

BIBLE FELLOWSHIP CHURCH



Yearbook
2003

ONE HUNDRED TWENTIETH

ANNUAL CONFERENCE

OF THE

BIBLE FELLOWSHIP CHURCH

2003

www.bfc.org

Announcing:

121th Annual Conference

Convenes: 10:00 AM, April 26, 2004

Place: Pinebrook Bible Conference

Officers:

Randall A. Grossman - Chairman

William G. Schlonecker - Vice Chairman

David A. Thomann - Secretary

Convened at Pinebrook Bible Conference

Stroudsburg, Pennsylvania

April 28 - 30, 2003

Published by Order of Annual Conference

David A. Thomann, Editor

Price \$8.25

Officers of the 120th Annual Conference:

Chairman, William G. Schlonecker

Vice Chairman, Randall A. Grossman

Secretary, David A. Thomann

Assistant Secretary, Robert W. Smock

Publisher, Daniel P. Allen

Printer, Thomson-Shore

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

Ordination 2003

(Additional Ordination pictures on page vi)



Pastor Dave & Donna Allen, Cedar Crest, Allentown

Easter Dates - 21st Century

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	
16 April 2028	6 April 2053	3 April 2078	

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Ordinations Recognized



C. Larry & Joyce Bennett, Zionsville, PA



John & Joanne Stover, Stroudsburg, PA

Directory of Boards and Committees

Directory of Boards

Board of Directors of the Bible Fellowship Church

- (2004) James A. Beil, Carl C. Cassel, Robert W. Gehret
 (2005) Randall A. Grossman, Horace A. Kauffman, L. James Roberts
 (2006) Raymond R. Dotts, Charles A. Lavigna, David J. Watkins
 President of Corporation - James A. Beil
 Vice President of Corporation - Carl C. Cassel
 Secretary of Corporation - David J. Watkins
 Financial Secretary - Horace A. Kauffman
 Hospitalization Secretary - James A. Beil
 Treasurer - Robert W. Gehret

Board of Christian Education

- (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
 (2006) Carol A. Gearhart, Mark S. Matson, Mark L. Morrison, Richard
 T. Paashauss

Board of Church Extension

- (2004) Dennis M. Cahill, Robert W. Davies, Richard E. Taylor, Robert
 H. Zentz
 (2005) Byron Widger, Clyde W. Snyder
 (2006) John C. Elias, Kenneth D. Keeler, William G. Schlonecker,
 William R. Singletary
 Executive Director - David E. Gundrum (2006)
 Chairman - Richard E. Taylor
 Vice Chairman - Byron Widger
 Treasurer - William R. Singletary
 Secretary - Dennis M. Cahill

Board of Pensions

- (2004) Ellis Lee Hostetter, Keith E. Plows, Thomas P. Shorb
 (2005) James A. Beil, Richard J. Volpe, David J. Watkins
 (2006) Robert Gaugler, David N. Schoen, William R. Singletary

Board of Directors of Bible Fellowship Church Homes, Inc.

- (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
- (2006) William H. Bartron, D. Thomas Phillips, Glenn D. Ruoss, Hans R. Waldvogel
- 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

- (2004) Carl Ackerman, Daniel P. Allen, Brian H. Cooper, Jay Fasnacht, Kermit K. Gehman
- (2005) David T. Allen, Alva C. Cassel, LeRoy O. Herb
- (2006) Jonathon W. Arnold, Sr., Lee E. Boyles, Charles E. Cole, Gerald L. Schlonecker, Hans R. Waldvogel
- 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

- (2004) Donald S. Faust, James W. Harris, Jacob J. Susek, Jr.
- (2005) LeRoy O. Herb, Ralph M. Soper
- (2006) Gerald L. Schlonecker, Thomas P. Shorb, Robert A. Sloan, Jr.
- Director - Dana E. Weller (2006)
Financial Secretary - Daniel G. Oswald (2005)
Chairman - Ralph M. Soper
Secretary - James W. Harris

Board of Communications

- (2004) Daniel P. Allen, Stephen C. Mann
- (2005) William H. Bartron, Clyde W. Snyder
- (2006) Jonathan P. Tait
- Chairman - William H. Bartron
Secretary - Daniel P. Allen
Fellowship News Editor - Carol Snyder (2005)
FN Business Manager - Paul T. Rutman (2003)

Board of Victory Valley Camp

- (2004) Bernice Mann, Christopher Roth, Timothy D. Weaver
 (2005) Dennis J. Lawrence, Dennis W. Spinney, Howard N. Wells
 (2006) C. Larry Bennett, David L. Weller, Gary J. Wolfinger
 Director - Phil Atkins

Board of Higher Education

- (2004) Raymond R. Dotts, Claude L. Gates, Robert C. Newman
 (2005) Stephen C. Cassel, G. Wayne Clapier
 (2006) Alan H. Russell, John C. Studenroth
 Chairman - Robert C. Newman
 Secretary - John C. Studenroth

Board of Youth and Young Adults

- (2004) Charles A. Mann, Dorothy L. Ruch, John C. Vandegriff, Jr.
 (2005) Susan G. Hornsher, Ronald L. Kohl, Dennis J. Lawrence
 (2006) Clyde D. Bomgardner, Jr., Billy J. Dunn, Michael L. Easton
 Chairman - Clyde D. Bomgardner, Jr.
 Vice Chairman - Ronald L. Kohl
 Secretary - John C. Vandegriff, Jr.
 Treasurer - Billy J. Dunn

Directory of Committees

Committee on Credentials

- (2004) Dennis M. Cahill, LeRoy S. Heller
 (2005) Keith E. Plows, David A. Thomann
 (2006) Ralph M. Soper
 Chairman - Keith E. Plows
 Vice Chairman - David A. Thomann
 Secretary - Ralph M. Soper

Committee on Ministerial Candidates

- (2004) Delbert R. Baker, II
 (2005) Calvin T. Reed, Richard E. Taylor
 (2006) Brian H. Cooper, David E. Gundrum
 Chairman - Calvin T. Reed
 Secretary - Richard E. Taylor
 Application Secretary - Brian H. Cooper
 Examination Administrator - Delbert R. Baker, II
 Seminar Coordinator - David E. Gundrum

Committee on Nominations

- (2004) Dean A. Stortz, Yvonne Watkins
 (2005) Michael T. Littlejohn, Mark L. Morrison, David A. Thomann
 (2006) Clyde W. Snyder, Thomas P. Shorb
 Chairman - David A. Thomann
 Secretary - Thomas P. Shorb

Conference Judiciary

- (2004) Steven C. Boepple, Calvin T. Reed
 (2005) James A. Beil, Lee E. Boyles, Carl C. Cassel, Robert H. Zentz
 (2006) Ronald W. Reed, L. James Roberts, Jr., Dean A. Stortz,
 Gregory A. Uhrich
 Secretary - Gregory A. Uhrich

Special Appellate Judiciary

- (2004) Donald S. Faust, Randall A. Grossman, Harold E. Snyder,
 David J. Watkins
 (2005) Raymond R. Dotts, Hans R. Waldvogel
 (2006) Charles Lavigna, John C. Studenroth
 Secretary - David J. Watkins

Historical Committee

- (2004) Harold P. Shelly, Robert W. Smock
 (2005) David E. Thomann
 (2006) Carl C. Cassel, Jill Davidson
 Archivist - Richard E. Taylor
 Chairperson - Jill Davidson
 Secretary - Richard E. Taylor

Ministerial Relations Committee

- (2004) Randall A. Grossman, Ronald W. Reed
 (2005) Calvin T. Reed, L. James Roberts, Jr., John C. Vandegriff, Jr.
 (2006) Lee E. Boyles, William G. Schlonecker
 Chairman - Randall A. Grossman
 Secretary - William G. Schlonecker

Strategic Planning Committee

- (2004) Byron Barnshaw, Richard T. Paashaus, Richard E. Taylor
 (2005) Elliot H. Ramos, J. Robert Vaughn
 (2006) Dana E. Weller, Robert H. Zentz

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

(2003) Jonathon W. Arnold, Sr., Ronald C. Erb

(2004) C. Larry Bennett

(2005) Charles E. Cole, Ralph E. Ritter

Chairman - Ronald C. Erb

Secretary - Charles E. Cole

Treasurer - Jonathon W. Arnold, Sr.

Advisor - Ronald C. Mahurin

Pinebrook Educational Foundation

(2004) Raymond R. Dotts, Jay H. Fasnacht

(2005) Stephen C. Cassel, Jessica Sterner

(2006) Gary E. Karch, Robert C. Newman
Chairman - Raymond R. Dotts
Secretary - Jay H. Fasnacht

Stewardship Council

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

(2004) John L. English

(2005) Torry R. Hinkel

(2006) Gary E. Karch

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

Directory of Annual Conference Committees

Agenda and Program Committee

David A. Thomann, Carl C. Cassel, Randall A. Grossman, Dennis J. Lawrence, Thomas P. Shorb, Arthur J. Simpson, Jr.

Committee on Arrangements for the 120th Annual Conference

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

Committee on Statistics

LeRoy S. Heller, Hugh C. Coulbourn, Jr., David N. Schoen, David A. Thomann, Gregory A. Urich

Committee on Examination of the Minutes of Particular Churches

Ralph M. Soper, William H. Bartron, Kevin W. Clineff, Jacob J. Susek, Jr., Allan R. Vivona

Committee to Examine the Minutes of 120th Annual Conference

Jonathan P. Tait, William J. Shive, John C. Studenroth

Officers of 121st Annual Conference

Chairman - Randall A. Grossman

Vice Chairman - William G. Schlonecker

Secretary - David A. Thomann

Additional Appointees for the 121st Annual Conference

J. Mark McCreary, Registrar

Jonathon W. Arnold, Sr., Assistant Registrar

Table of Ordained Ministers

Pastor	Year of <u>BFC License</u>	Year of <u>Ordination</u>	Year of <u>Present Status</u>
Allen, Daniel P.	1982	1979	1982
Allen, David T.	2000	2003	1997
Arnold, Jonathon W., Sr.	1994	1997	2000
Baker, Delbert, R. II	1976	1979	1975
Bennett, C. Larry	2001	1982	2001
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
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
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
Paashaas, Richard T.	1988	1990	1976
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
Schlonecker, William G.	1985	1988	1984
Schoen, David N.	1982	1987	1987
Shorb, Thomas P.	1977	1979	2001
Simpson, Arthur J.	2000	1988	2000
Sloan, Robert A., Jr.	1988	1986	1988
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
Stover, John R.	2001	1985	2001
Susek, Jacob J., Jr.	1994	1983	1993
Tait, Jonathan P.	1994	1996	1996

<u>Pastor</u>	<u>Year of BFC License</u>	<u>Year of Ordination</u>	<u>Year of Present Status</u>
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
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
Jones, David H.	1978	1983	2002
Minsky, Barry J.	1980	1966	2002
Moyer, Richard A.	1995	2000	1999

Ordained Ministers under the Direction of the Board of Missions

Aukamp, William C.	1985	1988	1986
Denlinger, Ronald K.	1994	1997	2000
Harding, W. Neil, Jr.	1983	1993	1993
Head, Jim D.	1994	1996	1998
Johnston, Walter M.	1987	1987	1991
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

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
Heineman, David N.	1996	1993	2002
Trommler, Steven L.	1984	1986	2000

Ordained Ministers on Leave of Absence

Byrd, Terris L.	1969	1972	2002
Frale, Arthur H., Jr.	1969	1971	1999
MacMillan, Thomas S.	1983	1986	1990
Neher, James E.	1987	1989	2000
Ruhl, Jeffrey L.	1997	2000	2002

<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, Alva C.	1958	1962	2002
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
Gehman, Richard J.	1964	1971	2002
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
Moyer, Edward K.		1970	2000
Mull, William W.	1968	1950	1994
Munyan, Edgar H.	1989	1955	1993
Phillips, D. Thomas	1971	1976	2003
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
Watkins, David J.	1962	1965	1989
Weaber, Harold C.	1963	1967	1998
Yarrington, Harold D.	1942	1952	1987
Ziegler, Daniel G.	1960	1963	2000

A Look Back:

Report of the Twentieth Annual Conference
October 16, 1903

They came, many of them, on Thursday afternoon. They arrived by train and made their way to their bountiful accommodations graciously provided by loving brothers and sisters. The others arrived on Friday morning after which they all made their way to the chapel at the intersection of 4th Street and Grape Alley. The twentieth Annual Conference of the Mennonite Brethren in Christ / Bible Fellowship Church was about to begin in Mt. Carmel, Pennsylvania.

The chapel was new, only about two years old. The congregation which met there was the fruit of evangelistic efforts in upstate-coal-producing regions of Pennsylvania. The ladies of the Gospel Workers had spearheaded the move going to people whose eastern European names were hard to pronounce and harder to spell. In this town, men came home at night with lungs full of the fine black dust of the coal mines and pits in which they worked. The women mothered their children and did endless laundry. The Gospel was not always welcomed by these hard-working, religious people.

At 8am on Friday, the Chairman, H. B. Musselman, banged the gavel. The meeting was underway. They did their usual singing and listened as Pastor Musselman preached "a very instructive and heart-searching address on 'Kindly Affection With Brotherly Love,'" Rom. 12:10. They prayed and were off to their business.

These Mennonites had suddenly become a youth movement.

The Chairman was a mere 34 years old. Nearly half of all the pastors present had been in the ministry for less than two years. The denomination was exploding, producing a need for pastors. God had provided committed and zealous young men. The names of the new pastors included some who later sat in many Annual Conference



Mt. Carmel Church & Parsonage, ca 1920

sessions: E. N. Cassel, J. C. Roth, E. E. Kublic, and J. F. Barrall. These new comers joined the experienced veterans like William Gehman, Lewis Taylor, and George Campbell.

Young men need accountability. Accountability has always been an issue at Annual Conference. Some welcome accountability while others resent it. Accountability creates expectations. These men who made up the Annual Conference were part of a church which had a high and holy view of the ministry and high expectations for those who served. When men failed to live up to the expectations, the Conference took note. Their reports and resolutions reveal high expectations.

Committee on Examination of Traveling Elders: We have examined all the Traveling Elders through their respective delegates, and found no charge against any except E.R. Heywood, who failed to read the Discipline on his charge.

Committee on Statistics: We have examined the Schedules and found them all incorrect, except those of W.G. Gehman, E.N. Cassel, J.C. Roth, J.G. Shireman and that of the Reading charge.

Committee on Examination of Presiding Elders, Local Preachers, and Missionaries: We examined the Presiding Elders, Local Preachers and Missionaries and found them all satisfactory except A. Strawn who is charged with disloyalty to the church and Pastor, circulating untruthful reports about the work and Pastor, and sowing dissension among the classes.

WHEREAS, Bro. E.W. Martin has failed to make his percentage, we recommend that he take up the same studies for the ensuing year.

WHEREAS, W.W. Zimmerman has proven himself incapable financially showing a lack of ability to do pastoral work, therefore,

Resolved, That this committee recommend the conference not to give him a charge for the present.

WHEREAS, A. Strawn is charged with disloyalty to church and pastor, circulating untruthful reports about the work and pastor, sowing dissension among the classes, which charges have been sustained against him, therefore

Resolved, That we expel him.

It was not pleasant to hear your name called in rebuke and to feel the concern of the brothers. The expectations were high and the men responded and the church grew.

The growing church faced new issues. They had never given thought to when a church should be considered a church and part of the Conference. In earlier days, it was easy. A group of people were formed who sent their pastor and one of their men to the Annual Conference. It was just understood that they were a church when the representatives showed up. But now, the Gospel Workers and the Gospel Heralds were starting mission churches and new questions arose. They asked W. G. Gehman to think through these issues. He read an essay which he had prepared for the Ministerial Convention entitled, "The Relation of Our Church to the Home Missionary Society." When he finished, they appointed a committee to write "articles of mutual agreement, between the Gospel Herald Society and the church proper..." They worked it out.

Resolved, That the Treasurer be authorized to loan money without interest out of the Conference funds, to the Missionary Presiding Elder of the Gospel Worker Society, according to the judgment of the Treasurer, Presiding Elder and Missionary Presiding Elder of the Gospel Herald Society.

