 117; No - 2

Whereas, the Orphans Court of Lehigh County and the Pennsylvania Attorney General's Office have reviewed the legal documents establishing Bible Fellowship Church and the Pinebrook Educational Foundation in approving a distribution from the will of Charles Weaver although he made the bequest to Berean Bible School; and

Whereas, both the Judge and Attorney General are now familiar with this material; and

Whereas, the changes made in the Pinebrook Educational Foundation legislation facilitate approval of other bequests made to Berean Bible School or Pinebrook Junior College for use of Pinebrook Educational Foundation; and

Whereas, completing this work allows the corporation known as Pinebrook Junior College to be dissolved; therefore be it

Resolved, that this change in legislation, by rule of exception, at approval of three quarters of those voting at the 119th Annual Conference, be made effective immediately at one reading.

Whereas, the existing funding plan of the MRF provides adequate cash flow to meet the total obligations of the

MRF through the year 2035, and

Whereas, the plan does not provide sufficient liquidity during the most critical years of 2006 - 2015 when demand to provide annuities is projected to be the greatest, and

Whereas, the plan has excess liquidity in the years 2015 - 2035, and

Whereas, the objective is to minimize the burden on the churches to adequately fund the future liabilities of the MRF, therefore be it

Resolved, that the Board of Pensions be authorized to issue 5-year interest-bearing notes totaling \$150,000 effective January 1, 2003, and further

Resolved, that the Board of Pensions be authorized to sell these notes in face amounts of at least \$10,000 to BFC agencies and churches, and further

Resolved, that the notes pay a market rate of interest annually, the notes can be renewed or reissued for additional 5-year periods, and that the notes be redeemed in the years 2015 - 2025 as funds from cash flow to be received.

Resolved, that a contribution of \$325 for the conference year 2002 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, by December 31, 2002.

Resolved, that \$1.75 per member of the Bible Fellowship Church for 2002 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 at the Board of Publication and Printing table during the 119th Annual Conference.

Resolved, that the cost of the 2002 *Yearbook* be \$8.00 per copy.

Resolved, that the appointment of Carol Z. Snyder be ratified as Editor of *Fellowship News* for a term of three years.

Whereas, the Board neglected to seek ratification of the Business Manager of the *Fellowship News*, at the 118th Annual Conference, and

Whereas, the terms of the Editor and Business Manager are to be on different years, therefore be it

Resolved, that the appointment of Paul T. Rutman be ratified as Business Manager of the *Fellowship News* for a term of two years.

Resolved, that the proposed budget for the year January 1 to December 31, 2003 be adopted (see page 141).

The following was adopted at First Reading:

Whereas, the Board of Publication and Printing is involved with more than the printed page, therefore be it

Resolved, that the name of the Board be changed from Board of Publication and Printing to Board of Communications.

[FIRST READING]

Yes - 125; No - 2

The following was adopted at First Reading:

Whereas, it has been the precedent of Annual Conference to require that the consent of a person be obtained before nominating that individual for election at Annual Conference, and

Whereas, such a requirement does not appear in the *Faith and Order*, therefore be it

Resolved, that the following be added to the *Faith and Order* as a new §508-7(2)

§508-7(2) The consent of an individual shall be obtained before nominating that individual for election at Annual Conference

[FIRST READING]

Gene W. Smith gave an update on his daughter Michelle. Philip E. Yerrington led the Conference in prayer on her behalf.

The following was adopted at First Reading:

Whereas, there are individuals who are not ordained or whose previous ordination has not been recognized by the Bible Fellowship Church and who are serving on pastoral staffs of the BFC, and

Whereas, because they are not ordained or have not had their previous ordination formally recognized by the BFC and they have been allowed to serve in lay capacities within the BFC, and

Whereas, in the local church, they function more in keeping with ordained ministers than they do as laymen, and

Whereas, Annual Conference has recognized the value of having lay representation in its delegates to Annual Conference, and its membership on Conference Boards and Committees, and

Whereas, having individuals who serve on pastoral staff occupy lay positions on a Conference level violates the spirit, if not the letter, of having lay representation, and

Whereas, having individuals who serve on pastoral staffs occupying lay positions at the Conference level may be a deterrent from their seeking credentials with the BFC, therefore be it

Resolved, that any person serving on a pastoral staff of a BFC may not serve as a lay delegate to Annual Conference.

[FIRST READING]

Yes - 101; No - 26

Resolved, that we adjourn.

We adjourned at 5:17 p.m. with Richard A. Moyer closing this meeting in prayer remembering the ministry of Pinebrook Bible Conference and also those who served at Ground Zero, New York City.

Eighth Meeting

Wednesday Evening, 6:15 P.M.

The Chairman opened the meeting at 6:15 p.m. Roger L. Reitz gave the conference an update on Keith E. Plows' mother's health. Her health is deteriorating. Roger prayed for the Lord's grace on her life.

The following presented excuses to be absent for the rest of Annual Conference: Harvey J. Fritz, Jr., Walter E. Bortree, T. James Bigley, Jr.

Resolved, that the excuses be granted.

Resolved, that the minutes of the fifth meeting be approved.

Resolved, that the minutes of the sixth meeting be approved.

Resolved, that Resolution #3 of the Report of the Study Committee on Credentials and Multiple-Staff Churches be sent back to the committee.

Resolved, that all persons serving on a pastoral staff of a BFC who are not ordained or who have not had their previous ordination recognized by the BFC be encouraged to seek ordination or have their previous ordination recognized by the BFC.

Whereas, the Study Committee on The Role of Women in the Church feels the need to do more work with regard to its subject, therefore be it

Resolved, that the committee be allowed to continue its work and report to the 120th Annual Conference.

Report of the Statistical Committee (see page: 205)

Resolved, that the report be accepted.

Report of the Auditing Committee (see page: 83)

Resolved, that the report be accepted.

Whereas, the church in Serbia has extended greetings to the Annual Conference of the Bible Fellowship Church through Ondrej Franka; therefore be it

Resolved, that we extend our greetings to the church in Serbia and

ministry of the Yugoslavia Evangelistic Society (YES), praying for God's richest blessings upon them to the end that God will be glorified and His kingdom will be extended.

Whereas, T. James Bigley, Jr., Hugh C. Coulbourn, Jr., and Barry J. Minsky have faithfully served the Lord as ordained ministers of the Bible Fellowship Church, and

Whereas, these men have retired from full-time active service to the Bible Fellowship Church in the past year, therefore be it

Resolved, that we thank God for these men and their years of service to the Bible Fellowship Church, and further

Resolved, that we offer corporate praise for all of our ordained ministers in retirement, and further

Resolved, that we pray God's blessing upon them in their retirement years.

Whereas, the Boards and Committees of the Bible Fellowship Church have labored diligently during this past year, and

Whereas, they have reported faithfully to the 119th Annual Conference, therefore be it

Resolved, that we recognize their service and ask God to give them strength for the coming year.

Whereas, our three denominational facilities, Bible Fellowship Church Homes, Pinebrook Bible Conference and Victory Valley Camp, are ministering in our behalf, and

Whereas, their leadership and staffs have given of themselves in this endeavor, therefore be it

Resolved, that we praise God for His provision of these wonderful facilities and effective personnel.

Whereas, Andrew T. Crossgrove and William J. Dunn were ordained to the gospel ministry of the Bible Fellowship Church, and Willis I. Dowling and Donald R. Ellwanger had their previous ordination 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 prayer for them.

Whereas, William G. Schlonecker, Richard E. Taylor, Dana E. Weller and Jacob J. Susek, Jr. have served the Annual Conference as our devotional speakers, therefore be it

Resolved, that we give thanks to the Lord for the gift of wisdom

and their insights into His Word.

Whereas, LeRoy S. Heller has served the Annual Conference by leading us in worship, therefore be it

Resolved, that we give thanks to the Lord for his ministry among us.

Whereas, the various study committees have met many times over the past year, and

Whereas, their reports have been of great value in attempting to bring the Bible Fellowship Church into conformity with Scripture, therefore be it

Resolved, that we pray for their work as it continues and ask our God to give them wisdom as they continue with their tasks.

Whereas, David J. Watkins has served as Chairman of the Ministerial Relations Committee for the past seven years, and

Whereas, Brother Watkins is retiring this year and is no longer eligible to serve, therefore be it

Resolved, that we praise the Lord for Brother Watkins' ministry and thank him for this service.

Whereas, the staff and volunteers of Pinebrook Bible Conference, as well as some of the wives of our pastors and delegates, have readily and cheerfully served the members of the 119th Annual Conference, therefore be it

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

Whereas, the Pages, Louis S. Curcio, Head Page; Michael L. Easton, Assistant Head Page; Ray Cole, Head Counter; Ronald K. Kohl, Copier; Stephen C. Mann, Microphones; Dan Alban, Gerald D. Clark, Jeff Rossignol, David Schlonecker, Timothy Schmoyer, and Jeff Albrecht, have humbly, readily, helpfully, cheerfully, and diligently enabled the work of the 119th Annual Conference to smoothly advance, therefore be it

Resolved, that we acknowledge our appreciation for their service and fellowship with a round of applause.

Whereas, the Annual Conference Secretary and his assistants have served with diligence, dispatch, and discretion, therefore be it

Resolved, that we thank the Lord for their faithful service, and further be it

Resolved, that each be awarded \$50 for their labors.

Whereas, William G. Schlonecker has served with distinction as Chairman of the 119th Annual Conference of the Bible Fellowship Church, therefore be it

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

Whereas, Robert W. Smock has served with great devotion on the Board of Directors of Bible Fellowship Homes, Inc. for 34 years, therefore be it

Resolved, that we express our appreciation with sincere applause.

The Chairman made the following appointments:

Registrar: J. Mark McCreary

Assistant Registrar: Jonathon W. Arnold, Sr.

Agenda and Program Committee

David A. Thomann, William G. Schlonecker, Randall A. Grossman, Clifford B. Boone, Thomas P. Shorb, Carl K. Spackman

Committee on Arrangements for the 120th Annual Conference

David A. Thomann, Daniel P. Allen, Clyde D. Bomgardner, Jr., J. Mark McCreary, Thomas P. Shorb, William G. Schlonecker

Committee on Statistics

LeRoy S. Heller, Hugh C. Coulbourn, Jr., Kenneth D. Keeler, Calvin T. Reed, David A. Thomann

Committee on Examination of the Minutes of Particular Churches

Ralph M. Soper, William H. Bartron, Richard D. Harris, Dean A. Stortz, Jonathan P. Tait

Resolved, that these appointments be ratified.

The corporate and official denominational address will be: Fellowship Manor, 3000 Fellowship Dr., Whitehall, PA 18052. The secretary of the Conference Judicatory is Ronald C. Mahurin. The secretary of the Appellate Division of the Conference Judicatory is David J. Watkins.

Resolved, that we adjourn.

The 119th Annual Conference was closed in prayer by the Vice Chairman for the 120th Annual Conference, Randall A. Grossman, at 7:20 p.m.

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Report of the Committee on Arrangements

The Committee on Arrangements for the 119th Annual Conference met three times during the course of the conference year. The purpose of the committee included reviewing the mechanics and efficiency of each conference as well as assisting in providing hospitality. Any suggestions on what we can do to accomplish the above are welcome.

As we approach the 120th Annual Conference, the committee would like to suggest that preparations be made for a photo session of the entire Annual Conference. Other significant data (i.e. updates of pastorates) should be made ready for insertion in the 120th *Yearbook*.

Over the past decade vendors have set up displays within Pinebrook's Fellowship Hall during Annual Conference. Since limited space is available to accommodate them and our own agencies, the Committee will be establishing a policy to oversee this. For the 119th Annual Conference the committee is recommending that outside vendors be asked to sponsor a *Yearbook* ad in exchange for space in the Fellowship Hall. This space will be given on a first-come-first service basis with space reserved for each of our agencies. Interested parties should contact Daniel P. Allen - ebfc@ptd.net.

Orientation material has been placed in the beginning of the Report Book. This material should be read by each member of Annual Conference.

The Overseer of the Pages for the 119th Annual Conference is Clyde D. Bomgardner, Pastor of Youth and Discipleship at the Reading Church and the Head Page is Louis Curcio, Assistant Pastor, Hatfield, PA.

Recommendations

1. Second Reading (pages 47 *Yearbook* 2002)
Whereas, the Committee on Communication was deleted, therefore be it
Resolved, that the following be added to the duties of the Registrar in the *Faith & Order*, §506-2 (5):
 He shall handle all communications addressed to the Annual Conference.

2. Second Reading (pages 48 *Yearbook 2002*) A duty change from the Secretary of Annual Conference to the Nominating Committee:

Resolved, that the following be deleted from 507-3, Duties of the Secretary of Annual Conference:

- (4) He shall inform in writing all persons who are not present at Annual Conference of their election to Boards and Committees.

and be it further

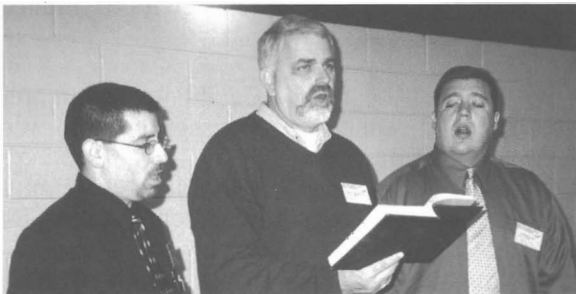
Resolved, that the following be added to 512-15.2, Duties of the Nominating Committee:

- (2) It shall inform in writing all persons who are not present at Annual Conference of their election to Boards and Committees.

3. **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, 2003.
4. **Resolved**, that the 120th Annual Conference be held at Pinebrook Bible Conference, Stroudsburg, PA, April 28-30, 2003, beginning at 10:00 AM on Monday.

Committee on Arrangements for 119th Annual Conference: David A. Thomann, Chairman; Daniel P. Allen, Secretary; Clyde D. Bomgardner, J. Mark McCreary, William G. Schlonecker, Thomas P. Shorb.

Pages Worshiping



(l - r) Louis S. Curcio, Head Page; David Schlonecker, Ray Cole

Report of the Committee on Credentials

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

As a fulfillment of our requirements concerning our involvement in the military chaplaincy program, Keith E. Plows and Ralph M. Soper 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: Robert N. Gordon, W. Neil Harding, Jr., William W. Mull. 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 Questionnaire.

The following changes in status were approved:

David R. Way was changed from Ordained Ministers Between Calls to Ordained Ministers Working Under the Direction of the BFC.

Clifford B. Boone was changed from Ordained Ministers Under the Direction of the Board of Missions of the BFC to Ordained Ministers Working Under the Direction of the BFC.

Hugh C. Coulbourn, Jr., was changed from Ordained Ministers Under the Direction of the BFC to Ordained Ministers in Retirement.

William H. Bartron was changed from Ordained Ministers Under the Direction of the BFC to Ordained Ministers Between Calls.

The Committee met with four 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 BFC.

Whereas, the Ministerial Candidate Committee has recommended Andrew T. Crossgrove, and William J. Dunn for ordination, and

Whereas, the Ministerial Candidate Committee has recommended prior ordination recognition for Donald R. Ellwanger, 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 Andrew T. Crossgrove, and William J. Dunn be ordained to the gospel ministry of the Bible Fellowship Church and further,

Resolved, that the prior ordination of Willis I. Dowling and Donald R. Ellwanger to the gospel ministry be recognized by the Bible Fellowship Church and further,

Resolved, that the service of ordination be held Tuesday, April 23, 2002, 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.
Armstrong, W. David
Arnold, Jonathon W., Sr.
Baker, Delbert R., II
Bomgardner, Clyde D., Jr.
Boone, Clifford B.
Brush, R. Jerome
Cahill, Dennis M.
Cassel, Alva C.
Clapier, G. Wayne
Cole, Charles E.
Commerford, Robert S.
Cooper, Brian H.
Cowen, Timothy S.
* Crossgrove, Andrew T.
* Dowling, Willis I.
* Dunn, William J.
* Ellwanger, Donald R.
Erb, Ronald C.
Fischer, Carl J., Jr.
Grossman, Randall A.

Gundrum, David E.
Harris, Richard D.
Heineman, David N.
Heller, LeRoy S.
Keeler, Kenneth D.
Lawrence, Dennis J.
Mahurin, Ronald C.
McCreary, J. Mark
Morrison, Mark L.
Paashaus, Richard T.
Phillips, D. Thomas
Prontnicki, Louis
Ramos, Elliot H.
Ravis, Richard B.
Reed, Calvin T.
Reitz, Roger L.
Ritter, Ralph E.
Ruhl, Jeffrey L.
Schlonecker, William G.
Schoen, David N.
Shorb, Thomas P.

Sloan, Robert A., Jr.
 Smith, Gene W.
 Soper, Ralph M.
 Spackman, Carl K.
 Spinney, Dennis W.
 Stortz, Dean A.
 Susek, Jacob, J., Jr.
 Tait, Jonathan P.
 Taylor, Richard E.
 Thomann, David A.

Uhrich, Gregory A.
 Vandegriff, John C., Jr.
 Vivona, Alan R.
 Watkins, David J.
 Way, David R.
 Weller, Dana E.
 Wells, Howard N.
 Wickstead, James A.
 Widger, Byron

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

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

Aukamp, William A.
 Denlinger, Ronald K.
 Gehman, Richard J.
 Harding, W. Neil, Jr.
 Head, Jim D.
 Johnston, Walter M.
 Lea, Herbert K.
 Manney, David L.

Morrison, Philip E.
 Moyer, Duane E.
 Moyer, Jerry L.
 Pollock, Thomas A.
 Riddell, David W.
 Studenroth, John C.
 Yerrington, Philip E.
 Zimmerman, Paul G.

III. Ordained Ministers Working in the Chaplaincy Under the Sponsorship of the Bible Fellowship Church:

Hurst, Kenneth J. – Military
 Minsky, Barry J. – Military
 Moyer, Richard A. – Prison Ministry

IV. Ordained Ministers Working in Other Christian Ministries:

Ellingson, Bruce A.
 Martin, Carl T.

V. Ordained Ministers Between Calls:

Bartron, William H.
 Batchler, James R. Jr.
 Dommel, Albert J.

Herb, John H.
 Jones, David H.
 Trommler, Steven L.

VI. Ordained Ministers on Leave of Absence:

Byrd, Terris L.	MacMillan, Thomas S.
Frable, Arthur H., Jr.	Neher, James E.

VII. Ordained Ministers in Retirement:

Barber, Kenneth F.	Hertzog, Roy A.
Beil, James A.	Hoyle, Ronald W.
Bigley, T. James Jr.	Kirkwood, Donald T.
Brosius, Bert N.	Koch, James G.
Buck, Leonard E.	Moyer, Edward K.
Cassel, Carl C.	Mull, William W.
Cassel, Willard E.	Munyan, Edgar H.
Coulbourn, Hugh C., Jr.	Plows, Keith E.
Dotts, Raymond R.	Reichenbach, R. C.
Draper, Robert L.	Riggall, John H.
Dunn, John	Seifert, A. L.
Frank, Walter H.	Shelly, Austin G.
Fritz, Harvey J., Jr.	Smock, Robert W.
Gordon, Robert N.	Thomann, David E.
Harley, J. Barclay	Weaber, Harold C.
Hartman, Jansen E.	Yarrington, Harold D.
Herb, Frank L., Jr.	Ziegler, Daniel G.
Herb, George E.	

Credentials Committee makes the following recommendations:

1. That an Ordination Service be held Tuesday, April 29, 2003, at the Berean BFC, Stroudsburg, PA., during the 120th Annual Conference.
2. That Faith BFC, Harleysville, PA, Chesapeake BFC, Chesapeake, VA, Bethel BFC, Emmaus, PA, and Calvary BFC, Sinking Spring, PA, be encouraged to have services acknowledging the ordination of Andrew T. Crossgrove, Willis I. Dowling, William J. Dunn, and Donald R. Ellwanger, respectively and that they be encouraged to invite the Credentials Committee to send representation to be present at the services.

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

Report of the Ministerial Candidate Committee

The Ministerial Candidate Committee met eight times between the last Annual Conference and February 28, 2002.

The following men were interviewed: Jeffrey S. Albrecht, Andrew T. Crossgrove, Willis I Dowling, William J. Dunn, Donald R. Ellwanger, Donald E. Kuntzman, John R. Stover, Michael J. Tannous, Oliver E. Williams, and Donald R. Hibbs.

The following men were approved as probationers eligible to receive a call: Louis R. Curcio, John R. Stover and Michael J. Tannous.

The following men received calls and were licensed: Kevin W. Clineff, Kevin W. Kirkpatrick, John R. Stover and Michael J. Tannous.

Resolved, that the list of men under the care of the Ministerial Candidate Committee as of February 28, 2002, be approved as follows:

Probationers (Year of Licensing in parenthesis)

David T. Allen (2000)	Kutztown, PA
Charles Larry Bennett (2001)	Zionsville, PA
Kevin W. Clineff (2001)	Spring City, PA
Andrew T. Crossgrove (1999)	Souderton, PA
Louis S. Curcio	Hatfield, PA
Willis I. Dowling (1999)	Chesapeake, VA
William J. Dunn (1999)	Emmaus, PA
Donald R. Ellwanger (2001)	Sinking Spring, PA
Kevin W. Kirkpatrick (2001)	Terre Hill, PA
Hal J. Russell	Elmer, NJ
Arthur J. Simpson, Jr. (2001)	Reading, PA
Leland C. Stauff (2000)	Quakertown, PA
John R. Stover (2001)	Stroudsburg, PA
Michael J. Tannous (2001)	East Greenville, PA

Candidates

Jeffrey S. Albrecht	Whitehall, PA
Raymond R. Bertolet	Santa Rita, Guam
Gerald D. Clark	Stanfordville, NY
Michael L. Easton	Newark, DE
Robert K. Fields	Bethlehem, PA
Ondrej Franka	Serbia Montenegro

Peter J. Gunderson
 Donald E. Kuntzman
 Ronald K. Kohl
 James D. MacArthur
 Stephen C. Mann
 Vinton A. N. Upham

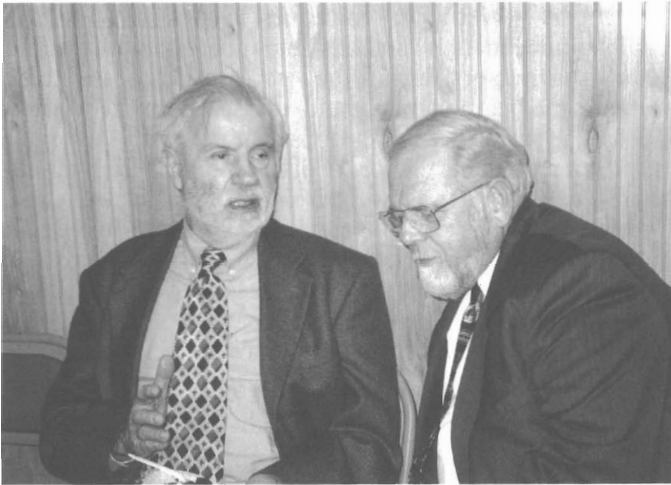
Spring City, PA
 Center Valley, PA
 Allentown, PA
 Reading, PA
 Hellertown, PA
 Harleysville, PA

Applicants

Jason W. Blair
 Raymond C. Cole
 Robert W. Green
 Fred J. Hoffman
 Christopher D. Lenz
 Jeff Rossignal
 David K. Schlonecker
 Timothy J. Schmoyer

East Greenville, PA
 Newark, DE
 Newark, DE
 Whitehall, PA
 Denville, NJ
 Manheim, PA
 Emmaus, PA
 Bally, PA

Ministerial Candidate Committee: Calvin T. Reed, Chairman;
 Richard E. Taylor, Secretary; Delbert R. Baker; Robert S.
 Commerford; David E. Gundrum.



Retired Pastor and former Missionary William W. Mull
 converses with the Conference Pastor, Ronald C. Mahurin

Report of the Bible Fellowship Board of Directors

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

The Board provided oversight, advice, and assistance in respect to fiscal, legal and property acquisition and disposal as follows: Annual Conference, medical insurance, administrative budget, Board of Church Extension.

The Board of Directors assisted Board of Church Extension in property matters related to Ocean County, NJ; Newark, NJ; Pleasant Valley, NY; and Staten Island, NY. The Brodheadsville, PA, church has closed.

Discussions have begun between Board of Directors and Board of Directors of Bible Fellowship Church Homes, Inc., regarding the advisability of revising the relationship between Bible Fellowship Church and Bible Fellowship Homes, Inc., so as to protect Bible Fellowship Church against exposure to legal liability for matters related to BFC Homes, Inc.

Mr. Robert H. Carr, Jr., continues to represent the BFC in medical insurance matters, and has held meetings with pastors and the Board of Directors during the year to discuss the changing landscape of medical insurance and advised both the Conference and individual pastors of the options that are open to them. Rev. James A. Beil represents the Board of Directors as liaison with Mr. Carr and is available to pastors and churches as needed.

Over the past two years, the Board of Directors and the Board of Church Extension have been working to create new bylaws for the Fund to Promote Church Extension. This work led to consideration of broader changes which are part of the legislation attached to this report. The resolutions relating to General Fund, Church Assistance Fund, and Pastor's Assistance Fund stand alone as recommendations of the Board of Directors meant to supplement the legislation already in the *Faith & Order*. Proposed legislation titled "Real Estate Fund and Bible Fellowship Special Project Fund" are a result of work assigned by Annual Conference to the Board of Directors and the Board of Church Extension. Resolutions that recommend adoption of that legislation follow:

Whereas, establishing new churches is costly, and

Whereas, some denominations have found it to be advantageous to make greater initial investments and earlier

decisions to cease support of missions not making sufficient progress, be it

Resolved, that we recommend to Annual Conference a one time grant of \$100,000 from the Fund to Promote Church Extension to the Board of Church Extension to start new churches, and further

Resolved, that the residue and income from the Fund to Promote Church Extension become the Real Estate Fund under accompanying bylaws proposed by the Board of Directors and the Board of Church Extension.

Resolved, {that we recommend to the Annual Conference} that the following material be the bylaws of the Real Estate Fund. (bylaws below).

Whereas, legislation proposed to this Annual Conference limits the use of the Real Estate Fund, and

Whereas, the Board of Directors and the Board of Church Extension agree that the Board of Directors needs funds to aid in the advancement of the Bible Fellowship Church, be it

Resolved, {that we recommend to the Annual Conference} that a Special Projects Fund under control of Board of Directors be created (bylaws attached), and further

Resolved, that we make a one-time grant to the fund of \$10,000 from the Fund to Promote Church Extension.

We express appreciation to the churches that have participated in the effort to replenish the Fund to Promote Church Extension over the last three years. During the campaign \$205,093 has been given, \$57,187 of which was received in 2001. Although the campaign is over, gifts from churches and individuals to replenish the fund are still welcomed.

All funds are deposited in First Union Bank. Accounts were audited by Alen Perry.

We recommend that the 119th Annual Conference adopt the following:

Resolved, that the rate of mileage reimbursement for conference business be 24¢ per mile.

Resolved, that the Administrative Budget for January 1, 2002 to December 31, 2002, be adopted.

Resolved, that the Administrative Budget for January 1, 2003 to December 31, 2003 be approved for submission to the churches for their pledges.

Pledges for the 2003 Administrative Budget shall be received by the financial secretary by September 1, 2002.

Legislation

512-1 Board of Directors of the Bible Fellowship Church

512-1.3 Duties of the Board

- (6) Real Estate of Particular churches (Delete last sentence and add the following) It shall place the net proceeds of the sale of such property in the Real Estate Fund.

512-1.6 Funds Administered by the Board of Directors

General Fund - Administrative Budget

- (1) Preparation of the Budget (in addition to the current legislation the following shall replace the previous list)

The budget will include the following items:

Expenses

Annual Conference Accommodations (room and meals)
 Annual Conference Expenses (equipment, etc.)
 Expenses for Board and Committee Business (including Board of Directors)

Disbursements

Beneficiary Fund - (to the Beneficiary Society)
 Conference Pastor - (to the Ministerial Relations Committee or designee)
 Historical Society - (to the Historical Committee)
 Ministerial Convention - (to the Ministerial Convention Committee)
 Ministerial Retirement Fund - (to the Board of Pensions)
 Publication and Printing - (to the Board of Publication and Printing)

Funds

Church Assistance Fund
 Ministers' Assistance Fund
 Pastoral Intern Fund

Bible Fellowship Church Special Project Fund

Church Assistance Fund (replaces the legislation on the Fund to Assist Churches)

- (1) The Board of Directors shall administer and maintain the Church Assistance Fund by an allotment from the Administrative Budget or by direct appeals to the churches.
- (2) Possible use of the Fund may be initiated by a referral by an individual or church, or by a request by a Particular Church, or by an inquiry by the Board of Directors. All actual use of the Fund shall be by formal request.
- (3) A formal request for use of the Fund shall be made in writing to the Board of Directors from the Board of Elders of a Particular Church. This request shall include the circumstances causing the present need, the proposed use of the money, and the amount requested.
- (4) The Board of Directors shall consider the formal request for use of the Fund. It shall reserve the right to examine the latest financial statement of the Particular Church requesting assistance. Assistance is granted by a majority vote of the full Board of Directors.
- (5) If a situation arises which the Board of Directors deems to be an economic emergency requiring the extraordinary use of the Fund, the Board is authorized to use the necessary monies for this purpose and shall attempt to repay any money used from the Fund.

Ministers' Assistance Fund

- (1) The Board of Directors shall administer and maintain the Ministers' Assistance Fund by allotment from the Administrative Budget or by direct appeals to the Churches.
- (2) Possible use of the Fund may be initiated by a referral by an individual or church, by a request by a pastor, or by an inquiry by the Board of Directors. All actual use of the Fund shall be by formal request.
- (3) A formal request for use of the Fund shall be made in writing to the Board of Directors from the Board of Elders of a Particular Church. This request shall include the circumstances causing the present need, the proposed use of the money, and the amount requested.
- (4) The Board of Directors shall consider the formal request

for use of the Fund. Assistance is granted by a majority vote of the full Board of Directors.

- (5) If a situation arises which the Board of Directors deems to be an economic emergency requiring the extraordinary use of the Fund, the Board is authorized to use the necessary monies for this purpose and shall attempt to repay any money used from the Fund.

Pastoral Intern Fund

- (1) The Board of Directors shall administer and maintain the Pastoral Intern Fund by an allotment from the Administrative Budget or by direct appeals to the churches.
- (2) The Fund shall be used to assist men serving as interns who are under the care of the Ministerial Candidate Committee.
- (3) Upon the recommendation of the Ministerial Candidate Committee, the Board of Directors shall issue grants from the Fund by a majority vote of the entire Board.
- (4) If a situation arises which the Board of Directors deems to be an economic emergency requiring the extraordinary use of the Fund, the Board is authorized to use the necessary monies for this purpose and shall attempt to repay any money used from the Fund.

Real Estate Fund

- (1) The Real Estate Fund shall hold the net proceeds of the sale of property deeded to a particular church which ceases to exist for any reason or property under the administration of the Board of Directors at the time of sale. The Fund shall receive the repayment of principle and accrued interest for any loans made from the Fund. The Fund may also receive donations designated to it.
- (2) The Fund shall be used to assist in the purchase of real estate in conjunction with the programs of the Board of Church Extension.
- (3) The Board of Directors shall have oversight and control of the Fund and shall cooperate with the Board of Church Extension in the use of this fund by giving advice and consent to its various proposals for the purchase of real estate. Consent shall not be unreasonably withheld.
- (4) If a situation arises which the Board of Directors deems to be an economic emergency requiring the extraordinary use of the Fund, the Board is authorized to use the necessary

monies, provided that the amount used shall not exceed that which can be repaid within one year. If the fund is used to meet an emergency need, the Board of Directors shall give prior notice to the Board of Church Extension. For an amount necessary to meet the emergency which cannot be repaid within one year, the Board of Directors must seek the approval of Annual Conference prior to making the expenditure.

Bible Fellowship Church Special Project Fund

- (1) The Board of Directors shall administer and maintain the Bible Fellowship Church Special Project Fund by donations designated to it, by allotments from the Administrative Budget, or by transfers from the General Fund.
- (2) The Fund shall be used for the general welfare and advancement of the BFC. This may include the purchase of real estate or other capital expenditures which will strengthen the church as a whole. Such expenditures may be made on behalf of an existing agency, board, or committee, or may involve the creation of a new agency, board, or committee.
- (3) If a situation arises which the Board of Directors deems to be an economic emergency requiring the extraordinary use of the Fund, the Board is authorized to use the necessary monies for this purpose and shall attempt to repay any money used from the Fund.

Board of Directors: Randall A. Grossman, President; Carl C. Cassel, Vice President; David J. Watkins, Secretary; Horace A. Kauffman, Financial Secretary; Robert W. Gehret, Treasurer; James A. Beil, Hospitalization Secretary; Raymond R. Dotts,, Charles A. Lavigna, L. James Roberts, Jr.

Bible Fellowship Church Balance Sheet

	<u>12/31/00</u>	<u>12/31/01</u>
Assets		
General Funds	651,518.71	657,357.04
Fund to Promote Ch. Extension	<u>1,530,384.76</u>	<u>1,618,491.78</u>
Total Assets	2,181,903.47	2,275,848.82
Liabilities		
General Funds	0.00	0.00
Fund to Promote Ch. Extension	<u>465,986.16</u>	<u>384,346.10</u>
Total Liabilities	465,986.16	384,346.10
Funds Held in Trust		
Fund to Promote Ch. Extension	692,643.59	666,620.58
Net Worth		
General Funds	651,518.71	657,357.04
Fund to Promote Ch. Extension	<u>371,755.01</u>	<u>567,525.10</u>
Total Net Worth	1,023,273.72	1,224,882.14
Total Liabilities, Trust Funds and Net Worth	2,181,903.47	2,275,848.82

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

General Fund Balance Sheet December 31, 2001

Assets		
Current Assets		
Cash		
General Fund	86,182.70	
Ministers' Ass't Fund	5,801.19	
Fund to Ass't Churches	6,137.41	
MCC Intern. Fund	<u>6,903.39</u>	
Total Cash		105,024.69
Accounts Receivable		
Medical Ins. (Note 1)	<u>5,187.26</u>	
Total Current Assets		110,211.95
Fixed Assets		
R. Est. - Pinebrook Conf.	435,268.08	
R. Est. - Victory Valley	<u>111,877.01</u>	
Total Fixed Assets		<u>547,145.09</u>
Total Assets		657,357.04
Liabilities		
Prepayments	_____	
Net Worth		<u>657,357.04</u>
Total Liabilities & Net Worth		657,357.04

General Fund Statement of Income

December 31, 2001

Income	
Administrative Budget	82,754.55
Contributions, special	487.68
Interest	<u>4,000.00</u>
Total Income	87,242.23

Expenses	
An. Conference Entertainment	5,000.00
An. Conference Expense (Arrange Com)	2,797.45
Conference Pastor	16,000.00
Historical Committee	1,000.00
Ministers' Retirement Fund	40,000.00
Publication & Printing	4,500.00
Ministerial Convention Exp.	1,000.00
Pinebrook Jr. College Fund	1,500.00
Expenses of Committees	
Com to Exam Church Min.	232.71
Credentials Committee	996.60
Ministerial Candidate Com.	2,572.58
Ministerial Relations Com.	350.61
Nominating Committee	120.00
Statistical Committee	178.84
Com. on Intercultural Min.	845.84
Com. to Study Divorce-Elder	93.22
Conference Agenda & Program	142.01
Multiple Staff Study	328.50
Study on Role of Women	93.22
Secret Society Study Com.	340.00
Strategic Planning Com.	<u>819.85</u>
Total Committee Expense	7,113.98
Chaplaincy Expense	801.07
Board of Directors' Expenses	<u>1,784.62</u>
Total Expenses	81,497.12
Gain or (Loss)	5,745.11

Fund to Promote Church Extension

Balance Sheet

December 31, 2001

Assets	
Current Assets	
Cash	174,228.25
Note	
Brooklyn, NY	67,750.00
Thompson, CN	42,315.21
Newark, NJ	20,000.00

Ocean Co., NJ	18,857.48
Mortgage	
Beraca Church	<u>66,181.12</u>
Total Current Assets	389,332.06
Fixed Assets	
R. Est - Brooklyn, NY	207,750.00
R. Est - Thompson, CN	132,427.00
R. Est - Howell, NJ	146,146.00
R. Est - Holmes, NY	78,311.00
R. Est - Kutztown, PA	88,957.50
R. Est - Ocean Co., NJ	126,985.70
R. Est - Newark, NJ	60,631.48
R. Est - C.E. Parsonage	178,193.04
R. Est - Poughquag, NY	43,958.00
R. Est - Red Hill, PA	<u>165,800.00</u>
Total Fixed Assets	<u>1,229,159.72</u>
Total Assets	1,618,491.78
Liabilities	
Mortgages	
Brooklyn, NY	140,000.00
Thompson, CN	72,098.10
Howell, NJ	94,851.00
Holmes, NY	22,953.97
Ocean Co., NJ	<u>54,443.03</u>
Total Liabilities	384,346.10
Trust Funds	
Brooklyn, NY	67,750.00
Thompson, CN	60,328.90
Howell, NJ	51,295.00
Holmes, NY	55,357.03
Kutztown, PA	88,957.50
Ocean Co., NJ	72,542.67
Newark, NJ	60,631.48
Poughquag, NY	43,958.00
Red Hill, PA	<u>165,800.00</u>
Total Funds Held in Trust	666,620.58
Net Worth	<u>567,525.10</u>
Total Liabilities, Net Worth & Trust Funds	1,618,491.78

Fund to Promote Church Extension
Income Statement
 December 31, 2001

Income	
Church Contributions	59,826.07
Sale of Somers Point, NJ	29,949.19
Interest Received	12,084.56
Total Income	101,859.82
Expenses	
PJC Expenses	2,280.00
Phila. Emmanuel	6,072.47
Plainfield Property	1,582.45
Somers Point, NJ	2,989.26
Staten Island, NY	6,790.20
Grants to Missions	<u>20,000.00</u>
Total Expenses	39,714.38
Gain or (Loss)	62,145.44

2001 Church Giving

Church	Budget <u>Pledge</u>	Given for <u>Budget</u>	Due for <u>PJC Debt</u>	Given for <u>PJC Debt</u>
Aberdeen, NJ	200	200	397	0
Allentown, PA, CC	4,500	4,500	8,570	0
Allentown, PA, Lighthouse	210	240	0	0
Beacon, NY	300	0	415	0
Bethlehem, PA	1,725	1,800	3,639	0
Blandon, PA	1,240	1,240	2,320	2,320
Brooklyn, NY	0	25	0	0
Camden, DE	150	150	364	364
Coopersburg, PA	4,740	4,740	4,491	3,250
Denville, NJ	175	175	556	0
Emmaus, PA	5,500	5,500	4,511	4,491
Ephrata, PA	3,600	4,000	3,499	2,500
Finesville, NJ	550	600	702	702
Fleetwood, PA	600	550	1,328	0
Graterford, PA	1,800	1,000	1,465	2,200
Harleysville, PA	3,560	3,560	3,560	0
Harrisburg, PA	3,700	3,220	2,373	0
Hatfield, PA	2,795	3,320	1,906	1,600
Holmes, NY	300	500	824	0
Howell, NJ	600	750	603	520
Kutztown, PA	745	804	713	713
Lancaster, PA	4,500	4,500	3,416	3,416
Lebanon, PA	2,000	2,050	3,299	0
Lehighton, PA	780	810	752	0
Maple Glen, PA	450	450	1,190	750
Mt. Carmel, PA	1,200	1,200	1,019	0
Mt. Pocono, PA	1,000	1,100	1,971	0
Nazareth, PA	2,600	2,600	2,725	2,800

Newark, DE	700	700	3,151	1,475
Newark, NJ	500	750	699	650
Ocean Co., NJ	450	450	312	312
Oley, PA	2,408	2,649	4,170	0
Paradise, PA	750	800	1,126	1,000
Phila. Wissinom'g, PA	650	943	589	883
Piscataway, NJ	600	600	2,170	2,200
Pleasant Valley, NY	100	100	423	423
Poughquag, NY	415	491	472	500
Quakertown, PA	4,000	4,000	3,141	3,300
Reading, PA	1,800	1,900	3,934	3,934
Red Hill, PA	400	400	1,249	1,500
Royersford, PA	1,500	2,500	1,342	0
Scranton, PA	50	50	308	0
Shamokin, PA	200	200	1,287	0
Sinking Spring, PA	1,950	2,500	7,524	2,600
Spring City, PA	970	700	1,065	0
Stroudsburg, PA	2,000	2,000	2,854	3,000
Sunbury, PA	2,500	2,500	3,400	3,301
Terre Hill, PA	520	520	1,075	750
Thompson, CT	167	167	233	233
Wallingford, PA	4,500	4,500	3,350	3,350
Walnutport, PA	90	90	239	0
Whitehall, PA	175	175	903	0
York, PA	1,250	1,250	2,147	2,150
Zionsville, PA	500	500	685	0
BFC Homes, Inc.	1,200	1,200		
Bd. Church Extension	200	500		
Bd. Missions	1,500	1,500		
Pinebrook Bible Conference	<u>1,500</u>	<u>0</u>		
Totals	83,065	84,219	104,456	57,187

Pledges to the Administrative Budget

Church	2001 Pledge	2002 Pledge
Aberdeen, NJ	200	400
Allentown, PA, CC	4,500	5,500
Allentown, PA, Lighthouse	241	300
Bethlehem	1,725	
Blandon, PA	1,240	1,500
Brooklyn, NY	0	25
Camden, DE	150	500
Coopersburg, PA	4,740	5,265
Denville, NJ	175	
Emmaus, PA	5,500	5,500
Ephrata, PA	3,900	4,875
Finesville, NJ	600	650
Fleetwood, PA	600	600
Graterford, PA	1,800	2,160
Harleysville, PA	3,560	3,560
Harrisburg, PA	3,200	3,200
Hatfield, PA	3,000	3,500
Holmes, NY	300	500

Howell, NJ	600	
Kutztown, PA	745	1,000
Lancaster, PA	4,500	5,500
Lebanon, PA	2,000	2,300
Lehighton, PA	0	
Maple Glen, PA	450	500
Mt. Carmel, PA	1,200	1,260
Mt. Pocono, PA	1,100	
Nazareth	2,600	2,600
Newark, DE	700	1,000
Newark, NJ	500	500
Ocean Co., NJ	450	475
Oley, PA	2,500	
Paradise	700	1,000
Phila. Wissinoming, PA	650	650
Piscataway, NJ	600	800
Pleasant Valley, NY	100	100
Poughquag, NY	415	1,020
Quakertown, PA	4,000	5,000
Reading, PA	1,800	2,000
Red Hill, PA	400	500
Royersford, PA	1,500	1,500
Scranton, PA	50	50
Shamokin, PA	200	
Sinking Spring, PA	1,950	3,000
Spring City, PA	700	1,500
Stroudsburg, PA	2,000	2,500
Sunbury, PA	2,500	2,750
Terre Hill, PA	520	520
Thompson, CT	167	200
Wallingford, PA	4,500	4,500
Walnutport, PA	90	100
Whitehall, PA	175	225
York, PA	1,250	1,700
Zionsville, PA	500	
BFC Homes, Inc.	1,200	1,300
Bd. Church Extension	250	250
Bd. of Missions	1,500	
Pinebrook Bible Conference	1,500	
Brotherhood Mutual		<u>5,734</u>
Totals	<u>81,993</u>	90,069
	Proposed Budget	98,900
	% of Budget Pledged	91.1

Administrative Budgets

	Proposed 2002 <u>Budget</u>	Revised 2002 <u>Budget</u>	Proposed 2003 <u>Budget</u>
1. Beneficiary Fund	500	500	500
2. Ministers' Assistance Fund	100	0	100
3. Ministerial Convention	1,000	500	1,000
4. Ministers' Retirement Fund	45,000	45,000	60,000
5. Annual Conference			
a. Conference Entertainment	5,000	5,000	6,000
b. Conference Expense	3,200	3,000	3,445
6. Fund to Assist Churches	100	0	100
7. Publication & Printing	4,500	4,500	4,500
8. Expenses of Committees			
a. Chaplaincy Expenses	700	500	700
b. All other Expenses	6,000	6,000	6,000
9. Expenses, Board of Directors	900	900	900
10. M.C.C. Internship Fund	250	0	250
11. Historical Committee	1,000	1,000	1,000
12. Conference Pastor	32,000	32,000	32,000
13. Contingencies	<u>150</u>	<u>0</u>	<u>150</u>
Total Budget	100,400	98,900	116,645
% of previous budget	124.27	122.41	117.84

Report of the Auditing Committee

The Committee has examined the financial reports of the Boards and Committees to determine compliance with Article 511-2.1 of the *Faith & Order*. The following items which were not included in the original reports, were provided during our review:

Pinebrook Bible Conference funds are deposited in the Citizens Bank of Stroudsburg and the report is being audited by Jay Fasnacht.