Resolved, That whenever the Gospel Worker Society or the Gospel Herald Society turn one or more of their Missions over to the church, a committee consisting of the Presiding Elder, Treasurer and Missionary Presiding Elder of the Society in question, shall appraise the personal property belonging to said Mission, in case the church chooses to buy the same, such property to be paid for out of the Home Missionary Treasury.

On Sunday, they met for worship. It was a day free from business and filled with spiritual delights.

E.N. Cassel had charge of the praise meeting at 9:30 a. m. At 10 o'clock H.B. Musselman preached the Conference sermon from Col. 4-17 and Acts 20-27. In his discourse he said this was an age of "New Things." "It is not new things we want but old. God's word is old and yet ever new. The character of true apostleship was presented in power, and God's presence melted the hearts of many."

M.P. Zook addressed the Sunday School at 1:30 p. m. At 2:00 p. m. W.G. Gehman preached the Ordination sermon and based his remarks on Amos 3-7 and 1 Tim.4:13-16. J.C. Roth and W.S. Hottel were ordained. God's power was again manifested. The evening meeting opened with a song service and glowing testimonies from many. At 7:30, E.T. Shick delivered a practical address, followed with an invitation by Mrs. C.H. Brunner.

On Monday morning, they were back at their places, ready to finish up the work. It was the time to work. Some knotty issues remained.

Committee on Appeals to General Conference:

WHEREAS, We, as a Conference, see the inconsistency of denying young converts the privilege of becoming members of the church as long as they are not fully enlightened in reference to the evils of Secret Societies and life insurance, yet acknowledging their conversion, therefore

Resolved, That we recommend the General Conference to modify these rules.

Resolved, That we recommend our Ministers not to officiate at Sunday Funerals, and use their influence strongly against the same.

There was a final matter to think about. It went to a committee.

Resolved, That we elect a committee of five men, to look after the matter of buying an Orphanage and Home, investing them with power to buy the same, if they see fit to do so. They shall also have the power to appoint one of their number to collect the necessary funds if they purchase the same.

And then it was over. They gave a rising vote of thanks for the wonderful hospitality. They shook hands and turned to leave. They were glad for the fellowship and ready to return to the work.

Richard E. Taylor, Archivist

[You can view the minutes of the 1903 Annual Conference at www.BFCHistory.org under Minutes.]



Men's Bible Class - Mt. Carmel

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, 2003	
21-27	1st Week, Pinebrook - Speaker: Dr. Philip Ryken
28 - July 4	2nd Week, Pinebrook - Speaker: Dr. Charles Wagner
July, 2003	
5-11	3rd Week, Pinebrook - Speaker: Dr. Jim Ayers
12-18	4th Week, Pinebrook - Speaker: Dr. Ron Blue
19-25	5th Week, Pinebrook - Speaker: Dan Allen
22-Aug16	Victory Valley Summer Camping Season
26- Aug.1	6th Week, Pinebrook - Speaker: Dr. David Dunbar
August, 2003	
2-8	Missions Week, Pinebrook - Speaker: Cliff Boone
9-15	8th Week, Pinebrook - Speaker: Dr. Tom Taylor
September, 2003	
1	Pledges for 2004 Administrative Budget are due.
13	Fall Out 2003
30 - Oct 1	Ministerial Convention, Pinebrook Bible Conference Speaker: Glen Ridenour Topic: <i>Responding to Conflict Biblically</i>

October, 2003	
3-5	Victory Valley Camp Mother/Daughter Retreat
5-7	Pinebrook's Senior Saints Retreat
17-19	Victory Valley Camp Father/Son Retreat
25	Meeting of the Historical Society, Phila., Wisconsin
31-Nov.1	Pastor, Elder, Deacon Advance - Speak: Dr. Todd Mangum

December, 2003	
18	Pinebrook's Christmas Banquet
27-Jan 1	Urbana
31	Agency contributions to Board of Communications are due

January, 2004	
2 - 4 9 -11 16-18	Sno Glo - Pinebrook Bible Conference
16-17 23-24 30-Feb1	Sno-Valley - Victory Valley Camp
February, 2004	
6-8	Victory Valley Teen Ski Retreat
March, 2004	
1	Committee reports are due Church minutes are due Church's statistical reports are due Contributions to Victory Valley
26-27	2004 BFC Youth Leadership Retreat

April, 2004	
1	Contributions to Christian Education, Fellowship Homes, & Pinebrook Bible Conference
23-25	Victory Valley Father/Daughter Retreat
26-28	121st Annual Conference, Pinebrook Bible Conference
30-May 2	Ladies Retreat, Pinebrook Bible Conference
May, 2004	
17	Ordination Service
21-23	Victory Valley Mother/Son Retreat
22,23	<i>One Voice BFC 2004</i> , Saturday and Sunday

What's New at Fellowship Homes, Inc.?



Additional pictures on pages 166, 169

Conference Reporter

120th Annual Conference

Clyde W. Snyder

The 120th Annual Conference of the BFC was convened by Chairman, William G. Schlonecker, at 10 a.m. on April 28, 2003 on the grounds of Pinebrook Bible Conference in Stroudsburg, Pennsylvania. Personnel from BFC churches, missions and agencies, along with BFC missionaries, met for the three-day conference to worship together and carry out the work of the BFC.

Worship leader, Pastor Richard Paashaus from Calvary BFC in Coopersburg, Pennsylvania, led the group in times of corporate worship focused on the conference theme, "Wisdom from Above." Various men assisted him as instrumentalists, vocalists and readers. During the time of worship, Chairman Schlonecker, pastor of Newark BFC in Newark, Delaware, delivered the keynote message, "Wisdom Proclaimed Through the Spirit." (See summaries of conference messages in the June issue of *Fellowship News*.)

At the first business session, conference appointments were made and the conference bar (voting members of Annual Conference) was established. Additionally, David E. Gundrum was ratified as Director of Church Extension Department for the next three years, and Dana E. Weller was ratified as Director of the Board of Missions for another three years. The conference also received reports from various boards and committees.

The Ministerial Candidate Committee recommended that David T. Allen be ordained to the Christian ministry of the BFC. Currently he is serving on the pastoral staff of Cedar Crest in Allentown, PA. Three prior ordinations will be recognized, including those of C. Larry Bennett (Zionsville, PA), Arthur J. Simpson, Jr., (New Life, Oley, PA) and John R. Stover, (Berean, Stroudsburg, PA). A Service of Ordination was held Monday, May 19, 2003 at 7:30 p.m., Cedar Crest BFC in Allentown.

On Monday afternoon, at a joyful ceremony of recognition, the mission at Thompson, Connecticut, was named a Particular Church, fully organized with its own elders. New delegate, Thomas W. Krams, was seated at the conference bar beside Thompson BFC's organizing pastor, Dennis Spinney. Members of the congregation were present to address the conference and receive its well wishes.

As a highlight of the Monday evening session, all those present who serve under the auspices of the Board of Missions were introduced to the conference. Throughout the conference a number of videos were used to highlight ministries and opportunities.

Tuesday morning, the time of corporate worship included a message by Pastor Carl K. Spackman, of Grace BFC in Harrisburg, "Wisdom Revealed by the Spirit."

As part of his report, Conference Pastor, Ronald C. Mahurin, introduced four men who retired from positions of active ministry in the last year: Pastor Alva Cassel (Bethany BFC, Mt. Carmel), Richard Gehman (missionary to Kenya), David J. Watkins (Graterford BFC, Graterford), and Thomas Phillips (Community BFC, Red Hill). Their combined years of service total 150.

At the beginning of the afternoon session, BFC Army Chaplain, Kenneth Hurst, showed a video about the work of a chaplain which detailed the rewards of this ministry. He highlighted the opportunity the BFC has to offer this kind of service.

Other afternoon business related to a name change from *Board of Publication and Printing* to *Board of Communications* to reflect the use of electronic communications. Additionally there was lengthy consideration and deliberation relating to *Biblical Principles for Living* with the following being approved at second reading: *Preamble, Worship, Spirit World, Holiness, Justice, Humility, Trust and Integrity, Humanity in God's Image, Repentance and Restitution.*

On the morning of the third day of Annual Conference, the Pastor of Cedar Crest BFC in Allentown, Clifford B. Boone, spoke on the subject, "Wisdom Imparted Through the Spirit."

Elections were completed, reports received and debated and recommendations of boards and committees were approved. The report of the Study Committee on Secret Societies was debated extensively, resulting in the approval of the report at first reading (see page 47-49). Throughout the three days, much prayer was offered on behalf of the BFC and its ministries, and for individuals in need of spiritual help and physical healing.

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

ANNUAL CONFERENCE FACTS

- 55 churches and missions were represented at Annual Conference.
- 150 pastors, delegates and missionaries participated.
- States represented, in which BFC churches and missions are located, include Connecticut, Delaware, New Jersey, New Mexico, New York, Pennsylvania and Virginia.
- This year's conference was the 70th conference attended by retired Pastor, R. C. Reichenbach.
- Six new men were introduced and seated at the bar.

MINUTES

First Meeting (Monday Morning)	3
Second Meeting (Monday Afternoon)	9
Third Meeting (Monday Evening)	16
Fourth Meeting (Tuesday Morning)	23
Fifth Meeting (Tuesday Afternoon)	27
Sixth Meeting (Tuesday Evening)	40
Seventh Meeting (Wednesday Morning)	46
Eighth Meeting (Wednesday Afternoon)	48
Ninth Meeting (Wednesday Evening)	56



*Chairman of 120th Annual Conference
William G. Schlonecker, Newark, DE*



Officers of 120th Annual Conference

*Bottom (L-R): Vice-Chair, Grossman; Chairman, Schlonecker; Secretary, Thomann.
Top: Registrar, McCreary; Assit. Registrar, Arnold; Assist. Secs., Smock, Hertzog, Dave
and Dan Allen*

Annual Conference Proceedings - 2003 ***First Meeting***

Monday Morning, April 28, 2003, 10:00 AM

The 120th 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. He read from the *Faith & Order* Article 501-4 and led in prayer.

Richard T. Paashauss led the conference in worship as we sang *Let all Things Now Living*. He then opened in prayer. We continued by singing *Grace Alone*. Charles E. Cole ministered to us in special music singing *My Father Planned It All*. The Scripture, 1 Corinthians 2:1-5, was read by Richard T. Paashauss who then led the conference in singing *God Has Spoken by His Prophets*. William G. Schlonecker spoke on the theme, "Wisdom Proclaimed Through the Spirit."

Report of the Registrar:

The following requested to be excused from part or all of the 120th Annual Conference: William C. Aukamp, Stephen M. Bauer, William E. Blair, T. James Bigley, Jr., Bert N. Brosius, R. J. Brush, Leonard E. Buck, Wayne M. Chadwell, G. Wayne Clapier, Ronald K. Denlinger, Allen Dorst, Billy J. Dunn, Michael P. Emrick, Jr., Carl J. Fischer, Jr., Thomas L. Galloway, Peter J. Gunderson, Jim D. Head, LeRoy S. Heller, George E. Herb, LeRoy O. Herb, Kenneth J. Hurst, Ronald W. Hoyle, Walter M. Johnston, Donald T. Kirkwood, James G. Koch, David L. Manney, Barry J. Minsky, Duane E. Moyer, Richard A. Moyer, Edgar H. Munyan, Thomas A. Pollock, Calvin T. Reed, Roger L. Reitz, David W. Riddell, David N. Schoen, A. L. Seifert, Charles Webb, David L. Weller, James A. Wickstead, and Philip E. Yerrington.

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, David T. Allen, Walter
Cedar Crest	E. Bortree, William J. Shive, Donald I. Transue
Bethlehem, PA	Brian H. Cooper, Mark W. Tress, Rick C. Davis
Blandon, PA	Carl J. Fischer, Jr., Gary W. Saggio
Brooklyn, NY	Ralph E. Ritter
Camden, DE	Raymond R. Dotts, Albert F. Biddle, Jr.
Clinton Corners, NY	Gerald D. Clark (Probationer), David R. Way, Wayne M. Chadwell
Coopersburg, PA . . .	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, Billy J. Dunn, Gerald L. Schlonecker, Scott A. Hoffman
Ephrata, PA	Daniel P. Allen, Robert W. Gehret
Finesville, NJ	Byron Widger, Michael P. Emrick, Jr.
Fleetwood, PA	R. J. Brush, James E. Mortland
Graterford, PA	Vacant, Douglas D. Bowne
Harleysville, PA	Vacant, Andrew T. Crossgrove, Glendon R. LeSuer
Harrisburg, PA	Carl K. Spackman, Clyde W. Snyder
Hatfield, PA	Howard N. Wells, Lee E. Boyles
Holmes, NY	Vacant, Hans R. Waldvogel
Howell, NJ	Eric R. North (Probationer), 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	Robert A. Johnson, II (Probationer), Bruce A. Kellerman
Maple Glen, PA	Louis Prontnicki, Laurence M. Morris
Mt. Carmel, PA	Vacant, Bryan L. Snyder
Mt. Pocono, PA	Ronald C. Erb, Donald S. Faust
Nazareth, PA	Jonathon W. Arnold, Sr., Rodney P. Plows
Newark, DE	William G. Schlonecker, Robert C. Kaatz
Oley, PA	Arthur J. Simpson, Jr., 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

Poughquag, NY	James A. Wickstead, Charles Webb
Quakertown, PA	Vacant, 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), William E. Blair
Royersford, PA	Jacob J. Susek, Jr., Orville E. Gibson
Scranton, PA	Roger L. Reitz, Larry D. Kellerman
Shamokin, PA	Robert S. Commerford, 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), Doug M. Wynne
Stroudsburg, PA	John R. Stover, Robert D. Carroll
Sunbury, PA	Charles E. Cole, Timothy L. Brosious
Terre Hill, PA	Kevin W. Kirkpatrick (Probationer), Robert L. Weaver
Thompson, CT	Dennis W. Spinney, Thomas W. Krans
Toms River, NJ	Dean A. Stortz, Allen Dorst
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 Bennett, David L. Weller

Ordained Men Serving Bible Fellowship Ministries

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

Ordained Missionaries

William C. Aukamp, Ronald K. Denlinger, 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 Men Between Calls

William H. Barton, 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, Alva C. Cassel, 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., Richard J. Gehman, 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, D. Thomas Phillips, Keith E. Plows, R. C. Reichenbach, John H. Riggall, A. L. Seifert, Austin G. Shelly, Robert W. Smock, David E. Thomann, David J. Watkins, Harold C. Weaver, Harold D. Yarrington, Daniel G. Ziegler

Report of the Committee on Agenda and Program

Resolved, that the agenda be accepted.

Report of the Committee on Arrangements (see page 69)

Resolved, that the report be accepted.

Resolved, that the 121st Annual Conference be held at Pinebrook Bible Conference, Stroudsburg, PA, April 26-28, 2004, beginning at 10:00 AM on Monday.

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, 2004.

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); R. J. Brush, Charles E. Cole, Andrew T. Crossgrove, LeRoy S. Heller, LeRoy O. Herb, Kevin W. Kirkpatrick, Clyde W. Snyder, Hans R. Waldvogel

Resolutions: Ralph E. Ritter (Chairman), Gerald D. Clark, Charles A. Lavigna, J. Richard Vroman, Howard N. Wells

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

Committee to Examine Annual Conference Minutes: Jonathan P. Tait (Chairman); William J. Shive, John C. Studenroth

Parliamentarian: Carl C. Cassel

Timekeeper: Gene E. Parris

Reporter: Clyde W. Snyder

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

Report of the Nominating Committee

Resolved, that the report be accepted.

Keith E. Plows offered prayer for God's will concerning the upcoming elections during this Annual Conference.

Report of the Committee on Credentials (see page 80)

Resolved, that the report be accepted.

Whereas, the Ministerial Candidate Committee has recommended David T. Allen for ordination; and

Whereas, the Ministerial Candidate Committee has recommended prior ordination recognition for C. Larry Bennett, Arthur J. Simpson, Jr., and John R. Stover; 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 David T. Allen be ordained to the gospel ministry of the Bible Fellowship Church and further;

Resolved, that the prior ordinations of C. Larry Bennett, Arthur J. Simpson, Jr., and John R. Stover to the gospel ministry be recognized by the Bible Fellowship Church and further;

Resolved, that the service of ordination be held Monday, May 19, 2003 at 7:30 p.m. at Cedar Crest Bible Fellowship Church, Allentown, PA.

Resolved, that an Ordination Service be held Monday, May 17, 2004, at a place to be determined.

Resolved, that Cedar Crest Bible Fellowship Church, Allentown, PA, Zionsville Bible Fellowship Church, Zionsville, PA, New Life Bible Fellowship Church, Oley, PA, and Berean Bible Fellowship Church, Stroudsburg, PA, be encouraged to have services acknowledging the Ordination of David T. Allen, and the recognition of the previous ordinations of C. Larry Bennett, Arthur J. Simpson, Jr., and John R. Stover, respectively and that they be encouraged to invite the Credentials Committee to send representation to be present at the services.

Chaplain Kenneth J. Hurst was introduced to the conference. He offered his thanks for the opportunity afforded him to serve the Lord in the military chaplaincy.

The chairman recognized R. C. Reichenbach for his seventy years attending Annual Conference and Clayton C. Weber who also has been a long time Annual Conference attendee.

Resolved, that we adjourn.

The meeting was adjourned at 12:00 p.m. as Randall A. Grossman, Vice Chairman of the 120th Annual Conference, closed in prayer.

Second Meeting **Monday Afternoon, 1:30 PM**

The meeting was called to order by the Chairman at 1:30 p.m. Richard E. Taylor led in prayer.

Report of the Ministerial Candidate Committee (see page 86)

Resolved, that the report be accepted.

The following men, under the care of the Ministerial Candidate Committee, introduced themselves to the members of Annual Conference: Jeffrey Albrecht, Mark E. Barninger, Raymond R. Bertolet, Gerald D. Clark, Louis S. Curcio, Michael L. Easton, Peter Gunderson, Fred J. Hoffman, Robert A. Johnson, II, Kevin W. Kirkpatrick, Ronald L. Kohl, Donald E. Kuntzman, Thomas H. Morrison, Stephen C. Mann, David W. Peters, Timothy J. Schmoyer, David K. Schlonecker, Michael J. Tannous.

Delbert R. Baker, II prayed for the Lord's richest blessings on these men as they seek to serve Him.

Report of the Board of Directors, BFC (see page 88)

Resolved, that the report be accepted.

Resolved, that the rate of mileage reimbursement for conference business conducted in 2003 be 24¢ per mile.

Report of the Ministerial Relations Committee (see page 96)

Resolved, that the report be accepted.

Report of the Board of Church Extension (see page 98)

Resolved, that the report be accepted.

Resolved, that the Annual Conference ratify the election of David E. Gundrum as Executive Director of the Board of Church Extension for a term of three years.

Whereas, the Board of Church Extension is of the opinion that the Thompson Mission Church of Thompson, Connecticut,

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

Resolved, that the Thompson Mission Church of Thompson, Connecticut, be recognized as a Particular Church, and that its delegate be received into membership of the one hundred twentieth Annual Conference of the Bible Fellowship Church.

Phil Atkins gave a brief report on the ministry of Victory Valley Camp. He gave an update on his daughter, Jill and her physical needs which will necessitate another surgery. He reported that the camp has a number of staffing needs for this summer. The theme for this summer's camp is "Operation World" -- a missions theme. Brian H. Cooper prayed for the ministry of Victory Valley and the physical needs of Jill Atkins.

Report of the Board of Missions (see page 105)

Resolved, that the report be accepted.

Whereas, Dana E. Weller has been elected by the Board of Missions to serve as Director for three years, therefore be it

Resolved, that the election of Dana E. Weller as Director of the Board of Missions be ratified for a term of three years.

The Annual Conference welcomed into its membership the Thompson Mission Church of Thompson Connecticut. The recognition service included the singing of *The Church's One Foundation*, prayer by Richard E. Taylor, chairman of the Board of Church Extension, remarks by Daniel G. Ziegler, member of the organizing Board of Elders, the presentation of the resolution of the Board of Church Extension by Dennis M. Cahill, secretary of the Board of Church Extension and the presentation of the official Charter by David A. Thomann, Secretary of the Annual Conference. Dennis W. Spinney, Pastor of the Thompson Bible Fellowship Church, received the Charter and shared a presentation of the church. Several members of the church gave testimonies of the grace of God in their lives. After introductions of those

members of the Thompson Church present: Thomas W. Krans, Delegate, Irene Comtois, Leon Mitchell, Cynthia Krans, and David Barnes, David E. Gundrum, Executive Director of the Board of Church Extension, gave closing remarks and prayed, asking the Lord for His richest blessings on the Thompson Bible Fellowship Church.

Report of the Board of Pensions (see page 120)

Resolved, that the report be accepted.

Whereas, the MRF annuity rate for 2003 is \$208 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 2004 be \$209 per year of service.

Resolution Relating to Rental/Housing Allowances for Retired or Disabled Ministers of this Conference for Calendar Year 2003

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;

Resolved,

1. An amount equal to 100% of the pension payments

received during the year of 2003 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 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 a 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."

Resolution Relating to Rental/Housing Allowances for Retired

or Disabled Ministers of this Conference for Calendar Year 2004

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;

Resolved,

1. An amount equal to 100% of the pension payments received during the year of 2004 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 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 a 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 Director of Church Extension (see page 128)

Resolved, that the report be accepted.

David E. Gundrum introduced Jack and Jan Becker. Brother Becker gave an update on the work in Las Cruces, New Mexico. Thomas H. Morrison was also introduced. He is working toward becoming the pastor of the New Mexico work.

Kenneth F. Barber showed a power point presentation on the DELMARVA project.

Daniel G. Ziegler led the conference in prayer for the work of Church Extension Ministries and especially for the work of the DELMARVA project.

Report of the Board of Publication and Printing (see page 134)

Stephen C. Mann made a presentation on the newly redesigned BFC website, www.bfc.org. He introduced Jeff Hostetter from ELEXIO who explained the new website for the Bible Fellowship Church.

Resolved, that the report be accepted.

The following were elected:

Ministerial Relations Committee

Lee E. Boyles (3 years)

Board of Church Extension

John C. Elias (3 years)

William R. Singletary (3 years)

Board of Missions

Thomas P. Shorb (3 years)

Robert A. Sloan, Jr. (3 years)

Board of Pensions

David N. Schoen (3 years)

Board of Publication and Printing

Jonathan P. Tait (3 years)

Committee on Credentials

Ralph M. Soper (3 years)

Report of the Board of Higher Education (see page 138)

Resolved, that the report be accepted.

Resolved, that the Annual Conference ratify the election to the Pinebrook Educational Foundation of Gary E. Karch and Robert C. Newman for terms to end in 2006.

Resolved, that we adjourn.

The meeting was adjourned at 5:10 p.m. as Philip E. Morrison closed in prayer.



*Bucks Region: Bottom (L-R) Tannous, LeSuer, Bowne, Lawrence, Crossgrove,
Top: Vaughn, Boyles, Gibson, Susek, Zimmerman, Wells, Roberts, Curcio, Clineff, Gunderson*

Third Meeting

Monday Evening, 6:30 PM

The meeting was called to order at 6:32 p.m. J. Mark McCreary led the conference in prayer.

Resolved, that John R. LoRusso be seated as the alternate delegate of the Cedar Crest Bible Fellowship Church.

Dana E. Weller introduced the following missionaries to the Annual Conference: Totoram & Felicia Baran, Byron G. Barnshaw, Mark Bickel, Francisco & Eliane de Souza, William F. Early, Richard J. Gehman, Scott A. Hoffman, Christopher & Rebekah Merrick, Jerry Moyer, Philip E. Morrison, Anthony Murrin, John Pello, David (Chico) Schlonecker, Jr., Ethemos & Irene Sioukiouoglou, John C. Studenroth, Craig & Mary Tress, Paul G. Zimmerman.

Roy A. Hertzog prayed for Dana E. Weller, his staff and our missionary family.

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

Report of the Intercultural Ministries Study Committee (see page 143)

Resolved, that the report be accepted.

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

Whereas, the Committee believes that God has provided 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.

Resolved, that the following be approved at Second Reading:

Article 100-1 - PREAMBLE

100-1.1 The Bible Fellowship Church sets forth these Biblical Principles for Living to inform and guide disciples of Jesus Christ in making moral decisions and living lives of obedience.

100-1.2 The BFC acknowledges the Scriptures as the supreme and final authority of faith and conduct and the Holy Spirit as the source of power and guidance for the believer. These principles are summaries of the biblical truth that reveals the Lord's directives in various aspects of life.

100-1.3 Increasing ethnic and cultural diversity in many of the churches and the prospect of new congregations being formed among various people groups have prompted the BFC to seek to state the principles so that they may be understood and applied by believers in any cultural context.

100-1.4 These principles are not exhaustive in that they do not cite all that the Bible says in any of the aspects included and that they do not cover all areas of life that the Scriptures address. In the future it may become apparent that additional aspects of life need to be addressed and that the current principles may need to be reconsidered with a view to amending them after further reflection on the biblical truth.

100-1.5 Every believer is accountable to God for all that the Bible says. Moral choices and actions should be based on the whole counsel of God. Each believer must faithfully read, study and review all parts of the Scriptures (2 Tim. 3:16, 17).

100-1.6 In seeking moral guidance, the believer should study the Old Testament books of the Law with special focus on the Ten Commandments (Exo. 20:1-17). The implications of the Law are explained and applied in the rest of the Old Testament.

100-1.7 The Lord Jesus summarized the Law in the Great Commandments (Mat. 22:34-40; Mark 12:30, 31) and explained the spiritual depth of the Law in the Sermon on the Mount (Mat. 5-7). The application of the Law in the individual life of the believer and the corporate life of the church is set forth in the New Testament letters.

100-1.8 Since each believer is indwelt and empowered by the Holy Spirit, there is an enabling to obey God's requirements (Rom. 8:3, 4). The Spirit controlled person will demonstrate the fruit of the Spirit (Gal. 5:22, 23). He or she will receive and employ the gifts of the Spirit (1 Pe. 4:10, 11; Rom. 12:4-8; 1 Cor. 12:1-11). Where the life and power of the Holy Spirit are present in an individual or church, the three abiding qualities, faith, hope and love, will be evident (1 Cor. 13:13; 1 Thes. 1:3, Rom. 5:1, 2). The greatest of these is love, and "love is the fulfillment of the law" (Rom. 13:10).

[SECOND READING]

Yes - 122; No- 8

Resolved, that the following be approved at Second Reading:

Article 101-1 - Worship

101-1.1 Worship is response to God in all of life, whereby, in love, adoration, confession, thanksgiving, praise, and service God's worth is declared.¹ Worship is rooted in reverence for and awe of the Lord and deepens as knowledge of God increases.² Worship is the privilege and responsibility of each individual, family, and congregation. For the believer, worship is a life style not limited by location or circumstance.

101-1.2 Worship is the ultimate purpose of the church. The mission of the church is to declare God's glory and His salvation to all ethnic groups so that some from all the families of nations shall worship Him.³ Corporate worship is the assembled church celebrating the glory of God and ascribing to Him praise and honor. Christ, the head of the church, meets with and strengthens His people, who are called out from the world by the Holy Spirit.⁴

101-1.3 God declares that He alone is to be worshiped⁵ and this worship must be in spirit and truth.⁶ Such worship engages both mind and emotion, listening and responding to God in joyful obedience not simply in routine activity.⁷ For disobeying God's instructions and substituting their own form of worship,⁸ Israel was severely punished. We therefore seek to learn from the Bible what kinds of worship please the Lord.

101-1.4 Worship in the Old Testament was a celebration of the mighty acts of the Lord, the covenant God of Israel. Corporate worship was highlighted through prescribed ritual: a priesthood, a sacrificial system looking forward to Christ's atonement,⁹ and particular times and places when and where worship should occur.¹⁰ This ritual was not made valuable by its repetition.¹¹ Its value came through heartfelt, thoughtful response to God, uniting the worshippers.¹²

101-1.5 Worship in the New Testament is a celebration of the finished work of Christ, His victory over Satan, sin, and death through His own incarnation, death, resurrection, and ascension. Jesus claims for Himself authority over temple, Sabbath, sacrifice, and service.¹³ The former place, priesthood, and ritual were set aside¹⁴ as believers now observe¹⁵ a new day, the Lord's Day,¹⁶ and new ordinances: Baptism and the Lord's Supper.¹⁷

101-1.6 Examples of corporate worship in the New Testament include: the reading of Scripture, prayer, praise, confession, singing, giving, thanksgiving, preaching and teaching, and the ordinances.¹⁸ The expression of these may be shaped by the cultural setting of a particular church and must be done in a fitting and orderly way.¹⁹

¹ Psa.96:7-9; Rom.12:1

² Psa.96:4, 2:11

³ Psa.96; Rom. 16:25-27; Rev.7:9-10

⁴ Eph.1:22,23

⁵ Exo.20:1-4

⁶ John 4:24

⁷ Mat. 15:7-9; 1 Cor. 14:15, 16

⁸ 1Ki.12:25-13:10

⁹ Heb.9:13,14

¹⁰ Exo.20-40

¹¹ Isa.29:13

¹² Psa.51:16,17; 84:1,2

¹³ Mark 2:18-28

¹⁴ Heb.10:8-18

¹⁵ Heb. 10:19-25

¹⁶ John 20:19,26; Acts 20:7

¹⁷ Mat. 28:18-20; 1Cor.11:23-26

¹⁸ Acts 2:42-47; 4:23-37; 1 Tim. 4:13

¹⁹ 1 Cor. 14:40

[SECOND READING]

Yes - 133; No - 2

Resolved, that the following be approved at Second Reading:

Article 101-2 - Spirit World

101-2.1 God is spirit¹ and has created everything, including the visible and the invisible. The invisible includes a great number³ of spirit beings. Among these are angels who are without flesh⁴ and

remain invisible except when supernaturally revealed.⁵ Angels surround God's throne to worship and serve Him.⁶ They are powerful⁷ and are sent as God pleases⁸ to provide and care for,⁹ to protect and deliver,¹⁰ to instruct and guide,¹¹ to discipline and punish.¹² They long to comprehend fully the grace of salvation and rejoice over each sinner who repents.¹³ God also created human beings who are spirit¹⁴ and flesh to worship and serve Him as God alone.¹⁵

101-2.2 A created angelic being, later known as the devil or Satan, rebelled against God.¹⁶ Within limits allowed by the sovereign God,¹⁷ Satan leads a powerful world system of wickedness which is hostile toward God and His purposes.¹⁸ Satan may inflict pain, suffering, emotional problems and may cause death.¹⁹ He can control people to oppose the work of God, blind their minds to prevent their understanding the Gospel, and oppress the servants of God.²⁰ Anyone not led by the Holy Spirit is open to Satan's influence.²¹ He seeks to influence nations and governments.²² Satan is a masterful deceiver appearing at times as an angel of light and called the father of lies.²³ False prophets, false religions, and cults are instruments of deception.²⁴ Those blinded and deceived by Satan live a life-style that is opposed to God.²⁵

101-2.3 Other angels followed Satan in his rebellion against God. These fallen angels, also known as evil spirits or demons, serve Satan, the god of this evil world system.²⁶ Satan and evil spirits can influence the believer²⁷ and possess unregenerate people and animals.²⁸ God has enabled believers to cast out demons by His Spirit.²⁹ God may continue to give this enablement, however, the casting out of demons is not in itself reason for boasting and not necessarily an evidence of an individual's relationship with Christ.³⁰

101-2.4 Believers are commanded to stand against the evil spirit world³¹ and are warned against such detestable things as divination, witchcraft, sorcery, interpreting of omens, casting of spells, and consulting the dead. These things are devices that Satan uses to lure people toward destruction. People who practice these things are under the condemnation of God.³² Because of Satan's power, victory is possible only through our Lord Jesus Christ.³³ Through the blood of Christ that was shed on the cross, God has provided victory over this world system for those born of God.³⁴ In prayerful dependence upon God, they are protected from and victorious over the powers of darkness as they use all the armor God provides,

submissively draw near to Him, and resist the devil.³⁵

101-2.5 The sovereign God is in control of the entire social, political, and spiritual realm.³⁶ God will cast Satan and all his followers into the lake of fire which has been prepared for them where they will remain forever.³⁷ The kingdom of this world will one day become the kingdom of our Lord and He will reign forever and ever.³⁸