Victory Valley Camp report was reviewed by Ellis Hostetter.

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

Report of the Ministerial Relations Committee

The Lord has faithfully provided for the churches and pastors of His flock in the BFC during the year 2001.

The following resignations were received according to our rules this year:

Church	Pastor	Effective Date
Cedar Crest, A'town, PA	Ronald C. Mahurin	June 30, 2001
Shamokin, PA	Hugh C. Coulbourn, Jr.	October 14, 2001
Leighton, PA	William H. Bartron	October 31, 2001
The following pastorates were established under our rules:		
Red Hill, PA	Michael J. Tannous	July 1, 2001
Stroudsburg, PA	John R. Stover	August 1, 2001
Cedar Crest, A'town, PA	Clifford Boone	January 1, 2002
Pleasant Valley, NY	David R. Way	January 7, 2002
Hatfield, PA	Louis S. Curcio	January 26, 2002

As of the time of this writing, the Pleasant Valley, NY, Shamokin, and Leighton churches were in need of a pastor, and the Coopersburg, PA, church continues its search for a Senior Pastor. The Pleasant Valley, NY, church is being served by a man providing pastoral ministry who is moving toward BFC credentials and the establishment of a pastorate according to our rules. Pray for the provision of pastors for these churches.

The committee rejoices at the appointment of the first Conference Pastor at the last Annual Conference. Ronald C. Mahurin began his service on July 1, 2001. Pray for brother Mahurin as he takes up the responsibilities of this new position. The committee also reminds the churches that the Conference Pastor is paid through the BFC Administrative Budget. We appeal to the churches to help to provide for this ministry through the pledge to the Administrative Budget. The committee is working with the Board of Directors to present the budget for this ministry. Pray for God's blessing upon and provision for this vital ministry.

The committee makes the following recommendations to the 119th Annual Conference:

Resolved, that the recommended minimum salary for a pastor serving the BFC, including benefits, be \$27,350.

Resolved, that the salary (including benefits) for the Conference Pastor be \$35,330 for the year 2002. (salary \$26,000, expenses \$6,000, health insurance \$3,330)

Ministerial Relations Committee: David J. Watkins, Chairman; Randall A. Grossman, Secretary; Lee E. Boyles, Calvin T. Reed, Ronald W. Reed, L. James Roberts, Jr., Jacob J. Susek, Jr.

Report of the Board of Church Extension

The Board of Church Extension has continued to serve the Lord and the BFC through a commitment to planting churches to the glory of God in obedience to the Lord's Great Commission.

We find great encouragement in Christ's promise to build His church and are humbled to be a part of this glorious work.

The Board has met regularly to oversee the planting of new churches, to monitor the development of existing missions and churches, and to develop policies and strategies to more effectively accomplish our mission.

"A Plan to Plant" has been developed and presented to the BFCes to serve as the vision to guide our activities and further this work in the next several years.

The Board is grateful to God for the leadership provided through David Gundrum, Executive Director. This has marked his first full conference year of ministry in this position. He has been tireless in representing the work of church planting among the churches and overseeing the men in the Department. His vision for church planting is clear and his enthusiasm is contagious. Ruth Richards has been invaluable in the office overseeing the daily administrative affairs of the ministry. Carol Snyder, Project Coordinator; John Pello, Outreach Assistant; and Chris Merrick, Ministry and Work Team Coordinator; provide valuable support to the team. The Board is grateful for all those who are partners in this work through prayer, financial support, and volunteer service in the missions and churches.

Church planting is hard work with times of joy intermingled with those of discouragement, frustration, and even loneliness. We honor the men who are presently in the trenches. Continue to pray for these men and their families, that the Lord would encourage them and strengthen them for the task. We invite you to visit the churches and missions to get a first hand glimpse of the life of the church planter and what God is doing through these men.

This year we rejoiced in the establishment of new missions in Hellertown, PA, and in Lewes/Rehoboth, DE. Stephen Mann and Kenneth Barber were called to serve as organizing church planters in these missions, respectively. Organizing elders have been appointed in each of these missions.

We are grateful to the Board of Directors of the BFC for its cooperative effort to develop guidelines for the use and oversight of the Fund to Promote Church Extension. The Board fully

supports the recommendations of the Board of Directors in formulating these guidelines. We also express appreciation to those churches that once again graciously gave one percent of their offerings toward replenishing this fund. The Board continues to develop guidelines for a “Daniel G. Ziegler Legacy Fund.”

Organizing boards of elders along with assessment committees continue to provide invaluable oversight and evaluation in each of our missions and churches. We appreciate those men who serve in these positions. We are pleased that church planter, Willis I. Dowling, Chesapeake, VA, is recommended for ordination at the one hundred nineteenth Annual Conference.

The Property Committee of the Board this year provided oversight, along with the Board of Directors, in the sale of the Somers Point, NJ, and Staten Island, NY, properties.

We praise the Lord for the provision of a strategic tract of land adjacent to the church in Newark, NJ. Rev. Bert Baker and these dear saints have prayed and waited patiently upon the Lord for this provision.

We are deeply grateful to God for His unfailing faithfulness toward His work of church planting. The words of encouragement and support and expressions of confidence by many are deeply appreciated. Continue to pray for our Lord to raise up church planters in the BFC.

The Board welcomes your input and covets your prayers for this work. A monthly prayer calendar is available for distribution in your churches.

The following is a list of men who are presently serving in the Department of Church Extension:

Aberdeen, NJ	.....	John C. Vandegriff, Jr.
Brooklyn, NY	.....	Ralph E. Ritter
Chesapeake, VA	.....	Willis I. Dowling
Hellertown, PA	.....	Stephen C. Mann
Las Cruces, NM	.....	Jack Becker
Lewes/Rehoboth, DE	.....	Kenneth F. Barber
Newark, NJ	.....	Delbert R. Baker, II
Tom's River, NJ (Ocean County)	..	Dean A. Stortz
Scranton, PA	.....	Roger L. Reitz
South Allentown, PA	.....	Elliot H. Ramos
Thompson, CT	.....	Dennis W. Spinney
Walnutport, PA	.....	Jonathan P. Tait

Board of Church Extension: Richard E. Taylor, Chairman; David W. Armstrong, Vice Chairman; William R. Singletary, Treasurer; William G. Schlonecker, Secretary; David E. Gundrum, Executive Director; Dennis M. Cahill, Robert W. Davies, John C. Elias, Clyde W. Snyder, Bryon Widger, Robert H. Zentz

Financial Report January 1, 2001 to December 31, 2001

Balance, December 31, 2000 \$ 46,942.29

Income

Undesignated

From BFC Churches 153,456.97

From Other Sources 43,163.96

Designated

From BFC Churches 85,113.80

From Other Sources 73,211.97

Other

Reimbursements 3,153.05

Designated In/Out 7,156.00

Interest 350.27

Staten Island Payoff to CE

Memorial Fund 1,557.20

Total Income 367,163.22

Expenses

Appropriations 227,933.75

Executive Director

Salary/Retirement 48,170.00

Medical Insurance 8,858.80

Related Expenses

Housing & Travel 27,154.53

Education/Conferences 744.29

Administrative Contingency 1,295.25

Support Staff/Office Operation

Salary/Benefits 13,436.53

Office Expenses 23,894.91

Rent 5,400.00

Other

Internship 1,280.25

Board Expenses 3,944.97

Conference Expenses 575.00

Insurance, Taxes, Pensions 3,883.39

Egg Harbor Property Taxes 358.62

Dan Ziegler retirement 364.11

Designated In/Out 7,156.00

Total Expenses \$ 374,450.40

Total, Balance, December 31, 2001 \$ 39,655.11

Depository

Savings Account 30,459.31

Department Checking Acct. 9,195.80

Accounts and report have been reviewed and approved by Richard A. Kuntzman, Accountant

Addenda

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

	Balance 12/31/00	Receipts	Expenses	Balance 12/31/01
Luzerne County Project	127.30	—	—	127.30
Brooklyn Church	2,395.38	20,386.66	25,887.58	-3,105.54
Las Cruces, NM	1,050.00	150.00	922.07	277.93
Hellertown Mission	535.00	8,423.50	7,466.68	1,491.82
Lewes/Rehoboth Mission	0.00	14,172.50	7,149.15	7,023.35
Ocean County Church	0.00	14,995.00	14,000.04	994.96
Intercultural/Ethnic Church	0.00	2,000.00	0.00	2,000.00
Internship Program	0.00	2,040.00	1,280.25	759.75
New York Relief Fund	0.00	6,566.00	2,350.00	4,216.00

2. The Board holds the following three funds in a single First Union National Bank CAP Account.

- 2a. Emergency Reserve Fund (ERF). Which is restricted and may be lent to cover account deficits. The Board is required to repay such loans with interest.
- 2b. Memorial Fund (MF), a revolving loan fund, which is restricted for the purpose of assisting churches and missions in the Church Extension Department in building equipment purchases.
- 2c. Daniel G. Ziegler Legacy Fund (DGZLF), is used to encourage men to begin the ministry of church planting.

ERF			
Date	Interest	(EXP)/DEP	Balance
01/01/2001			\$ 18,828.39
03/02/2001		- 120	
12/31/2001	\$ 580.68	\$ 500.00	\$ 19,789.07
MF			
Date	Interest	(EXP)/DEP	Balance
01/01/2001			\$ 25,104.75
12/31/2001	\$ 950.99	\$ 10,490.08	\$ 36,545.82
DGZLF			
Date	Interest	(EXP)/DEP	Balance
01/01/2001			\$ 20,252.20
12/31/2001	\$ 612.76	\$ 125.00	\$ 20,989.96

Total in First Union National Bank		
CAP Account 1/01/01		64,185.34
Total in First Union National Bank		
Savings Account 12/31/01		77,324.85
MF 1/01/01 Receivables	=	12,047.28
Staten Island CD	=	(10,490.08)
MF Total Receivables 12/31/01	=	1,557.20

2002 Proposed Budget

Income

Undesignated		
From BFC Churches	\$ 147,000	
From Others Sources	30,872	
Designated		
From BFC Churches	152,100	
From Other Sources	77,667	
Other		
Interest	<u>300</u>	
Total Income		\$ 407,939

Expenses

Appropriations	282,540	
Executive Director		
Salary/Retirement	47,300	
Medical Insurance	9,484	
Related Expenses		
Housing & Travel	23,000	
Education/Conferences	3,500	
Administrative Contingency	1,000	
Support Staff/Office Operation		
Salary/Benefits	13,700	
Office Expenses	13,750	
Rent	5,400	
Other		
Internship	1,500	
Board Expenses	2,000	
Conference Expenses	575	
Insurance, Taxes, Pensions	3,190	
Repayment/Interest	<u>1,000</u>	
Total Expenses		\$ 407,939

Total amount owed to Emergency Fund	35,687.00	1999 - 2000
Amount owed to CE Memorial Fund		
(from Staten Island)	<u>1,557.20</u>	2001
	37,244.20	



Church Extension Staff

(l - r) John Pello, Ruth Richards, Carol Snyder, Director David E. Grundum



Church Extension Pastors

(l - r) Front: Director, David E. Grundum, John C. Vandegriff, Elliot H. Ramos,
Stephen C. Mann, Delbert R. Baker, III
Back: Roger L. Reitz, Dean A. Stortz, Ralph E. Ritter, Dennis W. Spinney,
Willis I. Dowling

Report of the Director of Church Extension

*...for an entire year they met with the CHURCH...and
disciples were first called Christians in Antioch. Acts 11:26*

By the time this year's Annual Conference arrives I will have completed one of my goals since becoming Director Of Church Extension, to be in all the BFC Churches and Mission Churches, sharing the ministry and vision of Church Extension. I want to extend my gratitude to all the churches for their gracious invitations to come and share this vital mission of reaching people with the Gospel and planting churches. An important part of my presentations in the churches has been to focus on the primary position evangelistic church planting takes in God's plan to make disciples from every tongue, tribe and nation. In Acts 11, the church arises in vs.26 from the evangelistic efforts of Christians, scattered by the hand of the Lord through the persecutions in Jerusalem. Then, by means of the discipleship ministry of Barnabas and Saul, those new converts became disciples, committed obedient followers of Christ. Two key elements stand out in the Antioch model; evangelism and church planting. Both are essential if we are to fulfill the Great Commission of making disciples. It has been exciting to see our people react so positively to this teaching. I sense that sparks of evangelistic church planting are being kindled in our churches. May God's Spirit ignite these sparks into a blazing flame of evangelism and church planting in the BFC.

Several other goals that were a part of my B.U.R.S.T. (Bridging/Uniting/Recruiting/Strategy/ Training) vision, were also accomplished. I believe that we have made good strides in bridging the vital importance of the mission of Church Extension to the churches. This past year the giving from BFC Churches was up 11% and we were able to meet 99% of our Budget. In total we had our best giving year in the history of Church Extension. Beyond the giving, the churches have responded very positively to our new strategic plan, The "Plan To Plant," and several projects that arose over the past year. There has also been increased interest on the part of the churches to partner with our Department men and their work. The bridges of communication, listening to the churches, and being sensitive to their counsel and suggestions have not only provided good insights for Church Extension, but they have also provided the churches with a sense of confidence and trust in the vision and strategies of Church Extension. I thank the churches for

all their support and look forward to building even stronger bridges in the future.

My goal of recruiting and assessing prospective church planters is gaining momentum. This past year, through the support of the BFC, I was able to travel to Colorado and be trained in assessing men for church planting. I am formulating a BFC Church Planter's Assessment Process and have been experimenting with several aspects of the process. It has already proven to be very helpful in determining whether a prospective church planter has the gifts and abilities to plant churches, where we can assist him or where the prospect might better be suited for ministry. This past year I have encouraged men to consider "Taking The Call " to plant churches. There is a growing interest among our BFC men to answer the call to plant churches along with interest from men outside the BFC. I have been holding interviews and Pre-Assessments with these men. Another interesting development is the interest in planting churches that is coming from some of our returning missionaries who have been on foreign assignments. As time goes on I believe that we will see God raise up an army of church planters for the BFC, who will be properly assessed, trained and strategically placed in viable church planting arenas.

Another goal was reached when the Board Of Church Extension adopted "The Plan To Plant" as its strategic plan for the next four years. All BFC Pastors and Delegates should have received a copy of the Plan, but if you were missed, please stop by our display at Conference and pick up a copy. I have been holding regional meetings with our Pastors to go over the Plan. Their answers to several important questions will assist our Policy & Strategy Committee's planning of presentations to a broader audience of Missions Committees and Elders from the BFC churches. Thus far, the Plan To Plant has been very favorably received and the input from the Pastors has been very helpful. These Regional meetings should be completed by early Spring 2002.

The Training element of my vision has been somewhat completed in that we have partnered with The Church Multiplication Training Center (C.M.T.C.) , a national organization dedicated to assisting denominations in their church planting efforts and training church planters. Through their "Boot Camps" we are able to give our church planters a four day church planting training experience and by using C.M.T.C. materials like, "The Church Planters Workbook," our planters have a step by step checklist for the development of their church plant. I have sought

to augment the C.M.T.C. Boot Camp and materials by providing helpful tools from other church planting organizations and making our men aware of seminars, like the recent "Outreach Marketing" seminar that several of our planters attended. There is ongoing development of very profitable church planting tools and I plan on being on the cutting edge for these tools, so that our men have good resources at their disposal.

A review of the developments over the past year that have occurred outside of what I included above will help you see how God has been moving in other areas of our mission. This past year we opened two new Missions in Hellertown, PA and our first Mission of the DELMARVA Project in Rehoboth, DE. God raised up Stephen Mann, former Missionary with WorldTeam to Guadeloupe for the Hellertown Mission and Pastor Ken Barber, former Pastor of the Oley BFC for the Rehoboth Mission. Both Missions have jumped off to good starts. I also worked with the Joint Ethnic Committee On Church Planting in the planning for our second Hispanic Church Plant in Lancaster City, PA. These are very positive movements of the Lord and I am looking forward to how God will bless these works in 2002.

Our Policy & Strategy Committee has been meeting regularly to review our policies and formulate a BFC Church Planting Manual to be used by our planters and those churches seeking to plant daughter churches. I have been promoting this area of Daughter Church planting and several churches are seriously considering planting a daughter church as a way to handle growth but even more importantly as a way to do evangelism and fulfill the great commission. I am praying that at least one of these interested churches will step out in 2002 and plant a daughter church.

Over the past year, our office systems and accounting practices have been streamlined and made more efficient by the gifted and diligent efforts of our Administrative Assistant, Ruth Richards. Ruth has done a great job of keeping me free enough to be out in the churches and among our men on the field. Two other members of our CE Team continue to be very needed assets to our mission. Carol Snyder acts as our Project Coordinator and takes care of a very important aspect of our ministry, our monthly prayer calendar, The Extension Call. Carol is also completing her work on the new prayer card packets of our church planters. We should have them out to all the churches very soon. John Pello, our Outreach Assistant, is doing a great job in assisting Elliot Ramos in South Allentown and Steve Mann in Hellertown with outreach and evangelism. John also works with me on outreaches in Delaware.

I praise God for these gifted team members.

In discussions with members of the Board Of Directors, I am pleased to say that we have formulated an agreement on how to handle the Fund To Promote Church Extension and its future. You will see in the Board Of Director's Report, some resolutions for the transition of the Fund into a "Real Estate Fund" along with a resolution for appropriating an amount of money to Church Extension for our new church starts. I endorse these resolutions and encourage the members of Annual Conference to adopt the recommendations being presented by the Board Of Directors.

Another aspect of my ministry this past year, which evolved from my meetings with the churches and listening to their suggestions, has been to promote and encourage evangelism in the denomination. One way I have done this is by disseminating information particular to evangelism and outreach. I have attempted to keep the denomination aware of current trends and materials that would be helpful for its evangelistic ministries and presented opportunities to meet and discuss how the BFC might become an evangelistic instrument in the hand of the Spirit. I will continue to work in this area and in the new year hold meetings with interested Pastors, seeking God's direction for making the BFC an evangelistic force in the Kingdom.

The Antiochan Report continues to act as a very important connection to our individual supporters and the churches of the BFC. I constantly receive positive comments of how the Antiochan is being used as a weekly prayer guide and how the information and the devotionals are a blessing. This past year we increased our Antiochan recipients list to near one thousand names.

Finally, I want to praise the Lord for the graduation of the Walnutport Church from our Department in March of 2002. The church reached its final stage of being self-supporting for three years and is now completely on its own. Under the leadership of Pastor Jonathan Tait and the Board of Elders of Walnutport, along with the dedication of the flock, this work which was once dead is now alive and growing.

My conclusion to this Report is to direct your attention to a list of "Expectations" that I have for this new year of ministry. These expectations were printed in the weekly Antiochan Report at the end of 2001 and in a recent Fellowship News publication. Here are the Expectations I listed for 2002.

2002 NEW YEAR'S EXPECTATIONS Pray this year that God will provide all that is necessary to see our expectations in Church Extension become a reality. Covenant with us to pray for each item

on this list at least several times a week and let us know that you will join us in this prayer partnership...

1. We expect God to build a new Worship Center in Newark NJ. Newark NJ - Pastor Bert Baker

2. We expect God to grow the Lewes/Rehoboth, DE Mission and that it will launch Sunday services and that another Team will move into the Lewes/Rehoboth area and assist Ken Barber and eventually plant our second church in DELMARVA by the end of 2002. Lewes/Rehoboth DE - Pastor Ken Barber

3. We expect God to provide a man and his family to move to LasCruces and work alongside Jack and Jan Becker and eventually become the Pastor for the Mission. Las Cruces NM - Pastor Jack Becker

4. We expect God to have 35 people worshipping in the Chesapeake,VA Mission by the end of 2002 and the Mission meeting in the new all purpose section of the school. Chesapeake VA - Pastor Willis Dowling

5. We expect God to provide a meeting place for the Hellertown Mission to launch Sunday services and that He will provide 30 new people a month for Steve Mann to contact and share the Gospel. Hellertown, PA - Stephen Mann

6. We expect God to raise up elders in the South Allentown, PA; Thompson CT; and Newark, NJ; Missions and that these Missions will be recognized as "particular churches" at Annual Conference. South Allentown, PA - Pastor Elliot Ramos/Thompson, CT - Pastor Dennis Spinney

7. We expect God to work in the Scranton Church, providing and blessing a strategy to reach the neighborhood around the Church. Scranton, PA - Pastor Roger Reitz

8. We expect God to give growth to the Brooklyn Church through the evangelistic fervor and efforts this congregation has for the lost. Brooklyn, NY - Pastor Ralph Ritter

9. We expect God to have the Ocean County, NJ Church in its new location and facilities by the Summer of 2002 and that He will give 15 new converts who will join the group as they enter the new building. Toms River, NJ - Pastor Dean Stortz

10. We expect God to move the Aberdeen Church into its new meeting place and that He will bring many from this new community into the Church. Aberdeen, NJ - Pastor John Vandegriff

11. We expect God to continue to raise up support for Church Planting and that the BFC will catch fire for evangelism and the planting of new churches.

I praise God for the many encouragements He gives me through the people of the BFC. It is my joy and privilege to serve the Pastors and the great saints who make up the Bible Fellowship Church. But even greater encouragement is to know that I am serving the Sovereign King of the universe. All glory to Him ! Please pray for me in 2002. Pray that I will be a servant to the BFC, the men of our Department, and the Board Of Church Extension. Pray that God will give me wisdom. Pray for our Team; Ruth Richards and the vast amount of work she has the responsibility of overseeing, Carol Snyder and her duties, and John Pello as he works alongside our Church Planters. Finally, Pray for our men and their families who serve in Church Extension. They are true sacrificial servants.

In His Love & Service,
Respectfully Submitted,

David E. Gundrum, Executive Director Of Church Extension.



Report of the Board of Missions

A Dynamic Year

The past year has been a **dynamic year** for the Board of Missions. Our reason for existence is to act as a catalyst in assisting the BFC capture God's heart for the world. God continues to draw from our congregations those He has chosen for career missionary service. In the statistical section of this report, you will see that that has occurred on eight occasions during the past twelve months.

The cooperative spirit among us has allowed us to keep a witness in thirty-four nations of the world. Many churches have partnered with our missionary family not only financially, but have taken a personal interest in their work through short-term trips, organized prayer, and projects.

A Difficult Year

Satan's attack on the work of our missionary families has been unprecedented making this a **difficult year**. We experienced a couple's dynamic ministry come to a halt because of the vicious attack of Satan on their family. We witnessed a family who had to come home temporarily because of the world political climate after 9/11. One church's attempt to purchase much needed land has been hindered over and over again, while another family cannot get the much-needed political invitation to begin work in a village.

Several of our missionary families have faced personal illnesses and deaths in their extended families. Several sit anxiously on the sidelines awaiting much-needed support in order to begin service.

A Defensive Year

Paul encourages us to stand **defensively** against the evil one. "Therefore put on the full armor of God, so that when the day of evil comes, you may be able to stand your ground, and after you have done everything, to stand. Stand firm then..."

The Board of Missions has taken seriously this challenge to "stand your ground". We continue to be committed to prayer and have aggressively updated our Prayer Calendar in order to keep the BFC current on the front lines of prayer. We continue to spend each Friday morning establishing an e-mail prayer network between all of our missionaries, board members and collegium members commonly referred to as "Friday Prayer". We instituted "daily

prayer” which is a network of over 85 individuals around the BFC who receive daily prayer updates by e-mail.

Because the best defense is an effective offence, the BOM offers the following:

Help for churches in bringing those who show an interest in missions through the application process to career status with the BFC.

RWR retreats and youth and young adult S.S. lessons challenging young people to seriously consider their gifts and God’s call in their lives.

Global Focus Seminars to challenge local congregations to become Biblical, Balanced, and Strategic in their approach to God’s world.

Culture Link Seminars to assist churches to be effectively prepared for short-term mission trips.

Mentoring services to assist a church’s board of elders and mission committee in developing a comprehensive, long range and balanced outreach plan that uses every member in God’s global cause.

Rallying points to draw us together denominationally such as the May Rally, Missions Week at Pinebrook and special events.

Retreats for Parents of Missionaries to assist this unique group of people grapple with the special issues of having children and grandchildren overseas.

The Board of Missions remains committed to the ongoing investigation between the BOM and the BCE for the creation of a new board having as its focus a comprehensive fulfillment of Acts 1:8

General Statistical Report on December 31, 2000

1. Number of Sending Boards under which our
missionaries are working **40**
2. Number of countries in which our
missionaries are working **34**

3. Number of Missionaries:

	Family Units	Couples	Singles	Total Adults
Active Missionaries	80	60	19	141
Leave of Absence	0	0	0	0
Appointees	8	3	5	11
Active Applicants	2	2	0	4
TOTALS	90	65	24	156

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

Area	Families	Adults	Countries
USA	40	70	United States of America
North America	4	8	Canada, Mexico (excluding U.S.)
Central America	3	5	Costa Rica, Guadeloupe
South America	5	9	Bolivia, Brazil, Chile, Ecuador
Europe	18	30	Austria, France, Germany, JK, Greece, Hungary, Spain, Northern Ireland, Yugoslavia, Czech Republic, Kazakhstan
Africa	6	9	Kenya, Tanzania, Morocco, Comoros Islands
Asia	7	13	India, Kyrgyzstan, Russia, Mongolia, Thailand, Ukraine
Southeast Asia & Pacific	5	9	Guam, Malaysia, Australia, Philippines
Totals	88	153	34

Our Missionary Appointees
(8 family units; 14 adults)

1. Pat & Linda Whalen 1/25/01
2. Tim & Barbara Hash 1/25/01 (went on active status June 01)
3. Scott and Susan Hoffman 1/25/01
4. Tim & Michelle Obarow 5/24/01 (went on active status July 01)
5. Jason Raines 6/12/01
6. Amy Sandt 9/27/01
7. Francisco & Eliane deSouza 9/27/01
8. Bob & Donna Sloma 11/21/01

Our Missionary Family

Sam & Melissa Adams	Czech Republic –Camping Ministries
Keith & Carol Anderson	Texas, USA—Registrar & Director of Housing, teaching nursery program
William Aukamp	South Dakota, USA—Evangelism, Bible classes, discipleship, church planting
Mel & Jan Babcock	Alaska, USA—Purchasing and shipping supplies, hosts for mission guest apartment
Totoram & Felica Baran	New Jersey, USA—Evangelism, cross-cultural ministries through Newark Bible Center
Byron & Lisa Barnshaw	Pennsylvania, USA—Graphic Design and Web master Christar
Bruce & Heather Beal	Mexico—Bible translation
Jennifer Bechtel	Germany—teacher at Black Forest Academy
Raymond & Louise Bertolet	Guam—Local church and prison ministries, production of radio programs
Mark Bickle	Pennsylvania, USA—administration, campus discipleship
Glen Blauser	North Carolina, USA—Warehouse manager JAARS
Richard & Peggy Blauser	Pennsylvania, USA—donors program manager
Scott & Stacy Bose	Brazil—Administration & teaching Brazilia International School
Osborne & Diane Buchanan	Pennsylvania, USA—Director for administration FIM
Barbara Chappell	Pennsylvania, USA— Director of Marketing Bible Visuals Int'l
Linda Clayton	Ecuador—X-ray technologist, church ministries
Sanjay & Karen Dalavai	Pennsylvania, USA—Vice President, Finance & Computer Systems BCM
Francisco & Eliane deSouza	Pennsylvania, USA -- Director for Missionary Personnel FIM
Ron & Joan Denlinger	Pennsylvania, USA— Minister to field staff RHMA
Bill & Lois Early	Florida, USA—Radio production, radio evangelism
Jaroslav & Natalija Elias	Yugoslavia—Evangelism, discipleship, church planting, relief work and radio ministry
Rick Erb	Russia—Training Russian Nationals in Church Planting
Theresa Faust	Malaysia—Ministering to physically and mentally impaired persons and their families
Ondrej & Milina Franka	Yugoslavia—Evangelism, discipleship, church planting, relief work and radio ministry
Maggie Gallo	Pennsylvania, USA—Graphic Design, Ministry support

Richard & Flo Gehman	Kenya, Africa—Theological education and spiritual renewal ministries
Marian Gibbon	Kenya, Africa—Supervisor O.R., Anesthesiology, Maternity, teaching, evangelism
Neil & Ivy Harding	Russia—Teaching and training pastors in Bible and church leadership
Bob & Shirl Harriman	Texas, USA Bookstore ministry, evangelism and discipleship
Connie Hartman	Austria—Evangelism, discipleship, Bible studies, music
Tim & Barbara Hash	Vermont, USA—Ministry to families and youth
James & Lynne Head	France—Evangelism, church planting, discipleship
Aaron & Marlene Hoffman	Pennsylvania, USA— Home office coordinator, regional representative
Scott & Sue Hoffman	Pennsylvania—Executive Director Push the Rock
Walter & Susan Johnston	Philippines—Video training ministries, evangelism, discipleship
Marvin & Peggy Klaassen	Chile—Bible Institute teacher, church planting ministries
Paul & Kathryn Kline	Greece—Church planting and evangelism
Brian & Carol Ann Lawrence	Philippines—Church planting and evangelism
Robert Lockhart	Hungary—Professional Associate, project coordinator for Word of Life camps.
Jim & Trudi MacArthur	Pennsylvania, USA—US Director Christar
Dave & Rosemarie Manney	Ukraine—Area director HCJB Radio Ukraine
Kyle Merkey	North Carolina, USA – Airplane maintenance JAARS
Chris & Beckie Merrick	Pennsylvania, USA—Coordinator of ministry and work teams for BFC urban church planters and BFC missionaries
Barry & Lesa Miller	Morocco—House parents at Children's Haven and Christian School
Craig & Karena Miller	Brazil—Church planting, evangelism and discipleship
Phil & Jan Morrison	Kenya, Africa—Teaching, training pastors and church workers
Duane & Joetta Moyer	Guadeloupe--Church, youth work, Extension Seminary
Jerry & Carolyn Moyer	France—Church planting
Tony & Joanna Murrin	Bolivia—Missionary aviation, evangelism and discipleship
Mike & Trudy Newell	England—Evangelism and discipleship to Hindus
John & Judy Nicely	Spain – Teaching
Tim & Michelle Obarow	Ohio –Airplane maintenance

Sharon Ohlin	Hungary—Child evangelism and teacher training
Jeff & Emmy Ort	Pennsylvania, USA—Handi-vangelism Program Director
Rob & Lana Patterson	Canada—Overseeing NCEM's field missionaries in Saskatchewan, Manitoba and northwestern Ontario
Wayne & Lois Gay Pauley	New York, USA—Evangelism and church planting among Chinese in Brooklyn
John & Judy Pello	Pennsylvania, USA—Urban church planting
Tom & Becky Pollock	Minnesota, USA—Evangelism, discipleship, church ministries among native Americans
Earl Poysti	Colorado, USA—Evangelism and radio production Russian Christian Radio
Jason Raines	Comoros Islands -- evangelism, church planting
Lillian Solt Ramirez	Costa Rica — Medical missions, evangelism and counseling
Art & Vicki Reyes	Mexico—Evangelism, discipleship and church planting
David & Becky Riddell	France—Field Director, evangelism, discipleship, church planting
Randy Ruth	Kazakhstan— Church planting and friendship evangelism
Thomas & Joyce Sacher	Pennsylvania, USA— Camp ministry
Nicole Saggio	West Virginia, USA— Campus ministries
Amy Sandt	Philippines – teaching
Dave & Roxy Schlonecker	Pennsylvania, USA – transition
David Scholonecker, Jr.	Pennsylvania, USA— Overseas coordinator Push the Rock Sports Ministries
Dan & Jackie Scott	Kyrgyzstan — Outreach to unreached peoples
Mark & Jocelyn Scott	New Jersey, USA— Campus ministries
Ted & Grete Shelling	Georgia, USA/Austria — International Student evangelism/discipleship and Bible studies
Gary & Karen Shogren	Costa Rica — Seminary & Bible College professor
Bob & Donna Sloma	Vermont, USA – Ministry to families
Sarolta Solymosi	Hungary – Professional Associate - Door-to-door evangelism, literature distribution and discipleship
Donn & Julie Stengele	India -Professional Associates - Teaching and directing school activities
Kim Stengele	Tanzania, Africa — Sandawe outreach project, medical ministry
John & Laura Studenroth	Pennsylvania, USA — Evangelism among college professionals
Edward Stuebner	Pennsylvania, USA—Publication production
Craig & Mary Tress	Australia — Camping ministries and administration

Rick & Donna Warner	Mongolia—Agricultural ministries, evangelism and discipleship
Dana & Lanette Weller	Pennsylvania, USA—Director, Board of Missions
Pat & Linda Whalen	South Dakota, USA—Mid-West Director American Missionary Fellowship
Scott & Joanna Widman	Northern Ireland—Camping ministries
Oliver & Linda Williams	England—Evangelism & discipleship to Hindus
Mark & Cathy Wimble	Thailand—Managing a vacation home for missionaries
Barry & Candy Wingo	Mexico—Evangelism, translation, church planting
Phil & Nancy Yerrington	Pennsylvania, USA—Northeast area church relations representative, TEAM
Paul & Julie Zimmerman	New York, USA—AIM headquarters: Paul: church relations coordinator; Julie: telephone operator, receptionist

Candidates and Commissionings

The local church continues to produce world-bound missionaries. This year the Board of Missions processed a number of new applications, approved 15 candidates (Francisco & Eliane de Souza, Tim & Barbara Hash, Scott & Sue Hoffman, Kyle Merkey, Tim & Michelle Obarow, Jason Raines, Amy Sandt, Robert & Donna Sloma, Pat & Linda Whalen) and commissioned 4 missionaries, (David Schlonecker, Jr. June 24th, 2001, Tim & Michelle Obarow July 8th, 2001, Sam & Melissa Adams August 19, 2001, Kyle Merkey November 11, 2001).

Individuals Ending Their Active Missionary Status in 2001

Clifford and Becky Bonne-African Inland Mission

Mike & Jocelyn Easton – Word of Life

Katharine Elias - TEAM

Herb & Sue Lea – Reformed Seminary at Aix-en Provence, France

Rob & Lorene Parks – Kids Alive International

Joy Pattison – SIM

Matthew Roth – Wycliffe Bible Translators

Frances Sears – Bible Visuals International

Todd & Laura Zimmerman – Evangelical Free Church Mission

Annual Reports From Missionaries

Annual activity reports from missionaries will be sent out by the missionaries themselves. These reports for 2001 will be sent out in early 2002.

Dates To Mark On Your Calendar Of Events:

Friday-Saturday, Short Term Mission Training
 May 3-4, 2002 Victory Valley Camp
 Thursday, May 9th 2002 Missionary Reunion Banquet
 Friday, May 10th 2002 Conference-Wide Missionary Rally
 10:00 am to 3:00 pm at
 Cedar Crest BFC Bible Conference
 August 3-9, 2002 World Missions Week at Pinebrook

Board of Missions: Ralph M. Soper, Chairman; Dana E. Weller, Director; Daniel Oswald, Financial Secretary; James W. Harris, Secretary; David R. Way, Leroy O. Herb, Jacob J. Susek Jr., Gerald Schlonecker, Thomas P. Shorb, Donald Faust

Statement of Financial Position

As of December 31, 2001

Assets (Cash & Investments)	
Cash in Bank & On Hand	\$ 284,905.43
General Fund Investments	393,851.19
Supplemental Aid Investments	242,901.87
Housing Fund Investments	<u>198,239.44</u>
Total Assets	<u>\$ 1,119,897.93</u>
Liabilities (Support, SAF & Projects)	
Missionary Support / Projects	\$ 220,820.51
Ethnic Church Planting	11,788.58
Collegiate Outreach	5,953.74
Awaiting Designation	(35,486.72)
Support Excess Reserve	<u>32,114.60</u>
Total Liabilities	\$ 235,190.71
Funds Held in Trust	
Prior Year's GF Balance	\$ 495,626.46
Prior Year's SA Balance	164,793.68
Prior Year's HF Balance	240,897.92
This Year's Excess (Deficit)	<u>(16,610.84)</u>
Total Funds Held in Trust	<u>884,707.22</u>
Total Liabilities & Funds Held	<u>\$ 1,119,897.93</u>

Statement of Revenues & Expenditures General Fund

For the Year Ended December 31, 2001

General Fund Income:

Undesignated Income - Churches	\$ 11,992.33	
Undesignated Income - Other	6,520.15	
Honorarium Income	966.74	
Special Events Offerings	122.00	
Prayer Calendar Income	4,972.35	
Associate Director's Support	3,000.00	
General Fund Interest	28,125.72	
Board Ministry Income	93,806.21	
Miscellaneous Income	879.81	
Missions Week Contributions	900.00	
First Union Dividend	1,440.00	
Subsidized Director Housing	6.00	
Subsidized Housing Income	<u>10,155.29</u>	
Total Income		\$ 162,886.60

General Fund Disbursements:

Supplemental Support - Dana	\$ 7,232.37	
Regular Board Expenses	3,286.38	
Board of Publication	599.25	
Pensions	6,541.59	
Hospitality	566.52	
Special Events	1,267.10	
Seminars	298.00	
Office Supplies & Equipment	9,617.18	
Publicity, Postage & Telephone	6,319.50	
Prayer Calendar	3,600.00	
Telephone	1,883.86	
Global Focus	1,081.37	
World Missions Week	5,920.00	
Missionary Rally	392.47	
Hospitalization	18,143.99	
Office Expense	14,815.96	
Associate Director	51,499.92	
Secretarial & Financial Services	9,456.25	
Payroll & Taxes	7,905.13	
Administration Budget	1,500.00	
Other Expenses	<u>1,331.74</u>	
Total Regular Disbursements		153,258.58
Total General Fund Excess		\$ 9,628.02
Loss on Securities	(49,037.52)	
<u>Total General Fund Deficit</u>		<u>\$ (39,409.50)</u>

**Statement of Revenues & Expenditures
Various Funds**

For the Year Ended December 31, 2001

Housing Fund (HF):

HF Income & Interest Income	\$ 10,355.29
HF Rents & Assistance Paid	<u>10,355.29</u>
HF Excess	<u>\$ -.</u>

Cumulative Supplementary Aid (SA) Analysis:

SA Interest & Investment Income	\$ 11,139.72
SA Board Ministries Income	13,862.10
SA Missionary Income	62,072.21
SA Regular Payments	<u>(97,558.93)</u>
SA Cumulative Excess	<u>\$ (10,484.90)</u>

Cumulative Missionary Support & Projects Analysis:

Missionary Support & Projects (Income):

(Includes Income & Credit adjustments)

Missionary Support	\$ 1,766,764.94
Missionary Projects	522,797.93
Ethnic Church Planting	18,952.33
Awaiting Designation	<u>179,840.84</u>
Cumulative Total Income	\$ 2,488,356.04

Missionary Support & Projects (Disbursements):

(Includes Disbursements & Debit adjustments)

Missionary Support	\$ 1,591,770.43
Missionary Projects	471,018.19
Ethnic Church Planting	7,163.75
Awaiting Designation	<u>183,212.97</u>

Cumulative Total Disbursements 2,253,165.34

Missionary Support & Projects Cumulative Excess \$ 235,190.70

Notes to the Financial Statements

For the Period January 1, 2001 to December 31, 2001

- Note 1 The Board of Missions has provided a Balance Sheet as of December 31, 2001, and is using the Fund Accounting concept. Any excess of cash received as Designated Income over funds disbursed is shown as a payable since it is being held for future payment of missionary support or designated projects.
- Note 2 The liabilities missionary support / projects and awaiting designation and the Total Support Excess includes the balance excess as of December 31, 2001.