¹ John 4:24

² Neh. 9:6; Psa. 148:2-6; Col. 1:16

³ Dan. 7:9-10; Rev. 5:11

⁴ Luke 24:39; Eph. 6:12; Heb. 1:14

⁵ Gen. 28:12; Luke 2:8-13; Mat. 28:1-6

⁶ Psa. 89:5-7; Isa. 6:1-8; Rev. 7:11-12

⁷ 2 Chr. 32:21; Acts 12:5-11; 2 Pe. 2:11

⁸ Psa. 103:20-21

⁹ Gen 24:7, 40; 1 Kgs. 19:5-8; Gen. 21:17-19; Luke 22:43

¹⁰ Exo. 23:20; Psa. 91:11-13; Dan. 6:22; Num. 20:15,16;

Psa. 34:7; Acts 5:19-20

¹¹ Luke 1:26-37; Acts 27:23-26;

Rev. 1:1; Mat. 2:13; Acts 8:26; 10:3-6

¹² Luke 1:18-20; 2 Sam. 24:16-17; Acts 12:23

¹³ 1Pe. 1:10-12; Luke 15:10

¹⁴ Rom. 8:16; 1Thes. 5:23

¹⁵ Exo. 20:3-5; John 4:23-24

¹⁶ Eze. 28:13-16; Rev. 12:9

¹⁷ Job 1:10-12; Psa. 103:19; Pro. 21:1; Col.2:9-10

¹⁸ Eph. 6:11-12; 1Jo 2:15-17; 5:19

¹⁹ Job 1:8-20; Luke 13:10-16; John 8:44

²⁰ Mat. 16:23; Luke 22:3-4; 2 Cor. 4:4; 2 Tim. 2:25-26

²¹ Mat. 12:43-45; Acts 5:3; Eph. 4:27

²² Acts 4:25-26; Rev. 20:3

²³ 2 Cor. 11:13-15; John 8:44

²⁴ Acts 13:6-11; 2Thes. 2:9-10

²⁵ John 8:37-38, 41; Eph. 2:1-3

²⁶ Mat. 25:41; Eph. 6:11-12; Rev. 12:9

²⁷ 2 Cor. 11:12-15; Eph. 4:25-27; 1Pe. 5:8, 9

²⁸ Mat. 8:28-32; Mark 5:2, 6-13

²⁹ Mark 3:14-15; Acts 8:6-7; 16:18; Mat.12:28

³⁰ Mat. 7:22-23; Mark 9:38-40; Luke 10:20

³¹ Eph. 6:10-14; James. 4:7; 1Pe. 5:8-10

³² Exo. 20:4, 5; Lev. 19:26; Deu. 18:10-14, 20; Isa. 8:19,20

³³ Rom 8:37-39; 2 Thes. 3:3; 1 Pe. 1:3-7

³⁴ 1 Cor. 15:57-58; Col. 2:13-15; 1Jo. 5:4-6

³⁵ Eph. 6:13-18; James 4:7-8; Rev. 12:10-11

³⁶ Job 1:1 - 2:13; Psa. 2:1-12

³⁷ Mat. 25:41, 46; Rev. 20:10, 14-15

³⁸ Dan. 7:13-14; Zec. 14:9; Rev. 11:15

Yes - 133; No - 1

[SECOND READING]

Report of the Board of Directors of the Bible Fellowship Church Homes, Inc (see page 162)

Resolved, that the report be accepted.

Report of the Board of Directors of Pinebrook Bible Conference (see page170)

Resolved, that the report be accepted.

Report of the Board of Victory Valley Camp (see page 174)

Resolved, that the report be accepted.

The following were elected:

Ministerial Relations Committee

William G. Schlonecker (3 years)

Board of Directors of the Bible Fellowship Church

Raymond R. Dotts (3 years)

David J. Watkins (3 years)

Board of Church Extension

Kenneth D. Keeler (3 years)

William G. Schlonecker (3 years)

Board of Missions

Gerald L. Schlonecker (3 years)

Board of Higher Education

John C. Studenroth (3 years)

Board of Pensions

Robert Gaugler (3 years)

William R. Singletary (3 years)

Ministerial Candidate Committee

David E. Gundrum (3 years)

Committee on Nominations

Thomas P. Shorb (3 years)

Clyde W. Snyder (3 years)

Resolved, that we adjourn.

We adjourned at 9:07 p.m. as Ronald C. Mahurin, Conference Pastor, closed in prayer.



*South Central Region: Bottom (L-R) Schlonecker, Kaatz, Schmoyer, Singletary
Top: Biddle, Clapier, Dotts, Cowen, Moyer, Taylor, Morris, Pronnicki,
Dowling*

Fourth Meeting

Tuesday Morning, 9:00 AM

The meeting was called to order at 9:00 a.m. by Chairman William G. Schlonecker. Richard B. Ravis opened in prayer especially remembering Jill Atkins who was having surgery and Arlene Paashaus who was taken to the hospital this morning. He then led the conference in worship singing *Lord Most High* and *Shout to the Lord*. A time of silent confession was followed by the singing of *The Gift of Love*. Kevin W. Kirkpatrick read 1 Corinthians 2:6-11. The conference sang *Breathe On Me Breath of God*. Carl K. Spackman delivered a message entitled, *Wisdom Revealed by the Spirit*.

Richard E. Taylor introduced Eric R. North, Scott B. Evans and Mark A. Baumgardner who are under the care of the Ministerial Candidate Committee.

The following have requested to be excused from all or part of the 120th Annual Conference: Gene W. Smith, Calvin A. Boyle, Robert S. Commerford, Ronald C. Erb, Albert J. Dommel, Alva C. Cassel, Willis I. Dowling, Richard T. Paashaus and Byron Widger.

Resolved, that these requests for excuses be granted.

Resolved, that the following alternate delegates be seated:

David P. Barnes, Vito G. Paratore, Ronald H. Young,
Kevin D. Derr, Terris L. Byrd, Michael T. Littlejohn and
Evan M. Knowles.

Report of the Board of Youth and Young Adults (see page 179)

Resolved, that the report be accepted.

Report of the Historical Committee (see page 182)

Resolved, that the report be accepted.

Report of the Conference Judiciary (see page 184)

Resolved, that the report be accepted.

Report of the Beneficiary Society (see page 185)

Resolved, that the report be accepted.

Report of the Committee on Examination of Annual Conference Minutes (see page 187)

Resolved, that the report be adopted.

Report of the Committee on Examination of Minutes of Particular Churches (see page 189)

Resolved, that the report be accepted.

Resolved, that the following be approved at First Reading:

Whereas, the Board of Youth and Young Adults (BYYA) ministers to youth and young adult leaders and students in the Bible Fellowship Church (BFC), and

Whereas, the BYYA would typically be comprised of youth leaders and youth pastors, and

Whereas, youth leaders and youth pastors are not typically ordained when first coming to a church yet become ordained later thus changing their eligibility to serve on this board, and

Whereas, there is a need for stability and continuity in youth and young adult ministry in the BFC, and

Whereas, this stability and continuity would be found most readily in those who have been ordained as ministers in the BFC, and

Whereas, the BYYA now have several youth pastors who are ordained ministers, therefore be it

Resolved, that the 120th Annual Conference change the composition of the BYYA to the following:

Composition

1. The Board will be composed of five(5) ordained ministers and four(4) laypersons.
2. They will be elected for a term of three years in classes as follows:

Class I two ordained ministers, one layperson

Class II two ordained ministers, one layperson

Class III one ordained minister, two laypersons

[FIRST READING]

Whereas, the BYYA sees the benefit of continuity on this newly elected board, and

Whereas, the BYYA has a man who was considered a layperson member but has recently been ordained and is up for election this year, and

Whereas, there are two ordained ministers who are now up for election this year, therefore be it

Resolved, that by rule of exception the above be put into effect at this Annual Conference to be voted on for second reading at the next Annual Conference.

Whereas, the classes will need to be changed to accommodate the change in the structure of the Board, and

Whereas, the BYYA has consulted with the BFC Nominating Committee, therefore be it

Resolved, that the following be approved with regard to changing the classes:

CLASS 1 (2003) be changed from one ordained minister and two laypersons to two ordained ministers and one layperson.

CLASS 2 (2004) be changed from one ordained minister and two laypersons to two ordained ministers and one layperson.

CLASS 3 (2005) will remain as one ordained minister and two laypersons, and further be it

Resolved, that the election of Class 1 be implemented in 2003 and that the election of Classes 2 and 3 be implemented at the 121st Annual Conference.

Resolved, that the recommended minimum salary for a pastor serving in the BFC, including Social Security, be \$28,200.00. In addition to his salary, housing, health insurance and retirement must be provided, and provision should be made for reimbursement for car and professional expenses.

The following has been adopted at Second 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.

[SECOND READING]

The following were elected:

Board of Youth and Young Adults

Clyde D. Bomgardner, Jr. (3 years)

William J. Dunn (3 years)

Board of Christian Education

Mark L. Morrison (3 years)

Richard T. Paashauss (3 years)

Carol A. Gearhart (3 years)

Mark Matson (3 years)

Board of Directors of BFC Homes, Inc.

William H. Bartron (3 years)

D. Thomas Phillips (3 years)

Board of Victory Valley

C. Larry Bennett (3 years)

Secretary of Annual Conference

David A. Thomann (1 year)

Report of the Ministerial Convention Committee (see page 190)

Resolved, that the report be accepted.

Report of the Conference Pastor (see page 192)

Resolved, that the report be accepted.

Resolved, that we adjourn.

Lee E. Boyles closed the meeting at 12:15 p.m. in prayer remembering the newly retired pastors and the ministry of Ronald C. Mahurin, Conference Pastor.



Berks Region: Bottom (L-R) Studenroth, Barnshaw, Ellwanger, Musser, Middle: Reed, Lavigna, Brush, Simpson, Sloan, Grossman, Top: Mortland, Bomgardner, McKinney, Goggio, Vivona, Bower

Fifth Meeting

Tuesday Afternoon, 1:30 PM

The meeting was called to order by the chairman at 1:37p.m. Allan R. Vivona led the conference in prayer.

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

Ronald C. Mahurin gave an update on the situation concerning W. David Armstrong, Jr.. He prayed, asking the Lord for a repentant heart for Brother Armstrong, comfort and strength for Cherene Armstrong and her children, and wisdom for Andrew T. Crossgrove and the Elders of the Harleysville Bible Fellowship Church.

Report of the Stewardship Council (see page 194)

Resolved, that the report be accepted.

Report of the Strategic Planning Committee (see page 195)

Resolved, that the report be accepted.

The following was adopted at Second 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. [SECOND READING]

The following was adopted at Second Reading:

512-1 Board of Directors of the Bible Fellowship Church

512-1.3 Duties of the Board

- (6) Real Estate of Particular churches -- It shall place the net proceeds of the sale of such property in the Real Estate Fund.

Resolved, that Article 512-1.6 Real Estate Fund be referred back to the Board of Directors of the Bible Fellowship Church.

Yes - 74 No - 61

The following was adopted at Second Reading:

512-1.6 Funds Administered by the Board of Directors

General Fund - Administrative Budget

(1) Preparation of the Budget

The budget will include the following items:

Expenses

- Annual Conference Accommodations
- Annual Conference Expenses
- Expenses for Board and Committee Business

Disbursements

- Beneficiary Fund
- Conference Pastor
- Historical Society
- Ministerial Convention
- Ministerial Retirement Fund
- Board of Communications

Funds

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

Church Assistance Fund

- (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.

[SECOND READING]

The following was adopted at Second Reading:

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 or 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 any 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.

[SECOND READING]

The following was adopted at Second 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.

[SECOND READING]

The following was adopted at Second Reading:

Article 102-1 - Holiness

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 sin.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 holy living, 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 should not participate in any group which demands behavior or an affirmation of beliefs that are opposed to our allegiance to Christ.¹⁴ They 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.¹⁵ Sin's control and its continued practice must cease.¹⁶

102-1.4 The church is also called to holiness.¹⁷ Believers are to encourage one another to live righteously,¹⁸ warn against the dangers of all sin,¹⁹ confess and repent of all individual and corporate sin,²⁰ and submit to discipline as taught by the Lord.²¹ Christian leaders have a particular responsibility to set proper examples of holy living.²²

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 Mat. 6:24; Acts 4:19, 20; Rom. 12:1, 2; 1 Cor. 7:23;

Eph. 5:11

¹⁵ Rom.12:1-2; Col.3:9-10; 1Pe.1:13-16

¹⁶ Rom.6:1-14; Tit.2:11-14; 1Pe.2:11-12; 1Jo.2:13

¹⁷ 1Cor.3:16-17; Eph.5:25-27

¹⁸ Gal.6:1-2; Heb.10:23-25

¹⁹ 1Thes.5:14; James 5:19-20

²⁰ Pro.18:13; 1Cor.5:1-2; 2Cor.2:5-8; 1Jo.1:9; Rev.3:19

²¹ Mat.18:15-17

²² Phil.3:17; Heb.13:7; 1Pe.5:1-3

Yes - 130; No - 5

[SECOND READING]

The following was adopted at Second Reading:

Article 102-2 - Justice

102-2.1 By nature God is morally perfect and righteous in every way. To say that God is just is to affirm the rightness of His law and His faithful and consistent adherence to that law in His judgments.¹ Justice is the perfect application of His law in the lives of human beings. Both human law and the application of that law can distort God's justice and therefore be sinful and produce sin. Sin causes human beings to enact and apply laws in ways that are unjust.² Because God is just, He abhors the distortions of His law.³

102-2.2 In a world of sinful people, injustice results when human beings are judged by such things as color of skin, ethnicity, gender, age, social, economic and occupational status. To evaluate people based on such external characteristics is inconsistent with faith in Jesus Christ.⁴ Those who value people in this way are acting out of ungodly cultural biases and sinful pride.⁵ Injustice also results when persons allow their own sinful motivations, such as greed,⁶ jealousy,⁷ and envy,⁸ to shape their relationships with other people. In Jesus Christ such wicked and false distinctions or motivations are abolished.⁹

102-2.3 God's love for humankind knows no racial, national, economic, age, or gender boundaries and God's people must demonstrate this same impartial love.¹⁰ The proclamation of the gospel to every person regardless of location or status will be a matter of great priority among those who love justice.¹¹

102-2.4 Those who value justice will seek consistent and upright applications of human law so that no one is denied due process because of sinful distinctions.¹² Those who love justice will seek truth and act with integrity in all relationships.

102-2.5 The quest for justice in a world distorted by sin will often yield imperfect and incomplete results. The people of God who love justice will repent when they recognize their failure to do justice and will renew their efforts to bring justice to those who

have been denied it.¹³

¹ Deut.10:17,18; Isa.5:6

² Deut.16:19,20

³ Isa. 10:1, 2

⁴ James 2:1-4

⁵ Lev.19:5

⁶ Col. 3:5

⁷ James 3:14

⁸ Gal. 5:25, 26

⁹ Gal.3:28; Eph.2:14-16

¹⁰ Acts 10:34-36

¹¹ Rom.3:9; 1Tim.2:3,4

¹² Gen.18:19

¹³ Mic.6:8

[SECOND READING]

The following was elected:

Strategic Planning Committee

Robert H. Zentz (3 years)

James A. Beil requested to be excused from the evening meeting.

Resolved, that the request to be excused be granted.

Resolved, that we adjourn.

Philip E. Morrison closed the meeting in prayer at 5:10 p.m.



Lehigh Valley Region (1): Bottom (L-R) Dunn, Weller, Schlonecker, Soper, Bartron, Arnold; Middle: Plows Tress, Hurst, Tait, Schoen, Weber, Top: Cooper, Widger, Head, Fields, Bennett, Davis, Hoffman

Sixth Meeting

Tuesday Evening, 6:30 PM

The chairman called the meeting to order at 6:35 p.m. John H. Riggall opened the meeting in prayer remembering Jill Atkins who went into surgery at 9:00 a.m. and was still in surgery as this meeting was called to order.

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

The following were elected:

Board of Directors of Bible Fellowship Church

Charles A. Lavigna (3 years)

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

Glenn D. Ruoss (3 years)

Hans R. Waldvogel (3 years)

Board of Victory Valley

David L. Weller (3 years)

Gary J. Wolfinger (3 years)

Board of Directors of Pinebrook Bible Conference

Jonathon W. Arnold, Sr. (3 years)

Charles E. Cole (3 years)

Lee E. Boyles (3 years)

Gerald L. Schlonecker (3 years)

Hans R. Waldvogel (3 years)

Historical Committee

Carl C. Cassel (3 years)

Jill A. Davidson (3 years)

Conference Judicatory

Ronald W. Reed (3 years)

L. James Roberts, Jr. (3 years)

Special Appellate Judicatory

John C. Studenroth (3 years)

Charles A. Lavigna (3 years)

Chairman of Annual Conference

Randall A. Grossman (1 year)

The following was adopted at Second Reading:

Article 102-4 - Humility

102-4.1 Humility is an attitude of heart and mind perfectly exemplified in the person and life of Christ.¹ It characterizes those united with Christ,² pleases God,³ and shapes both the life of the community of faith⁴ and the ministry of the Lord's servants.⁵ The opposite of humility is pride which meets divine resistance and anger.⁶

102-4.2 Humility is an acceptance of one's true position in relationship to God,⁷ authorities, other believers,⁸ society,⁹ and all of creation.¹⁰ Its reality is demonstrated in joyful service and appropriate submission seen most clearly in the willing self-sacrifice of Christ.

102-4.3 In the individual Christian, humility recognizes the grace of God which has made each believer to be accepted in Christ. This viewpoint becomes a source of forgiveness and patience within the Christian community.¹¹ The Christian's love for others is greatly aided by the development of godly humility.

102-4.4 The unique servant quality of Christian leadership is a direct result of godly humility. Elders of the church do not dominate the congregation but are servants to the whole body.¹² They do not desire to control, but rather to promote the development and enrichment of every member. As heirs of grace together with their brothers and sisters, Christian leaders must renounce the pride which creates divisions and factions¹³ based on secondary theological issues,¹⁴ on areas of Christian liberty,¹⁵ or merely on personalities.¹⁶

102-4.5 Humility encourages each church to cooperate with believers in gospel outreach,¹⁷ compels us to seek to meet needs of others,¹⁸ and causes us to be advocates for those who have none.¹⁹ Concern shown for the disadvantaged in our world must be expressed through ministries of mercy²⁰ and efforts to promote the growth of the congregation among all kinds of people.²¹

¹ Phil.2:5-11

² Phil.2:1-3

³ James 4:6

⁴ Eph.4:1,2

⁵ 1Cor.3:6-9

⁶ Prov.3:34; James 4:6; 1Pet.5:5

⁷ 1Pet.5:6; Luke 18:14

⁸ Eph.4:2; Phil.2:3

⁹ Luke 14:11¹⁰ Psa. 8¹¹ Col.3:12,13¹² 1Pet.5:2,3¹³ 1Cor.1:10¹⁴ Gal. 5:6; Eph.4:2,3¹⁵ Rom.14,15¹⁶ 1Cor.3:5; 4:6,7¹⁷ Luke 9:49,50; Phil.1:15-18¹⁸ Gal.6:9,10¹⁹ Psa.82:3,4; Pro. 31:8, 9; Isa.1:17²⁰ Rom.12:14-16²¹ Luke 10: 25-37; James 2:5-10

Yes - 131; No - 3

[SECOND READING]

The following was adopted at Second 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. Truth does not change¹² and the opposite of truth is falsehood. God desires¹³ and requires¹⁴ that all people speak the truth. His directives for truthfulness are found in the third¹⁵ and ninth¹⁶ commandments. Truth is truth even if it is not understood or fully disclosed.¹⁷ The failure to be truthful, including deceitfulness, is sin.¹⁸ Lying is among the sins of unbelievers that will be judged in hell.¹⁹ Believers who lie are disciplined by the Lord, possibly even to the point of death.²⁰

102-5.3 The believer and the believing community are commanded to be truthful.²¹ This includes keeping promises and honoring contracts, whether written or oral. In speaking the truth believers may formally call God to witness with an oath or simply affirm the truth of their statements.²² The Christian and the church must keep their promises even when it is costly to do so.²³

102-5.4 In the Scriptures, truth and integrity stand together.²⁴ Integrity is soundness, wholeness, consistency of character.

Without truth there is no integrity.²⁵ God is pleased with integrity²⁶ and judges accordingly.²⁷ Integrity protects believers²⁸ and upholds them through difficult times in life.²⁹ It provides security and guidance for a believer's life.³⁰ All teaching of God's truth must show integrity.³¹ Truth and integrity must be lived out in love so that the body of Christ might mature.³²

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.³³

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 John 5:7

¹⁰ John 14:16, 17, 26

¹¹ John 17:17

¹² Psa. 119:89, 160

¹³ Psa. 51:6

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

¹⁵ Exo. 20:7; Lev. 19:12

¹⁶ Exo. 20:16

¹⁷ Mark 4:33, 34; John 16:12

¹⁸ Mark 7:22; Rom. 1:29

¹⁹ Psa. 5:6, 9, 10; Rev. 21:8; 22:14, 15

²⁰ Jer. 9:4-9; Acts 5:1-10

²¹ Col. 3:8, 9

²² Matt. 26:63, 64; 2 Cor. 1:23; Heb. 6:16, 17; James 5:12

²³ Psa. 15:1-4

²⁴ Job 27:4, 5; Matt. 22:15, 16; 2 Cor. 1:17-20

²⁵ Isa. 59:3, 4

²⁶ 1 Chr. 29:17

²⁷ Psa. 7:8

²⁸ Psa. 25:21

²⁹ Psa. 41:12

³⁰ Pro. 10:9; 11:3

³¹ Titus 2:7

³² Eph. 4:14-16

³³ Matt. 5:33-37

Yes - 134; No - 1

[SECOND READING]

The following was adopted at Second Reading:

Article 103-2 Repentance and Restitution

103-2.1 God commands every person to repent.¹ Without repentance there is no salvation.² Repentance is a work of the Holy Spirit producing change of mind and heart that leads to a changed life.

103-2.2 For the believer, repentance is a daily obligation to live according to the Word of God. 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 for the believer who has sinned is to make restitution for any loss the sin caused other people. Restitution is a demonstration of repentance. Believers should make restitution⁵ in accordance with the Word of God to satisfy the righteousness of God.

103-2.4 Restitution involves restoration to the offended party that which was lost through injury to reputation, life, limb or property which has been destroyed, lost, stolen, 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

² Luke 13:3, 5

³ 1 Jo. 1:9; Prov. 28:13

⁴ Mat. 3:8; Acts 26:20

⁵ Rom. 13:7-10

⁶ Exo. 21:26-36; 22:1-15; Lev. 6:1-7; 24:18; Num. 5:5-8

⁷ Pro. 6:30, 31

⁸ Eze. 33:14-16

⁹ Luke 3:7-14

¹⁰ Luke 19:8, 9

¹¹ Mat. 5:23, 24

¹² Philemon 18, 19

¹³ Eph. 4:28

Yes - 128; No - 5

[SECOND READING]

Resolved, that the following action be taken at First Reading:

Whereas, the Stewardship Council services are not being used by the denomination and

Whereas, the BFC agencies are all doing their own stewardship promotion, therefore be it,

Resolved, the Stewardship Council be dissolved, and be it further

Resolved, that 512-16 Stewardship Council be deleted from the *Faith & Order*. [FIRST READING]

Resolved, that the responsibility of monitoring of deferred gift

annuities of churches and agencies be assigned to the Board of Directors of Bible Fellowship Church.

Resolved, that the following revisions be made in the *Faith & Order* at First Reading:

407-5 Congregations shall consult with the Board of Directors of Bible Fellowship Church prior to establishing any gift annuities and shall list all gift annuity obligations annually in their financial report to the congregation.

509-7 Agencies shall consult with the Board of Directors of Bible Fellowship Church prior to establishing any gift annuities and shall list all gift annuity obligations annually in their financial report to Annual Conference.

[FIRST READING]

Resolved, that the following be adopted at First Reading:

512-1.3 (8) It shall advise particular churches and agencies concerning any gift annuities prior to their establishment. (see 407-5; 509-7) [This replaces the current 512-1.3 (8)]

[FIRST READING]

Resolved, that we adjourn.

Alva C. Cassel closed the meeting with prayer with special mention of the ministry of Pinebrook Bible Conference. The meeting adjourned at 9:00 p.m.



Lehigh Valley Region (2): Bottom (L-R) Bortree, Kohl, Boone, Allen; Top: Parris, Shorb, Transue, Shive, Smith, Boyle, Ramos, Mahurin

Seventh Meeting Wednesday Morning, 9:00 AM

The meeting was called to order by William G. Schlonecker at 9:00 a.m. Richard B. Ravis opened by reading Philippians 1:2-6. He led the conference in worship by singing *Holy, Holy, Holy*. Eric North sang and led the conference in singing *Above All*. Willis I. Dowling prayed then Richard D. Harris ministered to us with a trumpet solo playing *Knowing You*. The conference then joined him in singing *Knowing You*. We were then led in a time of private prayer of adoration to the Lord. Brother Ravis read *Powerful in Making Us Wise*, a reading reminding us of the role of the Scriptures in our lives. J. Richard Vroman read 1 Corinthians 2:11-16. The conference sang *For Your Gift of God the Spirit*. Clifford B. Boone delivered a message entitled *Wisdom Imparted Through the Spirit*. The worship time came to a conclusion as the conference sang *Spirit of the Living God*.

William G. Schlonecker opened the business of the day in prayer.

The following have presented requests to be excused from various sessions of Annual Conference: David E. Thomann, Thomas W. Krans, Richard C. Davis, John H. Riggall and Michael P. Emrick, Jr.

Resolved, that these requests be granted.

Resolved, that the following alternate delegate be seated: Robert K. Fields, Bethlehem, PA.

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

The following were elected:

Conference Judiciary

Dean A. Stortz (3 years)

Gregory A. Uhrich (3 years)

Vice-Chairman of Annual Conference

William G. Schlonecker (1 year)

Strategic Planning Committee

Dana E. Weller (3 years)

Board of Youth and Young Adults

Michael L. Easton (3 years)

Ministerial Candidate Committee

Brian H. Cooper (3 years)

Board of Higher Education

Alan H. Russell (3 years)

Report of the Board of Christian Education (see page 204)

Resolved, that the report be accepted.

Report of the Secret Society Study Committee (see page 211)

Resolved, that the report be accepted.

The following resolution was lost:

Eliminate the first word “Therefore” at the beginning of Article 1005-4 and replace the last sentence in Article 1005-4 with: “Therefore, no person who is a member in our church or who anticipates such membership shall be a member of a secret oath-bound society.”

Yes - 63; No - 68

The following resolution was lost:

Replace the word “Therefore” in Article 1005-4 with: “A prominent example of a secret oath-bound society is Freemasonry. No member of the Bible Fellowship Church may be a member of Freemasonry or its affiliates.”

Yes - 62; No - 67

Ondrej Franka was introduced to the conference. He brought greetings to the conference from the believers of Serbia Montenegro and an update on his work there. Charles A. Lavigna gave an update on the work teams that are helping build the church building in Serbia Montenegro. There is a need for specific skilled workers to do the work there. The Reading BFC is heading up the project.

Resolved, that the meeting be adjourned.

The meeting was adjourned at 12:15 p.m. with Ronald W. Reed closing in prayer with special mention of the work of Ondrej Franka.

Eighth Meeting

Wednesday Afternoon, 1:30 PM

The meeting was called to order by the Chairman, William G. Schlonecker, at 1:30 p.m. David J. Watkins prayed for the meeting and for Jill Atkins, Arlene Paashaus, Cheryl Smock and James A. Beil who are suffering with various physical needs.

The following have requested to be excused from various sessions of the 120th Annual Conference: R. C. Reichenbach, Gary W. Saggio, Kevin W. Clineff and Richard J. Gehman.

Resolved, that these requests be granted.

Resolved, that minutes of the sixth meeting be approved.

The following was elected:

Pinebrook Bible Conference

Jay Fasnacht (1 year)

Whereas, the Secret Society Study 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, is not appropriate for formulation as a separate BPL, and

Whereas, it seems most appropriate to deal with the legitimate concerns raised in the present Article 112 with the adoption of a new Declaration on Particular Issues, entitled, "Affiliations", therefore, be it

Resolved, that the 120th Annual Conference approve for First Reading, Declaration on Particular Issues: "Affiliations".

Article 1005 - Affiliations

1005-1. It is highly inconsistent and anti-Scriptural for Christians to be members of organizations or societies that bind their members with oaths or affirmations that require involvement in practices or with philosophies which are contrary to our allegiance to Christ. We urge believers to refrain from joining and to withdraw their membership from any such organization or society. In addition,

believers must look with grave concern upon organizations or societies which require secrecy for their basic tenets and practices.

1005-2. The Scriptures teach about both proper and improper taking of oaths.¹ While oaths are not forbidden, the kinds of oaths taken by members of such associations are clearly against the teaching of Christ.² The secrecy and higher allegiance required by such associations are not in keeping with the believers' call to be light-bearers in the world. This violates Christ's example of openness that rejects secret hidden agenda.³

1005-3. Often, being a member of such an organization or society violates the commands of the Scriptures not to be yoked together with unbelievers⁴ nor to have fellowship with the unfruitful works of darkness.⁵ Of supreme importance is that membership in any organization or society must not supercede our brotherhood with believers⁶ and must not violate our allegiance to Christ.⁷ We cannot serve God and any other master.⁸

1005-4. Therefore, elders are encouraged to consider most seriously the affiliations maintained by persons who are seeking membership or hold membership in a BFC, giving godly counsel whenever necessary. Elders may choose to withhold membership or exercise church discipline in certain circumstances based on an individual's affiliations.⁹

¹ Lev. 19:12; Num. 5:19-21; 2 Cor.

1:23 Heb. 6:13-16

² Mat. 5:34-37; Jam. 5:12

³ John 3:21; Matt 5:14; John 18:20

⁴ 2 Cor. 6:14

⁵ Eph. 5:11,12

⁶ John 17:21

⁷ Matt. 10:37

⁸ Matt. 6:24

⁹ Lev. 20:26; 2 Cor. 6:17; 1 Pet. 1:16

Yes - 90; No - 39

[FIRST READING]

Report of the Study Committee on Credentials and Multi Staff Churches (see page 200)

Resolved, that the report be accepted.

Resolved, that the following be adopted at Second Reading: (The material in bold italics is the second reading material. The appropriate point of insertion in Article 401-1.7 is included.)
Article 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 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

When congregations have more than one delegate, the Board of Elders shall designate one delegate as "First Delegate" for 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 lay delegate to Annual Conference.

Yes - 121; No - 6

[SECOND READING]

Whereas, the *Faith & Order* assumes that a church has but one pastor, and

Whereas, many of our churches have more than one pastor on its staff, and

Whereas, there is confusion when the *Faith and Order* speaks of the pastor as to whether all that is said applies to only the "Senior Pastor" or all members of the pastoral staff, and

Whereas, there is confusion when the *Faith and Order* speaks of the responsibility of the delegate when a church is without a pastor, if those responsibilities can be altered when a church has another member of the pastoral staff on the scene, and

Whereas, there is confusion as to the status of individuals who are called "pastors" in the BFC but do not have credentials with the BFC, and

Whereas, churches have other individuals in their employ who are ministering in the life of the church which are not considered pastors, therefore be it

Resolved, that the Committee to Study Credentials and Multi-Staff Churches be charged with developing legislation for "church staffs" and "pastoral staffs" to be included in the *Faith and*

Order.

The following was considered at First Reading:

Whereas, there are individuals who are not ordained or whose previous ordination has not been recognized by the BFC 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 the material in bold italics be added to the *Faith and Order*, Article 510 General Rules of Elections and Resignations:

Article 510 - General Rules of Elections and Resignations

510 - 1 Categories

(1) There are three categories of nominees for election to board, and committees. They are ministers, elders, and laypersons.