Note 3 Fidelity Investments

	<u>12/31/2001</u> <u>Market Value</u>	<u>12/31/2001</u> <u>Book Basis</u>	<u>Yield on</u> <u>Market Value</u>	<u>Due</u> <u>Date</u>
GNMA #2696	\$ 367.86	353.49	8.00	01/15/04
GNMA #2927	631.93	607.22	8.00	02/15/04
FHLMC #1586	2,192.24	2,145.86	6.00	09/15/08
FNMA #93-229	2,879.05	2,837.34	6.00	12/25/08
GNMA #28984	1,479.10	1,361.82	9.00	01/15/09
FHLMC #180822	358.00	334.94	6.95	02/01/09
FHLMC #1069	4,099.19	4,057.16	6.00	02/15/21
FHLMC #1136	2,460.45	2,406.98	7.50	09/15/21
FHLMC #1720	402.93	398.70	5.75	07/15/23
FHLMC #1560	1,229.63	1,218.66	7.00	08/15/23
FHLMC #2086	15,985.44	16,085.00	7.00	09/15/28
FHLMC #2135	7,961.84	8,450.00	6.50	03/15/29
CHASE MTG #99S4A10	9,689.90	10,150.00	7.00	04/25/29
CHASE MTG #99S4A11	18,678.33	19,085.00	7.75	04/25/29
FNMA #99-45	27,342.36	27,000.00	1.96	09/25/29
FID CASH RESERVES	321,906.94	321,906.94		
FID ADVISOR MID CAP	4,646.75	5,000.00		
FID ADV NAT'L RES	9,174.99	10,064.78		
PUTNAM INTL GROWTH	7,482.24	11,369.69		
TEMPLETON DEV MKTS	2,806.76	4,576.37		
VANGUARD GROWTH				
& Incom	29,583.12	28,539.46		
VANGUARD PRIMECAP	40,840.88	38,106.25		
WEITZ VALUE	30,098.42	28,219.42		
CASH	21,327.01	21,327.01		
	<u>\$ 563,625.36</u>	<u>\$ 565,602.09</u>	<u>6.63 avg.</u>	
Yield on Cost			<u>6.58%</u>	

Note #4 Prudential Financial

	<u>12/31/2001</u> <u>Market Value</u>	<u>12/31/2001</u> <u>Book Basis</u>	<u>Yield on</u> <u>Market Value</u>	<u>Due</u> <u>Date</u>
CHASE MTGE	7,864.59	8,120.00	7.12	04/25/29
FHLMC	3,980.92	4,200.00	7.03	03/15/29
FHLMC	20,350.00	22,000.00	6.76	11/15/23
FHLMC	6,993.64	7,035.00	7.01	09/15/28
FNMA	9,796.13	10,000.00	7.15	06/25/29
FNMA	4,050.73	4,000.00	7.65	09/25/29
FHLMC	53,650.00	58,000.00	6.76	11/15/23
FNMA	18,430.00	19,000.00	6.70	01/25/14
FNMA	9,600.00	10,000.00	6.77	01/25/24
FHLMC	18,500.00	20,000.00	6.76	11/15/23
FNMA	35,890.00	37,000.00	6.70	01/25/14
FNMA	19,200.00	20,000.00	6.77	01/25/24
Sub Total\$	<u>208,306.01</u>	<u>\$ 219,355.00</u>	<u>6.81</u>	
Prudential MM	<u>50,035.41</u>	<u>50,035.41</u>	<u>1.67</u>	
Total Prudential				
Financial Investments	<u>\$258,341.42</u>	<u>\$269,390.41</u>	<u>5.81</u>	

Report of the Board of Pensions

Where We Are:

Ministers' Retirement Fund (MRF) annuity payments to the 33 current beneficiaries rose to approximately \$186,000 in 2001 (compared to just over \$173,000 in 2000: see Income Statement). There are 12 future beneficiaries of the MRF, the youngest of which will begin receiving benefits at age 65 in the year 2013. Between 2002 and 2013, however, new beneficiaries will become eligible for benefits before an equal number of existing beneficiaries pass into glory. This will create a near-term liquidity problem for the MRF that needs to be addressed.

In the long-term, the final year of MRF payments to beneficiaries is projected to be 2035. Between now and then, it is estimated that the MRF will distribute future benefits totaling \$4,400,000. The Present Value lump sum cost of funding these future annual benefits is \$2,250,000. The present balance in the MRF is just over \$180,000 (see Balance Sheet). Therefore, in round numbers, the shortfall is approximately \$2,000,000, which is being funded by contributions from the Administrative Budget and the churches.

Projected mortality is the single most critical assumption in the projection of future costs to the MRF. During the past year, the Board revised the mortality assumptions to reflect the fact that BFC pastors and wives generally live beyond the national averages. Specifically, the assumption now is that our MRF beneficiaries will outlive 8 out of 10 Americans of similar age. In other words, projections are now based on the 80% certainty mortality age. If "average mortality" assumptions were used (i.e. 50% certainty), the shortfall would be approximately \$1,400,000 instead of \$2,000,000. In general terms, each year of additional life expectancy requires an additional year of funding from the Administrative Budget and the churches.

Where We've Been:

The Board of Pensions is charged with the responsibility of developing a funding strategy to meet this shortfall, and to maintain the integrity of the MRF. Since the MRF was "frozen" on January 1, 1993, funding has been shared by the Administrative Budget and the individual churches in an equitable manner, with periodic review by the Board, recommendation to Annual Conference, and

implementation by the Board.

Where We're Going:

For the past several years, the Board has reported its concern about the mortality assumptions, and the potential need to develop a funding strategy to "bridge" the projected dip in the MRF that was forecast for the years 2006 through 2015. The Board of Pensions will present a detailed strategy to the Annual Conference of the Bible Fellowship Church in April 2002.

The Board of Pensions is requesting a contribution from the Administrative Budget in the amount of \$50,000 for 2003, and \$55,000 for 2004.

The Board of Pensions recommends the following resolutions to Annual Conference:

Whereas, the MRF annuity rate for 2002 is \$206 per year of service, and

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

Resolved, that the MRF annuity rate for calendar year 2003 be \$208 per year of service.

Whereas, starting in calendar year 2000, the per church and per member contribution rates to the MRF have been \$700 / \$7.00 respectively, and

Whereas, periodic inflation adjustments to the contribution rates have been part of the long-term MRF strategy, therefore be it

Resolved, that, beginning in calendar year 2003, the per church and per member contribution rates to the MRF be \$800 / \$8.00 respectively.

Resolution Relating to Rental/Housing Allowances for Retired or Disabled Ministers of this Conference

Whereas, the religious denomination known as The Bible Fellowship Church has and functions through Ministers of the Gospel who are duly ordained or licensed; and

Whereas, the practice of The Bible Fellowship Church is to provide a parsonage or a rental allowance as part of the gross compensation for each of its active ordained or licensed ministers; and

Whereas, pensions paid to retired and disabled ordained or licensed ministers of The Bible Fellowship Church are considered as deferred compensation and are paid to said retired and disabled ordained or licensed ministers in consideration of previous, active service; and

Whereas, the Internal Revenue Service has recognized that The Bible Fellowship Church is the appropriate organization to designate a housing/rental allowance for retired and disabled ordained or licensed ministers who are members of this Conference; therefore be it

Resolved,

1. An amount equal to 100% of the pension payments received during the year of 2002 be and is hereby designated as a rental/housing allowance for each retired and disabled ordained or licensed minister of The Bible Fellowship Church who is or was a member of the Bible Fellowship Church Minister's Retirement Fund.
2. This rental/housing allowance shall apply to each retired and disabled ordained or licensed minister who has been granted the retired relationship or placed on disability leave by the Bible Fellowship Annual Conference and whose name and relationship to the Conference is recorded in the Journal of The Bible Fellowship Annual Conference and in other appropriate records maintained by the Conference.
3. The pension payment to which this rental/housing allowance applies shall be the pension payment resulting from all service of such retired or disabled ordained or licensed minister from all employment by any local church, Annual Conference or institution of The Bible Fellowship Church or of any former denomination that is now a part of The Bible Fellowship Church, or from any other employer who employed the minister to perform services related to the ministry and who elected to make contributions to the pension funds of The Bible Fellowship Church for such retired minister's pension.

Note: The rental/housing allowance which may be excluded from a minister's gross income is limited to the lesser of (1) the amount of the rental/housing allowance designated by the minister's employer or other appropriate body, (2) the amount actually expended by the minister to provide his or her housing, or (3) the legally-determined fair rental value of the parsonage or other

housing provided. As specified in Rev. Rul. 71-290 C.B. 92, "the only amount that will qualify for exclusion under section 107(2) of the Code as a 'rental allowance' is an amount equal to the fair rental value of the home, including furnishings and appurtenances such as a garage, plus the cost of utilities."

Board of Pensions: David J. Watkins, Chairman; Keith E. Plows, Secretary; Ellis Lee Hostetter, Robert Gaugler, David N. Schoen, William R. Singletary, Richard J. Volpe.

Balance Sheet

Fiscal Year Ended December 31, 2001

	<u>12/31/01</u>	<u>12/31/00</u>
Assets		
Cash: Harleysville National Bank \$	3,797.30	\$ 4,895.12
Acct. #016005690		
Money Market Funds	120,109.55	186,962.32
Vanguard Acct. #30-9884338180		
Mutual Funds	39,388.77	45,228.40
(5 different funds) ¹		
Receivables ²	<u>17,426.67</u>	<u>3,377.07</u>
Total Assets	\$ 180,722.29	\$ 240,462.91
Liabilities	<u>0.00</u>	<u>0.00</u>
Net Assets	<u>\$ 180,722.29</u>	<u>\$ 240,462.91</u>

Footnotes:

¹ Fidelity #166-6707527 and 175-6707527; Templeton #711-0001793090; Vanguard #40-9894623539 and #26-9894623539.

² Receivables represent the amount owed to the MRF through the 4th quarter ending December, 2001, most of which is not "Due" until January 31, 2002.

Audited by: Rick Volpe, Asset Planning Services, Ltd. 162 Main ST., PO Box 164, Harleysville, PA.

Income Statement

Fiscal Year Ended December 31, 2001

	<u>12/31/01</u>	<u>12/31/00</u>
Income		
Administrative Budget	\$ 40,000.00	\$ 34,000.00
Contributions from Churches	84,291.88 ¹	81,267.14
Payments from Board of Missions	17,542.72 ²	14,680.44
Gifts and Bequests	<u>1,298.67</u>	<u>692.52</u>
Total Income	\$ 143,133.27	\$ 130,640.10
Expenses		
Retirement Payments:		
Regular	185,907.16 ³	173,365.11
For Board of Missions	15,761.58 ²	14,022.10
Administrative Expenses	<u>1,398.32⁴</u>	<u>1,131.34</u>
Total Expenses	<u>203,067.06</u>	<u>188,518.55</u>
Increase/(Decrease) to MRF	\$ (59,933.79) ⁵	\$ (57,878.45)

Footnotes:

¹ This reflects membership contributions for balances due for 2000, and contributions during 2001.

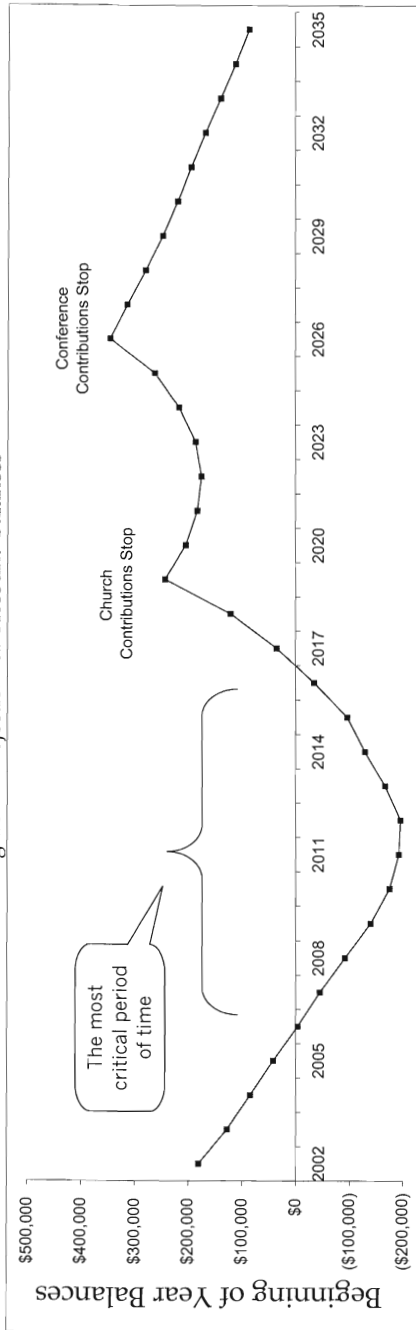
² As a service to the Board of Missions, the Board of Pensions makes payments to retired ordained missionaries.

³ This is the total of the MRF annuity payments made to retirees for the year.

⁴ Administrative Expenses are paid directly from the Board of Pensions account.

⁵ 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 and the 2002 *Yearbook*.

Ministers' Retirement Fund Long-Term Projection of Account Balances



Current Assumptions				
Mortality Certainty Level	80%			
Inflation / Interest Rate Assumptions	3.00% 6.00%			
COLA Phaseout Factors:	2002 to 2005	40%		
	2006 to 2010	20%		
	2011 to 2035	0%		

Mortality Statistics	
For a couple age 65 today, one of them has the following probabilities of living to the age shown.	
50%	83
40%	86
30%	89
20%	91
10%	93

Projected Annual Annuity Payments to MRF Beneficiaries by Calendar Year	
2002	194,687
2003	200,321
2004	202,248
2005	205,137
2006	214,798
2007	220,532
2008	221,558
2009	222,583
2010	206,169
2011	193,579
2012	178,338
2013	174,850
2014	185,761
2015	177,041
2016	177,041
2017	170,283
2018	157,166
2019	148,446
2020	133,513
2021	122,177
2022	107,081
2023	92,366
2024	85,117
2025	52,853
2026	48,929
2027	48,929
2028	44,733
2029	38,193
2030	33,397
2031	33,397
2032	33,397
2033	31,076
2034	26,661
2035	18,868
2036	0
Total Payments	
4,401,222	

Prepared by the BFC Board of Pensions, February 2002

**BFC MINISTERS' RETIREMENT FUND PROJECTIONS
STATUS AS OF DECEMBER 31, 2001**

STARTING DATA & ASSUMPTIONS

TOTAL MRF VALUE as of	12/31/01	180,722
Benefits begin at Normal Retirement Age		65
Number of Current / Future / Total Beneficiaries	33 / 12 /	45
MRF Annuity Annual Payout Rate 2002 / 2003	206 / 208	
Inflation / Interest Rate Assumption	3.0% / 6.0%	
Cost of Living Gradual Phaseout (COLA)	2002 to 2005	40%
	2006 to 2010	20%
	2011 forward	0%

ANNUAL CONTRIBUTION DATA & ASSUMPTIONS

Year	Per Member	Admin Budget	Year	Per Member	Admin Budget	
2002	7.00	45,000	2019	0	99,000	Basic Church Contribution
2003	8.00	50,000	2020	0	103,000	Rate per Member times 100
2004	8.00	55,000	2021	0	107,000	
2005	8.00	57,000	2022	0	111,000	BFC members as of 12/31/2000
2006	9.00	60,000	2023	0	116,000	7,109
2007	9.00	62,000	2024	0	121,000	Annual Membership Growth
2008	9.00	64,000	2025	0	125,000	1%
2009	10.00	67,000	2026	0	0	(historical avg 1.5% since 1987)
2010	10.00	70,000	2027	0	0	
2011	10.00	72,000	2028	0	0	
2012	11.00	75,000	2029	0	0	
2013	11.00	78,000	2030	0	0	Church Contribution Example
2014	11.00	81,000	2031	0	0	Members 150
2015	12.00	85,000	2032	0	0	times Rate per Member 7.00
2016	12.00	88,000	2033	0	0	equals 1,050
2017	12.00	92,000	2034	0	0	plus Basic Contribution 700
2018	13.00	95,000	2035	0	0	equals Total 1,750

The results of these assumptions can be seen on the accompanying graph titled "Long-Term Projection of Account Balances". There is enough long-term cash flow from the churches and from the Administrative Budget to provide all of the benefit payments to the retirees. However, there is a liquidity shortage from 2006 to 2015, and a liquidity surplus from 2015 onward. To "bridge" this near-term liquidity shortfall, the Board of Pensions will be recommending several alternatives to Annual Conference in April 2002.

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.

Report of the Board of Higher Education

During the 2001 calendar year, the Board of Higher Education (BHE) has met three times, for a total of twenty-five times since its inception in the fall of 1994. The BHE continues to oversee the work of the Pinebrook Educational Foundation (PEF), to develop working relationships with Biblical Theological Seminary (Biblical), and to consider how else it might foster higher education in the BFC.

The Pinebrook Educational Foundation

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

Term expiring in 2004:	Raymond R. Dotts	Jay H. Fasnacht
Term expiring in 2003:	Gary E. Karch	Robert C. Newman
Term expiring in 2002:	Olivia M. Barnes	Stephen C. Cassel

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

Working Relationships with Biblical Theological Seminary

In the past year, the BHE has been working on two projects involving Biblical: (1) a BFC chaplain who would visit Biblical regularly to counsel students and encourage some of them to consider service with the BFC; and (2) an internship program in which BF churches would take pastoral interns from Biblical.

1. Since the Fall of 1999, retired BFC missionary Edward K. Moyer has served (under our auspices) as BFC chaplain to students at Biblical Seminary. Due to changed demographics at Biblical – nearly all students part-time and commuting, and block scheduling with classes only three days per week and meeting from early morning to late evening – it is impossible to be at school for a few hours (or even one day) and expect to have access to most of the students. Ed has been doing a fine job under these circumstances, and we have been considering how to give him more exposure to the students. So far we have not had much success in this. We appreciate Ed's enthusiasm and willing spirit. For the Spring term of 2002, with a total enrollment of 309, Biblical has six students from BF churches.

2. The pastoral internship machinery for BF churches at Biblical Seminary is up and running and can be used by interested churches at any time. Since the internship program was instituted at Biblical, several BF churches have availed themselves of this opportunity. Internship brochures were printed and handed out at Annual Conference in 1998, 1999, 2000, and again in 2001, as well as at the BFC Ministerial Convention in September 1999. It would be good to see more BF churches avail themselves of this opportunity.

Other Ways of Promoting Higher Education in the BFC

The BHE has taken time at the end of most of our meetings for wide-ranging discussions on how we might promote higher education in the BFC. These discussions have included a number of topics: (1) how to get the BHE and PEF better known in the BFC; (2) how to encourage talented Christian young people in our churches to seek higher education so as to serve the Lord more effectively in whatever vocation he has called them to; (3) how to encourage BF pastors to get advanced education to strengthen their ministry; (4) how to reach out to students and faculty at colleges and universities that are in the vicinity of our BF churches; and especially (5) how to reach out to foreign students in these schools who will return to their own countries, so that they may be even more effective missionaries than those who must learn a foreign culture.

Some progress has been made in implementing these. (1) We are using brochures and personal contacts with pastors and BF churches to promote the PEF. (2) Claude Gates has been looking into the feasibility of some sort of "college fair" that would be denomination wide. (3) We have asked the PEF to devote one of its endowment funds to helping pastors get advanced or continuing education. Currently, the Daniel K. Ziegler Memorial Endowment Fund of the PEF supplies this need for pastors seeking an advanced degree, but is not (as currently structured) open to non-degree education. (4) One of our members, John Studenroth, has started Collegiate Outreach, a ministry to faculty and grad students at colleges and universities in Berks and Lehigh Counties, with a board consisting of BFC people approved by their elders. John Quigley, a member of Ebenezer BFC, has started Winsome Media, an outreach to seekers who may be attracted to a friendly, yet persuasive presentation of Christian evidences. Since 1980, the Interdisciplinary Biblical Research Institute associated with Biblical Seminary, and including a number of current or former

BFC people on its board, has been preparing materials to strengthen the church in outreach to educated unbelievers and seekers. See its website at www.ibri.org for a significant amount of free materials for this purpose. We would like to encourage our BF churches to make use of the services provided by these ministries, perhaps by hosting training sessions preparing BF members' children for attendance at secular colleges, or having some sort of outreach meetings such as a Skeptics Night.

Brothers, thanks again for praying for us this past year. We are seeing the Lord moving among us. Please pray that we will desire His agenda above our own, and that He may use us powerfully to strengthen the BFC in understanding the times in which we live and becoming more effective in reaching the lost.

Resolved, that the Annual Conference ratify the election to the Pinebrook Educational Foundation of Jessica Sterner and Stephen Cassel for terms to end in 2005.

Board of Higher Education: Robert C. Newman, Chairman; Raymond R. Dotts, Vice-Chairman; John C. Studenroth, Secretary; Stephen C. Cassel; G. Wayne Clapier; Claude Gates, Alan Russell.

Pinebrook Educational Foundation

The Board of Directors of the Pinebrook Educational Foundation met three times in 2001. The Board dealt with a number of matters which are described below:

1. The Board engaged Asset Planning Services (APS) of Harleysville, PA, as investment manager for the Foundation. The Foundation's investments will be held in a central asset account to be established by APS, through a provider of their choice, so as to consolidate the holdings of the Foundation into as few accounts as possible. In December, 2001, \$70,500, which included all funds held in Federated Investment Money Market, was transferred to APS for investment in Vanguard Accounts in accordance with the investment policy of the Foundation.
2. The Board agreed that Pinebrook Educational Foundation will reimburse, insofar as appropriate funds are available, the Board of Directors of the BFC for legal work associated with seeking to transfer to the Foundation bequests made to Berean Bible School and Pinebrook Junior College (PJC).

3. Conversion of the Andrew W. Ungerer Memorial Work Fund from PJC to Pinebrook Education Foundation is nearing completion. Earnings from this Board-Designated endowment fund will be used for General Scholarships.

4. Scholarship grants were made as follows:

- (a) \$500 to Timothy Bertolet from the Rev. and Mrs. R. C. Reichenbach Scholarship Fund. Timothy attends Lancaster Bible College.
- (b) \$500 to Kolleen Bowne from the Berean Bible School Scholarship Endowment Fund. Kolleen attends Geneva College. She is the daughter of Douglas and Linda (Cooper) Bowne, both graduates from Berean Bible School.
- (c) \$500 to Deanne Hottel from the General Scholarship Fund. Deanne attends Philadelphia Biblical University.

The Foundation received a bequest of \$4,070.90 from the estate of Evelyn G. Granda. The Funds are to be used for the general purposes of the Foundation.

Charles D. Weaver, former member of Salem BFC in Allentown, stipulated in his will that a percentage of his estate should be given to Berean Bible School. The Pennsylvania Attorney General who monitors bequests to charitable organizations traced Berean Bible School to PJC but questioned the succession to the Pinebrook Educational Foundation. After a hearing on December 7, 2001, in which the Weaver family fully supported the bequest to the Foundation, Judge Lawrence J. Brenner, of the Lehigh County Court of Common Pleas, decreed that the Pinebrook Educational Foundation is awarded \$71,988.72 from the Charles D. Weaver Estate. We thank the Lord for blessing the Foundation with this major gift.

Financial Report Balance Sheets December 31, 2001 and 2000

ASSETS	<u>2001</u>	<u>2000</u>
Cash in Lafayette Ambassador Bank	\$ 633	\$ 1,440
Investments	96,393	85,116
Total Assets	<u>\$ 97,026</u>	<u>\$ 86,556</u>
LIABILITIES & NET ASSETS		
Amount Held for Bd of		
Higher Ed. Expenses	60	60
Net Assets:		

Unrestricted	40,992	34,900
Temporarily Restricted	5,666	5,233
Permanently Restricted	<u>50,308</u>	<u>46,363</u>
Total Net Assets	<u>96,966</u>	<u>86,496</u>
Total Liabilities and Net Assets	<u>\$ 97,026</u>	<u>\$ 86,556</u>

Statements of Income & Changes in Net Assets
Years Ended December 31, 2001 & 2000

	<u>2001</u>	<u>2000</u>
Investment Income	\$ 5,532	\$ 6,057
Interest on Loans Receivable	-	107
Contributions Received	6,471	2,620
Scholarship Awarded	(1,500)	(2,000)
Other Expenses	<u>(33)</u>	<u>-</u>
Net Income	10,470	6,784
Net Assets at Beginning of Year	<u>86,496</u>	<u>79,712</u>
Net Assets at End of Year	<u>\$ 96,966</u>	<u>\$ 86,496</u>

Schedule of Investments
December 31, 2001 & 2000

	<u>2001</u>	<u>2000</u>
Sovereign Bank - CD	\$ 9,205	\$ 8,671
Verizon Common Stock - 116 Shares	5,505	1,878
Federated Investments - Money Market	-	62,221
Davis Funds - NY Venture B	10,845	12,346
Vanguard:		
Money Market	5,502	-
Bond Funds	45,099	-
Stock Fund	<u>20,237</u>	<u>-</u>
Total Investment	<u>\$ 96,393</u>	<u>\$ 85,116</u>

Operations of Rev. & Mrs. R. C. Reichenbach
Scholarship Fund
December 31, 2001 & 2000

	<u>2001</u>	<u>2000</u>
Fund Balance at Beginning of Year	\$ 14,415	\$ 12,741
Contributions Received	1,000	1,100
Endowment Fund Earnings	981	1,074
Scholarship Awarded	<u>(500)</u>	<u>(500)</u>
Fund Balance at End of Year	<u>\$ 15,896</u>	<u>\$ 14,415</u>

The financial statements of the PEF were audited by J. Howard Engle.

Report of the BFC Homes, Inc.

The Bible Fellowship Church Homes, Inc., Board of Directors has continued to serve the Lord and the residents of Fellowship Community through a commitment to excellence, innovative programs and service. The Board has met regularly to oversee the development of Fellowship Community and to monitor continuous performance improvement activities throughout the organization. The Board is grateful that a \$12,655,000. Bond Issue was approved and that construction of Phase III of the Fellowship Community Development plan has been initiated.

Construction of Gehman Court has been completed. All 21 units are occupied and our new neighbors are adjusting well. At the end of February, 2002, we have deposits for an additional 19 units. Plans are being developed to construct an additional 21 units, which will be known as Hershey Court.

Construction of Fellowship Terrace, (Assisted Living), is on schedule. The anticipated date for occupancy is January 3, 2003. At the present time, we have 20 persons on the waiting list plus the 25 - 28 residents from Fellowship Home who wish to transfer to the Whitehall campus.

Construction of the storage building and the new parking lots should be completed by the end of March 2002.

Construction of the multi-purpose activity room, beauty salon, and the new rehabilitation department in the Manor's undeveloped area will begin in April. 2003.

Fellowship Home in Nazareth will be closed and sold after all the residents are transferred to Fellowship Terrace in Whitehall.

Fellowship Community's first annual capital campaign project has been completed. The campaign called for \$100,000.00 to purchase 2 new buses. The amount of \$101,350.00 was raised and both buses have been ordered. The second annual capital campaign will begin this year. The goal is to build a park area around the existing quarry. The park will include pavilions that will hold up to 100 people. It will also include a kitchen, rest rooms, nature trail, ½ mile walking trail, park benches, etc. The project will take approximately 4 - 5 years to complete.

Fellowship Community continues to maintain pro-active presence in the community and has established an excellent reputation. This past year, we maintained compliance with all the JCAHO accreditation standards and compliance with the

Pennsylvania Department of Health, Pennsylvania Department of Public Welfare and the Pennsylvania Department of Life Safety regulations. Fellowship Community is meeting all the established Bond covenant requirements.

The occupancy of Fellowship Manor is over 98%, Fellowship Home 96%, and Fellowship Courts 100%. At the present time each of the facilities has a waiting list. The number of BFC members has increased. At the present time 35 members live on the campus.

Fellowship Community remains committed to provide services to senior citizens throughout the BFC. We offer the following services to the BFC:

1. BFC members are admitted on a priority basis to Fellowship Manor and Fellowship Home.
2. The staff of Fellowship Community is available to the churches for placement counseling and as a healthcare information resource.
3. The staff provides speakers' bureau with a variety of Healthcare and Management topics.
4. The staff is available to provide information about Fellowship Community to church groups.
5. Fellowship Community encourages church members to participate as volunteers and members of the auxiliary.
6. Staff members are available to assist churches interested in establishing a Parish Nurse program.
7. Fellowship Community encourages churches to participate with a bus tour referred to as "Places to Remember". This tour provides information on the history of the BFC and tours several of the BFC agencies. The tour includes lunch and an orientation to Fellowship Community.

The staff and volunteers at Fellowship Community (Manor, Home, and Courts) are to be commended for the caring attitude and cooperative spirit. We thank the Lord for providing us with a very dedicated and loyal staff.

In conclusion, the Board of Directors appreciates all the contributions from the churches and individuals. The church contributions are used to assist BFC members who no longer have the resources to be maintained as private-pay residents.

Contributions should be made payable to Fellowship Community and mailed to Fellowship Community, 3000 Fellowship Drive, Whitehall, PA, 18052.

Note that the financial report prepared by Lisa Hazler, CPA, is a condensed version of the full financial report audited by

ParenteRandolph. The fiscal year of BFC Homes, Inc., is from July 1, 2000 to June 30, 2001. The audited report from ParenteRandolph is available and may be obtained by contacting the Secretary of the Board.

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

Robert Zentz, President; LeRoy S. Heller, Chairman; Dean A. Stortz, Vice Chairman; William H. Bartron, Secretary; John W. Trauch, Treasurer; David W. Cole, Robin A. Musselman, Glenn D. Ruoss, Roger L. Reitz, Henry U. Sandt, Jr., Robert W. Smock, Dennis W. Spinney, Hans Waldvogel

Bible Fellowship Church Homes, Inc.

Balance Sheet

June 30, 2001

ASSETS

Current Assets:

Cash & cash equivalents	\$ 823,004
Assets whose use is limited, under trust indenture, held by trustee	151,060
Accounts receivable, residents, net of estimated allowance for doubtful collections of \$75,000 in 2001 and \$50,000 in 2000	890,953
Other receivables	93,131
Estimated third-party payor settlements, Medicare	3,868
Inventories	54,036
Prepaid expenses and other current assets	52,036
Total current assets	<u>\$ 2,068,088</u>

Assets whose use is limited,

Under trust indenture, held by trustee	884,530
--	---------

Long-Term Investments 1,595,787

Property and Equipment, Net 9,432,737

Deferred Financing Costs, Net 682,874

Total \$ 14,664,016

LIABILITIES & NET ASSETS

Current Liabilities:

Current maturities of long-term debt \$ 215,000

Accounts payable:

Trade 401,397

Construction 595,844

Amounts withheld from employees for taxes, etc. 77,035

Accrued expenses:

Salaries and wages 69,000

Vacation, sick and personal wages 159,942

Interest	22,794
Total current liabilities	\$ 1,541,012
Long-Term Debt	9,360,000
Refundable Fees and Deposits	2,586,385
Deferred Revenues from Advance Fees	378,845
Total liabilities	13,866,242
Net Assets:	
Unrestricted	734,092
Temporarily restricted	63,682
Total net assets	797,774
Total	<u>\$ 14,664,016</u>

Statement of Operations

For the Year Ended June 30, 2001

Unrestricted Revenues, Gains and other support:	
Net resident service revenues	\$ 8,716,635
Other revenues (including third-party payor settlement agreements of \$193,476 in 2001)	216,476
Investment income	297,347
Unrestricted contributions	50,468
Total unrestricted revenues, gains and other support	9,280,926
Expenses:	
Healthcare	4,401,198
Dietary	857,223
Housekeeping and laundry	438,624
Social services and activities	492,619
Plant operations	643,215
General and administrative	846,843
Depreciation	499,531
Amortization	23,840
Interest	551,475
Total expenses	8,754,568
Operating Income (Loss)	526,358
Change in Net Unrealized Gains and Losses on Investments other than Trading Securities	(517,296)
Increase (Decrease) in Unrestricted Net Assets	<u>\$ 9,062</u>

Statement of Changes in Net Assets

For the Year Ended June 30, 2001

Unrestricted Net Assets:	
Operating income (loss)	\$ 526,358
Change in net unrealized gains and losses on investments other than trading securities	(517,296)
Increase (decrease) in unrestricted net assets	9,062
Increase in Temporarily Restricted Net Assets, Contributions	63,682
Increase (Decrease) in Net Assets	72,744
Net Assets, Beginning	725,030
Net Assets, Ending	<u>\$ 797,774</u>

Report of the Pinebrook Bible Conference

Every year, each of us experiences new rewards and challenges which God orchestrates in order for His believers to realize His awesomeness and grace. Who would have expected some of the challenges our country experienced during the year of 2001? This tragedy was deep-reaching into the emotions and spiritual core of believers as well as unbelievers alike. Pinebrook counts it a privilege to have been able to continue ministering to hundreds of individuals in the post period of 9-11-2001.

The results of the terror which were imposed upon our country and more specifically residents of New York City and the urbanized sprawl were no more evident than in our local community. 70%-80% of Pinebrook's fall and winter retreats stem from groups originating in these locations and the devastation to the families and friends of those who lost their lives in the attack was heartbreaking and quite sobering. Yet, Pinebrook continued to be given the opportunity to minister and aid in the reiteration of God's presence in people's lives. These are some of the rewards which God has enabled Pinebrook to experience.

Alternately, the financial implications of this dreadful loss of life and the rebuilding of communities affected by 9-11 presented a financial challenge of astronomical proportions to Pinebrook. This challenge created an emergency which had not been experienced in Pinebrook's history. Escalating utility, insurance, and tax related expenses posed a financial hardship on Pinebrook prior to 9-11, and in the weeks to follow 9-11 the number of guest reservations drastically dropped due to cancellations caused by the 9-11 attack. The combination of both of these factors rendered Pinebrook's financial prognosis at a loss of approximately \$100,000 by the close of 2001.

Once again God showed His grace and power by empowering His people to give of themselves via their financial support to Pinebrook. We are thankful to the BFC who saw the need and responded in such a generous way!

As noted on the 2001 financial statement Pinebrook's potential loss was nearly \$86,000, but thanks to the gifts and generosity of God's people, this deficit was reduced by nearly \$68,000. We still incurred a loss as a result of the incidents and heightened expense demands of 2001 but we are grateful that, with God's intervention and the generosity of God's people, the

damages incurred to our financial stability were minimized to a level that is manageable with prudent stewardship and wisdom from our Lord and Savior.

2001 also rendered a great blessing as the almost four-year process of acquiring the Daniel Crawford property was completed. Through many months of negotiations and red tape, settlement occurred on December 3, 2001. We look forward to the benefits which will be reaped by this acquisition. God has blessed in this project and again we thank those who graciously gave to this paramount project which will greatly enhance the efficiency and effectiveness of Pinebrook's ministry.

The Board and Administration of Pinebrook would like to extend our deepest gratitude to those who supported Pinebrook through this very difficult time. The churches and individuals who were involved in this memorable showing of support and grace have proven that God's people are dedicated to the effectiveness of Pinebrook's ministry. Once again, God has shown us that He is in control and that His people unite in times of trial.

May God continue to bless the ministry of Pinebrook as well as those who support our ministry. May we as His children, give thanks unto Him for He has blessed us richly..

Board of Directors, Pinebrook Bible Conference, Alva C. Cassel, Chairman & President; David T. Allen, Vice Chairman & Vice President; Daniel P. Allen, Secretary; Lee E. Boyles, Treasurer; Carl Ackerman, Charles E. Cole, Brian H. Cooper, Kermit K. Gehman, LeRoy O. Herb, Roger L. Reitz, Gerald Schlonecker, John Stengele, Jr., Hans Waldvogel

Nate Brosius, Director; J. Mark McCreary, Director of Ministries

Balance Sheet

December 31, 2001

Assets

Current Assets

Cash in Bank - Checking	\$ 49,952.90	
Cash on Hand & A/R	2,603.38	
Payroll Account	8,036.01	
Pre-Paid Land Fund Accounts	93,313.83	
Securities - Par Value	17,631.50	
Pre Paid Expenses	16,068.50	
Total Current Assets		187,606.12

Fixed Assets

Land	1,191,000.00	
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Buildings - Net Depreciation	538,917.60	
Current Inventory	37,256.63	
Vehicles - Net Depreciation	<u>27,699.47</u>	
Total Fixed Assets		1,794,873.70
Total Assets		<u>\$ 1,982,479.82</u>
Liabilities and Equity		
Current Liabilities		
Accounts Payable	50,525.37	
Payroll Taxes Payable	796.73	
Payroll Deductions Payable	809.00	
Other Payables	113.50	
Sales Tax Payable	<u>1,208.43</u>	
Total Current Liabilities		53,453.03
Long Term Liabilities		
Mortgage	225,000.00	
Mortgage Principal paid	<u>(2,188.54)</u>	
Total Long Term Liability		222,811.46
Designated & Restricted Liabilities		
Meadowbrook Pre-Registration	300.00	
Deposits - All Retreats	27,074.50	
Deposits - Summer Conference	14,312.00	
Restricted for Project 98	136,052.01	
Restricted Funds	4,198.32	
Scholarship/Tip Fund	<u>5,501.30</u>	
Total Restricted Funds		187,438.13
Equity		
Equity at Beginning of Year	1,536,652.79	
This Year's Gain (Loss)	<u>(17,875.59)</u>	
Total Equity		1,518,777.20
Total Liabilities & Equity		<u>\$ 1,982,479.82</u>

Consolidated Statement of Income & Expenses

For the Year Ended December 31, 2001

INCOME	
Summer Conference	230,984.94
Retreats	730,676.93
Camp Site Rentals	8,304.17
Banquets/Meals/Breaks/Pizza	14,608.03
Feminar	16,885.00
Senior Citizens Retreat	9,846.00
PED Retreat	5,518.25
Book Store Sales	32,210.34
Snack Shop Sales	32,950.35
Vending Machine Sales	10,137.26
Other Sales	25,289.64
Land Leases & Rentals	4,200.00
Interest Received	16,867.66
Terms Taken/Damage Reimbursement	440.48
Gifts Received	67,954.66
Offerings Received	22,459.75
Total Income	\$1,229,333.46

EXPENSES

Book Store	20,390.72
Snack Shop	26,302.15
Vending Machine	2,238.58
Custodial Expenses	71,385.76
Kitchen Expenses	253,248.12
Misc. Retreat Costs	3,718.70
Pinebrook Retreat Expenses	5,855.88
Banquets	4,363.18
Sports	647.86
Music/Audio Visual	4,441.09
Maintenance	130,469.49
Maintenance Supplies	12,824.11
Pest Control	1,789.67
Water Supply	1,106.09
Sewer Plant Supplies/Maintenance	5,954.23
Swimming Pools Expense	2,960.23
Electric	73,621.94
Gas	10,747.47
Oil	66,595.73
Vehicle Costs	18,846.54
Insurances	110,328.99
Payroll, FICA, & processing	163,887.05
Honoria Paid	15,230.60
Gifts to Churches (RWR)	7,910.00
Summer Conference	22,489.16
Office Supplies & Equipment	11,245.16
Computer Expenses	7,763.75
Printing, Advertising & P/R	17,298.23
Telephone	15,030.33
Postage Stamps & Meter	12,881.47
Board Expenses	1,428.31
Benefits, Training & Educate	20,437.82
Legal & Accounting	2,225.00
Sanitation Removal	8,614.35
Medical Supplies	111.98
Bad Debt Expense	6,922.39
Interest Paid	3,947.82
Depreciation/Principal Expand	69,494.82
Principal Reduction of debt	(2,188.54)
Real Estate Taxes	16,197.68
General Improvements	947.83
Other & Misc. Expenses	4,692.02
Total Expenses	\$ 1,234,403.05
Security Gain (Loss)	(12,806.00)
Gain (Loss)	(17,875.59)
Mortgage/Loan Principle Paid	(2,188.54)
Cash Gain (Loss) Note:	<u>\$ (20,064.13)</u>

Report of the Victory Valley Camp

I Chronicles 4:10

*"...Oh, that You would bless me indeed, and enlarge my territory,
and that Your hand would be with me, and that
You would keep me from evil,
that I may not cause pain! So, God granted him what he requested."*

To God be the glory, great things He has done! Daily we stand in awe of His perfect will for us and the denomination. Thirty-three salvation decisions and dozens of life commitments to follow a ministry path out of 868 campers occurred during Victory Valley's 2001 season. VVC is being blessed and used by our God and Heavenly Father to meet the needs of children and teens as an increasing number of them have no father. It is a real blessing to have VVC as a dynamic ministry in the BFC to provide a retreat to nature and to a solid Bible-based program. Our commitment to the use of God's creation and the preservation of it is a spiritually profitable endeavor.

Praise the Lord for answering "YES" to our prayers. The year round staff increased last spring as John Masters from the Fleetwood BFC joined the effort as the Facilities Manager. His love for the Lord and God-given talent is a great asset to the Valley and to our mission. Phil Atkins has served as the Director for seventeen years, Donna Bauer has served as full time Assistant Director for more than seventeen years. Sandy Mitchell has completed her time with the Valley as of March 8, 2002, as the Bookkeeper Registrar. At the time of this report we are looking for her replacement. VVC has nearly doubled in summer attendance and over tripled the amount of groups renting VVC each year since 1986. As the work load increased, we have met the challenge but more staff is needed to continue meeting the demands of this dynamic ministry. Please continue to pray for VVC Camp, the Board and the Staff.

The exterior of the Office Building is now stone faced, and work toward expanding the Dining Hall facility is under way through fund raising. Our growth continues to develop a need to meet certain space considerations in many aspects of camp. In addition to this expansion we replaced the mobile home this spring which housed the Assistant Director with a modular home as the mobile home reached its life expectancy. The modular home is being sold to us at cost by one of our BFC businessmen. The monies needed for this project were raised before we started and

therefore no debt has been incurred due to the new housing. Special thanks go out to the individual who provided the matching funds for this program.

The Victory Interested Person program (VIP) is growing as well. Over 210 individuals and families are involved as VIP members. This program provides 8% of our budget. The monies are used for program materials, scholarships, and general camp needs. It is a great way to invest in young people's lives at a place where they make life-changing decisions toward God. Volunteers make a great impact on our ability to meet the ever-growing needs at camp. Call the camp to find out how to be a part of this great work. Youth groups, individuals, service groups and more already volunteer.

We thank the churches who continually pray for VVC and financially support the camp. Church financial support provides about 9% of our annual budget. Please remember that churches who support VVC with 1% of their budget can receive a 10% discount for all their campers and groups that use the camp. IT'S YOUR CAMP!

VVC Program Dates for 2002

April 12-14	Father/Daughter Retreat
May 4	Work Day
May 17-19	Mother/Son Retreat
May 24-26	Lifeguard Course with CPR and First Aid
June 2	VIP Picnic
June 20	Teen Open House
June 23-Aug. 17	Summer Camping Season
Sept. 13-15	Father/Son Retreat
Oct. 4-6	Mother/Daughter Retreat
Oct. 18-20	Single Parent/Child Retreat
Nov. 2	Work Day
Dec. 7	VIP Banquet

VVC Program Dates for 2003

Jan. 17-19	Sno-Valley 1
Jan. 24-26	Sno-Valley 2
Jan. 31- Feb 2	Sno-Valley 3
Feb. 7-9	Teen Ski Retreat
April 4-6	Father/Daughter Retreat
April 11-13	Jr. Staff Retreat

May 3	Work Day
May 16-18	Mother/Son Retreat
May 23-25	Lifeguard Course with CPR and First Aid

Board of Victory Valley Camp, Dennis J. Lawrence, Chairman; Carl J. Fisher, Jr., Vice Chairman; Chris Roth, Treasurer; Timothy D. Weaber, Secretary; Bernice Mann, Jonathan D. Reynolds, William G. Schlonecker, Dennis W. Spinney, David L. Weller

**Financial Report
Statement of Financial Position
As of December 31, 2001**

Assets

Current Assets

Cash on Hand	\$ 100.00	
Cash in Bank - Checking	7,209.51	
Cash in Bank - Money Market	94,137.29	
Accounts Receivable	2,487.00	
Marketable Securities	<u>518.55</u>	
Total Current Assets		\$ 104,452.35

Long-Term Assets

Pool	69,696.00	
Fixed Assets	111,822.00	
Real Estate	399,841.00	
Victory Hall	<u>266,651.00</u>	
Total Long-Term Assets		<u>848,010.00</u>

Total Assets	<u><u>\$ 952,462.35</u></u>
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Liabilities

Current Liabilities

Payroll Taxes Payable	<u>\$ 2,466.38</u>	
Total Current Liabilities		\$ 2,466.38

Long-Term Liabilities

Loan - Ambassador Bank	69,225.52	
Loan - BFC Homes, Inc.	<u>84,780.55</u>	
Total Long-Term Liabilities		<u>154,006.07</u>

Total Liabilities	<u>\$ 156,472.45</u>
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Net Assets

Temporarily Restricted	93,072.09	
Unrestricted Net Assets	<u>702,917.81</u>	
Total Net Assets		<u>795,989.90</u>

Total Liabilities and Net Assets	<u><u>\$ 952,462.35</u></u>
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Statement of Activities

For the Year ended December 31, 2001

REVENUES AND SUPPORT

VIP Contributions	\$ 91,206.44	
Campers Fees:		
Summer	165,849.70	
Winter	15,379.00	
Church Support	34,235.00	
Donations		
Capital	686.00	
Camper Offerings	1,891.45	
Campership Projects	1,793.31	
Staff Scholarships	2,615.20	
Misc Contribution	150.00	
Interest Income	3,084.44	
Dividend Income	18.55	
Program:		
Crafts	863.50	
Dry Goods	3,822.42	
Horsemanship	12,977.00	
Pictures	3,196.00	
Snack Shack	7,838.54	
Rental:		
Equipment	12,976.00	
Retreat	47,625.60	
Total Revenues and Support		\$ 406,208.15

Expenses for Programs

Direct Program Expenses		
Assistant Director's Salary	\$ 24,142.00	
Continuing Education	314.08	
Craft Supplies	299.88	
Dry Goods	1,926.35	
Educational Materials	3,287.12	
Health Insurance	9,058.50	
Horsemanship	7,399.98	
Medical Supplies	442.37	
Payroll Taxes	4,758.37	
Pictures	2,808.20	
Recreational Supplies	23,776.33	
Salaries	33,988.13	
Snack Shack	6,791.78	
Staff Goods	974.51	
Travel	360.00	
Total Expenses for Direct Programs		\$ 120,327.60
Expenses for Buildings and Grounds		
Facilities Manager	\$ 14,228.70	
Cleaning Supplies	1,867.37	
Health Insurance	809.52	
Maintenance & Repairs	26,483.97	
Payroll Taxes	1,290.72	
Pool Supplies	2,696.75	

Real Estate Taxes	4,848.73	
Salaries	2,643.50	
Utilities	19,617.52	
Waste Disposal	<u>2,758.70</u>	
Total Expenses for Building & Grounds		77,245.48
Expenses for Food Service		
Equipment	\$ 854.84	
Food	<u>31,978.28</u>	
Total Expenses for Food Service		<u>32,833.12</u>
Total Expenses for Programs		<u>230,406.20</u>
Excess Revenues and Support Over Expenses for Programs		\$175,801.95
Expenses for General Administration		
Continuing Education	\$ 821.52	
Director's Salary	24,081.50	
Dues & Fees	929.60	
General Insurance	18,189.25	
Health Insurance	9,003.50	
Office Salaries	19,188.00	
Office Supplies	6,064.34	
Payroll Taxes	3,310.12	
Postage	3,991.15	
Promotion & Advertising	7,172.69	
Telephone	3,408.60	
Travel	<u>540.00</u>	
Total Expenses for General Administration		\$ 96,700.27
Expenses for Debt Service		
Interest Expense		<u>12,573.90</u>
Total Expenses for General Administration and Debt Service		<u>109,274.17</u>
Change in Net Assets		\$ 66,527.78
Net Assets, Beginning of Year		<u>729,462.12</u>
Net Assets, End of Year		<u>\$ 795,989.90</u>

Notes to Financial Statements

For the Year Ended December 31, 2001

Note 1 Summary of Significant Accounting Policies

General. Victory Valley Camp is a Christian camp, basically for youth, operated as an agency of the Bible Fellowship Church denomination.

Accounting Method. The cash method of accounting is used for financial statement purposes.

Depreciation. Real Estate and equipment are carried at cost. The organization has elected not to calculate depreciation. This is a departure from generally accepted accounting principles.

Federal Income Taxes. The organization is exempt from income taxes under Section 501 (c) (3) of the Internal Revenue Code as a religious organization.

Net Assets. Unrestricted net assets are available at the discretion of the

Board for use in the organization's program, and those resources invested in land, buildings and equipment. Temporarily restricted net assets are donations given for particular capital projects or debt reduction.

Allocation of Expenses. The organization used the following policy in allocating its expenses:

- a. Costs allocated to program costs include costs related to carrying on the program, maintaining the property and food.
- b. General Administration and Debt Service expenses come from General Revenues.

Use of Estimates. The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reported period. Actual results could differ from those estimates.

Note 2. The Cash in Bank - Money Market is the monies being held for capital expenditures and Debt Reduction.

Note 3. The Marketable Securities is invested in American Funds. The market value on December 31, 2001 was \$489.03.

Note 4. Long Term Debt Reduction

	<u>Mortgage Payable</u> <u>Ambassador Bank</u>	<u>Note Payable</u> <u>BFC Homes, Inc</u>
2002	\$ 16,782	\$ 3,491
2003	18,265	3,740
2004	19,871	3,991
2005	14,307	4,291
2006	<u> </u>	<u>4,596</u>
Total 5 year reduction on debt	<u>\$ 69,225</u>	<u>\$ 20,109</u>

The financial position of Victory Valley Camp has been reviewed by Ellis Lee Hostetter & Co., P.C.

Report of the Stewardship Council

*“and everyone who was willing and whose heart moved
him came and brought an offering. . .” Exodus 35:20*

The gifts brought to the tabernacle demonstrate the proper response to stewardship. They were willing, they were moved by the Spirit and it included everyone. These principles are foundational standards of stewardship.

The Stewardship Council provides opportunity for the BFC Agency leaders to formally meet to discuss the issues of Stewardship in the BFC. The following services are provided:

- The Stewardship Services Web Page can be accessed through the BFC.org.
- Monitoring of deferred gift annuities of agencies and churches as directed by Annual Conference.
- Promotion of Stewardship throughout the BFC.
- Education through Stewardship Seminars.
- The Stewardship Council thanks Roy Hertzog for serving as Coordinator of Stewardship Services. He acted as a resource for both the agencies and the churches.

The first Sunday in February continues to be Stewardship Sunday. Pastors are encouraged to present a message on stewardship during the morning worship service.

Stewardship Council Members: One representative of each board and agency, Gary E. Karch, Daniel G. Oswald, John L. English (members at large).

Stewardship Council Organization: Gary E. Karch, Chairman; J. Mark McCreary, Vice Chairman; Dana E. Weller, Secretary; Daniel G. Oswald, Treasurer.

Financial Report

Beginning Cash Balance (12/31/00)	\$ 3,093.10	
Harleysville National Bank		
Receivables	<u>0.00</u>	
Total Beginning Balances		\$ 3,093.10
Receipts		
BFC Administrative Budget	0.00	
BFC Agency Support	0.00	
Checking Account Interest	<u>32.67</u>	
Total Receipts		32.67
Expenses		<u>0.00</u>
Ending Cash Balances (12/31/01)		<u><u>\$ 3,125.77</u></u>
Compiled by Daniel G. Oswald, Molinari Oswald, LLC		

Report of the Strategic Planning Committee

The heart of the Strategic Planning Committee's work this past year was the development of a "vision statement" for the Bible Fellowship Church. John Chaya, an experienced business consultant with a desire to equip us for effective ministry, worked with the committee to review our purpose and develop a focus for the future of the denomination.

After hours of revising, the Committee concluded that an appropriate "Vision Statement" for the BFC is:

"We, the Bible Fellowship Church, seek to become an expanding fellowship of churches united to make disciples of Jesus Christ."

The theme and focus of this year's Annual Conference was planned with that vision in mind. During the year ahead effort will be made to flesh out the vision and make practical application of it in the life of our fellowship of churches.

Continued development of the regionalization of the BFC took place this year. The following is a synopsis of what occurred in the regions:

Report of the BFC Regions

Lehigh Valley - (Allentown - CC, Lighthouse; Bethlehem, Coopersburg, Emmaus, Finesville, NJ, Hellertown, Nazareth, Walnutport, Whitehall, Zionsville)

Pastors from the region meet once a month for prayer and interaction. They have worked together this year to support the Saucon Valley church plant and are making progress on the development of a Mission's Consortium. Pastors, Delegates, and their wives met for a dinner and concert. Together the churches of the Valley enjoyed a "Night of Praise" and a combined Good Friday Service.

Pocono - (Lehighton, Pocono Mt, Stroudsburg)

Though pastoral changes and busy schedules have impacted on regional gatherings, the Pocono churches did gather for a corporate Good Friday worship this year.

North-West - (Mt. Carmel, Shamokin, Sunbury)

There were no formal meetings of the pastors or delegates of

the North-West Region this year but the pastors did interact over specific issues. There were some ministry opportunities where members of each of the churches were involved.

Bucks - (Graterford, Harleysville, Hatfield, Quakertown, Red Hill, Royersford, Spring City)

The pastors and staff members have found bi-monthly gatherings for lunch and prayer this past year to be of great value.

South Central - (Camden, DE, Chesapeake, VA, Maple Glen, PA, Wallingford, PA, Wissinoming, PA)

In addition to the bi-monthly gatherings of the pastors for prayer and fellowship, the South Central Region hosted four Youth Evangelism Sports Nights as well as a Sweetheart Banquet. These events have been well attended and greatly appreciated.

Metro

The Metro church pastors met monthly for lunch and prayer. Corporately, the churches have hosted a "Celebration Service" of praise and worship, have agreed to support one missionary family, and are discussing a church planting project.

Mid-Hudson - (Beacon, NY, Brooklyn, NY, Holmes, NY, Pleasant Valley, NY, Poughquag, NY, Thompson, CT)

These New York State pastors met monthly for prayer and fellowship as they have for many years. This past year they worshiped together for Good Friday and gathered one additional time for a family dinner.

Capital - (Ephrata, Harrisburg, Lancaster, Lebanon, Newark, DE, Paradise, Terre Hill, York)

A well-established group, the pastors of the Capital Region meet monthly for prayer and lunch. Their Missions Consortium met twice this year and is actively involved in corporate missionary support. One new project facing the Region is an ethnic church plant. Their first annual Pastors/Wives retreat was held in Cape May, NJ, Mother's Day week. A second one, with Ron Mahurin as speaker, is planned for this year's Mother's Day week.

Berks - (Blandon, Fleetwood, Kutztown, Oley, Reading, Sinking Spring)

These Pennsylvania pastors gathered bi-monthly for prayer and encouragement. All of the pastors and their wives met for dinner

and fellowship. A regional picnic is being planned for the Summer of 2002.

In accord with the *Faith and Order* of the BFC, all pastors and delegates are urged to develop a working relationship with other churches in their given region, including at least one gathering annually of pastors and delegates. Our experience has shown that regional ministry and fellowship have strengthened and encouraged local churches and pastors. Reports of regional ministry should be forwarded annually to the Strategic Planning Committee.

Other Activity

At the directive of the Committee, the BFC E-group was divided into two segments. The first group is for pastors within the denomination. The second group is now for pastors, delegates, and denominational ministry leaders as a whole. Use this year of these e-groups has been extensive, successful, and found to be of great value. The BFC E-group serves as the official communication means for the leadership of the denomination. All delegates who are e-mail accessible are asked to contact Rev. Roy Hertzog at "rhertzog@enter.net" to be added to the E-group.

In looking ahead, plans are just now forming for BFC2005. Pastors and congregational members interested in organizing such an event should contact the Strategic Planning Committee.

Ground breaking for the next phase of development of Fellowship Homes brings consolidation of BFC offices one step nearer to fulfillment. Further plans for such a consolidation will be considered this year and hopefully will be presented to the denomination at next year's Annual Conference.

The Committee expresses its appreciation for our outgoing chairman, Daniel P. Allen. Your continued prayer and input for the Strategic Planning Committee in the year ahead will be of great value.

Strategic Planning Committee: Daniel P. Allen, Chairman; Richard T. Paashaus, Secretary; Raymond R. Dotts, Dana E. Weller, Robert H. Zentz, Richard E. Taylor, Byron Barnshaw.

Report of the Board of Christian Education

The Board met three times in 2001 to give oversight and input to the corporate Christian Education ministries of the Bible Fellowship Church. Much of its work is cared for by sub-committees. This work includes the following:

Christian Education Training

On March 10, the 2001 Teacher's Training Seminar was held at Calvary BFC in Coopersburg, PA. The "Teaching with Confidence" material was presented to 103 participants from 20 different congregations. Dr. Joseph Ross and Pastor and Mrs. Ted Wilbanks led the sessions. Each of the speakers is associated with the Evangelical Training Association. The entire seminar was well received and proved to be a valuable training tool for BFC Christian Education leaders and staff.

The 2002 Seminar is scheduled for March 9 at Calvary BFC in Coopersburg with Bill Rendell and Yvonne Thigpen speaking on the theme, "Teaching for Understanding."

The CE Training Committee of the Board of Christian Education has compiled a list of speakers and topics to assist the local churches with their teacher training. These speakers are willing to come to the church or region to assist with training. For more information, please contact Rev. G. Wayne Clapier at 215-743-3751 or at e-mail address: Clapiergw@aol.com.

Walk Thru the Bible Ministries

Seminars were taught at three churches this year, including a week long "Kids Seminar" at a Vacation Bible School. A seminar for middle school students was presented at a Christian School associated with a BFC. One highlight was that an abbreviated seminar was presented to children and teens in Romania as part of a summer missions trip.

An adult seminar was taught at Baylor Women's Correctional Facility in Delaware in cooperation with Prison Fellowship Ministries.

Please contact David Schoen at the Emmaus BFC for information on how your church can take advantage of the BFC/Walk Thru the Bible partnership that enables churches with an average Sunday morning worship attendance of 300 or less to host a seminar.

Pastor, Elder, Deacon Retreat

The 2001 Retreat was held November 2-3 at Pinebrook Bible Conference with speaker, Dr. Kennard Brackney. Ken spoke on the theme, "Serving Together in Ministry." We were pleased that 141 men attended the gathering.

The 2002 Retreat is scheduled for November 1-2 at Pinebrook. Each church is encouraged to include the men on its leadership team in this special weekend of fellowship and training.

Audio-Visual Library

The A-V Library housed at Bethel BFC in Emmaus, PA, continues to provide excellent resources for the local churches of the denomination. Usage this past year has declined slightly. An up-to-date listing of all of our resources is available through the office of the Bethel BFC in Emmaus, PA. Additional series are added annually to the collection. Suggestions for such purchases are welcome.

Other Business:

The Inter-cultural Study Committee has asked the Board of Christian Education to prepare teaching materials based on the Biblical Principles of Living. Work on this project will proceed during the year ahead.

An ad-hoc committee has been appointed to develop guidelines for the local church regarding criminal record and child abuse clearance. Its goal would be to help local churches to establish a plan that would protect the children, church, and staff as well as to eliminate duplication of efforts for each congregation. Though its work is not complete, the committee urges all BFC to implement a criminal record and child abuse clearance plan. Questions regarding such plans can be addressed to Pastor Richard Paashauss, Calvary BFC, Coopersburg, PA.

Board of Christian Education: Richard T. Paashauss, Chairman; David N. Schoen, Vice-chairman; Michael Herb, Secretary; Annette Kuhns, Treasurer; G. Wayne Clapier, Timothy S. Cowen, David Eisenhower, Mark Matson, Nancy Mertus, Mark L. Morrison, Karen Stull, Jonathan P. Tait.

Financial Report

Opening Checking Balance		\$ 1,872.64
Income		
Audio Visual	90.00	
Christian Ed Training	1,030.00	
Church Contributions	3,395.00	
P.E.D. Income	<u>4,097.00</u>	
Total Income		8,612.00
Expenses		
Audio Visual	57.88	
Christian Ed Training	1,025.00	
Committee Expenses	383.40	
P.E.D. Expense	4,874.54	
Walk Thru The Bible	<u>200.00</u>	
Total Expenses		6,540.82
Transfer to savings		<u>(2,000.00)</u>
Ending Checking Balance		\$ 1,943.82
Opening Savings Balance		\$ 5,449.43
Transfer from checking	2,000.00	
Interest income	<u>65.89</u>	
		<u>2,065.89</u>
Ending Savings Balance		\$7,515.32
Total Assets Board of Christian Education		\$ 9,459.14

Depository: First Union Bank, Emmaus, PA
 Report prepared by Annette Kuhns
 Reviewed by David N. Schoen



Mrs. Rutman filling orders

Report of the Board of Youth & Young Adults

The purpose of the Board of Youth and Young Adults is to bring glory to God and honor to God as it ministers to the adult youth leaders, teens, and young adults of the BFC. We do this by: 1) Promoting unity, 2) Providing training, and 3) Being a catalyst for networking.

To these ends we as a Board met four times this year. We planned and operated several events to try to accomplish these goals.

We were involved in the sponsorship of **Fall Out 2001** to help promote **See You at the Pole** prayer meetings at Lehigh Valley and other high schools. There were 2,600 people at **Fall Out 2001** and with such groups as Skillet, Reliant K, and Rebecca St. James coming we expect the 2002 rally to have over 3,500.

The **Thanksgiving Rally** at Victory Valley Camp and other locations had 260 there from 13 BFC churches.

There were 1,113 in attendance at **Sno Glo** at Pinebrook. We continue to work to try to hone these series of events into the best that they can possibly be.

There was a trip to the shore for Young Adults. 43 people came.

Finally, there was a **Short Term Missions Symposium** sponsored by the Board of Youth and Young Adults and the Board of Missions held at the Quakertown BFC. This event had 65 in attendance.

We are working on two new retreats which will happen in 2002, but the planning for which started in 2001. The first is the **Leadership Retreat**. The plan is to have adult and teen leaders from church gather for inspiration, encouragement, training, and idea sharing. The second is **"Here Am I, Send Me"**, a retreat which will help anyone who believes they might be called to the pastoral ministry. We will endeavor to define what a call is and try to show them how to proceed if they believe that they are called.

Board of Youth & Young Adults: Clyde D. Bomgardner, Jr., Chairman; William J. Dunn, Treasurer; John C. Vandegriff, Jr., Secretary; Andrew T. Crossgrove, Sue Homsher, Ron Kohl, Dennis J. Lawrence, Charles A. Mann, Dorothy L. Ruch

Financial Report 2001

Opening Checking Balance \$ 5,642.28

INCOME CATEGORIES

Church Contributions	125.00
Sno Glo	74,467.00
Thanksgiving Rally	3,590.00
Young Adult Thanksgiving Rally	140.00
Young Adult Shore Retreat	2,810.00
Interest Received	<u>68.07</u>

Total Income Categories 81,200.07

EXPENSE CATEGORIES

Board of Publication & Printing	325.00
Committee Expenses	246.73
Promotions	342.00
Sno Glo	70,726.54
Thanksgiving Rally	3,179.34
Young Adult Thanksgiving Rally	203.00
Young Adult Shore Trip	<u>4,032.49</u>
Total Expense Categories	<u>79,055.10</u>
Ending Checking Balance	7,787.25

Money Market Opening Balance	10,193.07
Interest earned	<u>218.10</u>
Money Market Ending Balance	<u>10,411.17*</u>
Total Assets Bd. of Youth	<u><u>\$ 18,198.42</u></u>

* Restricted funds - Youth Coordinator

Depository: East Penn Bank, Emmaus, PA
Books Reviewed by David N. Schoen

Report of the Board of Publication and Printing

And the things you have heard me say in the presence of many witnesses entrust to reliable men who will also be qualified to teach others. 2 Timothy 2:2

After exhorting Timothy to *be strong in the grace that is in Christ Jesus*, Paul sounds his frequent note in the Pastorals about preserving and transmitting the tradition of truth (cf. 1:13-14). As Paul had entrusted the Gospel to Timothy (1:14), so now Timothy must pass it on to *reliable men who will also be qualified to teach others*. In the church we never do better than when we faithfully and accurately convey biblical truth to others around us. For some recipients it is the first hearing of the gospel that is joyfully received. Yet there is an anticipation that more than the gospel is to be conveyed here. There is doctrinal and practical living kind of truth which needs to be transmitted. We attempt to communicate biblical truth through many different ways even using breakfast, lunch, and dinner as opportunities to convey it.

Accuracy becomes most important in the transmission of truth. Truth can be lost or badly garbled if it is not carefully guarded. We, on the Board of Publication and Printing, sense the gravity of accurately transmitting that which is entrusted to us. We rely a great deal on proofreading and rereading what we have produced. We make no claim to perfection but we do try to “get it right” so that what is read is indeed an accurate record of what we received. We profit from suggestions offered from you who use our publications, web site, and compact discs.

This past year, we published 11 issues of *Fellowship News*, one *Yearbook*, update pages for our *Faith & Order*, and a compact disc of both the *F&O* and the *Yearbook*, as well as making access to our web site faster and publishing the “Biblical Principles of Order” on it. The *Fellowship News* articles on worship, written from many different perspectives, was particularly well-received. Past articles authored by our beloved sister, Darlene Mahurin, have been published in a volume which will commemorate her kingdom work among us. Thanks to family and friends that helped make this endeavor possible. On November 29, the Board sponsored a meeting at our Cedar Crest Church of concerned minds to project into the future the possibilities of more creative and purposeful use of our web site called “BFC Into Cyberspace Summit.” A number

of concerned people came and shared their helpful ideas. Since then a committee has been formed to bring about some of these changes.

The *Yearbook* and updated *F&O* as well as ancillary material will be burned onto a CD. "Hard copy" updates for the 2001 edition of the *F&O* are available at this Annual Conference. We thank those who are able to purchase the supplies they need for the upcoming year while at Annual Conference. This saves on shipping costs. We also appreciate churches who are able to pay at Annual Conference.

New this year, and available at Conference, will be a tract or pamphlet suitable for giving to visitors to our churches. Space has been provided for each church to copy some of their own information.

Please note the following information:

1. *Fellowship News* articles and questions about editorial policy should go to: Carol Z. Snyder, 3091 York Road, Gettysburg, PA, 17325; 717.337.3408, ccsnyder@supernet.com
2. Questions about billing of accounts and checks should go to the Business Manager: Paul T. Rutman, Apt 607, 824 Lisburn Road, Camp Hill, PA, 17011, 717.731.1490
3. Orders for anything published by the Board should be sent to: BFC of Ephrata, PO Box 299, Ephrata, PA, 17522; 717-733-2526; ebfc@ptd.net.
4. Webservant, Stephen Mann at svmann@compuserve.com
You can contact him through the main page on our website at www.bfc.org.

The Board makes the following recommendations:

Resolved, that a contribution of \$325 for the conference year 2002 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 to the Business Manager, by December 31, 2002.

Resolved, that \$1.75 per member of the Bible Fellowship Church for 2002 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 Board of Publication and Printing table at the 119th Annual Conference.

Resolved, that the cost of the 2002 *Yearbook* be \$8.00 per copy.

Whereas, the Board of Publication and Printing is involved with more than the printed page, therefore be it

Resolved, that the name of our board be changed from Board of Publication and Printing to Board of Communications.
[FIRST READING]

Resolved, that the appointment of Carol Z. Snyder be ratified as Editor of *Fellowship News* for term of three years.

Whereas, the Board neglected to seek ratification of the Business Manager of the *Fellowship News*, at the 118th Annual Conference, and

Whereas, the terms of the Editor and Business Manager are to be on different years, therefore be it

Resolved, that the appointment of Paul T. Rutman be ratified as Business Manager of the *Fellowship News* for a term of two years.

Resolved, that the proposed budget for the year January 1 to December 31, 2003 be adopted.

Board of Publication & Printing: William H. Bartron, Chairman; Daniel P. Allen, Secretary; Paul T. Rutman, Business Manager; Carol Z. Snyder, *Fellowship News* Editor; Stephen Mann, Clyde W. Snyder, Jonathan P. Tait.

Financial Report

December 31, 2000 to December 31, 2001

Balance, December 31, 2000	\$ 8,309.00
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Receipts:

From Administrative Budget	4,500.00	
From Boards & Committees	1,625.00	
From Churches	13,749.75	
<i>Fellowship News</i> Sponsors	.00	
<i>Yearbook</i> Sales	5,480.00	
<i>Faith & Order</i>	1,336.70	
Church Supplies	234.25	
Storage Rental Gift	550.00	
Shipping	14.50	
Misc. Cash Sales	90.50	
Interest Received	37.56	
Total Receipts		27,618.26

Expenditures:

<i>Fellowship News</i> :		
Design & Layout	2,250.00	
Printing & Mailing	12,920.70	
Editor's Expense	65.69	
Editor's Honorarium & Proof	1,300.00	
Annual Conference Expense	295.00	
Board Expense	389.08	
<i>Faith & Order</i>	3,975.62	

Yearbook Expense	5,376.84
Storage Rental	550.00
Business Manager Expense	112.70
Church Supplies	378.94
* Mahurin Booklet	900.00
Web Site	304.11
Miscellaneous Expense	433.69
Total Expenses	<u>29,252.37</u>
Balance, December 31, 2001	<u>\$ 6,674.89</u>

* Payment of Mahurin Booklet received in January 2002

Board of Pub and Printing funds First Union Bank, Camp Hill, PA

Books were reviewed/audited by Charles Kline

Proposed Budget - 2003

Receipts	
Administrative Budget	4,500
Boards and Committees	1,950
Churches	14,000
Yearbook Sales	5,500
Yearbook/Fellowship News Sponsors	200
Faith & Order / "Articles of Faith"	1,100
Church Supplies	300
Shipping	75
Interest	50
Total Receipts	<u>27,675</u>
Expenses	
<i>Fellowship News:</i>	
Layout & Design	2,400
Printing & Mailing	14,000
Editor's Expenses	150
Editor's Honorarium	1,500
Annual Conference Expense	300
Board Expense	500
Faith & Order/Articles of Faith	1,000
Yearbooks Costs	5,500
Storage Rental	600
Business Manager's Expenses	100
Church Supplies	500
Web Page Expense	600
Miscellaneous	525
Total Expenses	<u>27,675</u>

Report of the Historical Committee

Most of the business of Annual Conference deals with issues present and future. The Historical Committee deals with the past. For some, issues of the past are a waste of time. Who cares about how it used to be? What is the point of nostalgia?

Those who serve the Historical Committee believe that the past is relevant to the present for a number of reasons. First, the past offers the explanation of who we are which helps to form our sense of identity. Second, the past is a laboratory where we can see how our ideas have shaped us. Those who think about our future do well to be aware of our past. Our past should not be an anchor that holds us back but rather a rudder that guides us to our future.

The Historical Committee endeavors to preserve the story of our past that we may learn for our future. The Committee continues its commitment to the work of collecting and preserving the material of our past. Many of our current projects involve computerizing the records we have available to us.

Minutes of previous meetings are being made available on-line at our website,

www.BFCHistory.org.

At the time of this writing, the following minutes can be found on the website: General Conference (1868 - 1916), Annual Conference (1896-1917, 1985-1999), Ministerial Convention (1899-1911). Of special note is the work of Diane Hertzog and Royal Kramer of Allentown who have helped to prepare the minutes for publication to the website.

Other materials have been made available. Those who visit the website will find papers of the Historical Society, selected study papers of Annual Conference, past publications by pastors and other items of interest for those who want to know more.

A significant project is nearing completion. The pastoral assignment record has been computerized allowing churches who wish to document those pastors who served them. Former Annual Conference Secretary C. H. Brunner began the compilation of this record many years ago. More recently, Willard E. Cassel updated the record. When completed, this record will be maintained as a reference tool.

The Historical Committee sponsored an essay contest this year. The purpose of the contest is to encourage people to learn more about and stimulate interest in our history. The winners will be announced in Fellowship News.

The Historical Society met this year in Lebanon. Mrs. Judy Althouse presented an excellent paper on the history of the Lebanon Church. Richard E. Taylor explored how the experience of former Preacher George A. Campbell during the Civil War

affected his ministry in the Mennonite Brethren in Christ Church. The next society meeting will be held on Saturday, October 26, 2002, in Reading where we will learn of the Reading Church and hear about the life of C. H. Brunner.

Churches and individuals are reminded that records you have may be important in preserving our history. While we know that Jesus will return and eliminate the need for archives and past records, we do not know when He will come. We don't know how many generations will follow after us before He comes. If the significance and the identity of the Bible Fellowship Church are to be understood by those generations, the records we preserve today will be invaluable.

Historical Committee: Jill A. R. Davidson, Chairperson; Richard E. Taylor, Archivist and Secretary; Harold P. Shelly, Robert W. Smock, David E. Thomann, Daniel G. Ziegler)

Financial Report

1/1/2001 - 12/31/2001

Balance 12/31/2000		\$ 885.11
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Receipts

Book / video sales	279.00	
Annual Conference Allowance	<u>1,000.00</u>	
Balance	<u>1,279.00</u>	<u>1,279.00</u>
		<u>2,164.11</u>

Expenses

Mileage	194.66
Web Site (CCIS)	269.55
Archive Maintenance	500.00
Bank Charge (Checks)	24.33
Membership	25.00
Postage	<u>49.55</u>

Balance	1,063.09	<u>1,063.09</u>
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Balance 12/31/2001	\$ 1,101.02
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[Funds are deposited at First Union National Bank, Brookhaven, PA]
 [This account was reviewed and certified as correct by Timothy S. Cowen, Wallingford, PA.]

Report of the Conference Judicatory

The Conference Judicatory received no communications from the churches, agencies, or individuals from 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; Robert H. Zentz; James A. Beil; Lee E. Boyles; L. James Roberts, Jr.; Dean A. Stortz; Ronald W. Reed; Steven C. Boepple; Calvin T. Reed.

Report of the Beneficiary Society

*"Make a joyful noise unto God, all ye lands.
Sing forth the honor of his name; make his praise glorious.
Say unto God, How awe-inspiring art thou in thy works!"
Psalm 66:1-3A*

During this past year the Lord has called home to their eternal reward one of our Pastor's wives, Mrs. Darlene Mahurin, and one of our widows, Mrs. Valeria Baer, the widow of the late Paul E. Baer. Our sympathy and prayers were extended to pastor Mahurin and the family of Mrs. Baer along with checks to each of \$5,000.00. We have also given aid grants to Mrs. Barbara Chappell and Mrs. Marilyn Coble, widows of our ministers now in glory. Both of these widows are actively engaged in the Lord's work; Barbara ministering with Bible Visuals, Inc. in Akron, PA. and Marilyn aiding in the ministry at Scranton Bible Fellowship Church.

A new proposal for the security of the Society has been prepared by the officers of the Society and will be voted on at this Annual Conference.

Beneficiary Society: John H. Riggall, President; R. C. Reichenbach, Secretary; LeRoy S. Heller, Treasurer.

First Union - FNMA	6.50%	10,000.00
First Union - FNMA	6.50%	6,000.00
First Union - FHLMC	7.25%	1,000.00
First Union - GNMA	6.50%	1,000.00
Chase Mortgage Fin Corp.	7.00%	4,000.00
Chase Mortgage Fin Corp.	6.75%	3,000.00
GE Capital Mtge Services	7.00%	1,000.00
GE Capital Mtge Services	<u>7.00%</u>	<u>12,000.00</u>
Total Investments		<u>160,860.90</u>

Total Assets - December 31, 2001 \$ 174,129.48

Notes

1 - Investments are listed at cost or Face Value.

2 - Anticipated income on First Union investments for year is \$8,935
Books reviewed by Ellis Lee Hostetter, CPA



*Robert Zentz,
President & Administrator
Fellowship Homes, Inc.*



*Nathan Brosius,
Director
Pinebrook Bible Conference*

Report of the Committee on Examination of Minutes of Particular Churches

The Committee on Examination of Minutes of Particular Churches met on Thursday, March 14, 2002 at Bethel BFC, Emmaus, PA.

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 and Order*, 403-3 and 403-4.

The Committee communicated with every church reminding the pastor 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 the Examination of Minutes of Particular Churches,
c/o Ralph M. Soper,
418 Elm Street, Emmaus, Pa. 18049,
to arrive no later than March 1, 2002.

The Committee expresses its appreciation once again for the use of the checklist that was sent with the letter to the churches. The committee also appreciates those churches that mailed back all of the requested documentation in exactly the precise order found on the checklist. We would remind each of the churches again this year of the need to verify evidence of audit of the finances and also a record of church members being made aware of the designation of the Pastoral Relations Committee.

Several churches reported the Elders' Declaration of Agreement with the Articles of Faith and willingness to follow the Principles of Order. This was new for the churches this year so we thank those who did it and look forward to all the churches reporting it next year.

The Committee would like to remind everyone that the minutes pertaining to the previous year plus the proposed budget for the upcoming year need to be at the designated address by March 1. This may mean an adjustment as to when your congregational meeting is held but we do appreciate your cooperation.

There were no petitions this year from the churches.

Committee on Examination of Minutes Particular Churches:
Ralph M. Soper (Chairman), Jonathan P. Tait (Secretary), William H. Bartron, Ronald C. Erb, David N. Heineman.

Report of the Ministerial Convention Committee

The Annual Ministerial Convention was held on Tuesday and Wednesday, September 25th and 26th, 2001 at Pinebrook Bible Conference Center.

The Conference theme was entitled: *Shepherding with Passion*. Three sessions dealt with "The Shepherd's Pastor," "The Shepherd's Priorities," and "The Shepherd's Passion." Each session heard from a retired pastor relating how things were viewed and done in the past, and from a current pastor dealing with the same issues today. Our concluding session took the form of a Bible message on "Shepherding with Passion" presented by Dr. Michael Bobick. We had a great time of instruction, worship, fellowship, and observance of the Lord's Supper. Pastors' wives were also invited and they met for their own meetings as well as joining us in some of the services.

At the business meeting, the following member was elected to serve on the 2002 committee: Pastor C. Larry Bennett. Pastor Ronald C. Mahurin's term expired and the committee decided to ask him to serve as a non-elected advisor to this committee.

The Committee is constituted as follows:

<u>2001 Convention Committee</u>	<u>2002 Convention Committee</u>
Ronald C. Erb, Chairman	Ronald C. Erb, Chairman
Allan R. Vivona, Secretary	Allan R. Vivona, Secretary
Harvey J. Fritz, Jr., Treasurer	Harvey J. Fritz, Jr., Treasurer
Jonathon W. Arnold	Jonathon W. Arnold
Ronald C. Mahurin	C. Larry Bennett
	Ronald C. Mahurin, Advisor

Length of terms are as follows: 1 year - Allan R. Vivona, Harvey J. Fritz, Jr.; 2 years - Ronald C. Erb, Jonathon W. Arnold; 3 years - C. Larry Bennett.

The 2002 Ministerial Convention is scheduled for September 24 and 25. The theme will be *The Pastor and Suffering*. Our guest speaker will be pastor Wallace Stephenson, a veteran pastor and missionary. Brother Stephenson lost both his wife and daughter in an automobile accident. He has written a book entitled: *Through Tears to Triumph*. He will be accompanied by his second wife and both will minister to us and our wives at the convention.

Ministerial Convention Committee: Ronald C. Erb, Chairman; Allan R. Vivona, Secretary; Harvey J. Fritz, Treasurer; Jonathon W. Arnold, C. Larry Bennett, Ronald C. Mahurin - Advisor.

Financial Report

January 1, 2001 - December 31, 2001

Beginning Balance: January 1, 2001 \$ 2,402.41

Receipts:

Board of Directors	1,000.00	
Registrations	<u>3,190.00</u>	
Total Receipts		4,190.00

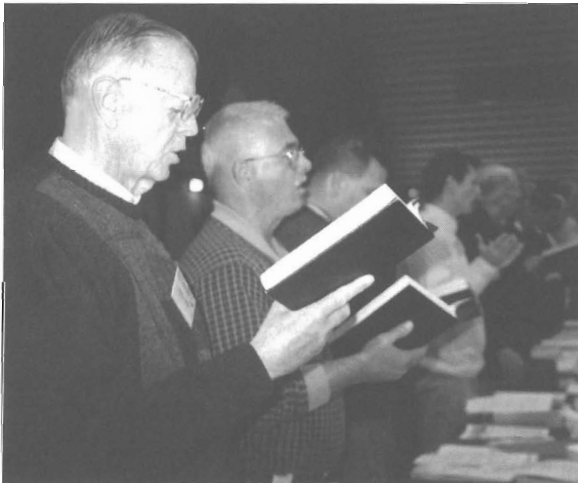
Expenditures

Pinebrook Bible Conference	3,439.00	
Conference Speakers	875.00	
Refunds	140.00	
Board Expenses	110.28	
Printing and Postage	53.34	
New Check Charge	<u>23.00</u>	
Total Expenditures		<u>4,640.62</u>

Balance: December 31, 2001 \$ 1,951.79

Account held by Sovereign Bank

Audited by Carlton Wentz



Worship!

Report of the Committee to Examine the Minutes of 118th Annual Conference

The 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).

Following this Conference, the committee will correct two archive copies of the 2001 *Yearbook* as to minor matters of punctuation. In addition, the following corrections to the *Yearbook* were received or were discovered by the committee:

- p.iv (subtitle) New Community Bible Fellowship Church
should read: New Community Church
- p.iv (caption of lower picture)
insert: Johannah, after: Pastor Ralph,
- p.v. (table of contents)
Table of Ministers . . . , should reference: . . . xviii
A Look Back - October 1901 . . . , should reference: . .
. xxii
- p.ix (first paragraph, line 9) were he served
should read: where he served
- p.xix (Ordained Ministers Between Calls)
delete: Beil, Thomas J. and dates
move: Byrd, Terris L. to Ordained Mininsters on Leave
of Absence, change status date to: 2001
- p.10 (captions under middle pictures, 2nd lines)
switch: Tuesday Morning and Wednesday Morning
[speakers are correct]
- p. 11 (line 4)
change: Church to church
- p. 18 (last line of page) Delegate of Whitehall, PA, BFC
should read: Delegate of Whitehall BFC
- p. 22 (lines 9 and 10) its work there.
should read: the work there.
- p. 22 (line 16, note) New Community BFC, Brooklyn,
should read: New Community Church, Brooklyn,
- p. 45 (line 27) and disabled or licensed ministers

- should read: and disabled ordained or licensed ministers
- p. 50 (line 23) Commimttee on Auditing (see page: 200)
should read: Committee on Auditing (see page: 201)
- p. 58 (line 12) and Committee.
should read: Committees.
- p. 87 (ERF table)
12/31/2000 balance should be: \$18,711.47
- p. 91 (General Statistical Report; 3. Number of Missionaries)
Active Applicants; total adults; should read: 12
TOTALS; Total Adults; should read: 169
- p. 92 (General Statistical Report; 4. Geographical Areas)
TOTALS; should read: 92 157 37
- p. 112 (line 3) Mark C. McCreary
correct to: J. Mark McCreary
- p. 122 (line 18) G. Wayne Clapier
should be listed after: Clyde Bomgardner
- p. 124 (paragraph 3, line 17) Theme this year
“theme” should be lower case
- p. 129 (paragraph 2, line 1) the MRF valance
should read: the MRF balance
- p. 130 (line 33) and disabled or licensed ministers
should read: and disabled ordained or licensed ministers
- p. 137 (line 24) We thank the Lord of providing
should read: We thank the Lord for providing
- p. 198/199 (pledges to the Administrative Budget)
add: state designation “PA” to: Bethlehem, Nazareth,
and Paradise
- p. 203 (appendix)
Statistical Report . . . , should reference: . . . 205
Pastor’s Statistical Information . . . , should reference:
. . . 211
- p. 206 (membership)
total Membership for Thompson, CT should read: 29
- p. 219 (Directory of Mission Boards, line 6) Miss Marion
Gibbon
should read: Mrs. Marion Gibbon
- p. 245 (Studenroth) (H) 610.683.9366
correct to: (H) 601.683.6459

Committee to Examine the Minutes of the 118th Annual Conference: Ralph E. Ritter, Chairman; Gene E. Parris, Jacob J. Susek, Jr.

Report of the Inter-Cultural Ministries Study Committee

The Inter-Cultural Ministries Study Committee continued its work on The Biblical Principles For Living. This past year the Committee finalized several BPLs which are to be considered this year for First Reading. It also revised the BPL, ***Stewardship***. The Committee asked several individuals to be “readers” for the First Reading materials and then held an open meeting on January 22, 2002 for the purpose of gaining more input from our men. About 50 men came to the meeting and the Committee took back for consideration the men’s suggestions. The Committee has published the BPLs on the BFC Web site and offered the Conference significant opportunities to review our work. We appreciate and thank all who have responded with their observations. The following Biblical Principles For Living are being presented for First Reading: #102-5 - ***Truth & Integrity***, #103-2 - ***Repentance And Restitution***, #103-5 - ***Divorce***, #104-1 - ***Stewardship***. The following Declaration On Particular Issues is presented for First Reading: ***Harmful Indulgences #1003-2, Tobacco and #1003-3 Drugs and Other Substances***. The Biblical Principles For Living and the Declaration presented for First Reading have been edited, reviewed, approved by the Committee, and are presented to the Annual Conference for approval and inclusion in the Faith & Order. You will be receiving with your Report Book, a separate Booklet containing these materials for First Reading.

In a previous Report to Annual Conference the Inter-Cultural Committee produced an Historical backdrop to its work. This paper is titled, ***His Glory And Deeds Among All People***, and is available by contacting David E. Gundrum, secretary of the Committee.

It should be noted that throughout the year the Committee has met with representatives of several other Committees of Annual Conference in order to complete its work on the BPLs. With guidance and suggestions from these Committees the Inter-Cultural Committee has a plan in place for the BPLs to replace the Standards of Worship & Life in the Faith & Order within the next two years. The Committee met with the Study Committee on Divorce to finalize the BPL, ***Divorce***. It also met with the past and present Chairmen of Annual Conference along with members of the Agenda Committee in order to prepare for the completion of the First and Second Readings of the BPLs. The recommendations accompanying this report are a reflection of thoughts and agreements of these meetings.

Numerous members of Annual Conference gave the Committee their suggestions and insights with regard to The Biblical Principles For Living. The Committee values this input. These comments have been reviewed and discussed and in some cases corrections, additions, or deletions were made to the particular Biblical Principle For Living.

Joint Committee On Ethnic Church Planting

The Report of The Joint Committee On Ethnic Church Planting is included here as has been the case in the past. The Joint Committee has focused its work this past year on planting churches in the Hispanic communities where there are a number of BFC churches clustered. (Note: The Articles Of Faith have been produced in Spanish and if you have any Spanish people in your church, these would be helpful for them. You may acquire a copy by contacting the Office Of Church Extension or The Board Of Publication and Printing).

The Joint Committee concentrated on producing a proposal for planting an Hispanic Church in Lancaster City. The Committee met with the Capitol Region Consortium (BFC churches in Dauphin, Lancaster, Lebanon, and York Counties). The Consortium approved the proposal, then took it back to their churches. The churches have now approved it and several have already set aside funds for the project. The Committee then proceeded to complete its demographic work in Lancaster and decided to target the northern section of the city where four thousand Hispanics live and there are only two churches reaching this group. It is now the Committee's task to locate an Hispanic church planter and the project will be ready to launch. Please pray for this Hispanic Church Planting Project in Lancaster.

The Committee recently met with the Berks County Pastors and they are forming a Task Force to investigate the possibilities of doing a regional church plant in the city of Reading among the Hispanic population. The Joint Committee will be assisting the Berks County group. Pastor Bob Sloan has taken the lead in this project as a part of Sinking Spring's Global Focus approach to missions.

We urge the Annual Conference to continue its support of ethnic church planting and to financially give to the Fund For Ethnic Church Planting. Continue to send your contributions to The Board Of Missions, designated for Ethnic Church Planting.