(2) ***Pastoral Staff members are not eligible to serve in the categories of elders or laypersons.***

Yes - 123; No - 5

[FIRST READING]

Resolved, that the following be adopted at Second Reading:

Article 103-1 - Humanity in God's Image

103-1.1 The human race exists as a result of an instantaneous creative act of God.¹ Humanity shares many characteristics with other creatures, but is unique in that each individual bears the image or likeness of God.² This image makes possible the worship of God,³ relationships between persons,⁴ and responsibility to rule over God's creation.⁵ Only God confers this image, and it cannot be removed by any created being. Originally God's image in humanity included true righteousness and holiness; but by the entrance of sin into humanity these have been lost⁶ and the image distorted yet not destroyed.⁷

103-1.2 Because human beings are made in God's image, every person has a unique identity, individual worth, and purpose to live for God's glory.⁸ The image of God is also the basis for the dignity of every person. All human life should be cherished and protected, not neglected, despised or abused. God forbids the unlawful destruction of human life, both murder and suicide, and provides the strongest of sanctions, including capital punishment, to protect it.⁹ The killing of the weak and defenseless by means of abortion, infanticide, and euthanasia is a crime against both those persons and the God whose image they bear. Christians should exert every effort to oppose these evils in society, and other evils as defined and condemned by Scripture, including racism;¹¹ cultural bias;¹² gender discrimination;¹³ ignoring the poor,¹⁴ disabled¹⁵ and aged;¹⁶ and every other form of injustice against human beings.¹⁷ They should respect the image of God in every person despite the sins of that person or the consequences of those sins.¹⁸ They should also work to protect the dignity of every human being.¹⁹

¹Gen.1:26, 27; 2:7

²Gen.5:1

³Gen.3:8-9; Acts 17:26-28

⁴Gen.2:18,23

⁵Gen.1:28; 2:15; Psa.8:3-8

⁶Eph.4:24; Col.3:10

⁷James 3:9

⁸Psa.139:1-18

⁹Ex.20:13; Gen.9:6

¹⁰Prov.24:11-12

¹¹Deut. 10:17-19; Gal. 2:6

¹²Acts 10:27, 28; 1 Cor. 9:19-23

¹³Mark 10:6, 10-12; Gal. 3:28, 29

¹⁴Prov. 14:31; 21:13; James 2:1-4

¹⁵Lev. 19:14; Deut. 27:18

¹⁶Lev. 19:32; 1 Tim. 5:1,2

¹⁷Deut. 27:19; Acts 20:35

¹⁸1 Cor.6:9-11; James 3:9

¹⁹Rom.13:8-10; Rom. 12:10

Yes - 121; No - 2

[SECOND READING]

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,
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 encourage the Christian Education Committee to continue its work on preparing lesson plans for The Biblical Principles For Living.

The following was considered at First Reading:

Whereas, the ministry of the Bible Fellowship Church Homes, Inc. has over the years, expanded and has become in practicality, an entity of its own, and
Whereas, the Bible Fellowship Church Homes, Inc. has had full ownership and fiduciary responsibility since 1993, and
Whereas, the financial commitment of the Bible Fellowship Church has continued in its traditional and most acceptable manner and is appreciated by the Bible Fellowship Church Homes, Inc.; those contributions are less than 1% of the total revenues, and
Whereas, the by-laws of the Bible Fellowship Church Homes, Inc. require all Board Members and the President and CEO of the Corporation to commit to the *Articles of Faith* of the Bible Fellowship Church, and
Whereas, this commitment assures the continuing spiritual ministry of the Bible Fellowship Church Homes, Inc. on a level equal to the present ministry, and
Whereas, the legal demands on the operation of the ministry have forced it to take on a greater level of liability thus increasing the number of potential lawsuits, and
Whereas, Bible Fellowship Church Homes, Inc. is of the opinion that the existing relationship between Bible Fellowship Church Homes, Inc. and the Bible Fellowship Church is to increase the risk of suits to the denomination, therefore be it
Resolved, that the following legislation be adopted at first reading:

512-2 Bible Fellowship Church Homes, Inc.

512-2.1 Bible Fellowship Church Homes, Inc. is an affiliate of the Bible Fellowship Church.

512-2.2 Bible Fellowship Church has no ownership or fiduciary responsibility in Bible Fellowship Church Homes, Inc. The Church's sole responsibility is the election of five (5) members to the Board of Directors of Bible Fellowship Church Homes, Inc.

512-2.3 Those Board Members elected by Annual Conference shall give a written report annually on the spiritual status of the ministry.

512-2.4 A financial report given for information only and not to be adopted by Annual Conference shall be given annually to Annual Conference.

512-2.5 Elections: Five (5) members shall be elected in three classes for three (3) year terms:

Class one: one minister, one lay person

Class two: one minister, one lay person

Class three: one minister

Yes - 122; No - 3

[FIRST READING]

Whereas, the potential of serious liability consequences should not be borne by the Bible Fellowship Church, and

Whereas, the action taken in 1993 manifests a desire by the Bible Fellowship Church for Bible Fellowship Church Homes, Inc. to assume such responsibility, and

Whereas, the attorneys for the Bible Fellowship Church Homes, Inc. and the Bible Fellowship Church recommend these changes to be made as soon as possible, and

Whereas, the Bible Fellowship Church hereby relinquishes its control of the Board of Directors of Bible Fellowship Church Homes, Inc., and

Whereas, the Board of Directors of the Bible Fellowship Church is in agreement with said action, therefore be it

Resolved, that by Rule of Exception, §512-2.1 - 2.4 shall be immediately implemented.

Resolved, that the meeting be adjourned.

The meeting was adjourned at 5:35 p.m. as Howard N. Wells closed in prayer remembering Lou Curcio's father, who was taken to the hospital with congestive heart failure, and Carl J. Fischer, Jr. and his son Joshua who are also having physical issues. He also prayed for Jill Atkins in her physical need and Elliot H. Ramos and the Lighthouse BFC which experienced a recent break-in.



Pocono/North West Region: Bottom (L-R) Byrd, L. Kellerman, McCreary, Brosius, Carroll, Johnson, B. Kellerman, Top: Reitz, Snyder, Cole, Leshinskie, Stover, Batchler



Capital Region: Bottom (L-R) Kirkpatrick, Keeler, Spackman, Thomann, Middle: Matthews, Shambough, T. Morrison, Kauffman, Reichenbach, Top: Early, Allen, Gehret, M. Morrison, Ulrich, Eisenhower, Snyder

Ninth Meeting Wednesday Evening, 6:30 PM

The meeting was called to order at 6:35 p.m. with Harvey J. Fritz, Jr. leading in prayer; praying especially for Bible Fellowship Church Homes, Inc.

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

Resolved, that the salary for the Conference Pastor be \$26,000, and in addition we provide \$6,000 for car and professional expenses and \$4,320 for health insurance.

Resolved, that the following legislation be adopted at First Reading:

[Replacing *Faith and Order* 409 – 1.2 (6) with]

(6) In the process of the Nominating Committee determining the candidate they believe to be their choice, the candidate shall interview with the Board of Elders in order to gain the approval of the Board of Elders.

[Add the following to Article 409-1.2]

(7) Upon approval of the Board of Elders, the Nominating Committee shall be informed that a Congregational meeting may now be called for the purpose of acting on the report of the Nominating Committee. Public notice of the time, place, and purpose of the meeting shall be given at no fewer than three prior regularly-scheduled meetings.

[Subsequent paragraph renumbered to (8)]

[FIRST READING]

Resolved, that the following be adopted at First Reading:

Change the words “Nominating Committee” to “Pastoral Search Committee” in §409 of the *Faith & Order*.

[FIRST READING]

Resolved, that the following be adopted at First Reading:

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

exist for any reason, or 2) the sale of property under the administration of the Board of Directors which was purchased on behalf of the Board of Church Extension. 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]

Resolved, that the Administrative Budget for January 1, 2003 to December 31, 2003 be adopted (see page 95).

Resolved, that the Administrative Budget for January 1, 2004 to December 31, 2004 be approved for submission to the churches for their pledges (see page 95).

Resolved, that a contribution of \$325 for the conference year 2003 be given to the Board of Communications from each agency to help underwrite the cost of printing and distribution of the *Fellowship News*. Payments are to be made to the Business Manager, Paul T. Rutman, by December 31, 2003.

Resolved, that \$1.75 per member of each particular Bible Fellowship Church for 2003 be forwarded to the Board of Communications from each church to help underwrite the cost of printing and distributing the *Fellowship News*. Payments are to be made to the Board of Communications table at the 120th Annual Conference.

Resolved, that the cost of the 2003 *Yearbook* be \$8.25 per copy.

Resolved, that the proposed budget for the Board of Communications for the year January 1 to December 31, 2004 be adopted (see page).

The following was considered at First Reading:

Whereas, the *Faith & Order*, § 403-3 (4) states that the Particular Church's "Financial Report(s), including evidence of annual auditing" be included in reporting to Annual Conference, and

Whereas, in many cases it is cost prohibitive, and

Whereas, most Churches do not have audits done to their financial records, and

Whereas, those Churches who do have their financial records looked at are 'reviews', therefore be it

Resolved, that we change §403-3 (4) to read "review" instead of "audit". [FIRST READING]

Report of the Committee to Study the Role of Women in the Church (see page 188)

Resolved, that the report be accepted.

Report of the Committee on Statistics (see page 217)

Resolved, that the report be accepted.

Report of the Committee on Auditing (see page 184)

Resolved, that the report be accepted.

Whereas, the Ministerial Relations Committee has reported the establishment of six pastorates, therefore be it

Resolved, that we offer praise to God for His gracious provision of pastors for our churches.

Whereas, a mission representing a new target area was established by the Board of Church Extension in the DELMARVA area, therefore be it

Resolved, that we praise God for His leading and granting of new vision, and be it further

Resolved, that we pray and support this mission along with its planters, Kenneth F. Barber and Raymond R. Bertolet.

Whereas, David T. Allen was approved for ordination to the gospel ministry of the Bible Fellowship Church, and

Whereas, C. Larry Bennett, Arthur J. Simpson, Jr., and John R. Stover were approved to have 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, the Lord has sovereignly worked in the establishment of the Thompson, CT mission and

Whereas, Pastor Dennis W. Spinney has faithfully served as organizing pastor for many years, and

Whereas, the 120th Annual Conference of the BFC has welcomed the Thompson Bible Fellowship Church of Thompson, CT as a Particular Church according to our rules, therefore be it

Resolved, that the members of the 120th Annual Conference encourage each of our churches to pray diligently for the success of the Thompson church.

Whereas, David E. Gundrum and Dana E. Weller have been ratified for the term of three years as directors of Church Extension Ministries and Board of Missions respectively, therefore be it

Resolved, that we give thanks for their faithful service and continue to lift them up in prayer that they be steadfast, unmovable, always abounding in the work of the Lord.

Whereas, the Annual Conference has been working on the “Principles for Biblical Living” since 1995, and

Whereas, the 120th Annual Conference has completed the final work on six BPL’s, therefore be it

Resolved, that we thank the committee for their fine work and pray that this work may be completed at the 121st Annual Conference.

Whereas, Ronald C. Mahurin has faithfully served during his second year as Conference Pastor with a spirit of love and compassion for our BFC churches and pastors, be it
Resolved, that we praise our heavenly Father and pray for continued blessings on this ministry.

Whereas, four of our brothers, David J. Watkins, Alva C. Cassel, Richard J. Gehman, and D. Thomas Phillips have retired from full-time active ministry, and

Whereas, they have served for many years faithfully ministering the grace of the Lord Jesus Christ, therefore be it

Resolved, that we give thanks to our God for the gift of their service to the Bible Fellowship Church.

Whereas, the Annual Conference heard an update from Jack Becker on the Church Extension work in Las Cruces, New Mexico, and

Whereas, Tom H. Morrison was introduced as working towards becoming the pastor of this work, therefore be it

Resolved, that we praise the Lord that the Bible Fellowship Church is reaching people in New Mexico and pray for the provision of a new pastor so Brother Becker can continue to expand his work with Integrity Mission.

Whereas, Kenneth J. Hurst represents our Lord Jesus Christ and the Bible Fellowship Church in service to the Army Chaplaincy, and

Whereas, we recognize the importance, need and opportunity for the Gospel of Jesus Christ in the ministry, therefore be it,

Resolved, that we give praise for Kenneth J. Hurst's faithful service and further be it

Resolved, that we pray for the Spirit of God to move in our military and to send His laborers into the field of military chaplaincy.

Whereas, Ondrej Franka brought greetings to the Annual Conference from the church in Serbia, Montenegro, and

Whereas, Brother Franka gave an update on the church construction project and a challenge to our churches to send work teams to assist in the construction, therefore be it

Resolved, that we pray for God's continued blessing on the ministry of Ondrej Franka, and for His provision in the

continuing construction project.

Whereas, the Lord saw fit to call home to glory two faithful servants: Rodney Stortz, pastor in St. Louis, Missouri, and David M. Markuson, elder/delegate at Church of the Cross in Toms River, NJ, and

Whereas, both godly men have had a profound and lasting impact on Pastor Dean A. Stortz, his ministry, and all those who knew them, therefore be it

Resolved, that we praise God for the promise of eternal life, and be it further

Resolved, that we continue to pray that God be glorified and that His comfort and grace sustain, and empower those who still remain to continue the work of the kingdom.

Whereas, Ruth Hartman was involved in the educational process of many in our churches through the ministry of Berean Bible School, and

Whereas, Sister Hartman went to be with the Lord on March 22, 2003, therefore be it

Resolved, that we thank the Lord for the life and ministry of sister Hartman and pray God's comfort on her husband, Jansen, and their children at this time.

The conference paused as Ronald W. Reed prayed that God would richly bless Brother Hartman with comfort and grace. He also gave thanks for the life and ministry of Sister Hartman.

Whereas, the BFC Annual Conference has become aware during this week of the current physical needs of Jill Atkins, Arlene Paashauss, Cheryl Smock, and Joshua Fischer requiring a hospital stay or medical treatment and

Whereas, members of this Annual Conference, Roger L. Reitz, James A. Beil, and Carl J. Fischer, Jr., have expressed to us their personal physical needs, be it

Resolved, that we praise God for His healing work and seek His mercies for full recovery of health for all these, beloved of Christ.

Whereas, Head page Louis S. Curcio and pages Michael L. Easton, David K. Schlonecker, Mark E. Barninger, Ronald L. Kohl, Raymond L. Cole, Timothy J. Schmoyer, David W.

Peters, Jeffrey Rossignol, Jeffrey S. Albrecht, Fred Hoffman, Raymond R. Bertolet, William F. Early, Scott B. Evans, and Mark Evans have cheerfully and faithfully served the 120th Annual Conference, therefore be it

Resolved, that the members of the 120th Annual Conference show their heartfelt appreciation for their sacrificial service with a round of applause.

Whereas, the Harleysville congregation has undergone a severe trial in the past year due to the circumstances of Pastor Armstrong's resignation, and

Whereas, the elders and pastors of this, our sister church, are seeking to provide faithful and loving oversight for the promotion of healing for their flock, therefore be it

Resolved, that we continue to pray for our brothers as they care for their congregation, and be it further

Resolved, that we continue to pray that the Lord provide a new pastor according to His own will and timing.

Whereas, the staff and volunteers of Pinebrook Bible Conference along with some wives of our pastors and delegates have readily and cheerfully served the members of the 120th Annual Conference, therefore be it

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

Whereas, William G. Schlonecker, Carl K. Spackman, and Clifford B. Boone 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, the Annual Conference Secretary and his assistants have served with precision and productivity, therefore be it

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

Resolved, that each be awarded \$50.00 for their labors.

Whereas, William G. Schlonecker has served outstandingly as Chairman of the 120th Annual Conference of the Bible Fellowship Church, therefore be it

Resolved, that the members of Annual Conference show their

appreciation of Brother Schlonecker with a standing ovation.