Conclusion

The Committee needs to complete its work on the Biblical Principles For Living as it sets in motion a plan for concluding the

Readings of the BPLs and then to have them replace the **Standards of Worship & Life** in the **Faith & Order**. Included in the following resolutions is the plan by which the BPLs will be in place by the 2003 Conference.

It should be noted that the 118th Annual Conference appointed a Committee to study the Declaration: **#105-5 - Secret Oath-Bound Societies** (New unofficial number is #1005). This Committee will be reporting separately to the 119th Annual Conference.

A "**Biblical Principles For Living - Revised for 119th Annual Conference**," booklet has been prepared and distributed with the Annual Conference Report Book. Please reference the Booklet with regard to the **Biblical Principles For Living** and the **Declaration On Particular Issues**.

The Inter-Cultural Ministries Study Committee recommends:

1. **Whereas**, The Inter-Cultural Ministries Study Committee has reviewed, edited and approved certain Biblical Principles For Living; therefore be it **Resolved**, that the 119th Annual Conference approve for First Reading and inclusion in the Appendix, titled, *Biblical Principles For Living*, of the Faith & Order, the following Biblical Principles For Living: #102-5 - *Truth & Integrity*, #103-2 - *Repentance And Restitution*, #103-5 - *Divorce*, #104-1 - *Stewardship*, and the following Declarations On Particular Issues: Harmful Indulgences #1003-2 — *Tobacco*, and #1003-3 — *Drugs and Other Substances*.
2. **Whereas**, the BPLs and the Declarations on Particular Issues (DOPI) are two distinct bodies of work, and **Whereas**, the BPLs are to be Principles that describe the BFC's views on areas of Christian living, **Resolved**, that the DOPIs be included in its own section (presently and unofficially #1000) in the Faith & Order; and further **Resolved**, that the 119th Annual Conference approve for First Reading, Declarations On Particular Issues: Harmful Indulgences #1003-2 — *Tobacco*, and #1003-3 — *Drugs and Other Substances*.
3. **Whereas**, BPL 102-1 on Holiness has been already approved at First Reading; and **Whereas**, we desire to add Acts 17:30, 31 as an additional reference to footnote #5; therefore be it **Resolved**, that we add Acts 17:30, 31 to footnote #5 in BPL

102-1 on Holiness.

4. **Whereas**, the 108th Annual Conference directed the Inter-Cultural Ministries Study Committee, *“to proceed with a review of the Standards Of Worship & Life to assure that they express culturally transcendent Biblical truths and values in language that is applicable to all cultures, (1991 Yearbook, pg.151); and*
Whereas, the Committee determined that the Standards Of Worship & Life contained, *“...confusing and archaic language, an absence of statements on some significant values, demonstrated inadequate Scriptural support, (1992 Yearbook, pg.173); and*
Whereas, the 109th Annual Conference directed the Inter-Cultural Ministries Study Committee to, *“develop culturally transcendent Biblical ‘Value Statements’” (1992 Yearbook, pg.176), (Conference changed the name to “Biblical Principles For Living”); and*
Whereas, Conference has demonstrated its agreement with the production of the Biblical Principles For Living, having approved certain BPLs for First and Second Readings since they were initially presented at the 110th Annual Conference; and
Whereas, the 113th Annual Conference approved by rule of exception that the Second Readings of the BPLs, *“be extended beyond the three Consecutive Annual and be given as much time as necessary between readings” (1996 Yearbook, pg. 29); and*
Whereas, the 118th Annual Conference approved, *“that the Biblical Principles For Living collectively replace The Standards Of Worship & Life in the Faith & Order, after their Second Reading,” and further resolved, “ the section in the Faith & Order which will contain the Biblical Principles For Living, be titled Biblical Principles For Living” (2001 Yearbook, pg. 36); and*
Whereas, Annual Conference has expressed its desire to complete the work on the Biblical Principles For Living and have the Principles put in the Faith & Order, replacing the Standards of Worship & Life; and
Whereas, even if Annual Conference limited discussion to thirty minutes per Principle, it will need at least three hours for the First Reading Materials and twelve hours for the Second Readings and at the current scheduling of half day sessions for the discussion of the Principles it would take till 2005 to complete the Readings; therefore be it

- Resolved**, that enough time be given at the 119th Annual Conference to complete the First Reading materials; and further
- Resolved**, that the Agenda Committee allow at the 120th Annual Conference at least six hours for Second Readings; and further
- Resolved**, that Annual Conference have an adjourned session of Conference in 2003, if necessary, to complete the Second Readings.
5. **Whereas**, we believe the Biblical Principles For Living are God's intended principles by which we should live; and **Whereas**, we believe the Biblical Principles For Living should be urgently and diligently taught to our congregations; therefore be it
- Resolved**, each Pastor and Delegate seek ways to implement the teaching of the Biblical Principles For Living for their congregations; and further
- Resolved**, that we request lesson plans for the Biblical Principles For Living be developed by The Christian Education Committee of Annual Conference.
6. **Whereas**, monies are needed to plant ethnic Bible Fellowship Churches, and
- Whereas**, the Committee believes that God has provided the people and opportunities and desires His church to reach the alien in the land and plant churches; therefore be it
- Resolved**, that each Pastor and Delegate to Annual Conference, if they have not already established a line item in their budgets for ethnic church planting, be encouraged to work with their churches to budget monies for ethnic church planting.
7. **Whereas**, the work of the Inter-Cultural Ministries Study Committee is not yet complete; and
- Whereas**, the Committee would like to prepare the Biblical Principles For Living for Second Readings, therefore be it
- Resolved**, that the 119th Annual Conference direct the Inter-Cultural Ministries Study Committee to continue its work.

The Inter-Cultural Ministries Study Committee: Roy A. Hertzog, Chairman; David E. Gundrum, Secretary; Delbert R. Baker II; Carl C. Cassel; G. Wayne Clapier; Daniel G. Ziegler.

Article 102-1 - Holiness (Revised 11/13/01)

First Reading 1999

102-1.1 God is holy.¹ He is separate from and superior to all creation.² He is absolutely pure and good.³ He cannot sin and hates sin.⁴ Because He is holy, He calls people to holiness.⁵

102-1.2 Holiness involves a setting apart, a dedicating or devoting, of someone or something for a special purpose.⁶ Believers are set apart for God and called saints, or holy ones.⁷ The Bible reveals the holiness of God and declares His standard for a holy life.⁸ God's law teaches all people are sinners and His Spirit convicts of sins.⁹ All those who belong to God are, through the work of Christ, declared holy and are responsible to live holy lives.¹⁰ God's purpose is that every believer through the experiences of this life be changed into the likeness of His Son.¹¹

102-1.3 Sanctification, or practical holiness, is progressively realized by the power of the Holy Spirit.¹² For Christians, there is to be a separation from all forms of evil, and a full surrender to the Lord.¹³ Believers are not to continue any longer in the sinful ways of the world but should rather seek to have all thoughts and actions conformed to the revealed will of God.¹⁴ Sin's control and its continued practice must cease.¹⁵

102-1.4 The church is also called to holiness.¹⁶ Believers are to encourage one another to live righteously,¹⁷ warn against the dangers of all sin,¹⁸ confess and repent of all individual and corporate sin,¹⁹ and submit to discipline as taught by the Lord.²⁰ Christian leaders have a particular responsibility to set proper examples.²¹

¹ Exo.15:11; Psa.99:9; Isa.6:3

² Psa. 89:5-8; Isa.57:15; Rev.15:4

³ Psa.33:5; Hab.1:13; James 1:13

⁴ Exo.34:6-7; Psa. 5:4-6; 1Jo.1:5

⁵ Lev.10:3; 19:2; **Acts 17:30, 31**

⁶ Exo.20:8; Deut.7:6; 1Pe.2:9-10

⁷ 1Cor.1:2; Rom.1:7; Heb.12:14

⁸ Exo.20:1-17; Mat.22:37-40; James.2:10

⁹ Rom.3:19-20; John16:7-14;

1Tim.1:8-11

¹⁰ Rom.3:23-26; Rom.8:1-17;

Heb.10:10

¹¹ Rom.8:28-29; Phil.1:6; 2Pe. 1:3-

4

¹² Rom.8:26-30; 2Cor.3:18;

2Thes.2:13

¹³ 2Cor.6:14-7:1; Eph.4:17-5:14

¹⁴ Rom.12:1-2; Col.3:9-10;

1Pe.1:13-16

¹⁵ Rom.6:1-14; Tit.2:11-14;

1Pe.2:11-12; 1Jo.2:13

¹⁶ 1Cor.3:16-17; Eph.5:25-27

¹⁷ Gal.6:1-2; Heb.10:23-25

¹⁸ 1Thes.5:14; James 5:19-20

¹⁹ Pro.18:13; 1Cor.5:1-2;

2Cor.2:5-8; 1Jo.1:9; Rev.3:19

²⁰ Mat.18:15-17

²¹ Phil.3:17; Heb.13:7; 1Pe.5:1-3

Article 102-5 - Truth and Integrity (Proposed — Revised 2/26/02)

102-5.1 God the Lord, the Father of Jesus Christ, is the only true God.¹ He is the God of truth,² who has never lied,³ and never will. He is absolutely truthful.⁴ Jesus, who is God the Son, is the truth.⁵ He is full of grace and truth.⁶ He always tells the truth.⁷ The Holy Spirit is the Spirit of Truth.⁸ He is the truth⁹ and He guides believers into all truth.¹⁰

102-5.2 The Word of God is truth¹¹ and is the standard for truth. This truth does not change¹² and the opposite of truth is falsehood. God desires¹³ and requires¹⁴ that all people speak only truth. His directives for truthfulness are found in the third¹⁵ and ninth¹⁶ commandments. The failure to be truthful is sin. Lying is among the sins of unbelievers that will be judged in hell.¹⁷ Believers who lie are disciplined by the Lord, even to the point of death.¹⁸

102-5.3 The believer and the believing community are commanded to tell the truth.¹⁹ This includes keeping promises and honoring contracts, whether written or oral. The Christian and the church must keep their promises even when it is costly to do so.²⁰

102-5.4 In the Scriptures, truth and integrity stand together.²¹ Integrity is soundness, wholeness, consistency of character. Without truth there is no integrity.²² God is pleased with integrity²³ and judges accordingly.²⁴ Integrity protects believers²⁵ and upholds them through difficult times in life.²⁶ It provides security and guidance for a believer's life.²⁷ All teaching of God's truth must show integrity.²⁸ Truth and integrity must be lived out in love so that the body of Christ might mature.²⁹

102-5.5 To fail to keep one's word is a lack of integrity betraying the trust of others and dishonoring the God of truth.³⁰

¹ John 17:3

² Isa. 65:16

³ Num. 23:19; Titus 1:2

⁴ Isa. 45:23; John 3:33

⁵ John 14:6

⁶ John 1:14; Eph. 4:21

⁷ John 8:40, 45, 46; 16:7; Rev. 3:7, 14

⁸ John 14:16; 1 John 4:6

⁹ 1 Jo. 5:6

¹⁰ John 14:16, 17, 26

¹¹ John 17:17

¹² Psal. 119:89, 160

¹³ Psal. 51:6

¹⁴ Exo. 23:1; Psal. 34:12-14; Eph. 4:15,

²⁵

¹⁵ Exo. 20:7; Lev. 19:12

¹⁶ Exo. 20:16¹⁷ Psa. 5:6, 9, 10; Rev. 21:8; 22:14, 15¹⁸ Jer. 9:4-9; Acts 5:1-10¹⁹ Col. 3:8, 9²⁰ Psa. 15:1-4²¹ Job 27:4, 5; Mat. 22:15, 16; 2 Cor.

1:17-20

²² Isa. 59:3, 4²³ 1 Chr. 29:17²⁴ Psa. 7:8²⁵ Psa. 25:21²⁶ Psa. 41:12²⁷ Pro. 10:9; 11:3²⁸ Titus 2:7²⁹ Eph. 4:14-16³⁰ Mat. 5:33-37

Article 103-2 - Repentance and Restitution

(Proposed -- Revised 1/8/02)

103-2.1 Repentance is a change of mind and heart that leads to a changed life. God commands every person to repent.¹ There is no salvation without repentance.²

103-2.2 When believers sin, they should repent and confess their sins. When they do this, the Lord promises forgiveness and cleansing.³

103-2.3 People who repent are to produce fruit of repentance in their lives.⁴ One fruit of repentance is for the believer who has sinned to make restitution for any loss the sin caused other people. Restitution is a demonstration of repentance. Believers should be instructed to make restitution⁵ as led by the Holy Spirit to satisfy the righteousness of God.

103-2.4 Restitution involves payment to the offended party for injury to life, limb or property which has been destroyed, lost or damaged due to one's sin, negligence or carelessness. Restitution was commanded by the Lord God in the Law.⁶ It is reiterated in the Proverbs⁷ and the prophets.⁸ It was advocated by John the Baptist⁹ and practiced by Zacchaeus the chief tax collector.¹⁰ Jesus directed His followers to settle any claims that anyone had against them even before going to the Lord in worship.¹¹ Such settlement would include restitution of any loss suffered by others. Restitution is taught by the Apostle Paul in his letter to Philemon¹² and implied in his letter to the Ephesians.¹³

¹ Acts 2:38; 3:19; 17:30² Luke 13:3, 5³ 1 Jo. 1:9; Prov. 28:13⁴ Mat. 3:8; Acts 26:20⁵ Rom. 13:7-10⁶ Exo. 21:26-36; 22:1-15; Lev. 6:1-

7; 24:18; Num. 5:5-9

⁷ Prov. 6:30, 31⁸ Ezek. 33:14-16⁹ Luke 3:7-14¹⁰ Luke 19:8, 9¹¹ Mat. 5:23, 24¹² Philemon 18, 19¹³ Eph. 4:28

Article 103-5 - Divorce

(Proposed -- Revised 2/26/02)

103-5.1 Divorce is the breaking of the marriage covenant instituted and ordained of God. God hates it because it is inconsistent with His purpose¹ and creates problems for all those associated with it.

It is not permitted for any reason other than adultery,² and should be considered only after careful and prayerful attempts for forgiveness and reconciliation.³ Scripture permits but never requires that a person divorce a marriage partner who has committed adultery.⁴

103-5.2 People divorced for reasons other than that allowed by Scripture ought not marry another but be reconciled, and seek God's resolution for the breakdown of the marriage.⁵ Divorced persons must seek forgiveness for any sin that led to, or is associated with, their divorce. They should seek the grace of God for their spiritual growth and healing.⁶

103-5.3 The church should seek to prevent divorce by offering both premarital counseling and on-going opportunities for marital instruction.⁷ The principles that make for a godly marriage should be evident in the life and example of every Christian family, especially the leadership of the church.⁸

103-5.4 By the grace of God, those who have been divorced and those who have married divorced persons, if they give evidence of forgiveness and Christian living, may be admitted to church membership and do not forfeit the privilege of serving within the Church.⁹ Each particular church should evaluate the circumstances surrounding a divorce or remarriage in order to assure obedience to Scripture and confirm or establish the legitimacy of any remarriage.¹⁰

103-5.5 The church should counsel those considering divorce to seek other solutions to the problems in their relationships. There are times when a church is called upon to exercise discipline towards those who are seeking, or who have obtained a divorce. There are also times when a church is called upon to exercise discipline towards those who are seeking to re-marry, or who have already remarried. Remarriage of individuals who have been divorced is acceptable if the prior union has been dissolved on the basis of adultery or a return to the former partner is impossible.¹¹

Individuals involved in these circumstances must submit themselves to the Word of God in their present situation.¹²

103-5.6 The responsibility of the church toward people considering divorce, remarriage, or those who have been divorced or remarried, is always to apply the Word of God in love.¹³ The goal of this ministry is to restore any break in their fellowship with God and with the life of the church, to preserve the purity of the church and to clear the reputation of a person.¹⁴

¹ Gen 2:24; Prov. 2:17; Mal. 2:14-16

⁸ 1 Tim. 3:1-7; Titus 1:6

² Mat. 5:32; Rom. 7:2

⁹ 1 Cor. 6:9-11; Heb. 2:11

³ Mk. 10:6-9; 1 Cor. 7:10, 11

¹⁰ Heb. 13:4

⁴ Mat. 19:9

¹¹ 1 Cor. 7:39; Deut. 24:1-4

⁵ Psa. 139:23, 24; Rom. 7:2, 3; 1 Pet. 3:7-9

¹² 1 Cor. 7:17-24

⁶ Gal. 5:14-23; Eph. 4:32; Col. 3:12, 13

¹³ Eph. 4:15, 16

⁷ Pro. 11:14 (15, 22, 23); Titus 2:3-8

¹⁴ 1 Thes. 4:4-7

Article 104-1 - Stewardship (Proposed Revision)

(Revised 2/26/02)

104-1.1 God owns everything because He is God and created all things.¹ Believers belong to God not only by creation but also by redemption.² They are, therefore, to be good stewards or managers of all God has entrusted to them.³

104-1.2 Believers have the responsibility to proclaim the message of redemption and reconciliation to the unredeemed.⁴ Spiritual gifts, skills and abilities are given by God⁵ and are to be used for the benefit of others, especially the body of Christ.⁶ Children⁷ and all others needing care call believers to exercise stewardship.⁸ All the believers' relationships provide opportunities to bring people to Christ and to strengthen believers in the Christian life.⁹ The earth and all things in it are for God's glory.¹⁰ People are given the responsibility to conserve and manage the earth and its natural resources.¹¹

104-1.3 A believer's possessions are to be used for God's glory. The Bible teaches that a portion of all resources is to be willingly and cheerfully returned to God through tithes and offerings. Tithing,¹² the giving of a tenth, was practiced since the time of Abraham¹³ and was required by God after the law was given.¹⁴ The New Testament teaches that our giving is to be systematic, proportionate, cheerful, and generous.¹⁵ Such giving is an act of

worship¹⁶ and a means of supporting the work of Christ's Church.¹⁷

104-1.4 Good stewards live all of life in submission to the Creator/Redeemer. This life should be used to please God and glorify Him in thought, word, and action.¹⁸ The believer's body is the temple of God¹⁹ and is to be acceptable to Him.²⁰ This wonderful creation is meant to glorify God,²¹ in ways such as abstaining from sexual immorality,²² maintaining a healthful diet²³ including not over eating,²⁴ proper exercise,²⁵ and adequate rest.²⁶ Believers are called to resist worry²⁷ and to be clear-minded and self-controlled by purifying themselves from everything that contaminates body, mind, and spirit.²⁸

104-1.5 Believers should consider stewardship before physical or mental disability occurs. Steps should be taken to provide for health care, children, assets, payment of debts and other personal responsibilities. Good stewardship includes developing an adequate plan to avoid unnecessary loss of resources and to distribute assets in a God-honoring manner.²⁹

¹ Gen. 1-2; Deu. 10:14; Psa. 24:1, 2

² Gen. 3; Rom. 5; 1 Cor. 6:20

³ Deu. 8:11-18; Luke 12:41-48

⁴ 1 Cor. 9:16, 17; 2 Cor. 5:17-19; 1 Thes. 2:3, 4

⁵ Exo. 35:30-35; Rom. 12:4-8; 1 Cor. 12:28; 1 Pe. 4:10

⁶ Rom. 14:19; 1 Cor. 14:12

⁷ Psa. 127:3

⁸ Luke 10:25-37; Eph. 6:4; 1 Tim. 5:8

⁹ Rom. 12:4, 5; 15:7; Phil. 1:12-14

¹⁰ Psa. 19:1-6; Rev. 4:11

¹¹ Gen. 1:28; 2:15; Psa. 8:6-8; Lev. 25:23

¹² Mal. 3:8-10; Mat. 23:23; 1 Cor. 16:2; 2 Cor. 9:6, 7

¹³ Gen. 14:20

¹⁴ Lev. 27:30; Deu. 14:22; Mal. 3:8

¹⁵ 1 Cor. 16:2

¹⁶ 2 Cor. 9:12-15; Phil. 4:14-18

¹⁷ Num. 18:21, 24; 1 Cor. 9:7-14; 1 Tim. 5:17, 18

¹⁸ 1 Cor. 10:31; 2 Cor. 5:9; Col. 3:17

¹⁹ 1 Cor. 6:19

²⁰ Rom. 12:1, 2

²¹ Psa. 139:13, 14; 1 Cor. 6:19, 20; Phil. 1:20

²² 1 Cor. 6:18

²³ Gen. 1:30, 31; 9:3; Pas. 107:9

²⁴ Pro. 23:2, 3, 21; Phil. 3:18, 19

²⁵ 1 Tim. 4:8

²⁶ Psa. 127:2

²⁷ Mat. 6:25-34; Phil. 4:6

²⁸ 2 Cor. 7:1; 1 Pe. 4:7

²⁹ Pro. 13:22; 19:14; Ecc. 2:18-21

1000 - Declaration on Particular Issues

(Numbering of this series is unofficial)

1001 - Dedication of Children

First Reading 2001

1001-1 Child dedication is a voluntary act in which believing parents publicly present their child to the Lord as an outward expression of their gratitude to Him for the child¹ and as a formal appeal to God for divine assistance in the bringing up of the child. It is not to be confused with baptism, or to be considered as imparting salvation, or viewed as an ordinance of the church.

1001-2 The child is a gift from God and therefore the parents promise, as God's stewards,² to bring up the child in the discipline and instruction of the Lord.²

1001-3 In dedicating their child in the presence of fellow believers, parents are publicly dedicating themselves to the faithful fulfillment of their parental responsibilities³ and are acknowledging their need of the prayerful support and encouragement of those fellow believers.⁴

1001-4 Child dedication becomes meaningful as the parents explain to the child the meaning of this act and consistently carry out the promises made before God and the church at the time of dedication. When one of the parents is an unbeliever, only the believing parent shall make the public presentation.

¹ Psa. 127:3; Jas. 1:17

² Eph. 6:4; Col. 3:21

³ Deut. 6:4-9; Prov. 22:6

⁴ Eph. 6:18; Heb. 10:24, 25

Article 1002 - Abortion

Second Reading

1002-1 God is the creator, sustainer, and giver of life. Only He has the right to say under what conditions it may be taken away.¹ His Word declares that man is made in His image,² and it is for this reason that the death penalty was commanded for murder in the Old Testament.³ It is an evil before God voluntarily to kill unborn children, since they too bear His image, even if they are handicapped or the result of rape or incest. Consequently, as members of Christ's body, the Church, we may not have, give direct assistance to, or perform an abortion,⁴ except in the very rare circumstances where the life of the mother would almost surely be lost by carrying the baby to term.

1002-2 Within the marriage bond a pregnancy and resulting child must be accepted as from God, and the parents are commanded to love the child.⁵ Pregnancies resulting from promiscuous or

licitious behavior are not to be terminated by abortion, which only adds sin forbidden by the sixth commandment to sin forbidden by the seventh commandment.⁶ Therefore, anyone contemplating an abortion, even though outside the Church, should be encouraged to preserve life by completing the pregnancy.⁷ The child can either be raised by its biological parents or be adopted by others.

¹ Gen.9:5,6.

² Psa.139:13-16; Gen.1:27.

³ Exo.21:14.

⁴ Pro.24:11,12.

⁵ Psa.127:3-5.

⁶ Exo. 20:13,14; 1 Cor.6:18.

⁷ Heb.10:24.

Article 1003 - Harmful Indulgences First Reading 2001

1003.1 All believers are saved through faith in the finished work of Christ on the cross. God calls His people to live by faith.¹ This life of faith is an obedient response to the revealed truth of God in the Scriptures.²

1003.2 At salvation believers are baptized into the Church, sealed and indwelt by the Holy Spirit.³ They are to be filled and led by the Holy Spirit.⁴ This filling and leading by the Holy Spirit transforms believers into the Lord's likeness.⁵

¹ Col. 2:6, 7; 2 Cor. 5:7

² 1 Thes. 2:13; 2 Tim. 3:14-17; 2 Pe. 1:19-21

³ 1 Cor. 12:13; Eph. 1:13, 14; Rom.

8:9

⁴ Rom. 8:14; Eph. 5:18

⁵ 2 Cor. 3:8

1003-1 - Alcoholic Drinks

First Reading 2001

1003-1.1 The use of alcoholic beverages is one of the most serious problems in many parts of the world. Its abuse has led to personal and family suffering, serious physical and mental health problems, and increased rates of accidental and criminal injury and death. The financial cost, use of such alcoholic beverages, and the consequences are a tremendous and unnecessary burden on all of society.

1003-1.2 The Scriptures teach that drunkenness is sinful.¹ Due to the addictive quality of alcohol, even the moderate use of alcoholic beverages may lead to serious consequences.² This is especially true because the alcoholic content of some beverages has been tremendously increased since the biblical era. Furthermore, moderate use may be a stumbling block for believer and unbeliever alike.³

1003-1.3 Therefore, the BFC strongly and persistently warns its people of the dangers of alcoholic beverages and urges all members of the BFC to abstain totally from the use, manufacture and distribution of them.

¹ Rom.13:13; 1 Cor.6:9, 10; Gal.5:18-21.² Pro. 20:1; Pro.23:31-35.³ Mat.18:6, 7; Rom. 14:20, 21; 1 Cor.8:9-11, 13.

1003-2 - Tobacco

(Proposed Revision — 1/8/02)

1003-2.1 Because the use of tobacco is harmful to the believer's body¹ it is inconsistent with Christian living.² Its use may negatively affect the believer's ministry to the saved³ and unsaved.⁴ Consequently the church should warn its people of the dangers of tobacco products and strongly urge complete abstinence from them.

¹ 1 Cor. 6:12, 19-20; 2 Cor. 7:1² 1 Pe. 2: 9, 10³ 1 Cor. 8:9-13; Rom. 14:15-21⁴ 1 Cor. 9:12⁵ 1 Cor. 9:24-27

1003-3 - Drugs and Other Substances (Revised 1/8/02)

(First Reading 2001)

1003-3.1 The misuse of, and overindulgence in, drugs and other substances, including prescribed and non-prescribed, are sin and are not of faith. Such abuse controls the believer and gratifies the sinful nature. Both misuse and over indulgence cause the believer to live by feelings, not by faith in God's revealed Word.² The continued abuse of drugs³ and all other substances destroys self-control, leads to addiction⁴ and makes it impossible for the believer to live for the will of God.

1003-3.2 Sinning in this way affects the thinking, attitudes, and passions of the believer.⁵ This results in the believer falling deeper and deeper into sin,⁶ and can damage the body and the mind. Encouraging or aiding others to misuse or overindulge in drugs or all other substances is sin. Selling drugs or other substances to a person for the purpose of gratification of the sinful nature is sin against God and may be against the law.⁷ The Lord Himself holds those who do this responsible⁸ and has many ways to exercise His justice.

1003-3.3 The Church must warn against the dangers of the misuse of, and overindulgence in, drugs and all other substances, provide counsel to those enslaved, direct them to places of treatment, help them to re-build their lives, and determine when such a person is free for ministry in the church.¹⁰

¹ Rom. 8: 5-13; Gal. 5:16, 17² Eph. 2:1-3; 4:20-24³ Rom. 6:16; 2 Pe. 2:19⁴ Col. 1:9, 10; 1 Pe. 4:2⁵ Eph. 4:17-19; Titus 3:3⁶ Pro. 23:29-35; Rom. 7:14-24;⁷ Col. 3:5-10⁸ Luke 17:1-3; Gal. 5:19-21⁹ Pro. 4:14-19; 5:22; Hab. 2:15-16¹⁰ Zeph. 3:5¹¹ 1 Cor. 6:9-11; 1 Tim. 1:12-16

Report of the Secret Society Study Committee

The Secret Society Study Committee met four times since the 118th Annual Conference. We were assigned the task of examining our position on Secret Oath-Bound Societies. We studied the nature of oaths in the Scripture and the implications of those principles to both membership in the Bible Fellowship Church and the responsibilities of living a life that is consistent with our faith and testimony.

The committee has identified two issues in relation to the current Article 112 in the Standards of Worship and Life which we believe require inclusion in the Biblical Principles of Living. The two issues are: 1. Allegiance to Christ, and 2. Oaths.

1. Allegiance to Christ

The committee believes that the most significant issue raised in the present article (Art. 112, Standards of Worship and Life) is the violation of our allegiance to Christ. In order to address that issue, we recommend a statement (below) to be included in the BPL Article 102-1 "Holiness."

2. Oaths

Historically, our communion has taken seriously the various Biblical injunctions against the use of oaths.¹ A proposed article on "Oaths" was rejected in the formation of our *Faith and Order* (79th Annual Conference ((1962))). It addressed matters of profanity as well as oath-taking in a formal sense.² It concluded that "swearing of oaths is forbidden" while recommending the legal option of affirmation in court settings.

Our current article does not contain an absolute prohibition against oaths, rather it declares, "The Scriptures admonish against oaths." Our concern for the teaching of Jesus from the Sermon on the Mount relative to integrity of speech (and its affirmation by the apostle James) should not be lightly dismissed. We see no reason to abandon the seriousness of this matter for Christian living.

Nevertheless, this particular principle of New Testament teaching would not appear to require an independent statement in the *Faith and Order* above other principles not given such treatment.

After some discussion, the committee determined that BPL Article 102-5, "Truth and Integrity," should include a statement

relative to the issues raised by the taking of oaths.

footnotes:

¹ The Complete Writings of Menno Simons (Scottsdale, PA: Herald Press, 1956), p. 517-521. The Doctrines and Discipline of the Evangelical United Mennonites of Canada and the United States (1880), p. 44. The Doctrines and Discipline of the Mennonite Brethren in Christ (1897), p. 45. The Doctrines and Discipline of the United Missionary Church (1951), p. 32. *Faith and Order* of the Bible Fellowship Church (1964), Article 112, Standards of Worship and Life.

² Minutes of the 79th Annual Conference of the Bible Fellowship Church (1962)

The committee presents the following resolutions:

Whereas, the committee believes that the present article on Secret Oath-Bound Societies (Article 112 of the Standards of Worship and Life) is not transcultural, and

Whereas, the committee believes the present article on Secret Oath-Bound Societies, as traditionally understood in the BFC, does not appear to be a large-enough issue to warrant a separate BPL, and

Whereas, it seems most appropriate to deal with the legitimate concerns raised in the present Article 112 under the BPL's "Holiness" (Article 102-1) and "Truth and Integrity" (Article 102-5), therefore, be it

Resolved, that the following statement be inserted in the BPL Article 102-1.3, "Holiness" between sentence ending "Lord" and that which begins "Believers":

"Believers should avoid participation in any group which demands behavior or the affirmation of beliefs that are opposed to our allegiance to Christ." (fn)

fn: Acts 4:19; Romans 12:1-2; 1 Cor 7:23; 2 Cor 6:14-7:1; Eph. 5:11; Matt. 6:24

Resolved, that BPL Article 102-5.5 "Truth and Integrity" be amended by the addition to the end of the paragraph of the following statement:

"Integrity of speech requires purity and truth. Such speech does not require confirmation by oath." (fn)

fn: Matt. 5:34-37; Jam. 5:12

Secret Society Study Committee: Ralph E. Ritter, Chairman; Richard D. Harris, Secretary; Jonathon W. Arnold, Dennis M. Cahill, Jonathan P. Tait.

Report of the Study Committee on Baptism & Church Membership

Introduction

This study committee has met eight times as a whole since the 118th Annual Conference, and numerous times as two subcommittees, to continue our study of the biblical doctrines of the church, baptism, and the proper relationship of the two. The full committee has made an effort to clarify and solidify exactly where we agree and where we disagree, and has issued its final report on the questions of 1) Is immersion the proper mode of baptism? and 2) Should the BFC practice or recognize a mode other than immersion? We are unanimous in our answers of "Yes" to #1; "No" to #2. The full committee therefore presents and is in agreement with pages 1 through 9 of this report, and the appendices at the end of our report.

Where the two subcommittees differ is in the *application* of these truths to the life and practice of our body. Both subcommittees are absolutely committed to maintaining the purity of the church in doctrine and practice. Where we diverge is reflected in our alternate endings to this report. We thank our brethren for their prayers, helpful input, and supportive words this past year.

Committee to Study Baptism and Church Membership: Calvin T. Reed, Chairman; John C. Studenroth, Secretary; Carl C. Cassel, Donald T. Kirkwood, Ronald W. Reed, Clayton E. Weber, and Byron Widger.

Report

Should the BFC practice or recognize another mode of baptism other than immersion? That is the question that this study paper will address. In so doing, the committee will seek to answer two questions.

(1) Is immersion the proper mode of baptism?

(2) Should the BFC practice or recognize a mode other than immersion?

Is immersion the proper mode of baptism?

At this point, the committee includes an extensive citation from Wayne Grudem's *Systematic Theology*. It is not because the committee understands this work to be the definitive statement on the subject. Rather, it provides a very useful framework to facilitate a discussion that is pertinent to the issues in the BFC.

Wayne Grudem understands baptism to be the immersion of believers in water. Thus his synopsis of meaning and mode is in keeping with the committee's understanding of the meaning and mode of baptism. The committee has done much research and is fully convinced in its collective mind that baptism is the immersion of the believer in water. Grudem's arguments for meaning and mode are in keeping with much material that the committee has come across elsewhere. Though many more works and arguments could be cited, the committee acknowledges that those reference works are commonly available. The committee has looked at source documents and has not just relied upon footnotes from secondary works. However, for the sake of space, the committee has included several appendices to aid the reader in seeing the substantiation for some of Grudem's claims regarding meaning and mode. The committee included Grudem's work because the committee deems it to be an adequate synopsis of the kind of material that the committee has seen over and over from numerous sources both on more technical and popular levels.

The reason that we are citing at length from Grudem's *Systematic Theology* is because of his conclusion.

The Bracketed material is an extensive quotation taken from Wayne Grudem's *Systematic Theology*. The numbers in brackets represent Dr. Grudem's footnotes. The footnotes are not reproduced in this paper.

[The Mode and Meaning of Baptism

The practice of baptism in the New Testament was carried out in one way: the person being baptized was *immersed* or put completely under the water and then brought back up again. Baptism *by immersion* is therefore the "mode" of baptism or the way in which baptism was carried out in the New Testament. This is evident for the following reasons:

(1) The Greek word *baptizo* means "to plunge, dip, immerse" something in water. This is the commonly recognized and standard meaning of the term in ancient Greek literature both inside and

outside of the Bible. [4]

(See appendix A)

(2) The sense "immerse" is appropriate and probably required for the word in several New Testament passages. In Mark 1:5, people were baptized by John "*in* the river Jordan" (the Greek text has *en* "in," and not "beside" or "by" or "near" the river). [5] Mark also tells us that when Jesus had been baptized "he came up *out of the water*" (Mark 1:10). The Greek text specifies that he came "out of" (*ek*) the water, not that he came away from it (this would be expressed by Gk. *apo*). The fact that John and Jesus went into the river and came up out of it strongly suggests immersion, since sprinkling or pouring of water could much more readily have been done standing beside the river, particularly because multitudes of people were coming for baptism. John's gospel tells us, further, that John the Baptist "was baptizing at Aenon near Salim, because there was much water there" (John 3:23). Again, it would not take "much water" to baptize people by sprinkling, but it would take much water to baptize by immersion.

(The committee believes this to be the weakest of the arguments for immersion. While coming up out of the water does not in the committee's view absolutely require immersion, it certainly is not inconsistent with immersion.)

When Philip had shared the gospel with the Ethiopian eunuch, "as they went along the road they came to some water, and the eunuch said, 'See, here is water! What is to prevent my being baptized?'" (Acts 8:36). Apparently neither of them thought that sprinkling or pouring a handful of water from the container of drinking water that would have been carried in the chariot was enough to constitute baptism. Rather, they waited until there was a body of water near the road. Then "he commanded the chariot to stop, and they both went *down into the water* Philip and the eunuch, and he baptized him. And when they came *up out of the water* the Spirit of the Lord caught up Philip; and the eunuch saw him no more, and went on his way rejoicing" (Acts 8:38-39). As in the case of Jesus, this baptism occurred when Philip and the eunuch went down into a body of water, and after the baptism they came up out of that body of water. Once again baptism by immersion is the only satisfactory explanation of this narrative. [6]

(3) The symbolism of union with Christ in His death, burial, and resurrection seems to require baptism by immersion. Paul says,

Do you not know that all of us who have been baptized into Christ Jesus were baptized into His death? We were buried therefore with Him by baptism into death, so that as Christ was

raised from the dead by the glory of the Father, we too might walk in newness of life. (Rom. 6:3-4) Similarly, Paul tells the Colossians, "You were *buried with him in baptism* in which you were also *raised with him* through faith in the working of God, who raised him from the dead" (Col. 2:12).

Now this truth is clearly symbolized in baptism by immersion. When the candidate for baptism goes down into the water it is a picture of going down into the grave and being buried. Coming up out of the water is then a picture of being raised with Christ to walk in newness of life. Baptism thus very clearly pictures death to one's old way of life and rising to a new kind of life in Christ. But baptism by sprinkling or pouring simply misses this symbolism. [7]

Sometimes, it is objected that the essential thing symbolized in baptism is not death and resurrection with Christ but purification and cleansing from sins. Certainly it is true that water is an evident symbol of washing and cleansing, and the waters of baptism do symbolize washing and purification from sins as well as death and resurrection with Christ. Titus 3:5 speaks of "the washing of regeneration" and, even though the word *baptism* is not used in this text, it is certainly true that there is a cleansing from sin that occurs at the time of conversion. Ananias told Saul, "Rise and be baptized, and *wash away your sins* calling on his name" (Acts 22:16).

But to say that washing away of sins is the only thing (or even the most essential thing) pictured in baptism does not faithfully represent New Testament teaching. Both washing and death and resurrection with Christ are symbolized in baptism, but Romans 6:1-11 and Colossians 2:11-12 place a clear emphasis on dying and rising with Christ. Even the washing is much more effectively symbolized by immersion than by sprinkling or pouring, and death and resurrection with Christ are symbolized only by immersion, not at all by sprinkling or pouring.

What then is the positive meaning of baptism? In all the discussion over the mode of baptism and the disputes over its meaning, it is easy for Christians to lose sight of the significance and beauty of baptism and to disregard the tremendous blessing that accompanies this ceremony. The amazing truths of passing through the waters of judgment safely, of dying and rising with Christ, and of having our sins washed away, are truths of momentous and eternal proportion and ought to be an occasion for giving great glory and praise to God. If churches would teach these truths more clearly, baptisms would be the occasion of much more blessing in the church.]

Since Christendom has been so divided over the issue of baptism, one might wonder just how clear it is that baptism is to be equated with immersion. While numerous scholars could be quoted at this juncture, the statements of two reformers are quite notable in this regard.

Note the remarks of John Calvin in the *Institutes of the Christian Religion* Vol. 4 Chapter 15 section 19 p. 599:

But whether the person being baptized should be wholly immersed, and whether thrice or once, whether he should only be sprinkled with poured water — these details are of no importance, but ought to be optional to churches according to the diversity of countries. **Yet the word “baptize” means to immerse, and it is clear that the rite of immersion was observed in the ancient church.** (Bold print is the committee's emphasis)

Though Calvin does not view the mode as important, and though great controversy was beginning to swell around it, Calvin is clear that he understands the meaning of the word to be immersion.

Martin Luther asserts the following:

Baptism [German, die Taufe] is **called in the Greek language *baptismos*, in Latin *mersio*, which means to plunge something entirely into the water, so that the water closes over it.** And although in many places it is the custom no longer to thrust and plunge children into the font of baptism, but only to pour the baptismal water upon them out of the font, nevertheless the former is what should be done; and it would be right, according to the meaning of the word *Taufe*, that the child, or whoever is baptized, should be sunk entirely into the water, and then drawn out again; for even in the German tongue the word *Taufe* comes undoubtedly from the word *tief*, and means that what is baptized is sunk deep into the water. This usage is also demanded by the significance of baptism, for baptism signifies that the old man and the sinful birth of flesh and blood are to be wholly drowned by the grace of God, as we shall hear. We should, therefore, do justice to its meaning and make baptism a true and complete sign of the thing it signifies. (Luther, p. 49)

Though the committee does not agree with the baptizing of infants, the committee deems it noteworthy that Martin Luther acknowledges that immersion is the proper mode and urges that it be followed even when it comes to baptizing infants.

Should the Bible Fellowship Church practice or recognize any other mode of baptism?

All too often those who are convinced that the word *baptizo* means to immerse, and that immersion is the proper mode, assert that it is not necessary to practice immersion exclusively. Here Wayne Grudem is illustrative of an ever growing position. Though, he appears to believe that immersion is the proper mode, and that believers are the proper recipients, he calls for the recognition and practice of other modes as well. The committee disagrees with his conclusion. Therefore, we will interact with his arguments as a means of working through this issue. Following is another lengthy quotation from Grudem's *Systematic Theology*:

[Do Churches Need to Be Divided Over Baptism? In spite of many years of division over this question among Protestants, is there a way in which Christians who differ on baptism can demonstrate greater unity of fellowship? And is there a way that progress can be made in bringing the church closer to unity on this question?

One way forward could be for paedobaptists and advocates of believers' baptism both to come to a common admission that baptism is not a major doctrine of the faith, and that they are willing to live with each other's views on this matter and not allow differences over baptism to be a cause for division within the body of Christ. [29] Specifically, this would mean allowing both views of baptism to be taught and practiced in denominations on both sides of the question.

No doubt this would be a difficult thing to do both for Baptist denominations and for paedobaptist denominations, because they have long traditions of arguing for one side or the other on this question. Certainly Christians are entitled to make up their own minds regarding baptism, but it does not seem appropriate that denominational divisions should depend on and reinforce these differences, nor does it seem right that churches require one view or another on baptism for those who wish to be ordained or to function as teachers within the church. [30] Specifically, this would mean that Baptist churches would have to be willing to allow into membership those who had been baptized as infants and whose conviction of conscience, after careful consideration, is that their infant baptism was valid and should not be repeated. Of course,

Baptist churches could be free to teach and to attempt to persuade prospective church members that they should be baptized as believers, but if some, after careful consideration, are simply not persuaded, it does not seem appropriate to make this a barrier to membership. What good is accomplished by such a barrier? And certainly much harm can be accomplished in failure to demonstrate the unity of the church and in barring from full participation in the church those whom the Lord has in fact brought into that fellowship.

On the other hand, those who believe in paedobaptism would have to agree not to put undue pressure upon parents who do not wish to have their infants baptized and not to count those parents as somehow disobedient to the Lord. There might need to be a willingness to have some kind of brief ceremony of dedication of children to the Lord shortly after they are born, instead of a ceremony of baptism, if the parents so desired. And of course both sides would have to agree not to make one view on baptism a criterion for church office or for ordination. [31]

If such concessions in actual practice were made by both sides on this question, the issue might in fact diminish the level of controversy within a generation, and baptism might eventually cease to be a point of division at all among Christians.]

In interacting with Grudem's material the committee questions Grudem's initial assertion:

Should we come to the conclusion that baptism is not a major doctrine of the faith?

One way forward could be for paedobaptists and advocates of believers' baptism both to come to a common admission that baptism is not a major doctrine of the faith, and that they are willing to live with each other's views on this matter and not allow differences over baptism to be a cause for division within the body of Christ. (Grudem p. 982)

Dr. Grudem, in his footnote, anticipates an objection to the idea that baptism is not a major doctrine. He writes,

I realize that some readers will object to this sentence and will say that baptism is *very important* because of what the differing positions represent: differing views of the nature of the church. Baptists would argue that *practicing* infant baptism is inherently inconsistent with the idea of a church made up of believers only, and many paedobaptists would argue that *not practicing* infant baptism is inherently inconsistent with the idea of a covenant

community that includes the children of believers. (Grudem p. 982)

It would be helpful at this point to understand what Dr. Grudem means by a "major doctrine" of the faith. Fortunately, he provides a definition for a "major doctrine" earlier in his work.

A major doctrine is one that has significant impact on our thinking about other doctrines, or that has a significant impact on how we live the Christian life. A minor doctrine is one that has very little impact on how we think about other doctrines, and very little impact on how we live our Christian life. (Grudem p.29)

Does baptism have significant impact on how we think about other doctrines?

Certainly salvation is a major doctrine of the faith. Does one's view of baptism impact one's understanding of salvation? One of the difficulties that exists in addressing the issues of baptism is the wide variety of teaching that exists concerning the meaning, purpose and effectiveness of baptism.

Does one's view of baptism significantly impact on the doctrine of salvation?

The Roman Catholic Church teaches baptismal regeneration.

"The many ritual changes introduced by the Second Vatican Council may lead one to suppose that this reflects also a substantial change in the Church's faith or even a reversal of Catholic doctrine. Not at all." (Hardon p.506.)

In the Catholic Catechism the effects of water baptism are listed.

The following material is a lengthy quotation from *The Catholic Catechism* by John A. Hardon:

[Remission of Sins. Commonly listed first among the effects of baptism is its efficacy to remit original sin and actual guilt, no matter how grave the offenses against God may have been (p. 506)

Grace of Regeneration. Baptism does more than remove the guilt and penalty due to sin. It infuses into our souls the life of grace that Christ won for us by his death and Resurrection. (Hardon p. 508)

Incorporation into Christ. Through baptism we become

united to Christ as the head of the Mystical Body. (p. 509)
Right to Heaven. Since baptism confers the life of grace in the soul, it carries the promise of salvation. In the new liturgy, when the person has been baptized, he is clothed with a white garment, the celebrant says: "You have become a new creation, and have clothed yourself in Christ." (Hardon p. 510)]

The Lutheran View:

Concerning the sacraments, Lutherans hold that baptism and the Lord's supper are instruments of grace. The Word of God added to the water of baptism remits sins, regenerates, and imputes the righteousness of Christ. The evangelical Lutheran O. Hallesby wrote, 'Baptism is the means whereby the little one is regenerated. From the moment of baptism the child has life in God.' To avoid the *ex opere operato* position, Lutherans link baptism with faith. Some maintain that when confronted with the Word pronounced over the water infants actually believe. David Sacer, for example, upholds the reality of 'infant faith' and insists that the expression 'believer's baptism' is a fair description of the Lutheran paedobaptist position. Others claim that infants are baptized on the basis of the faith of parents or sponsor. (Gordon R. Lewis and Bruce A. Demarest. *Integrative Theology* Vol. 3 p. 247)

The Presbyterianism or Reformed Church View:

Is water baptism a sign and seal of the covenant of grace? The *Westminster Confession of Faith* states the following concerning water baptism:

Baptism is a sacrament of the New Testament, ordained by Jesus Christ, not only for the solemn admission of the party baptized into the visible church; but also, to be unto him a sign and seal of the covenant of grace, of his ingrafting into Christ, of regeneration, of remission of sins, and of his giving up unto God, through Jesus Christ, to walk in newness of life. Which sacrament is, by Christ's own appointment, to be continued in the church to end of the world. (Chapter 28 sect 1)

Note that in this understanding baptism is both the sign and the seal of one's being grafted into Christ, of regeneration, and of remission of sins. Thus, the Presbyterian understanding of baptism significantly impacts one's understanding of salvation and how God's grace is communicated. One must keep in mind that the

Presbyterian view of baptism is quite different from that of the Roman Catholic or Lutheran view. The *Westminster Confession of Faith* states:

Although it be a great sin to condemn or neglect this ordinance, yet grace and salvation are not so inseparably annexed unto it, as that no person can be regenerated, or saved, without it; or that all that are baptized are undoubtedly regenerated." (Sect. 5)

However, one should also keep in mind Charles Hodge's explanation of this matter.

It does not follow from this that the benefits of redemption may not be conferred on infants at the time of their baptism. That is in the hands of God. What is to hinder the imputation to them of the righteousness of Christ, or their receiving the renewing of the Holy Ghost, so that their whole nature may be developed in a state of reconciliation with God? Doubtless this often occurs; but whether it does or does not, their baptism stands good; it assures them of salvation if they do not renounce their baptismal covenant. (Hodge Systematic Theology Vol. 3 p. 590)

The Bible Fellowship Church's position is that baptism has no saving or cleansing power.

Article. 20-1 Baptism. *Water baptism, the immersion of the believer,* is a visible testimony to the work of regeneration and a mark of identification and union with Christ. It has no saving or cleansing power, but it is the answer of a good conscience before God; hence it should be administered only to those who have, by faith in the Lord Jesus Christ, realized the forgiveness of sins and possess the assurance of acceptance with God.

Yes, one's view of baptism does significantly affect one's doctrine of salvation and thus is a major doctrine.

Does one's view of baptism significantly affect the doctrine of sin?

Besides the issue of whether or not water baptism has the power to remit original sin, one must address the issue of whether a believer has sinned or not in failing to have their infant baptized.

Note the following two statements from the Westminster Confession of Faith:

Not only those that do actually profess faith in and obedience unto Christ, but also the infants of one, or both, believing parents are to be baptized.

(Westminster Confession of Faith Chapter 28
sect. 4

Although it be a great sin to contemn or neglect this ordinance, yet grace and salvation are not so inseparably annexed unto it, as that no person can be regenerated, or saved, without it; or that all that are baptized are undoubtedly regenerated. (Sect. 5)

Are believing parents sinning by failing to have their child baptized?

One's view of baptism does significantly affect one's doctrine of sin and thus is a major doctrine.

Does one's view of baptism impact one's understanding of the work and ministry of the Holy Spirit?

The Reformed or Presbyterian view is that baptism is not only the sign but the seal of the covenant of grace.

Baptism is a sacrament of the New Testament, ordained by Jesus Christ, not only for the solemn admission of the party baptized into the visible church; but also, to be unto him a sign and seal of the covenant of grace, of his ingrafting into Christ, of regeneration, of remission of sins, and of his giving up unto God, through Jesus Christ, to walk in newness of life. Which sacrament is, by Christ's own appointment, to be continued in the church to end of the world. (Chapter 28 sect 1)

The scriptural seal of person's union with Christ and His church is his relationship to the Holy Spirit.

2 Cor 1:21 Now He who establishes us with you in Christ and anointed us is God,

2 Cor 1:22 who also sealed us and gave us the Spirit in our hearts as a pledge.

One receives that seal not in association with water baptism but in association with faith

Eph 1:13 In Him, you also, after listening to the message of truth, the gospel of your salvation-- having also believed, you were sealed in Him with the Holy Spirit of promise,

Eph 1:14 who is given as a pledge of our inheritance, with a view to the redemption of God's own possession, to the praise of His glory.

Baptism is not a means by which faith is conferred but rather is a testimony to faith.

Yes, one's view of baptism does significantly affect one's doctrine of the Holy Spirit and thus is a major doctrine.

The position that one's view of baptism is not a major doctrine is untenable. Baptism is not isolated from a host of theological issues. It is the core differences of theological issues that has resulted in various views of mode and recipient. The differences of mode and recipient are the expression and manifestation of a system of belief. As D.A. Carson points out :

"..... a devout Presbyterian and a devout Baptist are not going to sort out what Scripture says about say, baptism and church government, simply by taking out a couple of lexical and working over a few texts together during free moments some Friday afternoon. What is at stake, for both of them, is how these matters are nestled into a large number of other points, which are themselves related to an entire structure of theology. (D.A Carson Modern Reformation, July/August 1999)

At this point subcommittees (a) and (b) diverge.

Subcommittee B does not directly interact with subcommittee A. Much of that material is found in the report of the 1999 Yearbook pp. 173-211. We strongly urge the members of conference to go back and restudy that report. The present report builds upon the foundation of the 1999 report.

Subcommittee B presents the following material:

Subcommittee b would like to consider the second issue that Dr. Grudem raises in determining whether or not a doctrine is "major", that is whether or not the doctrine "impacts on how we live the Christian life."

"Would allowing differing views of baptism to be taught and practice have a significant impact on how we live the Christian life?"

Grudem's suggestion would include the following:

"Specifically, this would mean allowing both views of baptism to be taught and practiced in denominations on both sides of the question." (p.982)

What views would be taught? Is it a sin or not a sin to neglect to have an infant baptized?

Specifically, this would mean that Baptist churches would have to be willing to allow into membership those who had been baptized as infants and whose conviction of conscience, after careful consideration, is that their infant

baptism was valid and should not be repeated. Of course, Baptist churches could be free to teach and to attempt to persuade prospective church members that they should be baptized as believers, but if some, after careful consideration, are simply not persuaded, it does not seem appropriate to make this a barrier to membership. (Grudem p.982)

How could Baptist churches be free to persuade individuals to be rebaptized who believe that they are to be baptized only once. How could an elder who believes it is a sin not to have a baby baptized sit idly by as a large number of parents neglect this sacrament to their harm?

Dr. Grudem goes on to assert: "nor does it seem right that churches require one view or another on baptism for those who wish to be ordained or to function as teachers within the church." (p. 983)

In a footnote Dr. Grudem clarifies his position regarding teachers and those who are ordained.

Note that my proposed first steps toward less divisiveness over the question do not include asking individuals on either side to act in a way that would violate their own personal convictions; I am not suggesting that those who hold to a Baptist view personally begin baptizing infants when the parents request it; or that those who hold a paedobaptist view personally begin baptizing those who make a profession of faith and request baptism, even though they had been baptized as infants. (p.983)

If the BFC were to adopt such a practice it would have ordained men who would baptize infants and refuse to baptize adults who come to faith and actually requested baptism by immersion as an adult. The BFC would also have ordained men who would refuse to baptize infants of believing parents who would view it as a sin to fail to have their child baptized.

It is difficult to reach Dr. Grudem's conclusion that "If such concessions in actual practice were made by both sides on this question, the issue might in fact diminish the level of controversy within a generation, and baptism might eventually cease to be a point of division at all among Christians." It is much more likely that through the de-emphasis of the importance of baptism, and the difficulties associated with administering it, that baptism would cease to be practiced or that Bible Fellowship churches would be divided in its practice. One BF church would be baptizing infants and one BF church would be baptizing only professed believers.

Now we must come back to Grudem's original argument.

Remember Dr. Grudem asserts:

One way forward could be for paedobaptists and advocates of believers' baptism both to come to a common admission that baptism is not a major doctrine of the faith, and that they are willing to live with each other's views on this matter and not allow differences over baptism to be a cause for division within the body of Christ. [29] Specifically, this would mean allowing both views of baptism to be taught and practiced in denominations on both sides of the question. (p.982)

The subcommittee believes that baptism is a major doctrine of the faith, but what if it were not a major doctrine of the faith.? What if the command to baptize (immerse) was the least of all the commands in the Bible?

Mat 5:19 "Whoever then annuls one of the least of these commandments, and so teaches others, shall be called least in the kingdom of heaven; but whoever keeps and teaches them, he shall be called great in the kingdom of heaven.

If we were convinced that the word *baptizo* means to immerse, and Jesus commanded us to immerse, would we be free to sprinkle or pour and call it immersion?

After listing seven reasons why they are convinced that the meaning of *baptizo* is to immerse, the authors of *Integrative Theology* write the following:

The important issue, many still insist, is not the *form* but the *fact* of baptism. The seven converging lines of evidence listed above show the scriptural *fact* of baptism when translated is believer's immersion. Although we ought not alter the essence of immersion, its forms are not so important. Immersion may be in water that is running or still. A candidate clothed or naked may be dipped forward or backward once or three times. None of these variables alters the fact of baptism. But a change to sprinkling or pouring does alter our Lord's command. Jesus who did away with scores of ceremonies, asked his followers to observe two simple ones. People who advertise that the Bible's teaching is their norm of faith and practice are not free to change the Lord's requirement of immersion. (p. 290).

What about Purity and Unity of the Church

Wayne Grudem defines purity as follows, "The purity of the church is its degree of freedom from wrong doctrine and conduct, and its degree of conformity to God's revealed will for the church." (p. 873)

Dr. Grudem defines unity in the following way, "The unity of the church is its degree of freedom from divisions among true Christians." (p.874) He then goes on to discuss how churches can be "more pure" or "less pure." He lists 12 factors that make a church "more pure." The first two that he mentions are "Biblical doctrine (or right preaching of the Word)" and the "proper use of the sacraments (or ordinances.)"

But we must realize that not all churches will respond well to influences that would bring them to greater purity. Sometimes, in spite of a few faithful Christians within a church, its dominant direction will be set by others who are determined to lead it on another course. Unless God graciously intervenes to bring reformation, some of these churches will become cults, and others will just die and close their doors. But more commonly these churches will simply drift into liberal Protestantism. (p.875)

The subcommittee believes that practicing and recognizing the baptism of believers by immersion only is crucial to maintaining the purity of the church. (See 1999 yearbook pp. 204-207)

God clearly has given this task of guarding the purity of the visible church to elders in each particular church.

Acts 20:28 Take heed therefore unto yourselves, and to all the flock, over the which the Holy Ghost hath made you overseers, to feed the church of God, which he hath purchased with his own blood.

How can we expect the elders to do their God-given task if we rob them of the one clearly-ordained means of discerning the regenerate heart? Yes, we can interview people and question them closely about their beliefs. We can observe their lifestyle. All these things are important in receiving new members. But our Lord's command to first baptize and then to "teach them all things" can hardly be reversed to "teach them all things" and (maybe) later baptize them. We need to trust God's wisdom above our own at this point. When we are asked, "How can we refuse those whom Christ has received?" We respond, "The very offer of believers' baptism is the clearest, most obedient, way to receive them." This is God's *modus operandi* for receiving them. We are never commanded to guard the purity of the invisible church, nor could

we. God will guard that. But God has commanded us to reflect on earth to the very best of our abilities, enabled by His Holy Spirit, what is happening in heaven. Visible water baptism is the only way given among men to confess one's assurance and testimony that they have indeed received the Spirit's baptism.

Oftentimes a Presbyterian who would come among us would refuse to be rebaptized. The Westminster Standards make it clear that a person is to be "baptized" only once. For that person to be rebaptized would be a repudiation of his/her previous "baptism." The subcommittee sees an absolute necessity to reject infant baptism and the various teachings that are associated with it. There are a host of different positions that are associated with infant baptism and all of them are inadequate. Karl Barth has said, "There is no getting around that fact, in every attempt, unavoidable as it may be, to think through the relationship between baptism and faith for a given doctrine of infant baptism, that one shall run into the most unhappy dead-end street, since in this question, one obscurity and perplexity conjures up another; one follows another and that by necessity." (*The Doctrines that Divide* Erwin W. Lutzer, Kregel, Grand Rapids Mi. 1998. P. 132) In speaking of infant baptism and the communication of grace, Erwin Lutzer writes, "In these matters the clarity of the gospel is directly affected (p. 138)

Unlike the Presbyterian, the Mennonite has no qualms about being rebaptized. They understand that the church may baptize by "pouring, immersion or sprinkling in water." (*Confession of Faith* p 48) Further, in their understanding baptism is linked to a particular congregation. "Thus baptism should always be done by the church and its representatives, if possible in the presence of the congregation. It should be public because baptism means a commitment to membership and service in a particular congregation." (p.48)

Subcommittee B's Struggle

The situation in which this subcommittee struggles the most has to do with the believer who is "baptized" as a believer by another mode. For example, the Mennonite. We have much in common with our Mennonite brethren in their Anabaptist position. However, even they have elements regarding the meaning of baptism that are foreign to the Bible Fellowship Church and more importantly foreign to the Bible. Included in the doctrines associated with water baptism is pacifism. The *Confession of Faith in a Mennonite Perspective* (Continued authorization by the General Board of Mennonite Church Canada and the Executive

Board of Mennonite Church USA) states: "Those who accept water baptism commit themselves to follow Jesus in giving their lives for others, in loving their enemies, and in renouncing violence, even when it means their own suffering and death." (p.48)

There is confusion over what the mode of "pouring" symbolizes. There is also confusion over the age of accountability and the administration of baptism. The Arminian theology underlying the Mennonite tradition is very pernicious at this point.

Infants are part of the human race for whom Christ died. His sacrifice was adequate and covers their sin until they become aware of and responsible to accept Christ's saving work. Infants are spiritually safe.

In Mark 10:14 Jesus used the example of children to show what the kingdom of God is like. He said, "Let the children come to me, do not hinder them; for to such belongs the kingdom of God."

When Jesus was asked who might be the greatest in the kingdom, he stood a child before him as an example (Mat. 18:1-5). It is therefore right to give children nurture. It is right to teach them about God and the new life offered through Christ, to teach them that God watches over us, even to teach them that God forgives our sins for Christ's sake.

But children cannot be evangelized, for they are not lost. As a child grows, the Lord knows when to call that individual to repentance, new life, and commitment to Jesus as Savior and Lord. Readiness for this commitment is often called the "age of accountability." Mennonite young people are often baptized in their teen years, but always their request. (J.C. Wenger, *What Mennonites Believe* Scottdale Pennsylvania Herald Press, 1991 by Mennonite Board of Missions p. 48)

The subcommittee sees wisdom in baptizing our children in their teen years and at their request. However, the subcommittee rejects the notion that a young child cannot believe on the Lord Jesus Christ and be saved. And furthermore, the subcommittee would be very concerned over believing that our children are "spiritually safe" until reaching the age of a teen.

Subcommittee B's Conclusions:

This subcommittee believes that an individual who has been "baptized" as a believer by a mode other than immersion should be immersed. There needs to be a careful consideration of the teaching that surrounded the individual's previous "baptism." In rebaptizing individuals there should be a clear presentation as to the biblical meaning and mode of baptism.

This subcommittee believes that what is at stake is more the purity of the entire church than the purity of the individual. (The subcommittee has published other material in addressing the issues of guarding the purity of the church and rebaptism which can be found on pp. 204-211 of the 1999 Yearbook.) In maintaining this position the subcommittee seeks to issue a call to graciousness. We need a spirit of graciousness in ministering to those who come from other traditions to fellowship with us. How shall we manifest a gracious spirit toward those who come to the Bible Fellowship Church seeking membership with us, but who (as believers) were baptized by a different mode? After we have spent time instructing them from God's holy word regarding what we believe to be the true meaning and significance of this ordinance, and hopefully persuading them of what we understand to be Christ's own teaching regarding the proper mode and recipient, what do we say? Most likely their prior experience of believer's baptism was a very meaningful experience for them, truly being what Peter calls "the answer of a good conscience before God." They obeyed God to the very best of their understanding, according to all the light and teaching available to them. Now they can see that their understanding of believer's baptism (any mode other than immersion) and some of the surrounding teaching was faulty. But must they now deny the reality of their initial act of obedience to Christ's command? Was God displeased with their earlier step of faith?

This subcommittee believes that it is vitally important that we assure the believer described above that God sees their heart, and was and is truly pleased with their desire to obey Him. Our request that they submit to believer's baptism by immersion is not only for their sake but even more so for the purity of the church. Yes, we are asking them to help us guard the purity of the church.

In what sense are we asking them to help us guard the purity of the church? In this sense: there is much confusion abroad today regarding this ordinance, its meaning and its significance. This confusion about the symbol ushers in serious theological confusion regarding matters of primary doctrinal importance, even salvation

itself! In our desire within the BFC to maintain a high standard of purity in both doctrine and life, we naturally desire to maintain the purity of this ordinance. By allowing themselves to be re-baptized biblically, they demonstrate to all those observing that they are serious in standing with us in this desire to honor our Lord. Imagine the impact on the small children looking on! Believer's baptism by immersion makes a deep impression on anyone watching, but especially on children. And children rarely forget witnessing an adult being baptized by immersion, but especially if it's their own mother and/or father! Think of the legacy each obedient believer leaves for the next generation.

Yes, our generation continues to suffer from an entrenched confusion that has been handed down to us from previous generations. Can we take a loving and gracious stand that will more clearly honor Christ's great commission and make it easier for our children to follow "in His steps"? Or will we merely transmit the same aura of confusion that presently surrounds this ordinance?

Subcommittee B reaffirms its commitment to Article 20-1 Baptism.

Subcommittee B reaffirms its commitment to Article 202-3.1

Subcommittee B: Calvin T. Reed, Ronald W. Reed, John C. Stutenroth and Byron Widger.

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Sub-Committee A

All members of the Committee agree that only believers are candidates for baptism and that the mode of baptism is immersion; therefore they unite in supporting those conclusions. This is a re-affirmation of Article 20 in our Articles of Faith. Some members of the Committee have difficulty with the way those conclusions are applied. That difficulty arises from the understanding of the church. Some statements in our *Faith & Order* create a conflict between our doctrine and our practice.

1. The Harmony of Faith

Our Articles of Faith and some parts of our Order confess all those Christ saves are part of the church.

Article 14 – Regeneration

Regeneration is an act of God “whereby divine life is imparted to those dead in sin, **making them members of the family of God.**”

Article 18 – The Church

The Church is the body of which Christ is the head. All those redeemed **by his blood and born of His Spirit are members of that body. . . .The invisible Church is composed of all those born of the Spirit.**”

§202-1.1 – Jesus Christ has established His rule on Earth in the church. The universal church consists of **all those persons, in every nation, who make profession of faith in Christ and yield submission to Him and His rule.**

2. The Contradiction of Order

In another place our Order creates a contradiction. We say that BFC retains for itself the right not to accept people as members of BFC who are already part of Christ’s church because they have not been immersed.

§202-3.1 – Anyone desiring to be a member of the BFC shall give testimony and evidence of faith in Christ and the new birth. He shall be in sympathy with the F&O and be **baptized by immersion subsequent to salvation**, and manifest holiness toward God and separation from the world.

In the judgment of some members of the Committee, the statement in §202-3.1 is in contradiction to Articles 14 and 18 and §202-1.1. This contradiction arises from Ephesians 4:4,5. Paul there states that there is “one body, . . . one faith, one baptism.”

The contradiction is created by our stating in one place that all believers are members of the church and stating in another that believers must be immersed to become part of the church.

3. What is the biblical remedy to this contradiction?

The remedy to this problem is to take seriously Paul's statement in Ephesians 4:4,5: "There is one body and one Spirit, just as also you were called in one hope of your calling; one Lord, one faith, one baptism, one God and Father of all who is over all and through all and in all."

Our concern is primarily with Paul's statement that there is "one body...one faith, one baptism."

There is "one body." Without this statement we might assume there are two churches in the NT—the visible church and the invisible church. Paul says there is only one church. This church has both invisible and visible manifestations, but it is one church. We speak of the universal church and the particular church, but it is just one church with one Head, our Lord Jesus Christ. If we divide this church into two churches with different requirements for membership, we have missed Paul's declaration that there is "one body." In our Article 18 we state that regenerate believers are part of this body. "The invisible Church is composed of all those born of the Spirit."

Christ is building his church. Only believers are members of it; all believers are members of it. God the Father has made Christ the Head, the only one with authority, in his church (Ephesians 1:22,23). "The Head administers the affairs of His body through overseers chosen by Himself and selected by the people" (Article 18-3).

The church as visible is to mirror the church as invisible as closely as possible. To refuse to recognize regenerate individuals as members of the church as visible because they have not been immersed is to fail to recognize Christ's work in building His church and to posit another church. This is taking to ourselves authority we do not have.

There is "one baptism." Without this statement we might assume there are two baptisms in the NT—Spirit baptism and water baptism. By being baptized in the Spirit we are united in one body (1 Corinthians 12:13); by water baptism we outwardly confess this relationship (Matthew 28:20). However Paul says these are one.

Our conviction stated in Article 20 is that water baptism is a symbol. The reality and the symbol are united in such a way that Paul can say "one baptism." Through the OT there is a refrain: "I

will be your God and you will be my people.” The sign of belonging to those people was circumcision. In the NT we learn that out of the ethnic group, the physical descendants of Abraham, came a spiritual Israel. Acts speaks (2:41; 2:47; 5:14) of people being added. Ephesians 2:11-22 tells us who were added and to what they were added. When Peter was explaining in Jerusalem Cornelius’ coming to Christ, he said (Acts 11:16,17): “And I remembered the word of the Lord, how He used to say, ‘John baptized with water, but you shall be baptized with the Holy Spirit.’ If God therefore gave to them the same gift as He gave to us also after believing in the Lord Jesus Christ, who was I that I could stand in God’s way?” Although Peter does not mention water baptism in his recounting of this experience in Jerusalem (Acts 11), the historical account states (Acts 10:47,48) that water baptism followed. They were added by Christ to the church—the building in which God dwells. Baptism in the Spirit has brought them into this body (1 Corinthians 12:13); water baptism was the outward sign. This is another way of saying that regeneration not only brings life to one dead in sin, but also makes that one part of the family of God (John 1:11-13).

If we hold that water baptism brings people into the church, then we make it more than a symbol of Spirit baptism. We create two baptisms and divide the church into more than one body. In water baptism and in acknowledging people as members, we are making visible what God in Christ has done.

In church history baptismal regeneration and infant baptism have created wrong concepts of the meaning of water baptism. Those concepts have given rise to different understandings of the proper candidates and proper mode of baptism. Therefore people come to BFC’s who are truly part of the church as invisible, but have not been immersed. If they are truly regenerate, they are in God’s family and members of Christ’s church. They have the reality; they have been received by Christ. As leaders in Christ’s church, we must not fail to acknowledge what Christ has done.

This is not to say that water baptism—the symbol—is unnecessary. It is to say that water baptism is an important symbol, but it is a symbol. Careful consideration of the NT data indicate that water baptism was part of a convert’s public confession of regeneration and identification with the body of believers part of confession that he is a member of the church. Both Jesus and Paul instruct us both to believe and to confess our faith.

There is “one faith.” This faith is the teaching of the NT. We cannot take from it or add to it. We are to guard it and proclaim it.

It is that Jesus Christ is Head of the church and the faith of the apostles and prophets (Eph. 2:14-22). This faith made fellow citizens out of aliens, destroyed enmity and united the household where God dwells.

Our *F&O* (§203-4): “All authority in the Church, whether in Particular Churches or in the denomination, is moral and spiritual, ministerial and declarative. It is moral and spiritual, negatively, in that the church is unable to use civil force to compel obedience, and positively, in that obedience is incomplete unless it is inward and real as well as outward and apparent. All authority in the church is ministerial and declarative in that the Holy Scriptures are the only rule of faith and conduct, and all decisions and laws must therefore be understood as being servants of the Word, announcing what the body believes the Scriptures to teach with the constant recognition that ‘councils may err’ through frailty inseparable from humanity.” Our constant and serious responsibility is to bring our belief and practice into conformity to the Scripture. We have no authority to legislate or practice anything inconsistent with our understanding of Scripture.

4. How does this apply to the BFC?

We struggle with the decision made by the Annual Conference in 2000. That decision was to continue to require immersion for membership. That decision perpetuates the conflict between Articles 14, 18 and §202-1.1 on the one hand and § 202-3.1 on the other.

On the one hand when a person is regenerated, baptized in the Spirit or received by Christ that person becomes a member of the church invisible. This is what happens in God’s sight. On the other hand such a person needs to confess this inner work of God by being baptized in water and by being recognized as a member of the church visible. We are responsible before God to the best of our ability to cause the church as visible to mirror the church as invisible. Therefore we must not recognize as members any who are not regenerate, but we must recognize as members all who are regenerate.

Some regenerate people are not ready for water baptism or membership in the church as visible. Such people are anomalies because they are not ready to acknowledge in the ways the Scripture teaches the realities they profess to have experienced. Other regenerate people hear our Lord teaching differently from what BFC teaches. Among other things we hear Him teach the immersion of believers, God’s sovereignty in salvation, rule by

elder and His premillennial return. Some who are regenerate saints hearing the Scripture differently from this will not seek recognition from BFC. If they seek recognition with us in the body of Christ, the criterion is regeneration. Other people who are regenerated by the Lord are ready to identify with His church, but are not ready to be immersed. Among these are those who have been taught differently about water baptism. Because regeneration and the baptism of the Spirit are the realities of the church invisible and because immersion and membership in the church visible are to reflect the realities, we need to change our practice by modifying §202-3.1 to eliminate the requirement that people be immersed subsequent to salvation and prior to visible church membership.

In 2000 the BFC, by rejecting the motion to delete the words, “be baptized by immersion subsequent to salvation” from §202-3.1, in effect, voted to continue the practice of refusing to accept for church membership unimmersed regenerate saints. By a majority of 80% to 20% we said, “Yes, the BFC can exclude regenerate saints.”

How would the BFC respond to this question? “Does Jesus Christ receive as members of his body, the church unimmersed regenerate saints?” We believe the BFC would by unanimous vote say, “Yes, Jesus Christ would include all such.”

By saying BFC can exclude we make it “our church.” Jesus Christ includes them in His church. Why this discrepancy? How does it arise? It is the assumption of another church, “our” church, that allows us to leap from the biblical position of baptism to a non-biblical stance on the church and church membership? Ephesians 4:4,5 is the corrective statement that disallows the positing of another church.

Bible Fellowship church has an understanding of the Lord’s return (premillennialism) and God’s sovereignty in salvation (election on reasons known only to God), but we do not exclude people who are regenerate and yet differ with our convictions on these issues, do we? Why are we inconsistent with this regarding immersion?

A decision to separate prior immersion from visible church membership would not remove all difficulties. It would simply change the location of those difficulties. We would still need to teach people to be immersed in water in obedience to Christ and to identify with the people of God as members of the church visible. We would still have membership rolls and exercise discipline. We would still need to decide whether each one desiring membership is regenerate. We would still teach that immersion is obedience to

Christ and the apostles. We would still have members who are not yet ready to be elders or teachers because they have not come to understand Scripture as we do. But that decision would also allow us to receive all those whom Christ has received. Our responsibility is to bring the church visible as close to the church invisible as possible.

5. Which is right?

Now we separate what the NT calls one body and one baptism into two bodies and two baptisms. Our doctrine and our practice are in conflict. Article 18 states: "The invisible church is composed of all those born of the Spirit." Article 14 states: "Regeneration, or the New Birth, is an instantaneous creative act of God . . . whereby divine life is imparted to those dead in sin, making them members of the family of God." We cite Scripture to support this position. §202-3.1 states: "Anyone desiring to be a member of the BFC shall give testimony and evidence of faith in Christ and the new birth. He shall be in sympathy with the F&O, be baptized by immersion subsequent to salvation, and manifest holiness toward God and separation from the world (Acts2:41-47)." The reference cited here does not say that immersion was required for membership. Under the duties of members in §202-3.2 we cite Scripture to support each duty. We cite no Scripture support for requiring immersion for membership. These need to be harmonized. We believe it is right to conform our practice to our doctrine rather than modifying our doctrine to fit our practice. Therefore we believe that eliminating the clause "be baptized by immersion subsequent to salvation" from §202-3.1 to be the right means of harmonizing our *Faith & Order*.

Is it not right to accept those whom Christ has received and teach them what He has said?

Sub-Committee A: Carl C. Cassel, Donald T. Kirkwood, Clayton E. Weber

Lexical Work on 'Baptizo'

Appendix A: This is Grudem's footnote #4 (p.967).

"The Greek word *baptizo* means 'to plunge, dip, immerse' something in water. This is the commonly recognized and standard meaning of the term in ancient Greek literature both inside and outside of the Bible." (Next comes the footnoted material to this quote.)

"So LSJ (Liddell & Scott & J.), p.305: 'plunge'; passive, 'to be

drowned.' Similarly, BAGD, p.131: 'dip, immerse,' and middle, 'dip oneself, wash (in non-Christian literature also "plunge, sink, drench, overwhelm").' Also Albrecht Oepke, '*bapto, baptizo, etc.*,' in TDNT, 1:530: 'to immerse . . . to sink the ship'; passive, 'to sink . . . to suffer shipwreck, to drown (the sense of "to bathe" or "to wash" is only occasionally found in Hellenism . . . the idea of going under or perishing is nearer the general usage)' (ibid.). A. H. Strong, *Systematic Theology*, pp. 933-35 gives much additional evidence to this effect.

"Berkhof, *Systematic Theology*, p.630, objects and gives some counter-examples, but his evidence is unconvincing because he indiscriminately mixes examples of *baptizo* with a related but different word, *bapto*. (Passages that speak of 'bathing' or washing [in the Septuagint, Judith 12:7, for example, and in the New Testament, Mark 7:4] would most likely involve covering one's body [or hands, in Mark 7:4] completely with water.)

"If any New Testament author had wanted to indicate that people were sprinkled with water, a perfectly good Greek word meaning 'to sprinkle' was available: *rhantizo* is used in this sense in Heb. 9:13, 19, 21; 10:22; see BAGD, p.734."

Appendix B: The following material is quoted from Johannes Warns (1874-1937) in his treatise entitled "Baptism: Studies in the Original Christian Baptism, its History and Conflicts, its Relation to a State or National Church and its Significance for the Present Time"(1913,1922), translated from the German by G.H. Lang (1957).

p.15 from the author's preface to the first edition: "May each who reads this book come to the persuasion that not fanaticism and want of clearness, not legality or misunderstanding of the outward letter of Holy Scripture, induces us as believers to follow the Biblical form of baptism, but an honest, sober, thorough study of the Scripture, and a love for the Word of God, with a consciousness of the personal responsibility of each in face of this Word. Once there was *only one baptism*. But the enemy of the truth has used the mistakes of men to make this precious ordinance of the Lord an occasion of strife and division. In this time of ecclesiastical confusion many believers are happily adopting seriously the principle that *all* questions of doctrine and living are to be decided by the Holy Scriptures *alone* and not by the traditions of men. It is self-evident that on this account many are beginning to think and to act Scripturally in the question of baptism. Many believers, without distinction of sects and tendencies, have returned already, even in Germany, to the original Christian mode of baptism, and there is no question that in this land, which in earlier days was the starting-place of the powerful Baptist movement, this truth will yet be accepted by many."

p.42 "B. What was the Form of the Original Christian Baptism according to the Original Languages of the Bible and according to its Usage among the Jews?" - By Naphtali Rudnitzky (a learned Hebrew Christian and personal friend of Johannes Warns).

p.43 "I am concerned to show that, according to the original languages of the Bible and the usage of baptism in Judaism, baptism takes place **only by immersion**. This will be shown as follows. The Hebrew language of the Old Testament and its relative, the Aramaic, which the Lord Jesus and His first disciples spoke as their native tongue, have the same words for 'baptism' and 'baptize'. Both branches of the language unite with their expressions the conception of a plunge bath (*tebilah*) and an immersion (*tabal*). Whenever in the [Hebrew] Old Testament the verb *tabal* (= dip, immerse) is found, in the Greek translation [i.e. the Septuagint] the verb *baptein* is used, which in the German New Testament is translated *taufen* (= baptize)."

[J. Warns cites various O.T. texts to demonstrate the lexical richness of both the Hebrew and the Greek in distinguishing between various modes such as sprinkling, bathing, washing, and dipping or immersing. We omit much of his material and cite merely as one example his treatment of Numbers 19.]

p.44 "The nineteenth chapter of Numbers is of positively compelling evidential value for the fact that in the Bible the connected ideas of washing, bathing, and sprinkling are kept strictly separated from each other by the linguistic expressions. The ceremonial law required a washing of the clothing (Heb. *Kabass*; Greek, *pleunai*), bathing of the body (Heb. *Rachaz*; Greek, *lousetai*, from *louein*), dipping [immersing] in blood or water (Heb., *tabal*; Greek, *baptei*), and sprinkling of the blood or the water (Heb., *hisa*; Greek, *ranei*). Compare verses 4,7,8,10,13,18-21. All these details, which belonged to the entirety of the ceremony, were, as already mentioned, linguistically separated, so that one must marvel how anyone arrives at the idea that the verb 'taufen' (= baptize) can be interchanged with sprinkle.

"The distinction in the sacrificial operations between dip and sprinkle, wash and bathe, is on this account of great importance and significance, because as a matter of fact they contain a type of Christian baptism and form the foundation for the later development of the practice of baptism [= immersion] in Judaism."

[Warns, p.45, cites those places in the Septuagint in which the Greek translation shows a deviation from the Hebrew original (in the Masoretic text), and concludes that they are almost without exception "an endeavor to render the idea (of immersion) clearer and deeper."]

Warns summarizes his studies with this statement:

p.45 "If, before going further, we epitomize what has been said, we receive a very clear picture of the expression *for baptize* used in the original languages of the Old and New Testaments. The result is: 1. It signifies universally an act of immersion. 2. It is strongly distinguished from other ideas associated with washing and sprinkling. 3. It serves in addition to deepen and enhance the idea of the act of dipping."

[Warns, pp.46-50, then turns his attention to "the practice of baptism among the Jews (in Jesus' time) and its significance."]

p.46 "In a great number of passages in the New Testament we find references to a practice of baptism among the Jews, which makes it impossible to explain Christian baptism, as regards its outward form, as an innovation. If we did so, it would remain simply incomprehensible how the whole Jewish people and Jerusalem went out to John to be baptized by him. (Matt. 3:3-6, and parallels); or how the Pharisees and Sadducees, both without gainsaying, drew near to him, and pressed to the baptism (Matt. 3:7). These upholders of the 'traditions of the fathers', men rigidly adhering to the letter, would never in such unanimity have tolerated at first the baptism of John (Luke 7:30) if they had not seen in the act something long practiced by and familiar to them."

[Warns, p.46, examines and discusses the significance of Mark 7:2,3,5; Luke 11:38; Hebrews 6:2 and 9:10; and I Peter 3:21. He concludes here that "all these places presuppose an abundant and brisk practice of baptism in Judaism, which is actually the case, as anyone can convince himself who examines the still extant writings of the rabbinical Jews." He cites passages from "the erudite Jews of the Talmud period" and compares them to "the testimony of heathen writers and . . . (certain) statements of the Church Fathers" (i.e. Epictetus, who taught in Rome in the year 94 A.D.; Justin Martyr; and Tertullian.)]

p.47 "The testimony of the Talmud as to the existence of an abundant and brisk practice of baptism by the Jews at the time of Jesus and the apostles, and that the baptism was in the form of immersion (emphasis added), finds confirmation in the testimony of heathen writers and the statements of the Church Fathers."

p.49 "The dictionaries to the Talmud and the Midrashim unanimously render 'tabal' by 'immerse' (German 'untertauchen'). Notable is the rendering of the word in J. Buxdorf's Rabbinical Lexicon. As a non-Jew, Buxdorf felt obliged to explain the word 'tabal' by the remark: 'It signifies to dip the whole body under water.'"

p.48 "Justin Martyr (cent. 2 A.D.) applies Jeremiah 2:13 to the many ritual baths of the Jews [of his time]; they take their immersion baths therein, but without profit to the soul, even if 'their body and their flesh are thereby cleansed' (Dialogue 14). Of the Jews in Africa Tertullian (about 202 A.D.) says that they bathe daily because they become daily defiled (Concerning Baptism, ch. 15).

"The sects which have issued from Judaism, such as the Morning Baptizers and others, have likewise practiced immersion for their many ritual washings. But ritual baths, for women as well as men, exist down to our times. The sect of the Chassidim in Russian Poland and Galicia even now take a bath by immersion before Divine service.

"What *significance* has baptism now in Judaism? Here we can be very brief. First of all the fulfillment of a legal precept; then the cleansing

of the body from external pollution 'so as to appear before the Creator with a clean body' (a Talmudic pronouncement). Therefore we find in the testimonies of the apostles and of the writer of the epistle to the Hebrews a reference to the wholly external nature of the Jewish immersion baths, and emphasis is laid upon Christian baptism, which indeed in its form is based entirely upon the mode of baptism practiced in Judaism, but towers high as heaven above it. John began his work of baptizing with the preaching of repentance, and therefore, as above mentioned, repelled from his baptism as a 'brood of adders' those who suppose it to be a new means of avoiding a change of mind. Paul sees in baptism a monument erected by the believer to the freedom appertaining to the status of a child of God conferred upon him (Gal. 3:27). In the form of immersion, as practiced by the Jews of his time and as intended by God, it is to him a wonderful symbol of the work of the Holy Spirit upon the sinner converted to Christ (Rom. 6:3). 'A fine confession before many witnesses' (I Tim. 6:12) is baptism, of which one needs not to be ashamed. At the reception of proselytes into the Jewish community there must also be witnesses present.

p.49 "Reverting to the grammatical points, let it be very briefly mentioned that **all the words occurring in the New Testament which express baptism or to baptize have their foundation in the Hebrew words *tebilah* or *tabal* and can mean only 'to take a bath by immersion' or 'to immerse'** (emphasis added). As from the Bible, as shown above, so from rabbinical literature in much richer degree, one could cite examples enough to fill a thick book. But this is quite unnecessary. To confirm my assertion it may here suffice to quote the finding of a scholar (W. Brandt): 'The simple Greek verb *baptein* means to dip . . . The later Greek substantives, derived from the strengthened form, *baptisis*, *baptismos*, *baptisma*, signify the transitive action to dip in or under, which some person as *baptistes* (the dipper) performs on another man or woman, or even on 'objects'."

p.50 "Thus our restricted investigation yields the following: 1. That in the Old Testament, as also in the late Jewish literature, the word *tabal* means **only immerse**; 2. That the religious bath was taken by immersion; 3. That the form of immersion was deemed by the witnesses of Jesus Christ to be an appropriate expression of the work of salvation."

Appendix C: The following material is quoted from Johannes Warns (1874-1937) in his treatise entitled "Baptism: Studies in the Original Christian Baptism, its History and Conflicts, its Relation to a State or National Church and its Significance for the Present Time"(1913,1922), translated from the German by G.H. Lang (1957). Warns is looking at and asking what is the correct translation of Matthew 28:19,20.

p.40 "[Translator's Note. In Matthew 28:19 the principal verb is "make disciples," which is followed by a participle "baptizing them." Some would make this mean "make disciples **by** baptizing them," thus treating the principal verb and the participle as describing only one action. By this

they seek to find Scriptural support for baptizing persons, adults and infants, without prior personal faith in and acceptance of Christ as Lord. They allege that by baptism such receive the status of being disciples. Akin to this is the idea of some to baptize young children [infants] of believing parents, who it is affirmed, acquire thus some standing in grace otherwise denied to them. Our author [Johannes Warnes] replies by showing that Greek usage does not admit of this view of Matt. 28:19, and cites three passages as examples (see ** below)."]

pp.39,40 "Disciples are believers, as is seen from John 8:31; Acts 6:2, compare with 4:32, and from 19:9. But faith comes through preaching (Romans 10:14,17). Study of Mark 16:15,16 shows that 'to make disciples' is an 'evangelizing,' an 'instructing,' as Luther himself translates the same verb in Acts 14:21. Even the strict Lutheran Professor Althaus admits that *matheteuein* presupposes a proclamation of the Word, only after which may baptism follow. Perhaps one could therefore best say (and thereby retain an expression of Luther's): lead to discipleship - baptize - teach. . . . The renderings, 'in that you baptize them' (which the 'Miniature Bible' of the 'revised' Luther Bible reproduces) and 'by baptizing them,' are directly false.