Resolved: That the following is the list of men under the care of the Ministerial Candidate Committee as of February 28, 2003:

Probationers
(Year of Licensing in parenthesis)

David T. Allen (2000)	Kutztown, PA
Charles Larry Bennett (2001)	Zionsville, PA
Gerald D. Clark (2002)	Stanfordville, NY
Kevin W. Clineff (2001)	Spring City, PA
Louis S. Curcio (2002)	Hatfield, PA
Robert A. Johnson II (2002)	Lehighton, PA
Kevin W. Kirkpatrick (2001)	Terre Hill, PA
Donald E. Kuntzman	Center Valley, PA
Stephen C. Mann	Hellertown, PA
Eric R. North	Hicksville, NY
Hal J. Russell	Elmer, NJ
Arthur J. Simpson, Jr. (2001)	Reading, PA
John R. Stover (2001)	Stroudsburg, PA
Michael J. Tannous (2001)	East Greenville, PA

Candidates

Jeffrey S. Albrecht	Allentown, PA
Mark A. Baumgardner	Sellersville, PA
Raymond R. Bertolet	Millsboro, DE
Timothy J. Bertolet	Hatfield, PA
Jason W. Blair	East Greenville, PA
Michael L. Easton	Newark, DE
Scott B. Evans	Oley, PA
Robert K. Fields	Bethlehem, PA
Ondrej Franka	21470 Backi Petrovac
James R. Goebel III	East Brunswick, NJ
Peter J. Gunderson	Royersford, PA
Ronald L. Kohl	Allentown, PA
Keith J. Miller	Bristol, PA
Thomas H. Morrison	Bird-in-Hand, PA
David W. Peters	Quakertown, PA
David K. Schlonecker	Emmaus, PA
Timothy J. Schmoyer	Dover, DE
Frank Termine	Newtown, PA

Applicants

Mark E. Barninger	Marysville, PA
David E. Brandt	Lebanon, PA
Timothy G. Clark	Erdenheim, PA
Raymond L. Cole	Newark, DE
Robert W. Green	Newark, DE
Fred J. Hoffman	Piscataway, NJ
Christopher D. Lenz	Denville, NJ
Dennis L. Leshner	Kutztown, PA
James D. MacArthur	Reading, PA
Jeff Rossignal	Manheim, PA
Benjamin G. Scott	Langhorne, PA
Colby A. Weinhofer	Terre Hill, PA
Keith A. Wentzel	Dover, PA

The Chairman made the following appointments:

Registrar: J. Mark McCreary

Assistant Registrar: Jonathon W. Arnold, Sr.

Agenda and Program Committee

David A. Thomann (Chairman), Randall A. Grossman,
Dennis J. Lawrence, William G. Schlonecker, Thomas P.
Shorb, Arthur J. Simpson, Jr.

Committee on Arrangements for the 121st Annual Conference

David A. Thomann (Chairman), Daniel P. Allen, Clyde D.
Bomgardner, Jr., Louis S. Curcio, Randall A. Grossman,
J. Mark McCreary, William G. Schlonecker, Thomas P.
Shorb

Committee on Statistics

LeRoy S. Heller (Chairman), Hugh C. Coulbourn, Jr.,
David N. Schoen, David A. Thomann, Gregory A. Uhrich

Committee on Examination of the Minutes of Particular Churches

Ralph M. Soper (Chairman), William H. Bartron, Kevin
W. Clineff, Jacob J. Susek, Jr., Allan R. Vivona

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 Gregory A. Uhrich.

The secretary of the Appellate Division of the Conference Judicatory is David J. Watkins.

Resolved, that we adjourn.

The 120th Annual Conference was closed in prayer by Richard E. Taylor, at 7:40 p.m.



New Jersey Region: Bottom (L-R) Boepple, Harris, Cahill, Stortz. Top: Ravis, DeRonde, Vandegriff, Dorst, Baker, Ritter, Vroman



New York Region: Bottom (L-R) Wickstead, Waldvogel, Spinney, Top: Clark, Chadwell, Way

Retirees:



(L-R) Seated: C. Cassel, Fritz, Hartman, Coulburn. Middle: Thomann, Beil, Riggall, Smock, Dotts, Ziegler, Reichenbach, Shelly. Rear: Barber, Plows, Gehman, Watkins, Hoyle, Brosius, Draper, Hertzog



Recent Retirees: Thomas D. Phillips, William J. Gehman, Alva C. Cassel, David J. Watkins. Combined ministry years - 150.

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Church of the Cross, BFC, Toms River, NJ

First Official Home



Report of the Committee on Arrangements

The Committee on Arrangements for the 120th Annual Conference met three times during the course of the conference year. The purpose of the committee includes 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.

The Committee solicited assistance from Carl C. Cassel, Roy A. Hertzog and Robert A. Sloan, Jr. to determine the need and then recommend implementation of a "Rule of Special Consideration." Attached to this report is a brief description of this rule and all documentation for its implementation.

One assignment given to the Committee was to define what the term "handle" means in regards to the Registrar's new duty for communications with those who cannot attend Annual Conference. A job description for the Assistant Registrar is being recommended. This too is listed in our recommendations.

In order to remember the many positive changes made for Annual Conference by the Arrangements Committee and so as not to add undo legislation with the *Faith & Order* a Policy Handbook is maintained by the committee. Several of the additions for this year include the material that follows:

Legislation for the Committee on Resolutions

1. The Chairman of Annual Conference appoints the Committee on Resolutions at the first meeting of Annual Conference. He designates one member as chairman.
2. The chairman of the Committee on Resolutions should call for an organizing meeting at the next meal or break.
3. A secretary should be selected at the organizing meeting, who will be responsible for compiling the report and presenting it to the Annual Conference.
4. Proposed resolutions should be assigned to each member of the committee. These should include, but are not limited to:
 - a. Resolutions concerning significant events and

church-related organizations will be provided on a first-come-first-serve basis. A suggested donation to the Board of Publication and Printing, for an Ad in the annual *Yearbook*, shall be considered the lease.

4. The Registrar will oversee the usage of space.

Incidentally, an “Annual Conference Space Request” form is being implemented at this year’s Annual Conference.

The Committee seeks to continue to streamline the proceedings at Annual Conference so that we can give and do our best for the Lord. Any suggestions are happily accepted.

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 120th 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. **Resolved**, that the 121st Annual Conference be held at Pinebrook Bible Conference, Stroudsburg, PA, April 26-28, 2004 beginning at 10:00 AM on Monday.
2. **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, 2004.
3. **Resolved**, that the following be adopted as First Reading:

Insert a new 506-3 and change the numbers of all following 506 articles accordingly:

506-3 Duties of the Assistant Registrar

- (1) He shall assist the Registrar in carrying out his duties.
- (2) He shall respond to all ordained men excused from all of Annual Conference with a letter acknowledging

their absence and shall provide them with a copy of the report by the Annual Conference Reporter on the proceedings of Annual Conference as well as an order form from the Board of Publication and Printing.

- (3) He shall review all communications sent to the Registrar and convey to Annual Conference any items of special concern to Annual Conference, including requests for prayer.

Change 506-2(2) (3) to:

- (2) He shall prepare a list of the Annual Conference delegate(s) and alternate delegate(s) in each congregation from the information supplied to him on the Annual Conference Registration Form.

- (3) He shall verify that the Annual Conference delegate(s) and alternate delegate(s) are elders in their congregation and have been duly-elected. This shall be accomplished by comparing the information supplied on the Annual Conference Registration Form with the official list of Annual Conference delegate(s) and alternate delegate(s) supplied to him from the Committee on Examination of Minutes of Particular Churches. Any discrepancies should be resolved prior to a delegate or alternate delegate being seated at Annual Conference.

Change the present 506-3 to:

506-4 The Committee on Examination of Minutes of Particular Churches shall, prior to Annual Conference, furnish to the Registrar a list of duly-elected Annual Conference delegates and alternate delegates as they appear in the minutes of the particular churches.

Change 511-1.3 Duties (3)

- (3) It shall, prior to Annual Conference, furnish to the Registrar a list of duly-elected Annual Conference delegates and alternate delegates as they appear in the minutes of the particular churches.

Change 407-4

Each pastor shall inform the Registrar of Annual Conference of the names of the duly-elected Annual Conference delegate(s) and alternate delegate(s) by way of the Annual Conference Registration Form.

4. The Rule of Special Consideration

Whereas, many issues come to Annual Conference that need more time for review and response; and

Whereas, there are urgent issues that should be being discussed at the Annual Conference level that never make it to the Annual Conference floor due to time restraints; and

Whereas, many matters brought to Annual Conference take years for approval when it would be desirable to work through the issues and approve them more quickly than we are presently doing; and

Whereas, technology is available to assist in rapid communication and responding to circulated materials through the means of the internet and e-mail; and

Whereas, it is now encouraged that each Bible Fellowship Church, pastor, and delegate have an e-mail address for rapid communications among the pastors and within the BFC; and

Whereas, it is possible to circulate materials almost instantaneously for review and response throughout the year; therefore be it

Resolved, that we approve the following paragraph as First Reading for the *Faith & Order*.

508-9 Advance Notification for Review and Response

Every Board or Committee of Annual Conference is encouraged to communicate between Annual Conferences with all the members of the Annual Conference to promote discussion of new ideas, proposals and legislation prior to formal consideration at Annual Conference. Receiving responses both positive and negative to the philosophy, content and language of proposals prior to Annual Conference by mail,

by internet and by hearings will enable presenters to bring material to Annual Conference requiring less time for consideration of details at Conference. Less time used for details means more time for major considerations. The earlier in the year dissemination of material begins the greater the benefits the process can bring.

and further,

Resolved, that we approve the “Rule of Special Consideration” for First Reading as a parliamentary procedure of the Bible Fellowship Church and the following statement placed in the *Faith & Order*:

Proposed 508-10 The Rule of Special Consideration

The Rule of Special Consideration is an action taken by the Annual Conference to expand the opportunity for review and response between presenters and Annual Conference members throughout the year. Annual Conference may require by majority vote the use of this rule by the Board or Committee to which it gives an assignment, or any Board or Committee of the Annual Conference making a proposal may seek to use this rule by implementing the guidelines for this rule in circulating its proposed material and soliciting response prior to its being published in the Report to Annual Conference.

Any proposal may be circulated and response sought prior to Annual Conference, but the use of the Rule of Special Consideration requires timely circulation and response and allows the imposition of limits on debate and amendments at Annual Conference. The Rule of Special Consideration is a subsidiary motion that may be applied to any main motion when specific guidelines have been substantially followed. This subsidiary motion is debatable. An affirmative vote on the Rule of Special Consideration means that the guidelines have been adequately followed. Approval by a 2/3 majority would limit debate and amendments as described in the “Guide to Parliamentary Procedure.” Even after The Rule of Special Consideration is

approved, it may be rescinded by 2/3 vote of Annual Conference. The Rule of Exception can never be used with the Rule of Special Consideration.

Guidelines for the use of this Rule of Special Consideration are available in the “Guide to Parliamentary Procedure.”

and further,

Resolved, that the following material be placed in the Bible Fellowship Church publication entitled “Guide to Parliamentary Procedure”:

The Rule of Special Consideration.

The Rule of Special Consideration is an action taken by the Annual Conference to expand the opportunity for review and response between presenters and Annual Conference members throughout the year. Annual Conference may require by majority vote the use of this rule by the Board or Committee to which it gives an assignment, or any Board or Committee of the Annual Conference making a proposal may seek to use this rule by implementing the guidelines for this rule in circulating its proposed material and soliciting response prior to its being published in the Report to Annual Conference.

Any proposal may be circulated and response sought prior to Annual Conference, but the use of the Rule of Special Consideration requires timely circulation and response and allows the imposition of limits on debate and amendments at Annual Conference. The Rule of Special Consideration is a subsidiary motion that may be applied to any main motion when specific guidelines have been substantially followed. This subsidiary motion is debatable. An affirmative vote on the Rule of Special Consideration means that the guidelines have been adequately followed. Approval by a 2/3 majority would limit debate and amendments as described in the “Guide to Parliamentary Procedure.” Even after The Rule of Special Consideration is approved, it may be rescinded by 2/3 vote of Annual Conference. The Rule of Exception can never be used with the Rule of Special

Consideration.

Characteristics of the Rule of Special Consideration.

1. It extends the opportunity for deliberation and feedback apart from Annual Conference.
2. Because of the expanded opportunity for deliberation and feedback, each person is allotted 3 minutes on the floor instead of the usual 10 min.
3. Since ample time is given to make amendments and substitutions in advance of Annual Conference, no amendments or substitutions are allowed from the floor.
4. Suggestions are allowed from the floor. If the presenters see the suggestion as an improvement, they may alter their statement. This may be done immediately on the floor or revised and brought back later at the same Annual Conference.
5. Since much more time is given for review and response apart from Annual Conference, it is reasonable to set a limit of time for debate on the floor. The time allotted for debate on the floor will be set by the presenters and shall be part of the motion.
6. It requires a 2/3 majority only when it immediately limits debate on the floor.
7. It is a rule that can be used by a board or committee of Annual Conference and may also be used by Annual Conference to direct a board or committee to use this rule of special consideration in carrying out its responsibilities.

The form of the motion and who may use it.

The Rule of Special Consideration may be used by Annual Conference to require that a board or committee use this rule for an assignment or it may be voluntarily used by a board or committee presenting proposed material to Annual Conference.

1. This rule may be used by Annual Conference in making assignments. The following suggested wording would be used.

Resolved, . . . (Main Motion)
and further,

Resolved, that the “Rule of Special Consideration” be employed.

When used in this way, only a simple majority is required in that debate is not limited at this time. It is not necessary

to divide the question.

2. This rule may be used by boards or committees of Annual Conference presenting materials for consideration. The following suggested wording would be used.

Resolved, . . . (Main Motion)

and further,

Resolved, that we use the “Rule of Special Consideration” with a time limit for debate of (e.g. 30) minutes.

The question must be divided. The “Rule of Special Consideration” is voted on before the Main Motion. An affirmative vote is agreement that the recommended guidelines have been substantially and adequately followed. Because this limits debate on the floor, a 2/3 majority is required to approve the “Rule of Special Consideration.” The Main Motion is voted on separately and the type of motion determines the majority that is required.

Recommended Guidelines for the use of the Rule of Special Consideration.

1. An Annual Conference Board or Committee should send out a letter to Bible Fellowship Church pastors via the U.S. Postal Service notifying them of the intent to circulate a matter by e-mail with the desire of utilizing the Rule of Special Consideration. This letter should also encourage each pastor to verify the accuracy of the e-mail addresses of pastors and delegates from his church as subscribed to the Bible Fellowship Church e-mail group. This letter should be sent out two weeks before the statements are e-mailed.
2. Each church or pastor should then submit any new or change of e-mail addresses for pastors and delegates within the following two weeks.
3. Board or Committee disseminates statement(s) as soon as the first draft is prepared. It is preferable if numerous opportunities for exchange and feedback of information can occur prior to Annual Conference. Statements are sent to members of Annual Conference by e-mail.
4. The pastor is ultimately responsible to copy and circulate the communicated information to each pastor and delegate within his congregation who did not receive it via e-mail.

5. We urge members of Annual Conference to respond to the presenting board or committee concerning the statement(s) under consideration. Positive and negative responses are encouraged with suggestions of possible modifications. One month should be allowed for responses. Suggestions should be submitted with specific wording as an amending or substituting motion.
6. The presenting body should then review the feedback and revise the statement if deemed necessary.
7. It is advisable to start the process as early as possible so that there can be several rounds of exchange and opportunities for revision. If it is deemed advisable by the presenting body to revise the statement and if there is time to send out a revised statement, the presenting body disseminates a revised statement(s) for further review and feedback.
8. It would be well if suggestions submitted in a form of an amendment or substitution would be made available to Annual Conference members so all can see the proposal(s) considered by the presenting body. This may be done via the internet, e-mail, or placed as an addendum to the presenting body's report to Annual Conference which would not be published in the yearbook.
9. The presenting body submits final copy of report and statement(s) for publication and circulation to Annual Conference members for their further consideration prior to Annual Conference. If the suggestions submitted in the form of an amendment or substitution have not been circulated to this point, consideration should be given to attach them as an addendum to their report. Such an addendum would not be published in the yearbook. The publication deadline for this report is the date established by Annual Conference.