"Pastor Bunke rightly says concerning Matt. 28:19,20:

Faith is not, indeed, here mentioned as a condition for baptism, but neither is it suppressed In the 'win as disciples' is included the proclamation of the gospel which precedes baptism. To Jesus (as to the apostles) the normal order was regarded as self-evident, that only those reached baptism who had come to faith The acceptance of the salvation preached is presupposed in baptism. And this acceptance consists in faith.

"Anyone who supposes that the Greek participles of the verbs 'baptize' and 'teach' (ver. 19,20) must be rendered 'baptizing' or 'teaching' or 'by baptizing and teaching', is referred to ** Matt 8:2 and 27; Eph. 6:17,18 (Greek), where it is clearly to be seen that a present participle following a principal verb indicates an action following upon that principal verb, not preceding or accompanying it. One may compare the admittedly excellent *Grammar of New Testament Greek* by Prof. Fredrich Blass, 2nd ed. 1902. On p.202 it is said:

On account of the infrequent use of the future participle the present participle stands here and there after the principal verb to indicate an action which, in at least its completion, *follows* the principal verb (comp. Acts 18:23; 14:21 ff; 21:2,3). In the first (passages) the participle is, as it were, joined to the principal verb, in place of using a second principle verb, in order to describe an action following as, by virtue of the purpose and preparatory steps, already beginning to come to pass.

** p.40 "[Translator's Note. In Matt. 8:2 three steps by a leper are shown.

(1) His approach to Christ is described by a participle: 'Behold, a leper *coming*.'

- (2) *On reaching the Lord he 'worshipped Him,' that is, he bowed or prostrated himself: the principal verb.*
- (3) *He then spoke to Christ, which is indicated by the participle 'saying, Lord, if Thou wilt Thou art able to cleanse me.' Clearly it is out of the question to make this mean 'he worshipped Him by saying, etc.' The participle is not equivalent to the principle verb but is additional to it, telling of an act consequent upon it but distinct from it. The leper might have come and have worshipped and have departed without saying anything.*

'So also in ver. 27 of the same chapter: 'And the men wondered' -- the principle verb - 'saying' - a participle - 'What manner of man is this that even the winds and the sea obey Him?' It is equally plain that here also we cannot read that 'the men wondered by saying, What manner of man, etc.' Their wonder was not caused by their words, though it caused these. The latter were distinct from the former. They might have wondered yet have said nothing.

'In Eph. 6:17,18, the principal verb exhorts us to 'take' certain articles, namely, the helmet and the sword, and the participles following add the exhortation that we should be constantly 'praying' and 'watching.' It would simply confuse the picture to read 'take the helmet and the sword by praying and watching.' The two actions are distinct though connected. True discipleship is not caused by being baptized, though it causes a man to be baptized' (emphasis added).

'The same feature is seen in the passages cited by Blass [i.e. Acts 18:23; 14:21,22; 21:2,3.] In the latter, Acts 21:2,3, 'no one will propose so senseless a sense as 'We set sail by seeing Cyprus and leaving it on the left.' Equally, no one ought to suggest that Matt. 28:19 speaks of 'making disciples by baptizing them.' The construction in Greek is the same.]'

'Let us also compare the exegesis in Beck's Ethics: 'Win to disciples and baptize those won' (emphasis added). This is the correct meaning of Matt. 28:19,20. This meaning ought not to be effaced by a too literal translation of the verb.

p.42 *'By his translation 'Go into all the world and teach (win to disciples) all peoples (heathen) and baptize them . . . and teach (win to disciples) all peoples (heathen) and baptize them . . . and teach them to keep . . . ' Luther has reproduced the sense of the passage with entire accuracy. The newer 'improvement,' adopted on dogmatic grounds, is not an exact translation of the passage but an explanation, and one that is false. [N.B. In the revised edition of Luther's translation of the Bible a footnote to this passage was deemed necessary, and it states: 'The words run exactly: "Therefore go and make all peoples into disciples, by baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teach them to keep, etc."']'*

'It is worthy of note that the very same zealous defenders of the Luther Bible, who cannot enough criticize the use of other translations in circles outside the Church, would like to correct Luther's translation in this one place.

"Luther would answer such critics: 'I wished to speak German, not Latin or Greek, for I purposed to translate into German. Therefore I must drop the literal, and inquire how a German expresses such things.'"

Appendix D

EXTRABIBLICAL MATERIAL

Jewish Baths for Cleansing:

During the period of Jesus' ministry and through the closing years of the Second Temple (to A.D. 70), the Jews were particular about obeying the laws of cleanness. The Jewish Encyclopedia states, "In all cases of ritual impurity it was necessary for the person or object to be immersed in a bath built in accordance with the rules laid down by the Rabbis." A "mikveh" was the "collection" of water for that purpose.

The lower threshold volume of water required for the Jewish mikveh was "any collection of water drawn or otherwise. ...as long as it contains enough for a person to immerse himself" (Encyclopedia Judaica vol 11, 2536). According to the rabbinic interpretation of Leviticus 14.9, the bath must hold at least 40 seahs (268.29 liters, or 250-1,000 liters according to various calculations) (Jewish Encyclopedia, vol 8, 588). This would be a volume at least a cubit square to the height of three cubits (47 inches). It was specified that the mikveh must have sufficient height to enable a person standing in it to be completely immersed, even though he has to bend his knees (Encyclopedia Judaica, vol 11, 1537).

Mikva'ot (plural of mikveh) were available around Jerusalem, on the temple mount, on the Mount of Olives, and in the villages of Israel (Encyclopedia Judaica vol 11, 1543). In Jerusalem the pool of Siloam was popularly called "the mikveh of the high priest Ishmael." Archaeological remains of mikva'ot in Masada, Maon, and Herodium are from the Second Temple period. Josephus records that even foreign kings who ruled in Jerusalem understood the obligation of purification in a mikveh before entering the Temple area (Encyclopedia Judaica, vol 1, 1541).

The importance of the mikveh to the Jew at the time of Christ indicates that wherever Jews had located there would have been water available for a Christian proselyte to be immersed. If needed, a great number could be immersed in the vicinity of Jerusalem.

EARLY CHURCH WRITINGS:

Outside of the New Testament, the early centuries leave few mentions of the mode of baptism. Silence on baptism speaks loudly from the extant writings of subapostolic fathers Clement of Rome (c.90-100), Ignatius (d.98/117), and Polycarp (c.70-155/160).

Sources that survive:

THE DIDACHE --AD. 70-150 --recovered in the 19th century .

7.1 Now concerning baptism, baptize as follows: after you have reviewed all these things, baptize "in the name of the Father and of the Son and of the Holy Spirit" in running water (EV uoa'tt ~rov'tt).

7.2 But if you have no running water, then baptize in some other water; and if you are not able to baptize in cold water, then do so in warm.

7.3 But if you have neither, then pour water on the head three times (EKXEOV Eta 'tflv KEcpaAflV 'tpa uorop) "in the name of Father and Son and Holy Spirit."

7.4 And before the baptism, let the one baptizing and the one who is to be baptized fast, as

well as any others who are able. Also, you must instruct the one who is to be baptized to fast for one or two days beforehand.

This ancient flow chart outlines the best water for baptism. Cold running water is preferred. Pouring water on the head is allowed if running water is unavailable.

THE EPISTLE OF BARNABAS, ~ A.D. 110-120

11.8 Blessed are those who, having set their hope on the cross, descended into the water...

11.11 By this he means that while we descend into the water laden with sins and dirt, we rise up bearing fruit in our heart and with fear and hope in Jesus in our spirits.

Not a lengthy passage, yet employing the picture of descending into and rising up from water. The letter is extremely allegorical and its validity is not generally accepted.

IRENÆUS --A.D. 175-195

Adult baptism is presupposed. Few particulars are given except that baptism is to be done with water.

THE SHEPHERD OF HERMES, PRE-A.D.175

4.3 "Sir," I said, "I have heard from certain teachers that there is no other repentance beyond that which occurred when we descended into the water and received forgiveness of our previous sins."

Again, the reference to "descending into the water. " .

TERTULLIAN, -A.D.200

ON BAPTISM.12 ...Others make the obviously far-fetched suggestion that the apostles underwent a substitute for baptism on that occasion when in the little ship they were aspersed with the waves; also that Peter himself, when he walked upon the sea, was well-enough dipped. But it is one thing, I imagine, to be aspersed, or to be cut off by the violence of the sea, and quite another to be baptized by the rule of religion.

The incredible conclusion Tertullian reports is that some say the disciples were baptized on their boat by the splashing waves. This may seem to

reveal a second century allowance for baptism by sprinkling but Tertullian does not find this anecdotal justification convincing.

To the discussion of if the disciples were baptized, Tertullian continues:

ON BAPTISM.¹² ...because on them the prerogative, at least, of their original promotion, and thereafter of inseparable companionship, might be understood to confer a by-passing baptism, since they were attendant upon him who promised salvation to every one that believed: *Thy faith*, he used to say, *hath saved thee*, and, *Thy sins are being forgiven thee*, when the man believed but yet was not baptized. If the apostles lacked that, I wonder whose faith is secure.

CYPRIAN, A.D.249-258

EPISTLES 69.¹² You have asked also, dearly beloved Son, what I thought about those who gain the grace of God in infirmity and illness, as to whether they are to be considered as legitimate Christians because they have not been bathed in the water of salvation, but sprinkled with it. In this matter, our reserve and moderation prejudge no one so that each one should perceive what he thinks best and should act according to his conscience. We, as far as our poor ability conceives of the problem, think that the divine benefits can in nothing be mutilated or weakened and that nothing else can occur there when, with full and complete faith of both the giver and of the receiver, there is received what is drawn from the divine gifts. Nor ought it to disturb anyone whether the sick are sprinkled or drenched when they receive the grace of the Lord since the Holy Spirit speaks through the Prophet Ezekiel and says: 'And I will sprinkle' (Ezek 36.25-26) (Numbers 19.8,12,13,19) (Numbers 8.5-7)

...From this it appears that the sprinkling with water is also equal to the life-giving bath and, when these things are done in the Church, when the faith of both the recipient and of the minister is unblemished, everything is present and can be accomplished and consummated through the Majesty of the Lord and the truth of faith.

It was a question that "disturbed" some at that time, that the infirmed might be sprinkled with the water of salvation rather than bathed. Cyprian defends the allowance of sprinkling, and states that the requirement is faith in the recipient and in the minister . ,

JOHN CHRYSOSTOM, A.D.347-407

BAPTISMAL INSTRUCTION, 11.²⁴ Next after this, in the full darkness of the night, he strips off your robe (the catechumen's) and, as if he were going to lead you into heaven itself by the ritual, he causes your whole body to be anointed with that olive oil of the spirit, so that all your limbs may be fortified and unconquered by the darts which the adversary aims at you.

.²⁵ After this anointing the priest makes you go down into the sacred waters, burying the old man and at the same time raising up the new, who

is renewed in the image of his Creator. It is at this moment that, through the words and the hand of the priest, the Holy Spirit descends upon you. Instead of the man who descended into the water, a different man comes forth, one who has wiped away an the filth of his sins, who has put off the old garment of sin and has put on the royal robe.

.26 That you may also learn from this that the substance of the Father, Son, and Holy Spirit is one, baptism is conferred in the following manner. When the priest says: "So-and-so is baptized in the name of the Father, and of the Son, and of the Holy Spirit," he puts your head down into the water three times and three times he lifts it up again, preparing you by this mystic rite to receive the descent of the Spirit.

The candidate descends into the water, and puts his head three times into the water .

HOMILY 25 (on John 3.5) When we immerse our heads in the water, just as if in a grave, the old man is buried, and, having sunk down, is entirely hidden once for all; then, when we emerge, the new man rises again. Just as it is easy for us to be immersed and to emerge, so it is easy for God to bury the old man and raise up the new. This is done thrice that you may learn the power of the Father and of the Son and of the Holy Spirit performs an this.

EARLY CHRISTIAN ART

The earliest pictorial representation of baptism comes from the end of the second century, and presents John baptizing Christ by pouring. None of the third and fourth century catacomb representations of baptism show baptism by immersion. B.B. Warfield states that from the second to the ninth century the representations that clearly portray immersion are few compared to the near uniform display of sprinkling or pouring (Warfield, 361).

It has been observed that in art it could be tricky to show immersion.

CONCLUSION

These early church history sources give a patchy picture of Christian baptism by being in water.

Allowances to pour water over the head or to sprinkle are connected to circumstances of need. The evidence supports immersion as the practice of baptism at the time of the New Testament, with divergence increasing in both mode and meaning as time passed.

Works Cited

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 NJ: Presbyterian and Reformed. 345-386.

Report of the Study Committee on Credentials & Multi Staff Churches

The study committee, established by a resolution passed at the 118th Annual Conference, met three times during the year. We reviewed the work of the previous committee, the Study Committee on Multiple-Staff Churches, and discussed the glossary of terms that were submitted to the 118th Annual Conference.

The committee recommends the following:

1. **Whereas**, there are individuals who are not ordained or whose previous ordination has not been recognized by the Bible Fellowship Church and who are serving on pastoral staffs of the BFC, and

Whereas, because they are not ordained or have not had their previous ordination formally recognized by the BFC and they have been allowed to serve in lay capacities within the BFC, and

Whereas, in the local church, they function more in keeping with ordained ministers than they do as laymen, and

Whereas, Annual Conference has recognized the value of having lay representation in its delegates to Annual Conference, and its membership of Conference Boards and Committees, and

Whereas, having individuals who serve on pastoral staff occupy lay positions on a Conference level violates the spirit, if not the letter, of having lay representation, and

Whereas, having individuals who serve on pastoral staffs occupying lay positions at the Conference level may be a deterrent from their seeking credentials with the BFC, therefore be it

Resolved, that any person serving on a pastoral staff of a BFC may not serve as a lay delegate to Annual Conference or occupy a lay position on a Conference Board and or Committee, and further

Resolved, that all persons serving on a pastoral staff of a BFC who are not ordained or who have not had their previous ordination recognized by the BFC be encouraged to seek ordination or have their previous ordination recognized by the BFC, and further

Resolved, any person serving on a pastoral staff of the BFC and who is presently serving as a lay delegate to Annual Conference or occupying a lay position on a Conference

Board or Committee be allowed to serve out that term but is ineligible to be reelected or reappointed to any lay position on the Conference level.

2. **Resolved**, that the following legislation be adopted at First Reading:

Resolved, that the following be placed at the end of Article 401 - 1.7

401 - 1.7 The Board of Elders shall be the channel of communication between the particular church and the fellowship of churches and its organizations. The Elders shall nominate from their number and the congregation shall elect the appropriate number of Delegates and Alternate Delegates based on congregational membership as follows:

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

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

A man serving on a pastoral staff is not eligible to serve as a Delegate to Annual Conference.

3. **Resolved**, that the following legislation be adopted at First Reading:

Resolved, that the following be placed at the end of the Article 510 -1 and renumbered to reflect the additional sentence:
Article 510 - General Rules of Elections and Resignations
510-1 Categories

(1) There are three categories of nominees for election to boards and committees. They are ordained ministers, elders, and layperson.

(2) *Pastoral Staff Members are not eligible to serve in the categories of elders or layperson.*

4. **Resolved**, that the 119th Annual Conference direct the Study Committee on Credentials and Multi - Staff Churches to continue its work.

Committee to Study Credentials and Multi - Staff Churches,
LeRoy S. Heller, Chairman; Robert S. Commerford, Secretary;
Calvin T. Reed, L. James Roberts, Jr., Ralph M. Soper, Jacob J. Susek, Jr.

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Gehret Associates, the sponsoring agency for the partnership group of BFC Churches insured by Brotherhood Mutual Insurance Co, last December gave a dividend check of \$5,734 to the denomination. This came as a result of favorable claims experience and an increase in the number of churches enrolled in the plan. Since 1995 Brotherhood has paid a total of over \$28,000 in dividend checks to the BFC.

Below is a list of churches currently enrolled in the partnership group:

Berean, Terre Hill
Bethany, Hatfield
Bethany, Mt. Carmel
Bethany, Whitehall
BFC Board of Missions
BFC, Ephrata
BFC, Graterford
BFC, Kutztown
BFC, Maple Glen
BFC, Royersford
BFC, Walnutport
Calvary, Coopersburg
Calvary, Scranton

Calvary, Shamokin
Cedar Crest, Allentown
Community, Red Hill
Emmanuel, Sunbury
Faith, Harleysville
Faith, Lancaster
Faith, York
Grace, Quakertown
Grace, Harrisburg
Lighthouse, Allentown
Mt. Pocono
Trinity, Blandon
Wissinoming, Philly

2002 Statistical Report

Pastor's Activities

Church	Pastor	Ord	Prob.	Elders	Deac	P. Visits	Other Vis	Bapt.	Child Ded.	Wed.	Fun.
Aberdeen, NJ	Vandegriff	1	0	1	2	256	0	0	0	0	1
Allentown, CC	Mahurin	5	1	14	16	247	2,412	26	9	1	11
Bethlehem	Cooper	6	0	10	8		477	24	9	3	9
Blandon	Fischer	1	0	9	7	461	562	10	0	2	8
Brodheads ville	Hibbs										
Camden, DE	Dotts	3	0	8	0	156	30	3	0	1	0
Coopersburg	Shorb	4	0	7	8	397	307	5	3	7	9
Denville, NJ	Harris	1	0	2	3	300	0	0	0	0	2
Emmaus	Schoen/Soper	6	1	14	8	839	347	15	8	2	4
Ephrata	Allen	3	0	9	8	220	300	12	4	3	1
Finesville, NJ	Widger	3	0	4	3	150	0	0	1	1	1
Fleetwood	Brush	1	0	5	5	161	0	0	3	3	2
Graterford	Watkins	1	0	7	8	233	30	4	5	2	3
Harleysville	Armstrong	2	1	7	9	174	203	2	3	2	1
Harrisburg	Spackman	1	0	5	3	75	0	0	0	0	0
Hatfield	Wells	1	0	7	9	120	120	2	0	0	2
Holmes, NY	Commerford	2	0	2	2	180	0	4	0	2	14
Howell, NJ	Heineman	1	0	4	2	326	0	3	0	0	1
Kutztown	Vivona	1	0	2	3	154	0	2	0	0	0
Lancaster	DAThmann	5	0	9	7	238	470	9	3	4	3
Lebanon	Reed	3	0	11	6	567	1,192	9	3	1	5
Lehighton	Bartron	1	0	4	8	275	0	3	0	0	6
Maple Glen	Prontnicki	2	0	1	2	175	0	2	0	1	1
Mt. Carmel	A. Cassel	1	0	5	0	325	0	4	3	0	3
Mt. Pocono	Erb	2	0	4	4	207	0	4	2	1	3
Nazareth	Arnold	5	0	10	9	125	511	2	2	0	7
Newark, DE	Schlonecker	2	0	8	8	192	73	13	11	3	1
Ocean Co., NJ	Storz	1	0	3	0	305	0	2	0	1	3
Oley	Simpson	0	1	6	6			5	2	0	1
Paradise	M. Morrison	1	0	3	3	182	0	0	0	1	3
Philadelphia	Clapier	1	0	3	1	434	0	1	2	0	1
Piscataway, NJ	Cahill	2	0	4	2	212	74	29	3	0	2
Pleasant Valley, N	Clark	0	0	3	2	68	0	8	0	0	0
Poughquag, NY	Wickstead	1	0	1	1	75	0	1	0	0	1
Quakertown	Stauff	2	1	8	9	282	705	3	12	1	8
Reading	Grossman	4	0	10	12	368	280	16	5	3	6
Red Hill		2	0	4	2	283	0	8	0	0	3
Royersford	Susek	2	0	5	3	200	50	4	1	0	1
Scranton	Reitz	2	0	2	0	482	0	2	2	2	3
Shamokin	Coulbourn	2	0	8	0	395	0	7	4	1	11
Sinking Spring	Sloan	1	1	10	6	150	212	26	6	1	3
Spring City	Clineff	1	1	5	5	99	0	1	2	0	3
Stroudsburg	C. Cassel	0	0	7	8	0	0	0	0	0	6
Sunbury	Cole	2	0	11	10	455	115	20	4	4	10
Terre Hill	Kirkpatrick	0	1	3	3	12	0	0	0	0	0
Wallingford	Taylor	4	0	8	6	251	189	1	4	3	9
Walnutport	Tait	2	0	4	1	189	0	2	2	0	0
Whitehall	Smith	1	0	4	3	170	0	6	5	5	7
York	Keeler	3	0	9	7	292	218	4	7	1	7
Zionsville	Bennett	0	1	4	0	16	0	0	0	0	0
TOTALS		98	9	294	238	11,473	8,877	304	130	62	186
Allentown, S.	Ramos	0	1	0	0	185	0	0	2	0	2
Beacon, NY	Way	1	0	0	0	36	0	2	0	0	0
Brooklyn, NY	Ritter	1	0	0	0	52	0	0	0	0	0
Chesapeake, VA	Dowling	0	1	0	0	46	0	0	0	0	0
Las Cruces, NM	Becker	0	0	0	0	500	0	0	0	0	2
Newark, NJ	Baker	1	0	0	0	313	0	3	0	0	0
Staten Island, NY		3	0	0	0	95	0	0	0	0	0
Thompson, CT	Spinney	1	0	0	0	275	0	7	2	3	2
TOTALS		7	2	0	0	1,502	0	12	4	3	6
GRAND TOTALS		105	11	294	238	12,975	8,877	316	134	65	192

Membership

Church	Rec'd	Tran f. BFC	Tran O	Incr.	Died	WD	Dropped	Tran to Bfc	Tran O	Decr.	Net Inc.	Net Decr.	Member.
Aberdeen, NJ	0	0	0	0	0	0	7	0	0	7		7	18
Allentown, CC	31	2	0	33	10	0	23	0	0	33			618
Bethlehem	39	0	0	39	11	0	19	0	7	37	2		316
Blandon	23	0	0	23	1	0	13	2	2	18	5		148
Brodheads ville													18
Camden, DE	0	0	0	0	0	0	0	0	0	0			35
Coopersburg	5	0	6	11	4	0	1	3	1	9	2		243
Denville, NJ	0	0	0	0	0	0	0	0	0	0			31
Emmaus	16	5	0	21	4	0	0	0	0	4	17		368
Ephrata	3	0	5	8	3	3	4	2	4	16		8	204
Finesville, NJ	0	0	0	0	0	0	3	0	0	3		3	42
Fleetwood	5	0	0	5	2	0	2	0	0	4	1		91
Graterford	4	1	0	1	0	0	0	0	0	0	4		134
Harleysville	6	0	0	6	1	0	13	2	3	19		13	193
Harrisburg	2	2	2	6	0	13	24	2	0	39		33	108
Hatfield	8	0	0	8	1	3	10	0	0			6	110
Holmes, NY	0	0	0	0	2	0	5	0	0	7		7	68
Howell, NJ	3	1	0	4	0	0	0	0	0	0	4		40
Kutztown	1	0	0	1	0	0	1	0	5	6		5	39
Lancaster	18	0	0	18	3	3	2	0	0	8	10		294
Lebanon	13	0	0	13	0	0	1	2	0	3	10		186
Leighton	1	0	0	1	5	0	0	0	1	6		5	114
Maple Glen	2	0	0	2	0	0	0	0	0	0	2		34
Mt. Carmel	4	0	0	4	1	0	0	0	0	1	3		95
Mt. Pocono	17	0	0	17	0	0	1	0	7	8	9		99
Nazareth	5	0	0	5	5	3	0	0	0	8		3	232
Newark, DE	15	0	17	32	0	0	0	0	0	0	32		182
Ocean Co., NJ	1	0	0	1	2	0	1	0	0	3		2	25
Oley	9	0	0	9	0	0	0	0	6	6	3		179
Paradise	0	0	0	0	2	0	0	0	0	2		2	120
Philadelphia	0	0	0	0	1	0	0	0	0	0		1	71
Piscataway, NJ	27	0	0	27	0	0	0	0	0	0	27		116
Pleasant Val.	6	0	0	6	0	0	0	0	0	0	6		25
Poughquag, NY	3	0	0	3	1	0	0	0	0	1	2		24
Quakertown	4	0	0	4	5	6	7	2	0	20		16	228
Reading	6	2	2	10	6	4	1	1	0	12		2	376
Red Hill	5	0	0	5	3	0	0	0	0	3	2		106
Royersford	24	0	0	24	1	0	21	4	0	25		1	108
Scranton	3	0	0	3	0	0	0	0	6	6		3	28
Shamokin	4	0	0	4	4	0	0	0	0	4			94
Sinking Spring	64	2	0	66	3	4	0	2	0	9	57		371
Spring City	5	2	0	7	2	0	2	0	0	4	3		106
Stroudsburg	13	0	0	13	2	2	4	2	0	10	3		175
Sunbury	6	2	0	8	2	2	0	0	0	4	4		282
Terre Hill	0	2	0	2	0	0	2	0	0	0			49
Wallingford	4	0	1	5	1	5	0	0	4	10		5	200
Walnutport	3	0	1	3	0	0	0	0	0	0	3		49
Whitehall	5	0	0	5	0	1	0	0	2	3	2		88
York	9	2	0	11	3	0	0	0	0	3	8		175
Zionsville	2	0	0	2	1	0	0	0	0	0	1		54
TOTALS	424	23	34	476	92	49	167	24	48	361	222	122	7,109
Allentown, S.	23	4	0	27	0	1	0	1	4	6	21		21
Beacon, NY	0	0	0	0	0	0	0	0	0	0			12
Brooklyn, NY	0	0	0	0	0	0	0	0	0	0			0
Chesapeake, VA	0	0	0	0	0	0	0	0	0	0			0
Las Cruces, NM	0	0	0	0	0	0	0	0	0	0			0
Newark, NJ	1	1	0	2	1	0	2	0	2	5		3	65
Staten Island	0	0	1	1	1	1	0	0	0	2		1	24
Thompson, CT	2	0	2	4	0	2	0	0	0	2	2		28
TOTALS	26	5	3	34	2	4	2	1	6	15	23	4	149
GRAND TOTALS	450	28	37	510	94	53	169	25	54	376	245	126	7,258

Enrollment/Attendance/Property/Offerings

Church	SS. Roll	SS	AM	PM	Chs	Par.	T Income	T. Offerings
Aberdeen, NJ		0	66	0	0	1	85,586	65,582
Allentown, CC	803	497	619	324	1	0	1,216,313	924,494
Bethlehem		222	388	104	1	1	594,819	580,087
Blandon		132	215	63	1	1	404,916	282,407
Brodheads ville								
Camden, DE	40	24	33	17	1	0	49,740	45,726
Coopersburg	239	217	344	110	2	1	485,956	469,869
Denville, NJ	50	42	60	0	1	1	68,433	68,433
Emmaus		319	423	131	4	1	525,470	510,802
Ephrata	197	197	319	118	1	0	477,427	280,348
Finesville, NJ	59	34	55	0	1	1	76,213	76,121
Fleetwood	125	98	126	57	1	1	155,700	155,073
Graterford	140	102	133	41	1	2	176,599	174,174
Harleysville	382	179	278	0	1	2	493,768	471,971
Harrisburg		61	120	0	1	1	200,762	178,162
Hatfield		80	134	56	1	2	224,238	220,066
Holmes, NY	69	50	77	30	0	1	75,093	64,495
Howell, NJ	54	37	72	0	1	1	92,448	75,695
Kutztown	58	50	76	27	1	1	93,629	91,951
Lancaster		192	264	113	0	0	592,494	454,280
Lebanon	373	284	280	202	1	1	406,665	393,085
Lehigh ton	85	55	72	12	1	1	75,718	74,125
Maple Glen	40	29	51	0	1	0	115,852	80,231
Mt. Carmel	90	82	69	30	1	1	90,910	90,910
Mt. Pocono		81	175	0	1	0	238,917	236,869
Nazareth	300	187	248	78	1	2	291,100	291,100
Newark, DE		183	415	67	1	0	534,057	514,154
Ocean Co., NJ		0	40	25	0	1	57,093	43,089
Oley		206	319	63	3	1	565,620	394,669
Paradise		80	110	42	2	0	138,281	134,476
Philadelphia	46	38	58	0	1	0	49,295	46,445
Piscataway, NJ		88	243	0	0	0	389,559	355,157
Pleasant Valley		38	50	0	0	0	61,381	61,381
Poughquag, NY	47	38	54	0	1	1	65,650	59,847
Quakertown	286	185	298	93	1	1	365,883	359,365
Reading	400	250	352	150	1	1	484,116	433,234
Red Hill	137	105	141	0	1	0	144,069	144,069
Royersford	140	99	203	0	4	2	201,875	192,490
Scranton	31	24	31	0	1	1	51,946	36,605
Shamokin	155	128	197	88	3	1	154,005	136,047
Sinking Spring		357	633	0	1	0	1,354,673	1,349,958
Spring City	65	65	89	23	1	1	101,000	101,000
Stroudsburg		135	229	75	1	1	338,888	273,873
Sunbury	200	170	263	163	1	1	663,966	663,621
Terre Hill	67	51	0	0	1	1	78,932	77,470
Wallingford		158	263	0	1	2	470,342	470,342
Walnutport	25	16	42	9	1	1	54,323	52,608
Whitehall	58	52	128	41	1	0	118,831	118,831
York	187	100	158	0	2	0	239,848	239,848
Zionsville	24	22	41	14	1	1	78,548	72,608
TOTALS	4,972	5,839	9,054	2,366	56	40	14,070,947	12,687,243
Allentown, S.		0	51	24	2	1	61,432	31,891
Beacon, NY		0	22	0	0	0	61,221	58,849
Brooklyn, NY		0	0	0	0	1	30,641	29,835
Chesapeake, VA	27	12	12	0	0	0	6,067	6,067
Las Cruces, NM		0	32	0	0	0	18,851	17,969
Newark, NJ	64	45	70	14	1	0	84,694	78,647
Staten Island	16	4	0	0	2	0	9,481	3,303
Thompson, CT	47	28	50	0	1	0	49,395	49,201
TOTALS	154	89	237	38	6	2	321,782	275,762
GRAND TOTALS	5,126	5,928	9,291	2,404	62	42	14,392,729	12,963,005

Conference Disbursements

Church	Ad. Bud.	Missions	Ch. Ext.	Home	PJC	Ch. Ed.	V. Valley	PBC	T. Conf. Disb.
Aberdeen, NJ	100	180	0	0	0	0	0	0	280
Allentown, CC	4,450	178,175	9,600	3,000	8,260	0	2,000	1,500	206,985
Bethlehem	1,725	62,576	3,800	3,600	4,200	0	1,400	1,600	78,901
Blandon	1,200	36,978	600	600	0	100	1,200	175	40,853
Brodheads ville			0						0
Camden, DE	150	1161	600	150	364	0	100	100	2,625
Coopersburg	4,580	45,609	20,102	700	3,250	250	1,800	1,100	77,391
Denville, NJ	0	850	400	0	1,218	0	0	0	2,468
Emmaus	6,352	62,145	16,970	700	4,491	100	5,161	800	96,719
Ephrata	3,700	53,519	375	150	2,500	100	150	150	60,644
Finesville, NJ	550	10,887	0	100	0	0	0	0	11,537
Fleetwood	600	21,045	500	400	0	0	100	100	22,745
Graterford	1,800	22,512	7,950	600	1,400	125	1,800	300	36,487
Harleysville	3,560	35,812	18,000	1,000	3,560	500	1,000	1,000	64,432
Harrisburg	2,815	42,338	2,410	475	0	125	475	375	49,013
Hatfield	3,000	19,259	8,295	500	1,906	300	1,000	750	35,010
Holmes, NJ	300	1,641	300	150	0	250	200	50	2,891
Howell, NJ	600	4,020	0	0	520	0	100	0	5,240
Kutztown	745	10,502	1,120	500	745	50	500	500	14,662
Lancaster	4,500	78,109	850	1,500	3,416	150	600	700	89,825
Lebanon	2,050	37,379	3,690	500	3,000	100	3,800	200	50,719
Lehighton	560	8,346	0	0	0	0	0	0	8,906
Maple Glen	450	18,300	2,000	0	750	50	0	0	21,550
Mt. Carmel	1,200	18,668	100	0	0	50	50	50	20,118
Mt. Pocono	700	24,546	7,200	200	2,000	200	1,200	150	36,196
Nazareth	2,600	26,171	8,600	600	2,800	100	1,650	750	43,271
Newark, DE	650	24,687	7,000	300	3,150	300	1,750	500	38,337
Ocean Co., NJ	425	4,163	3,250	0	350	0	0	0	8,188
Oley	2,500	86,960	2,000	0	0	0	1,000	0	92,460
Paradise	800	15,346	1,685	100	1,000	0	300	300	19,531
Philadelphia	650	70	50	0	589	0	0	0	1,359
Piscataway, NJ	500	15,647	3,000	175	2,200	175	175	175	22,047
Pleasant Valley, N	24,634	2,903	150	0	480	0	0	50	28,417
Poughquag, NY	400	500	717	20	475	20	50	20	2,202
Quakertown	7,200	56,181	10,300	100	0	100	1,300	850	76,031
Reading	1,800	76,742	10,250	250	3,934	100	2,000	500	95,576
Red Hill	200	4,873	2,400	0	1,200	0	200	0	8,873
Royersford	1,500	24,631	500	100	1,000	100	100	100	28,031
Scranton	50	610	0	0	0	0	0	0	660
Shamokin	200	6,638	0	100	0	0	100	200	7,238
Sinking Spring	2,500	65,490	6,175	750	5,200	50	300	700	81,165
Spring City	1,000	13,672	1,610	100	0	0	100	100	16,582
Stroudsburg	2,000	650	2,000	250	0	50	300	300	5,550
Sunbury	2,500	38,141	7,500	100	3,301	100	200	0	51,842
Terre Hill	520	11,761	685	50	700	50	50	50	13,866
Wallingford	4,000	41,720	9,300	300	3,350	100	250	300	59,320
Walnutport	90	593	0	0	0	0	0	0	683
Whitehall	175	13,501	2,200	180	903	100	225	300	17,584
York	1,250	25,538	7,600	0	2,150	0	0	0	36,538
Zionsville	500	3798	900	500	685	50	800	500	7,733
TOTALS	104,531	1,355,543	192,734	18,800	75,047	3,845	33,486	15,295	1,799,281
Allentown, S.	0	1560	6,000	0	0	0	0	0	7,560
Beacon, NY	150	29,320	15,400	0	0	0	0	0	44,870
Brooklyn, NY	0	0	0	0	0	0	0	0	0
Chesapeake, VA	0	300	0	0	0	0	0	0	300
Las Cruces, NM	0	0	0	0	0	0	0	0	0
Newark, NJ	1,150	884	600	200	0	0	0	0	2,834
Staten Island, NY	75	1,270	650	0	0	0	0	0	1,995
Thompson, CT	167	1200	200	0	233	0	0	0	1,800
TOTALS	1,542	34,534	22,850	200	233	0	0	0	59,359
GRAND TOTALS	106,073	1,390,077	215,584	19,000	75,280	3,845	33,486	15,295	1,858,640

Local Disbursements

Church	Min. Salary	Min. Bene	Par. Allow	Insurance	Assis. Sal.	Assis. Bene	Christ. Ed.
Aberdeen, NJ	18,000	3,465	0	11,917	5,500	0	94
Allentown, CC	27,240	7,530	30,000	19,023	180,580	8,380	25,852
Bethlehem	38,900	4,490	1,745	17,441	63,804	5,269	12,780
Blandon	29,484	12,267	18,000	12,098	17,000	4,451	10,217
Brodheads ville							
Camden, DE	0	870	0	8,830	8,400	3,956	2,520
Coopersburg	32,475	12,941	0	15,153	20,818	25,779	17,566
Denville, NJ	26,500	7,660	4,500	9,002	0	0	1,410
Emmaus	62,817	21,371	14,999	20,184	39,611	10,503	33,341
Ephrata	20,260	13,942	19,000	10,636	28,060	24,212	33,021
Finesville, NJ	25,800	3,750	1,200	3,018	0	0	1,721
Fleetwood	28,770	0	0	9,820	0	2,400	15,400
Graterford	20,018	10,500	6,000	6,082	9,000	1,046	8,626
Harleysville	38,471	11,033	11,000	26,424	70,499	19,745	16,719
Harrisburg	20,043	1,638	0	9,424	13,103	700	5,338
Hatfield	39,281	4,600	0	14,557	24,238	0	11,265
Holmes, NY	18,690	6,300	0	9,796	0	0	2,549
Howell, NJ	21,050	3,285	2,250	6,438	0	0	3,288
Kutztown	22,771	3,697	8,566	6,914	0	0	1,397
Lancaster	47,112	514	14,400	19,629	70,304	23,640	13,127
Lebanon	34,950	9,724	14,400	11,543	14,127	4,945	20,307
Lehigh ton	18,418	5,000	0	8,700	0	0	1,800
Maple Glen	27,000	4,263	12,500	9,819	0	0	1,603
Mt. Carmel	29,500	7,632	0	2,044	0	0	2,040
Mt. Pocono	30,068	6,713	7,803	8,187	22,472	2,407	9,525
Nazareth	24,477	8,421	2,841	12,097	31,360	18,646	14,105
Newark, DE	39,789	14,732	21,500	4,774	43,270	2,842	21,278
Ocean Co., NJ	13,750	5,091	0	0	0	0	271
Oley	13,789	3,600	23,677	6,214	0	0	18,438
Paradise	16,000	4,349	14,200	6,314	0	0	6,836
Philadelphia	17,295	0	12,000	1,281	0	0	1,000
Piscataway, NJ	29,011	5,751	25,000	19,951	44,731	4,455	8,869
Pleasant Valley, NY	5,000	0	12,000	5,724	0	0	373
Poughquag, NY	19,000	15,131	0	9,001	0	0	5,851
Quakertown	33,567	850	0	17,395	51,200	1,000	11,280
Reading	29,920	12,345	5,400	17,009	43,140	28,380	27,718
Red Hill	8,069	2,275	5,542	3,625	2,061	17,760	3,096
Royersford	29,667	7,800	16,200	6,000	11,000	3,000	10,500
Scranton	15,474	8,019	0	8,700	0	0	1,148
Shamokin	21,580	13,110	0	4,042	0	0	3,665
Sinking Spring	38,528	10,867	18,000	20,178	159,171	11,289	35,546
Spring City	23,842	0	3,000	1,650	0	0	3,815
Stroudsburg	14,663	9,081	7,897	9,939	19,011	8,682	12,303
Sunbury	34,500	4,891	0	11,831	23,500	2,779	12,900
Terre Hill	2,818	0	0	284	0	0	1,713
Wallingford	43,050	0	0	15,104	29,750	10,250	8,969
Walnutport	23,319	1,222	339	6,801	0	0	600
Whitehall	20,343	0	11,000	955	0	0	1,729
York	11,149	7,285	27,000	13,657	19,450	16,469	5,497
Zionsville	8,616	800	0	3,148	0	0	1,681
TOTALS	1,214,834	298,805	371,959	482,353	1,065,160	262,985	470,687
Allentown, S.	20,436	4781	0	7,624	0	0	4,938
Beacon, NY	2,640	17,400	0	0	0	0	370
Brooklyn, NY	0	0	3,450	4,911	0	0	728
Chesapeake, VA	1,200	0	0	0	0	0	505
Las Cruces, NM	0	0	0	0	0	0	0
Newark, NJ	4,840	3,193	6,550	8,799	0	0	2,568
Staten Island, NY	300	200	0	1,617	0	0	29
Thompson, CT	6,900	0	0	0	0	0	3,182
TOTALS	36,316	25,574	10,000	22,951	0	0	12,320
GRAND TOTALS	1,251,150	324,379	381,959	505,304	1,065,160	262,985	483,007

Local Disbursements Continued/Totals

Church	Debt Ser.	Benevolence	O. Missions	WMS	Conf. Del.	General Disb.	T. Gen. Disb	Total Disb.
Aberdeen, NJ	10,304	62	0	0	0	35,361	84,703	84,983
Allentown, CC	167,941	9,400	4,642	683	0	209,709	690,980	897,965
Bethlehem	36	7,253	31,126	2,093	250	237,554	422,741	501,642
Blandon	61,734	3,478	25,964	0	300	83,756	278,749	319,602
Brookheadville							0	0
Camden, DE	0	335	1,974	0	0	14,997	41,882	44,507
Coopersburg	25,254	2,669	21,165	1,145	400	211,301	386,666	464,057
Denville, NJ	0	0	0	0	0	14,714	63,786	66,254
Emmaus	67,594	480	15,580	1,782	263	162,658	451,183	547,902
Ephrata	73,995	2,625	75,006	0	400	140,010	441,167	501,811
Finesville, NJ	11,337	1,413	766	0	0	14,926	63,931	75,468
Fleetwood	0	0	29,740	0	200	73,863	160,193	182,938
Graterford	0	1,165	6,006	0	250	65,934	134,627	171,114
Harleysville	46,962	9,050	28,610	1,743	350	137,585	418,191	482,623
Harrisburg	3,614	1,088	1,456	1,455	0	55,987	113,846	162,859
Hatfield	0	8,743	15,341	0	0	255,646	373,671	408,681
Holmes, NY	8,179	1,984	6,969	0	0	23,318	77,785	80,676
Howell, NJ	7,973	2,868	1,200	0	0	23,091	71,443	76,683
Kutztown	0	750	2,979	0	0	28,827	75,901	90,563
Lancaster	0	2,295	28,916	615	360	222,034	442,946	532,771
Lebanon	88,373	9,034	7,274	0	400	116,783	331,860	382,579
Lehighton	15,980	1,107	0	7,803	100	58,908	117,816	126,722
Maple Glen	0	0	12,790	0	80	21,767	89,822	111,372
Mt. Carmel	9,300	300	11,100	0	0	29,594	91,510	111,628
Mt. Pocono	0	3,574	20,206	0	102	93,544	204,601	240,797
Nazareth	33,879	5,578	15,706	0	108	79,595	246,813	290,084
Newark, DE	90,373	5,379	14,985	216	150	243,587	502,875	541,212
Ocean Co., NJ	13,926	1,433	0	0	0	16,044	50,515	58,703
Oley	96,539	6,703	21,816	0	0	252,607	443,383	535,843
Paradise	0	935	7,120	0	300	61,503	117,557	137,088
Philadelphia	0	1,726	1,726	0	0	12,055	47,083	48,442
Piscataway, NJ	2,728	5,245	9,158	0	225	109,219	264,343	286,390
Pleasant Valley, I	0	325	1,080	0	0	0	24,502	52,919
Poughquag, NY	2,275	2,436	2,873	0	0	9,468	66,035	68,237
Quakertown	0	3,000	13,000	1,000	0	139,644	271,936	347,967
Reading	0	792	26,806	1,369	350	166,109	359,338	454,914
Red Hill	53	1,637	3,200	0	183	47,007	94,508	103,381
Royersford	0	1,566	200	0	200	103,731	189,864	217,895
Scranton	0	0	0	0	0	11,518	44,859	45,519
Shamokin	14,400	938	17,496	400	200	79,749	155,580	162,818
Sinking Spring	664,364	11,233	96,890	0	0	188,879	1,254,945	1,336,110
Spring City	17,000	0	1,220	0	100	54,839	105,466	122,046
Stroudsburg	0	3,286	73,019	0	0	125,982	283,863	289,413
Sunbury	285,654	1,047	13,140	1,000	0	218,319	609,561	661,403
Terre Hill	0	574	0	0	300	61,621	67,310	81,176
Wallingford	53,579	1,461	15,981	0	0	250,931	429,075	488,395
Walnutport	0	278	325	0	0	11,655	44,539	45,222
Whitehall	0	1,900	15,800	370	0	0	52,097	69,681
York	0	2572	4,000	3,574	300	90,397	201,350	237,888
Zionsville	0	0	285	230	300	27,226	42,286	50,019
TOTALS	1,873,346	129,717	704,636	25,478	6,171	4,693,552	11,599,683	13,398,964
Allentown, S.	0	1372	0	0	0	16,434	55,585	63,145
Beacon, NY	0	692	0	0	0	107,791	128,893	173,763
Brooklyn, NY	0	548	4,520	0	0	13,311	27,468	27,468
Chesapeake, VA	0	100	340	0	0	2,686	4,831	5,131
Las Cruces, NM	0	1,579	0	0	0	1,644	3,223	3,223
Newark, NJ	0	2,758	0	0	0	51,327	80,035	82,869
Staten Island, NY	100	250	250	0	0	0	2,746	4,741
Thompson, CT	12,452	654	500	0	0	22,254	45,942	47,742
TOTALS	12,552	7,953	5,610	0	0	215,447	348,723	408,082
GRAND TOTALS	1,885,898	137,670	710,246	25,478	6,171	4,908,999	11,948,406	13,807,046

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, 2003 (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, 2003.

If the Pastor's Statistical Report is not in the hand of the Committee on Statistics by March 1, 2003, 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, 1227 Liberty St., Suite 200A
Allentown, PA 18102

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 \$700 basic amount per church and \$7.00 per member for the total number of members listed in the most current BFC Yearbook.

BY DECEMBER 31:

Fellowship News - \$1.75 per member - make checks payable to Board of Publication & Printing and send to: the Business Manager:

Bible Fellowship Church, PO Box 299, Ephrata, PA 17522

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 Missionaries, Appointees & Professional Associates

■ Professional Associate

◇ Appointee

➤ On Home Assignment for a portion of 2002--call BOM office for stateside address

● On leave of absence

- Adams, Mr. & Mrs. Samuel (Melissa), Centrum Word of Life
Cerna Horna 67921, Czech Republic
- Anderson, Mr. & Mrs. Keith (Carol), 214 Marissa Court,
Edinburg, TX 78539; (210) 380-8124.
- Aukamp, Rev. William, 4651 Crooked Oaks Road
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 Circle
Fleetwood, PA 19522; (610) 944-0971.
- Beal, Mr. & Mrs. Bruce (Heather), Summer Institute of Linguistics
P.O. Box 8987, Catalina, AZ 15738-0987
- Bechtel, Miss Jennifer, Burgender Strasse 7
79400 Kandern GERMANY
(8/21/02 - 6/14/03 - 309 Yarmouth Dr, Columbia, SC 28210
- Bertolet, Mr. & Mrs. Raymond (Louise), 131 Atis Court
Santa Rita, GUAM 96915; (671) 565-1360.
- Bickel, Mr. Mark, 1416 Harris Street Apt. A
State College, PA 16803; (814) 867-6331
- Blauser, Mr. R. Glenn, JAARS Center Box 248
Waxhaw, NC 28123.
- Blauser, Mr. & Mrs. Richard (Peggy), 102F Wycliffe Drive
Willow Street, PA 17584; (717) 464-0207
- Bose, Mr. & Mrs. Scott Bose (Stacey) Brasilia International School
CP 6188, Brasilia, DF 70749-970
- Buchanan, Dr. & Mrs. Osborne (Diane), 188 Faith Drive,
Maidencreek, Blandon, PA 19510-9472; (610) 926-9128,
O-375-0300.
- Chappell, Mrs. Barbara, Meadow Valley Estates West
185 Rock Road Lot #8, Ephrata, PA 17522; (717) 721-9054
- Clayton, Miss Linda, Hospital Vozandes Del Oriente,
Shell, Pastaza, ECUADOR; 011-593-2-795-174-68-255.
- Dalavai, Mr. Sanjay (Karen), 3124 Elroy Road
Hatfield, PA 19440; (215) 799-0118
- ☆ Denlinger, Rev. Ronald (Joan), 5794 Old Philadelphia Pike
Gap, PA 17527; (877) 602-7190
- ◇ de Souza, Dr. Francisco (Eliane) 1718 Sequoia Court
Allentown, PA 18104; (610) 336-9626

- Early, Mr. & Mrs. William (Lois), 1891 N. 61st Avenue, Apt. 209,
Hollywood, FL 33024-4267; (954) 967-9890
- Elijas, Mr. & Mrs. Jaroslav (Natalija), Detvianska 11, YU-21270
Backsky, YUGOSLAVIA
- ✧ Erb, Mr. Richard, R.R. 2 Box 729B Annville, PA 17003; (717) 867-
1259
- Faust, Miss Theresa, MALAYSIA
Call BOM office for address and mail restrictions.
- Franka, Rev. & Mrs. Ondrej (Milina), Detvianska 11,
21470 Backi Petrovac, YUGOSLAVIA (SERBIA).
- Gallo, Maggie 303 Cameron Road,
Willow Grove, PA 19090; (215) 659-9291
- 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), Varshavskoe Shosse 37
The Alliance Box 5 131000 MOSCOW/RUSSIA
- Harriman, Mr. & Mrs. Robert (Shirl), 1346 Cesar Chavez Road
Lot 1009, Alamo, TX 78516; (956) 783-2147
- Hartman, Miss Constance, Sierningerstr. 20
A-4400 Steyr, Austria EUROPE
- Hash, Mr. & Mrs. Tim (Barbara), 949 McGoff Hill Road
Lyndonville, VT 05851; (802) 626-9441
- Head, Rev. & Mrs. Jim (Lynne), 5 Chemin des Pluviers
95800 COURDIMANCE, FRANCE
- Hoffman, Mr. & Mrs. Aaron (Marlene), 351 Palomino Drive
Lancaster, PA 17601, (717) 293-8298
- ✧ Hoffman, Mr. & Mrs. Scott (Sue) 2349 South Street
Allentown, PA 18104; (610) 948-7945
- ✧ Hoyle, Mr. & Mrs. Marc (Elizabeth) 15 Westgate Road, Asheville,
NC 28806, (828) 236-9758
- Johnston, Rev. & Mrs. Walter (Susan), Q Plaza. P. O. Box 398,
1900 Cainta Rizal, PHILIPPINES.
- Klaassen, Rev. & Mrs. Marvin (Margaret), Centros Biblicos, Casilla
461-11, Santiago, CHILE/SOUTH AMERICA; 011-562-285-
3830.
- Kline, Mr. & Mrs. Paul (Kathryn), 12 Lydias St
Athens 11527, GREECE
- Lawrence, Mr. & Mrs. Brian (Carol Ann), P. O. Box 5602,
9200 Iligan City, PHILIPPINES; 011- 63-632-21549.
- Lockhart, Mr. Robert, Elet Szava Alapitvany 252 Toalmas Kokai Utca
2, HUNGARY
- MacArthur, Mr. & Mrs. James (Trudi), 115 Hedgegrow Lane,
Reading, PA 19606; (610) 370-4508
- Manney, Rev. & Mrs. David (Rosemarie), HCJB World Radio, P.O.
Box 39800, Colorado Springs, CO 80949-9800
- 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.
- ✧ Miller, Mr. & Mrs. Craig (Karen), 928 Lehman Street
Lebanon, PA 17046; ((717) 277-7351
- Morrison, Rev. & Mrs. Philip E. (Janice), P.O. Box 70, Kijabe,
KENYA, EAST AFRICA

- Moyer, Rev. & Mrs. Duane (Joetta), Section Boyer,
97129 Lamentin, Guadeloupe, West Indies
- Moyer, Rev. & Mrs. Jerry (Carolyn), 54 Bisrue Joseph Le Marchand,
78114 MAGNY LES HAMEAUX, FRANCE
- Merkey, Mr. Kyle, JAARS Center, P.O. Box 248
Waxhaw, NC 28173
- Murrin, Mr. & Mrs. Anthony (Joanna), M.N.T., Casilla 522,
Cochabamba, BOLIVIA, SOUTH AMERICA;
011-591-424-6792.
- Newell, Mr. & Mrs. Michael (Trudy Peale), 46 Arbor Road
Leicester LE4 6/QA, ENGLAND
- Nicely, Mr. & Mrs. John (Judith), Call BOM office for address
- Obarow, Mr. & Mrs. Timothy (Michelle), 1103 Vine Street
Coshocton, OH 43812; (740) 545-7285
- Ohlin, Miss Sharon, International School of Budapest, H-2049 Diosd
Ifjusag ut.11 HUNGARY
- Ort, Mr. & Mrs. Jeffrey (Emily), 693 Church Road,
Graterford, PA 19425; (610) 489-2281
- Patterson, Mr. & Mrs. Robert (Lana), P. O. Box 347,
Cumberland House, Saskatchewan, CANADA SOE OSO;
(306) 888-2262.
- Pauley, Rev. & Mrs. Wayne (Lois), 712 45th Street, 3C
Brooklyn, NY 11220; (718) 438-1602
- Pello, Mr. & Mrs. John (Judith), 1036 S. 7th Street
Allentown, PA 18103-0006 (610) 437-4657
- Pollock, Rev. & Mrs. Thomas (Rebecca), Rt. #1, Box 65,
Puposky, MN 56667-9721; (218) 243-2625.
- Poysti, Rev. & Mrs. Earl (Natasha), Box 1667,
Estes Park, CO 80517-1667; O-(303) 586-8638.
- ✧Raines, Mr. Jason, 1996 Glennwood Court,
Bethlehem, PA 18015; (610) 868-0763
- Ramirez, Mrs. Lillian, Los Lagos de Heredia Casa 53 C
Heredia 3003, COSTA RICA/CENTRAL AMERICA
- Reyes, Mr. & Mrs. Arthur (Victoria), Apdo Postal 106
San Jose del Cabo, BCS 23400 MEXICO
- Riddell, Rev. & Mrs. David (Rebecca), 4, Val del la Raviniere,
95520 Osny, FRANCE EUROPE; 011-33-1-30-31-18-61.
- Ruth, Mr. Randy, Postfach 225, CH-4950
Huttwil, Switzerland
- Sacher, Rev. & Mrs. Thomas (Joyce), R.R. #3 Box 3310E
Stroudsburg, PA 18360; (570) 629-9150
- ✧Saggio, Miss. Nicole, 317 Ford Street
Morgantown, WV 26501
- ✧Sandt, Miss. Amy 633 Abel Colony Road
Wind Gap, PA 18360; (610) 863-4892
- Schlonecker, Mr. & Mrs. David (Roxy), 11 E. Elm Street
Emmaus, PA 18040; (484) 232-6593
- Schlonecker, Mr. David Jr. 11 E. Elm Street, Emmaus, PA 18049
(484) 232) 232-6593
- Scott, Mr. & Mrs. Daniel (Jacqueline),
c/o CAP Shipping Service, 4665 Lower Roswell Road,
PMB #122, Marietta GA 30068-4238.
- Scott, Mr. & Mrs. Mark (Jocelyn), 129 Walnut Street
Piscataway, NJ 08854; (732) 968-1412

- Shelling, Mr. & Mrs. Ted (Grete), P. O. Box 941303,
Atlanta, GA 31141; (404) 454-9990.
Steyregasse 25a A-8010 GRAZ, AUSTRIA
- Shogren, Dr. & Mrs. Gary (Karen) c/o Seminario ESEPA,
Box 025216-184, Miami, FL 33102-5216
- ✧Sloma, Mr. & Mrs. Robert (Donna) R.R. #1 Box 680
Weld, ME 04285; (207) 585-2410
- Solymosi, Mrs. Sarolta, Nedecvar u.11.II/12,
Budapest 1118, HUNGARY/EUROPE.
- Stengele, Mr. & Mrs. Donald (Julie), Kodaikanal International
School, Box 25, Kodiakanal, Tamil Nadu, INDIA;
011-91-4542-41104.
- Stengele, Miss Kim, P.O. Box 295,
Dodoma, TANZANIA/EAST AFRICA.
- Studenroth, Rev. John (Laura) 231 E. Main Street,
Kutztown, PA 19539; (610) 948-7945
- Stuebner, Mr. Edward, Box 1707, 709 Pennsylvania Avenue,
Fort Washington, PA 19034; (215) 646-2322.
- Tress, Mr. & Mrs. Craig (Mary), Word of Life, St. Albans Road
Wisemans Ferry, 2775 AUSTRALIA
- Warner, Mr. & Mrs. Richard (Donna), P.O. Box 3 Tuvshrullex soum
Arthangal Aimag, MONGOLIA
(Call BOM office mail restrictions)
- Weller, Rev. & Mrs. Dana (Lanette), 703 Donald Drive,
Emmaus, PA 18049; (610) 967-2555.
- Whalen, Rev & Mrs. William, (Linda), 1506 13th Street, Belle Fourche
SD 57717
- Widman, Mr. & Mrs. Scott (Joanna), Mullartown House
159 Glassdrumman Road, Annalong, Newry, CO Down
BT34 4QL NORTHERN IRELAND
- Williams, Mr. and Mrs. Oliver (Linda), 46 Westbourne Street,
Leicester, ENGLAND LE4 5HJ.
(Call BOM for stateside address)
- Wimble, Mr. & Mrs. Mark (Cathy), 557 Longwaan-Waakaw Road
Llongwaan, Prajuabkhirikhan 7700, THAILAND
- Wingo, Rev. & Mrs. Barry (Candace), 10101 Dellwood Drive,
El Paso, Texas 79924
- Yerrington, Rev. & Mrs. Philip (Nancy), 425 N. Lewis Road,
Royersford, PA 19468; (610) 948-7945
- Zimmerman, Rev. & Mrs. Paul (Julie), 119 West Crooked Hill Road,
Apt. #105, Pearl River, NY 10965; (914) 735-9016.

Directory of Mission Boards

**Africa Inland Mission International, Inc., P.O. Box 178,
 Pearl River, NY 10965;
 Telephone: (914) 735-4014
 Dr. & Mrs. Richard J. Gehman
 Miss Marion Gibbon (on loan to Samaritan's Purse)
 Rev. & Mrs. Philip E. Morrison
 Mr. Jason Raines (appointee)
 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, 309 Colonial Drive, P.O. Box 249,
 Akron, PA 17501-0249
 Telephone: (888) 226-4685
 Rev. & Mrs. Totoram Baran
 Mr. Sanjay Dalavai
 Mr. Rick Erb (appointee)
 Mr. & Mrs. Jeffrey Ort
 Rev. & Mrs. Thomas Sacher
 Mr. & Mrs. Robert Sloma (appointees)
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**Bible Fellowship Board of Missions, 1011 Brookside Road,
 Suite 145, Allentown, PA 18106-0555
 Rev. & Mrs. Dana Weller
 Mr. & Mrs. Christopher Merrick
 Mr. & Mrs. John Pello
 Rev. & Mrs. John Studenroth**

**Bible Visuals, International, P. O. Box 153, Akron, PA 17501-0153;
 Telephone: (717) 859-1131
 Mrs. Barbara Chappell**

**Campus Crusade For Christ, International, P.O. Box 629222
 Orlando, FL 32862-8222
 Telephone: 1-800-826-0768
 Mr. & Mrs. Mark Scott**

**CHRISTAR 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. Michael Newell (Trudy Peale)
 Mr. & Mrs. Wayne Pauley
 Mr. Randy Ruth
 Mr. & Mrs. Oliver Williams**

**Coalition for Christian Outreach, 5912 Penn Avenue,
Pittsburgh, PA 15206-3805**
Telephone (412) 363-3303
Miss Nicole Saggio

DiscipleMakers, P.O. Box 74 State College, PA 16804-0074
Telephone (814) 234-7975
Mr. Mark Bickel

**Fellowship International Mission, 555 South 24th Street,
Allentown, PA 18104-6666;**
Telephone: (610) 435-9099
Rev. & Mrs. Osborne Buchanan
Dr. & Mrs. Francisco deSouza (appointees)
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

**European Christian Mission, P.O. Box 1006,
Point Roberts, WA 98281**
Miss Constance Hartman

**HCJB World Radio, P. O. Box 39800,
Colorado Springs, CO 80949-9800;**
Telephone: (719) 590-9800
Miss Linda Clayton
Rev. & Mrs. David Manney

**InterAct Ministries, 31000 SE Kelso Road,
Boring, OR 97009-9027;**
Telephone: (503) 668-5571
Mr. & Mrs. Melvin Babcock

InterFACE Ministries, P.O. Box 450816, Atlanta, GA 31145-0816
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
Mr. & Mrs. Gary Shogren

**MMS Aviation, 24320 County Road 202, Box 1118,
Coshocton, Ohio 43812-6118**
Telephone: (740) 622-6848
Mr. & Mrs. Timothy Obarow

**New Tribes Mission, 1000 East First Street,
Sanford, FL 32771-1487;**
Telephone (407) 323-3430
Mr. & Mrs. Barry Wingo
Mr. & Mrs. Anthony Murrin

NICS, INC., P.O. Box 18151, Memphis, TN 38181
Telephone: 901-276-8377
Mr. & Mrs. Scott Bose

**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

Push the Rock, P.O. Box 95, Emmaus, PA 18049
Telephone: (610) 434-1661
Mr. & Mrs. Scott Hoffman (appointees)
Mr. David Schlonecker, Jr.

**Rio Grande Bible Institute & Language School, 4300 South
Business 281, Edinburg, TX 78539;**
Telephone: (512) 380-8100
Mr. & Mrs. Keith Anderson
Mr. & Mrs. Robert L. Harriman

RHMA, P.O. Box 300 Morton, IL 61550
Telephone: (309) 263-2350
Rev. & Mrs. Ron Denlinger

**Russian Christian Radio, P. O. Box 1667,
1732 Mountain View Court, Estes Park, CO 80517**
Rev. Earl Poysti

SEND International, P.O. Box 513, Farmington, MI 48332
Telephone: (810) 477-4210
Miss Amy Sandt (appointee)

**The Evangelical Alliance Mission, P. O. Box 969,
Wheaton, IL 60189-0969;**
Telephone: (708) 653-5300
Mr. & Mrs. John Nicely
Mr. & Mrs. Arthur Reyes
Mr. & Mrs. David Schlonecker
Rev. & Mrs. Philip E. Yerrington

The Fold, INC., P.O. Box 1188, Lyndonville, VT 05851
Telephone: (802) 626-5620
Mr. & Mrs. Tim Hash

**The Pocket Testament League, Inc., 11 Tollgate Road, PO Box 800,
Lititz, PA 17543-7026;**
Telephone: (717) 626-1919
Mr. & Mrs. Jaroslav Eljas
Mr. & Mrs. Ondrej Franka

**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.

**UFM International, P.O. Box 306, 306 Bala Avenue,
Bala-Cynwyd, PA 19004**
Telephone: (610) 667-7660
Mr. & Mrs. Craig Miller (appointees)

United World Mission, P. O. Box 250, Union Mills, NC 28167
Telephone: (704) 287-8996
Rev. & Mrs. W. Neil Harding
Miss Sharon Ohlin

**Urban Family Council, P.O. Box 11415,
Philadelphia, PA 19111-0415**
Telephone:
Miss Maggie Gallo (appointee)

**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. Samuel Adams
Mr. Robert Lockhart
Mr. & Mrs. Craig Tress

World Team, 1431 Stuckert Road, Warrington, PA 18976;

Telephone: (215) 491-4900

Rev. & Mrs. Jim Head

Mr. & Mrs. Paul Kline

Rev. & Mrs. Duane Moyer

Rev. & Mrs. Jerry Moyer

Rev. & Mrs. David Riddell

Wycliffe Bible Translators, P. O. Box 628200**Orlando, FL 32862-8200**

Telephone: (407) 852-3600

Mr. & Mrs. Bruce Beal

Mr. & Mrs. Richard Blauser

Mr. R. Glenn Blauser, Jr.

Mr. & Mrs. Aaron Hoffman

Mr. Kyle Merkey



*120th Vice Chairman & Chairman
Randall A. Grossman, William C. Schlonecker*

Directory of Delegates

Aberdeen, NJ

E. Davis DeRonde, 121 Broad St., Matawan, NJ 07747
732.290.1228; davederonde@aol.com

Allentown, PA Cedar Crest

Walter E. Bortree, 1180 Terrace Circle, Allentown, PA 18103
610.435.5635; wbortree@usa.net

John C. Elias, 110 N. Main St. Coopersburg, PA 18036
610.282.2684; sea354@juno.com

William J. Shive, 531 Twin Ponds Road, Breinigsville, PA 18031
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Bethlehem, PA

Mark W. Tress, 590 S. Cottonwood Rd, Northampton, PA 18067
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Peter D. Burleigh, 1518 Ralston Rd., Bethlehem, PA 18018
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Michael T. Littlejohn, 318 Lindbergh Ave., Blandon, Pa 19510
610.926.5203; littlemt@apci.com

Brooklyn, NY

Michael Giordano, 53 Aster Court, Brooklyn, NY 11210
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Camden, DE

Albert E. Biddle, Jr., 1652 Chestnut Grove Road, Dover, DE 19904
302.678.9364, (O) 302.744.2479

Coopersburg, PA

Gene E. Parris, 1953 Peppermint Rd., Coopersburg, PA 18036
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Denville, NJ

Steven C. Boepple, PO Box 838, Denville, NJ 07834
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Emmaus, PA

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Ephrata, PA

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Graterford, PA

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Harleysville, PA

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Hatfield, PA

Lee E. Boyles, 209 Knapp Road, Lansdale, PA 19446
215.368.1318, (O) 215.855.9950, jboyles@erols.com

Holmes, NY

Hans R. Waldvogel, 290 S. White Rock Rd., Holmes, NY 12531
845.878.6409, HansWald@aol.com

Howell, NJ

Brian L. Michlich, 34 Arlyn Dr., Howell, NJ 07731
732.785.1994; michlich@bellatlantic.net

Kutztown, PA

Byron Barnshaw, 12 Salem Circle, Fleetwood, PA 19522
610.944.0971, (O) 610.375.0300, byron@imi.org

Lancaster, PA

Horace A. Kauffman, 25 E. Lemon Street, Lititz, PA 17543
717.626.8356, hakauffman25@juno.com

Richard G. Matthews, 6 Jimanna Road, Lancaster, PA 17602
717.397.3124, rgmbjm@juno.com

Lebanon, PA

Leroy O. Herb, 517 W. Main St., Myerstown, PA 17067
717.866.9626; (O) 717.273.8001

Lehigh, PA

Bruce A. Kellerman, 1752 S. Lehigh Gorge Dr, Weatherly, PA 18255
570.427.8494, bkleekie@aol.com

Maple Glen, PA

Laurence M. Morris, 1121 Tyson Avenue, Roslyn, PA 19001
215.887.4683; (O) 215.842.3675, lm_morris@juno.com

Mount Carmel, PA

Bryan L. Snyder, 182 Middle Road, Catawissa, PA 17820
570.799.0442, (O) 570.799.5446, btsnyder@ptd.net

Mount Pocono, PA

Donald Faust, PO Box 2031, Pocono Pines, PA 18350
570.646.4869; donfaust@epix.net

Nazareth, PA

Philip M. Albright, 525 W. Normandy St. Allentown, PA 18103
610.791.7732

Newark, DE

Robert W. Green, 36 Needleleaf Dr., Newark, DE 19702
302.838.9011; (O) 302.366.8539; jamapb@truevine.com

Ocean County, NJ

David M. Markuson, 18 Deer Lane, Jackson, NJ 08527

Oley, PA

Jan A. Musser, 24 Ironstone Drive Crestwood, Reading, PA
19606 610.779.2762; janmusser@talon.net

Paradise, PA

David Eisenhower, 3733 Country Lane, Gordonville, PA 17529
717.768.3012, (O) 717.393.7709, paikeint@epix.net

Philadelphia, Wissinoming

Thomas L. Galloway, 5801 Cottage St., Philadelphia, PA 19135
215.743.4739

Piscataway, NJ

J. Richard Vroman, 13 Ashley Road, Edison, NJ 08817
732.287.1979

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Piscataway, NJ

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732.287.1979

Pleasant Valley, NY

Wayne Chadwell, 2711 Salt Point Turnpike, Clinton Corners, NY
12514, 845.266.3512, (O)845.677.5653, chadwellw@aol.com

Poughquag, NY

Thomas L. Ward, 109 Brush Hill Rd., Millbrook, NY 12545
845.724.3325, tward@bestweb.net

Quakertown, PA

L. James Roberts, Jr., 342 S. 9th, Quakertown, PA 18951
215.536.8794, (O) 215.536.3294, friendly@enternet.com

Reading, PA

Ronald W. Reed, 5 Holly Lane, Mohnton, PA 19540
610.775.1256, Fax 610.775.2470, ronfilreed@msn.com
Charles A. Lavigna, 400 Gaul Road, Sinking Spring, PA 19608
610.678.5193

Red Hill, PA

Robert Vaughn, 318 Jefferson St. Red Hill, PA 18076
215.679.6673, vaughn5@netcarrier.com

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Orville Gibson, 136 S. Fifth Ave., Royersford, PA 19468
610.948.3422, oeghlg@juno.com

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Larry D. Kellerman, 722 Thornhurst Rd., Gouldsboro, PA 18424
570.472.3165; lardebk@msn.com

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570.644.2070

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570.629.3224, (O) 610.264.9292, carrolrd@apci.com

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610.395.2476

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*Ceder Crest's new Senior Pastor,
Clifford B. Boone, converses with
the Secretary of Annual Conference,
David A. Thomann*

Directory of Churches & Missions

Churches	SS	AM	PM	Prayer
Aberdeen, NJ, Bayshore		11:00		
732.290.7111 (Fax) 732.290.7327 ruthvan@optonline.net John C. Vandegriff	(Location): Lloyd Road School, Aberdeen (Mailing): 314 W. Prospect Ave Keyport, NJ 07735			
Allentown, PA, Cedar Crest	10:30	9:00	6:00	7:00
610.432.2200 (Fax) 610. 435.4006 ccbfc1@juno.com Clifford B. Boone David T. Allen John C. Elias Edgar H. Munyan Ronald L. Kohl	1151 S. Cedar Crest Blvd. Allentown, PA 18103 web-site: CedarCrestBFC.org			
Allentown, PA, Lighthouse		11:00		7:00
610.791.9995 EHDRamos@juno.com Elliot Ramos	641 S. Genesee Street Allentown, PA 18103			
Bethlehem, PA, Ebenezer	10:00	8:30/11	6:30	7:15
610.868.5501 (Fax) 610.868.6939 Office@aplaceforyou.org Brian H. Cooper Frank L. Herb Robert K. Fields Michael A. Forrest	3100 Hecktown Rd. Bethlehem, PA 18020 web-site: APlaceForYou.org			
Blandon, PA, Trinity	10:20	9:00	7:00	7:00
610.926.4594 (Fax) 610.916.4777 trinitybfc@juno.com Carl J. Fischer, Jr.	220 Main St. PO Box 739 Blandon, PA 19510-0739			
Brooklyn, NY, New Community	10:00	11:00		Thur.7:30
718.209.9469 nccbfc@netzero.net Ralph E. Ritter	(Location) Immanuel House, 1811 Flatbush Ave. (Mailing) PO Box 340022 Brooklyn, NY 11234			

Camden, DE	9:45	11:00	7:00	7:00
302.697.0434 (Fax) 302.697.7439 rrdmad@aol.com Raymond R. Dotts Kenneth F. Barber	201 E. Camden-Wyoming Ave. Camden, DE 19934			
Chesapeake, VA		10:00		7:00
757.543.9245 willisdowling@juno.com Willis Dowling	(Location): Cornerstone Christian School 1212 Willow Ave. (Mailing): 512 Kemp Lane Chesapeake, VA 23325			
Coopersburg, PA, Calvary	9:15	8/10:30	6:00	7:00
610.282.3161 (Fax) 610.282.9546 CalvaryBFC@juno.com Thomas P. Shorb Richard T. Paashauss	6782 N. Main St. PO Box 166 Coopersburg, PA 18036			
Denville, NJ	9:30	11:00	Call	7:00
973.625.1880 Richard D. Harris	263 Diamond Spring Rd. Denville, NJ 07834			
Emmaus, PA, Bethel	9:45	8:30/10:45	7:00	7:00
610.965.2682 (Fax) 610.965.4534 bethelbfc@aol.com David N. Schoen Ralph M. Soper William J. Dunn	418 Elm St., Emmaus, PA 18049 web-site: www.bethelbfc.org			
Ephrata, PA	9:15	8:00/10:30	6:00	7:00
717.733.2526 (Fax) 717.733.4122 ebfc@ptd.net Daniel P. Allen Robert W. Smock	(Location) Diamond Station & Peach (Mail) PO Box 299, Ephrata, PA 17522 web-sites: ebfc.org bottomlineonline.org			
Finesville, NJ, Calvary	9:45	11:00		7:00
908.995.7678 Byron Widger	191 Rt. 627, Finesville Phillipsburg, NJ 08865			
Fleetwood, PA, Faith	9:15	10:30	6:00	7:00
610.944.7080 faithbfc@juno.com R. Jerry Brush	236 S. Richmond St. Fleetwood, PA 19522			

Graterford, PA	9:30	10:40	6:30	(1)
610.489.9389 David J. Watkins	Route #29, 693 Church Road Graterford, PA 19426			
Harleysville, PA, Faith	9:30	10:35		7:00
215.256.6026 mail@faithbfc.org W. David Armstrong Vinton A. Upham Andrew T. Crossgrove	140 Harleysville Pike Harleysville, PA 19438 web-site: www.FAITHBFC.org			
Harrisburg, PA, Grace	9:30	10:45		6:45
717.652.5229 (Fax) 717.671.4760 gbiblefel@juno.com Carl K. Spackman	1250 Colonial Road Harrisburg, PA 17112			
Hatfield, PA, Bethany	9:30	10:45	6:00	7:00
215.855.2449 howwel@becnet.com Howard N. Wells Louis S. Curcio	75 W. Broad Street Hatfield, PA 19440			
Hellertown, PA, Saucon Community		9:30		7:00 ⁽⁹⁾
610.838.3111 scbfc@bfc.org Stephen C. Mann	PO Box 198 Hellertown, PA 18055			
Holmes, NY, Faith	9:30	10:45	6:00	7:00
845.878.3861 fbfc@juno.com Robert S. Commerford	1118 N. Horsepound Road Carmel, NY 10512 PO Box 79, Holmes, NY 12531			
Howell, NJ, Community	9:30	10:30		7:00
732-363-8941 CBFC.HowellNJ@juno.com David N. Heineman	3071 Lakewood Allenwood Rd. Howell, NJ 07731			
Kutztown, PA	8:45	10:00		(1)
610.683.9366 Allan R. Vivona arvinkutz@juno.com	15170 Kutztown Rd. Kutztown, PA 19530 web-site: www.kutztownbfc.org			

Lancaster, PA, Faith	9:00	10:00	7:00 ⁽³⁾	7:15
717.392.7851 (fax) 717.392.0974 lancasterbfc@juno.com David A. Thomann David E. Thomann Gregory A. Uhrich	1401 Esbenschade Road Lancaster, PA 17601			
Las Cruces, NM, Grace Bible		10:00		
505.521.7247 integritymi@juno.com Jack Becker	(Location) Good Samaritan Social Center 3011 Buena Vista Circle (Mailing) PO Box 7964 Las Cruces, NM 88006			
Lebanon, PA	9:30	10:45	7:00	7:30
717.273.4802 (Fax) 717.273.1568 lebbfc@nbn.net Calvin T. Reed LeRoy S. Heller	1635 Mill Road Lebanon, PA 17042			
Lehighton, PA, Salem	9:30	10:45	6:00	7:00
570.386.2578 salembfc@ptd.net (vacant)	1105 Frederick's Grove Rd. Lehighton, PA 18235-9718			
Longneck, DE, New Life		8:30		7:00 ⁽⁸⁾
302.945.4814 Kenneth F. Barber kbarber8@netscape.net	N-33 Pot Nets Creekside 1191 Crab Alley East Long Neck, DE 19966			
Maple Glen, PA	9:15	10:30	6:00 ²	
215.646.1220 (Fax) 215.643.9788 mgbfc@juno.com Louis Pronnicki	Location - 700 Welsh Rd., Box 3102 Mailing - Box 3102 Maple Glen, PA 19002			
Mt. Carmel, PA, Bethany	9:30	10:35	6:00	7:00
570.339.4693 Alva C. Cassel	Bethany Acres Mt. Carmel, PA 17851			
Mount Pocono, PA, Pocono Mt	9:30	10:45	6:30	7:00
570.839.6922 (Fax) 570.839.4183 pmbfc@sunlink.net Ronald C. Erb	Trinity Hill Road, Box 300 Mt. Pocono, PA 18344			

Nazareth, PA, Grace	10:30	9:00	6:00	7:00
610.759.7036 / 759.2856 gracebfc@juno.com Jonathon W. Arnold, Sr. Jeffrey L. Ruhl	100 E. Beil Ave. Rose Inn & Beil Avenues Nazareth, PA 18064 web-site: www.gracebfcnaz.org			
Newark, DE	10:00	8:30 / 11:00	6:30	7:00
302.366.8539 (Fax) 302.366.8542 bfcnewark@northerntrail.net William G. Schlonecker	808 Old Baltimore Pike Newark, DE 19702 web-site: www.bfcnewark.org			
Newark, NJ	10:00	11:00	6:30	7:15
973.373.3677 (Fax) 973.373.3171 Delbert R. Baker, II newarkbiblefellowshipchurchnj@juno.com	30 Randolph Place Newark, NJ 07108			
Ocean County, NJ		10:30	5:00 ⁽⁴⁾	7:30
732.505.8174 ddstortz@juno.com Dean A. Stortz	(Location) 1060 Church Road (Mailing): 800 First Ave. Toms River, NJ 08757			
Oley, PA, New Life	9:00	10:30	6:00	7:00
610.987.3192 (Fax) 610.987.6654 Arthur J. Simpson	2960 W. Philadelphia Ave. Oley, PA 19547-8915			
Paradise, PA	9:00	10:15	6:00	7:00
717.687.7577 (Fax) 717.687.3787 office@pbfc.cc Mark L. Morrison	3092 Lincoln Hwy. E. Paradise, PA 17562 web-site: pbfc.cc			
Philadelphia, Wissinoming, PA	9:30	10:30		
215.743.3751 clapiergw@aol.com G. Wayne Clapier	4414 Van Kirk St. Philadelphia, PA 19135			
Piscataway, NJ, Christ Community	9:45	11:00		Various
732.393.9800 (Fax) 732.393.9444 church@christcommunitynj.com Dennis M. Cahill Richard B. Ravis	(Location) - Livingstone Student Center, Joyce Kilmer Ave. (Mailing) - 1347 Stelton Rd., Piscataway, NJ 08854 web-site: christcommunitynj.com			

Pleasant Valley, NY	9:30	10:45		
914.868.7716 David R. Way BarbDave3@Juno.com	(Location): at the Grange, North Ave. (Mailing): PO Box 367 Pleasant Valley, NY 12569			
Poughquag, NY, Valley	9:45	11:00		7:30
845.724.3984 jimband3@aol.com James A. Wickstead	1875 Clove Rd. Lagrangeville, NY 12540 web site: members.aol.com/jimband3/			
Quakertown, PA, Grace	9:30	8:00/10:30	7:00	7:15
215.536.6096 (Fax) 215.536.7335 gracebfc@voicenet.com Leland C. Stauff Dennis J. Lawrence	1811 Old Bethlehem Pike North Quakertown, PA 18951			
Reading, PA, Grace	9:30	10:40	6:30	7:00
610.375.2333 (Fax) 610.375.6002 gracebfrdg@aol.com Randall A. Grossman Clyde D. Bomgardner, Jr. Steven J. DelDuco	1128 Hampden Blvd. Reading, PA 19604			
Red Hill, PA, Community	8:45	10:00		7:00
215.541.4880 churchsec3@juno.com (Vacant) D. Thomas Phillips	426 Main St., PO Box 281 Red Hill, PA 18076			
Royersford, PA	9:00	10:15		7:30
610.948.9764 JMSUSJR@juno.com Jacob J. Susek, Jr. Aaron J. Susek	431 N. Lewis Road Royersford, PA 19468			
Scranton, PA, Calvary	9:45	11:00		7:30
570.342.2027 Roger L. Reitz	1023 Taylor Ave., Scranton, PA 18510			
Shamokin, PA, Calvary	9:30	10:45	7:00	7:00
570.648.1466 (Fax) 570.648.1466 (Vacant)	35 S. Second St., Shamokin, PA 17872			

Sinking Spring, PA, Calvary	9:45	8:30/11:00		7:00
610.678.5166 (Fax) 610.678.6727 cbfc@epix.net Robert A. Sloan, Jr. Donald R. Ellwanger	4891 Penn Ave Sinking Spring, PA 19608			
Spring City, PA	9:30	10:45	6:00	7:15
610.948.9448 faithbfc@worldlynx.net Kevin W. Clineff	25 Pennhurst Rd, Spring City, PA 19475 www3.ewebcity.com/fbfc			
Stroudsburg, PA, Berean	8:45	10:00	6:30	7:00
570.421.0617 (Fax) 570.420.8103 John R. Stover	1028 Valley View Dr. Stroudsburg, PA 18360			
Sunbury, PA, Emmanuel	9:00	10:15	7:00	7:00
570.286.8313 (fax) 570.286.8025 ebfc@sunlink.net Charles E. Cole Jonathan Witmer	1051 Catawissa Ave. Sunbury, PA 17801			
Terre Hill, PA, Berean	9:30	10:30	7:00 ⁽⁷⁾	7:30
717.445.4401 (fax) 717.445.5490 berekbfc@dejzsd.com Kevin W. Kirkpatrick	407 W. Main St. PO Box 208 Terre Hill, PA 17581			
Thompson, CT	9:00	10:00		6:30 ⁽⁵⁾
860.923.9512 thompsonbfc@aol.com Dennis W. Spinney	PO Box 619 Quinebaug, CT 06262			
Wallingford, PA, Grace	9:00 / 10:45 ⁽⁶⁾			
610.876.8725 (fax) 610.876.8725 GraceBFC@attglobal.net Richard E. Taylor Timothy S. Cowen	723 S. Providence Rd. Wallingford, PA 19086-6940			
Walnutport, PA, Calvary	9:15	10:15	6:30	7:00
610.767.7447 jonathantait@enter.net Jonathan P. Tait	233 Main St., Walnutport, PA 18088			

Whitehall, PA, Bethany	9:15	10:30	6:00	7:00
610.434.8661 GWS.WHALL@juno.com Gene W. Smith	3300 Seventh St. Whitehall, PA 18052			
York, PA, Faith	9:15	10:30	(1)	7:00
717.846.7749 (Fax) 717.845.6460 faithbfc@aol.com Kenneth D. Keeler	675 Woodland View Drive York, PA 17402 web-site: www.bfc.org (click York)			
Zionsville, PA	9:30	10:30	7:00	7:30
610.965.6346 zbfc@juno.com C. Larry Bennett	6401 Vera Cruz Rd. PO Box 266, Zionsville, PA 18092			

Prayer Service Time, Wednesday unless otherwise stated.

- (1) Services / Fellowship in Homes
- (2) Every other Sunday Services
- (3) 1st & 3rd Sundays - Home Cell Groups
- (4) 2nd & 4th Sunday
- (5) At Church on Tuesdays
- (6) Sunday Bible School and Morning Worship Service run congruently
- (7) 1st and 3rd Sunday
- (8) Tuesday
- (9) Thursday

Directory of Agencies & Others

Board of the Homes

Fellowship Courts: (Independent Living)	James A. Beil, Administrator 610.799.3377 3404 Musselman Court, Whitehall, PA 18052
Fellowship Home: (Assisted Living)	Robert Zentz, Administrator 610.759.5121 7 South New St., Nazareth, PA 18064
Fellowship Manor: (Skilled Nursing)	Robert Zentz, Administrator 610.799.3000 bzentz.bfchi@erols.com 3000 Fellowship Drive, Whitehall, PA 18052
Bible Fellowship Church Homes Inc. Robert Zentz, President	

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 Fax: 570.424.1213
 Email: pbinfo@pinebrook.org
 Director: Nate Brosius - pinedir@ptd.net
 Dir. of Ministries: Mark McCreary
pinedom@ptd.net
 Web-Site: www.pinebrook.org
 registrations extension 13

Victory Valley Camp

Mailing Address: 7472 Sigmund Rd.,
 Zionsville, PA 18092
 Phone: 610.966.5880
 Fax: 610.967.2267
 Email: vvcamp@aol.com
 Director: Phillip E. Atkins
 Web Site: www.vvcamp.com
 Ministry established November 1955

Conference Pastor

Ronald C. Mahurin (O) 610.336.0642
 5009 Shankweiler Road (Cell Phone) 610.554.1654
 Orefield, PA 18069 (H) 610.336.0852
rcmahurin@juno.com (Fax) 610.435.4006

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 Temple, PA 19560
 Email: sales@employeebenefitgroup.com
 Mailing Address: BFC Health Administrators
 PO Box 12751,
 Reading, PA 19612
 Phone: 610.685.5230
 800 Service: 800.517.2063
 Fax: 610.685.5265
 Email: BFCHealthAdm@aol.com

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Directory of Ordained Ministers

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 222 South State Street, Ephrata, PA 17522 (O) 717.733.2526
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- Arnold, Jonathon W., Sr., Terry** (H) 610.759.1817
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 514 Willow Ave. (O) 973.373.3677
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- Brush, R. Jerry, Julie** (H) 610.944.7715
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 74 Lakeside Dr. N., Piscataway, NJ 08854 (O) 732.393.9800
dennis@christcommunitynj.com (fax) 732.393.9444

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 4426 Van Kirk St., Philadelphia, PA 19135 (O) 215.743.3751
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- Cole, Charles E., Gloria** (H) 570.286.6106
 650 Catawissa Ave., Sunbury, PA 17801 (O) 570.286.8313
ccole@sunlink.net (fax) 570.286.8025
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 3040 Hecktown Rd., Bethlehem, PA 18020 (O) 610.868.5501
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tcowen@att.net (fax) 610.876.8725
- Crossgrove, Andrew, Alicia** (H) 215.799.0380
 30 Diamond St, Souderton, PA 18964 (O) 215.256.6026
youth@faithbfc.org
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 512 Kemp Lane, Chesapeake VA 23325
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