Committee on Arrangements for 120th Annual Conference:

David A. Thomann, Chairman; Daniel P. Allen, Secretary; Clyde D. Bomgardner, J. Mark McCreary, Thomas P. Shorb

Below is a chart clarifying the recommended guidelines listed above. This is not necessarily intended to be included in the material for the “Guide to Parliamentary Procedure.” Action point numbers agree with the numbered items listed above as “Recommended Guidelines.”

Action Point	Action by	Type of Action	Action Date no later than . . .
#1	Presenting Bd. or Com.	Letter of intent sent out to pastors. (See #1 above.)	Before statements are sent out but no later than Dec. 15
#2	Pastors	Pastors notify of e-mail changes or additions including delegates. (See #2 above.)	Dec. 15 — 31
#3	Presenting Bd. or Com.	Statement(s) for special consideration sent out via e-mail. (See #3 above.)	Jan. 1
#4	Pastors	Pastors copy and circulate statements to AC members who did not receive it via e-mail. (See #4 above.)	When received.
#5	Pastors & Delegates	Annual Conference members review statement(s) and give feedback. (See #5 above.)	Jan. 1 — Feb. 1
#6	Presenting Bd. or Com.	Review of feedback and revision if deemed necessary. (See #6 above.)	Feb. 1 — Mar. 1
#7	Presenting Bd. or Com.	If all of the above has been completed before Jan. 1, a second round (#3 through #6) can be circulated if statement has been revised.	Adhering to dates as indicated above.
#8	Presenting Bd. or Com.	Make suggestions in the form of amendments and substitutions available to AC members. (See #8 above.)	Mar. 1
#9	Presenting Bd. or Com.	Final copy of statement sent in for publication and circulation for AC consideration.	Mar. 1

Report of the Committee on Credentials

The Committee on Credentials held three 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 represented the Committee on Credentials at the NACMAF Convention in Washington, DC in December. It should be noted that David H. Jones, Army Reserve Chaplain, was called up to active duty. Let us remember to pray for him in these unsettling times.

The *Faith and Order* questionnaire was sent to each of the ministers holding Ordination Credentials with the Bible Fellowship Church. All of the brethren returned their questionnaire except: W. Neil Harding, Jr., Robert N. Gordon and Thomas S. MacMillan.

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:

Richard J. Gehman was changed from Ordained Ministers Under the Direction of the Board of Missions to Ordained Ministers in Retirement.

Alva C. Cassel was changed from Ordained Ministers Under the Direction of the Bible Fellowship Church to Ordained Ministers in Retirement.

D. Thomas Phillips was changed from Ordained Ministers Under the Direction of the Bible Fellowship Church to Ordained Ministers in Retirement.

Jeffrey L. Ruhl was changed from Ordained Ministers Under the Direction of the Bible Fellowship Church to Ordained Ministers on Leave of Absence.

David J. Watkins was changed from Ordained Ministers Under the Direction of the Bible Fellowship Church to Ordained Ministers in Retirement.

The committee met with W. David Armstrong, Jr. during the year to counsel and direct him through his disobedience to the

Word of God in the area of purity by pursuing a relationship outside his marriage. The committee passed this resolution August 29, 2002:

Whereas, W. David Armstrong, Jr. has confessed to the sin of improper moral conduct, and

Whereas, he has expressed his sorrow and willingness to be reconciled to his Lord, his wife and his children, and

Whereas, we sense a repentant attitude, therefore be it

Resolved, that in accordance with the *Faith & Order* (sec. 512.11.2), we suspend the credentials of W. David Armstrong, Jr. for an indefinite period of time, and further

Resolved, that his name be dropped from the list of men eligible to receive a call to pulpit supply in the Bible Fellowship Church, and further

Resolved, that W. David Armstrong, Jr. submit to the restoration process as directed by the Committee on Credentials of the Bible Fellowship Church.

The committee created an accountability team made up of two elders from the Harleysville BFC, one member of the Committee on Credentials and the Conference Pastor. After a period of time, it became evident that our brother was not repentant of his sin and was unwilling to submit to the counsel of the accountability team. It became our sorrowful duty to pass the following resolution January 23, 2003:

Whereas, the Committee on Credentials is given the responsibility to “have oversight of all men who hold credentials with Annual Conference” in the Bible Fellowship Church, and

Whereas, W. David Armstrong, Jr. has chosen to be disobedient to the Word of God in the area of purity by pursuing a relationship outside of his marriage, and

Whereas, the Committee on Credentials has interviewed and counseled W. David Armstrong, Jr. to be reconciled with his Lord and his wife and family, and

Whereas, he has been assigned to an accountability group

which consists of two pastors and two elders, and
Whereas, W. David Armstrong, Jr., has, by his behavior, disregarded the counsel of the Committee on Credentials and the accountability team by continuing to pursue a life contrary to the Biblical mandates of purity and loving his wife as Christ loves the church, therefore be it
Resolved, that, with great sorrow and anguish of spirit, the Bible Fellowship Church credentials of W. David Armstrong, Jr. be removed, and be it further
Resolved, that we commit ourselves to pray for our brother that he be reconciled to Christ and to his family.

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 Bible Fellowship Church.

Whereas, the Ministerial Candidate Committee has recommended David T. Allen for ordination; and
Whereas, the Ministerial Candidate Committee has recommended prior ordination recognition for C. Larry Bennett, Arthur J. Simpson, Jr., and John R. Stover; 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 David T. Allen be ordained to the gospel ministry of the Bible Fellowship Church and further;
Resolved, that the prior ordination of C. Larry Bennett, Arthur J. Simpson, Jr., and John R. Stover to the gospel ministry be recognized by the Bible Fellowship Church and further;
Resolved, that the service of ordination be held Monday, May 19, 2003 at 7:30 p.m. at Cedar Crest Bible Fellowship Church, Allentown, 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.	Paashauss, Richard T.
Allen, David T.	Prontnicki, Louis
Arnold, Jonathon W.	Ramos, Elliot H.
Baker, Delbert R. II.	Ravis, Richard B.
Bennett, C. Larry	Reed, Calvin T.
Bomgardner, Clyde D., Jr.	Reitz, Roger L.
Boone, Clifford B.	Ritter, Ralph E.
Brush, R. J.	Schlonecker, William G.
Cahill, Dennis M.	Schoen, David N.
Clapier, G. Wayne	Shorb, Thomas P.
Cole, Charles E.	Simpson, Arthur J., Jr.
Commerford, Robert S.	Sloan, Robert A. Jr.
Cooper, Brian H.	Smith, Gene W.
Cowen, Timothy S.	Soper, Ralph M.
Crossgrove, Andrew T.	Spackman, Carl K.
Dowling, Willis I.	Spinney, Dennis W.
Dunn William J.	Stortz, Dean A.
Ellwanger Donald R.	Stover, John R.
Erb, Ronald C.	Susek, Jacob, J., Jr.
Fischer, Carl J., Jr.	Tait, Jonathan P.
Grossman, Randall A.	Taylor, Richard E.
Gundrum, David E.	Thomann, David A.
Harris, Richard D.	Uhrich, Gregory A.
Heineman, David, N.	Vandegriff, John C., Jr.
Heller, LeRoy S.	Vivona, Alan R.
Keeler, Kenneth D.	Way, David R.
Lawrence, Dennis J.	Weller, Dana E.
Mahurin, Ronald C.	Wells, Howard N.
McCreary, J. Mark	Wickstead, James A.
Morrison, Mark L.	Widger, Byron

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

Aukamp, William C.
Denlinger, Ronald K.
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.
Frable, Arthur H., Jr.
MacMillan, Thomas S.

Neher, James E.
Ruhl, Jeffrey L.

VII. Ordained Ministers in Retirement:

Barber, Kenneth F.
Beil, James A.
Bigley, T. James Jr.
Brosius, Bert N.

Buck, Leonard E.
Cassel, Alva C.
Cassel, Carl C.
Cassel, Willard E.

Coulbourn, Hugh C., Jr.
 Dotts, Raymond R.
 Draper, Robert L.
 Dunn, John
 Frank, Walter H.
 Fritz, Harvey J., Jr.
 Gehman, Richard J.
 Gordon, Robert N.
 Harley, J. Barclay
 Hartman, Jansen E.
 Herb, Frank L., Jr.
 Herb, George E.
 Hertzog, Roy A.
 Hoyle, Ronald W.
 Kirkwood, Donald T.
 Koch, James G.

Moyer, Edward
 Mull, William W.
 Munyan, Edgar H.
 Phillips, D. Thomas
 Plows, Keith E.
 Reichenbach, R. C.
 Riggall, John H.
 Seifert, A. L.
 Shelly, Austin G.
 Smock, Robert W.
 Thomann, David E.
 Watkins, David J.
 Weaver, Harold C.
 Yarrington, Harold D.
 Ziegler, Daniel G.

Credentials Committee makes the following recommendations:

1. **Resolved**, that an Ordination Service be held Monday, May 24, 2004, at a place to be determined.
2. **Resolved**, that Cedar Crest Bible Fellowship Church, Allentown, PA, Zionsville Bible Fellowship Church, Zionsville, PA, New Life Bible Fellowship Church, Oley, PA, and Berean Bible Fellowship Church, Stroudsburg, PA be encouraged to have services acknowledging the Ordination of David T. Allen, and the recognition of the prior ordinations of C. Larry Bennett, Arthur J. Simpson, Jr., and John R. Stover, 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

What is God doing? The Ministerial Candidate Committee has seen an explosion in the number of men applying for ministry in the Bible Fellowship Church during the last year. While we don't know how to answer the question, we can see that God is bringing men to us for service. It has made our year a busy one and has created both an opportunity and a responsibility for the Bible Fellowship Church to incorporate these new and quality men into our ministry.

The statistics look like this: 12 meetings since the last Annual Conference; 20 men received as applicants; 21 men interviewed. These statistics are unequaled in our history.

The following men were interviewed: David T. Allen, Mark A. Baumgardner, C. Lawrence Bennett, Timothy J. Bertolet, Jason W. Blair, Scott B. Evans, James R. Goebel III, Robert A. Johnson, Keith J. Miller, Thomas H. Morrison, Eric R. North, Harry F. Paashaus, David W. Peters, David K. Schlonecker, Timothy J. Schmoyer, Benjamin G. Scott, Arthur J. Simpson Jr., John R. Stover, Michael J. Tannous, Frank Termine, and Keith A. Wentzel.

The following men were recommended to the Committee on Credentials for ordination examination: David T. Allen, C. Lawrence Bennett, Arthur J. Simpson Jr., and John R. Stover.

The following men were approved as probationers eligible to receive a call: Gerald D. Clark, Donald E. Kuntzman, Stephen C. Mann, and Eric R. North.

The following men received calls and were licensed: Louis S. Curcio, Robert A. Johnson, and Gerald D. Clark.

Resolved: That the following is the list of men under the care of the Ministerial Candidate Committee as of February 28, 2003:

Probationers (Year of Licensing in parenthesis)

David T. Allen (2000)	Kutztown PA
Charles Larry Bennett (2001)	Zionsville PA
Gerald D. Clark (2002)	Stanfordville NY
Kevin W. Clineff (2001)	Spring City PA
Louis S. Curcio (2002)	Hatfield PA
Robert A. Johnson II (2002)	Lehighton PA
Kevin W. Kirkpatrick (2001)	Terre Hill PA
Donald E. Kuntzman	Center Valley PA

Stephen C. Mann	Hellertown PA
Eric R. North	Hicksville NY
Hal J. Russell	Elmer NJ
Arthur J. Simpson, Jr. (2001)	Reading PA
John R. Stover (2001)	Stroudsburg PA
Michael J. Tannous (2001)	East Greenville PA

Candidates

Jeffrey S. Albrecht	Allentown PA
Mark A. Baumgardner	Sellersville PA
Raymond R. Bertolet	Millsboro DE
Timothy J. Bertolet	Hatfield PA
Jason W. Blair	East Greenville PA
Michael L. Easton	Newark DE
Scott B. Evans	Oley PA
Robert K. Fields	Bethlehem PA
Ondrej Franka	21470 Backi Petrovac
James R. Goebel III	East Brunswick NJ
Peter J. Gunderson	Royersford PA
Ronald L. Kohl	Allentown PA
Keith J. Miller	Bristol PA
Thomas H. Morrison	Bird-in-Hand PA
David W. Peters	Quakertown PA
David K. Schlonecker	Emmaus PA
Timothy J. Schmoyer	Dover DE
Frank Termine	Newtown PA

Applicants

Mark E. Barninger	Marysville PA
David E. Brandt	Lebanon PA
Timothy G. Clark	Erdenheim PA
Raymond L. Cole	Newark DE
Robert W. Green	Newark DE
Fred J. Hoffman	Piscataway NJ
Christopher D. Lenz	Denville NJ
Dennis L. Leshner	Kutztown PA
James D. MacArthur	Reading PA
Jeff Rossignal	Manheim PA
Benjamin G. Scott	Langhorne PA
Colby A. Weinhofer	Terre Hill PA
Keith A. Wentzel	Dover PA

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

Report of the Bible Fellowship Board of Directors

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

Discussion regarding revision of the relationship between Bible Fellowship Church and Bible Fellowship Church Homes, Inc., continued in 2002 and led to the legislation to be presented to the one hundred twentieth Annual Conference by Bible Fellowship Church Homes, Inc. This legislation has been reviewed by the Board of Directors of Bible Fellowship Church and we recommend the approval of this legislation by the Annual Conference.

The Board is studying issues concerning church employees and will be making recommendations to churches concerning procedures and other employment matters in the coming year. During 2002 American Insuring Group, LTD, was chosen as agent of record for Bible Fellowship Church-sponsored health insurance plans. Policy holders with questions or concerns should contact Mr. David Ross who administers the program for American Insuring Group, LTD. Rev. James A. Beil represents the Board of Directors as liaison with Mr. Ross and is available to pastors and churches as needed.

We recommend that legislation submitted to the 119th Annual Conference by the Board of Directors and approved at first reading (2002 yearbook pages 38-40)) be approved at second reading by the 120th Annual Conference.

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

We recommend that the 120th Annual Conference adopt the following:

Resolved, that the rate of mileage reimbursement for conference business conducted in 2003 be 24¢ per mile.

Resolved, that the Administrative Budget for January 1, 2003 to December 31, 2003 be adopted.

Resolved, that the Administrative Budget for January 1, 2004 to December 31, 2004 be approved for submission to the churches for their pledges.

Pledges for the 2004 Administrative Budget shall be received by the financial secretary by September 1, 2003.

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

	12/31/02	12/31/01
Assets		
General Funds	669,153.40	657,357.04
Real Estate Fund	<u>2,002,691.75</u>	<u>1,618,491.78</u>
Total Assets	2,671,845.15	2,275,848.82
Liabilities		
General Funds	1,705.00	0.00
Real Estate Fund	<u>403,585.58</u>	<u>384,346.10</u>
Total Liabilities	405,290.58	384,346.10
Funds Held in Trust		
Real Estate Fund	822,381.10	666,620.58
Net Worth		
General Funds	667,448.40	657,357.04
Real Estate Fund	<u>776,725.07</u>	<u>567,525.10</u>
Total Net Worth	1,444,173.47	1,224,882.14
Total Liabilities, Trust Funds and Net Worth	2,671,845.15	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, 2002

Assets**Current Assets****Cash**

General Fund	98,056.32
Ministers' Ass't Fund	5,801.19
Fund to Ass't Churches	6,137.41
Pastoral Intern. Fund	6,903.39
Special Projects Fund	<u>10,000.00</u>

Total Cash	126,898.31
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Accounts Receivable

Admin. Budget (Note 1)	(6,890.00)
Medical Ins. (Note 1)	<u>2,000.00</u>

Total Current Assets	122,008.31
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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>
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Total Assets	669,153.40
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Liabilities**Prepayments**

Admin. Budget (Note 1)	<u>1,705.00</u>
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Total Liabilities	1,705.00
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Net Worth	<u>667,448.40</u>
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Total Liabilities & Net Worth	669,153.40
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General Fund Statement of Income

December 31, 2002

Income

Administrative Budget	99,954.49
Contributions, special	531.33
Special Projects Fund	10,000.00
Interest	<u>2,009.40</u>

Total Income	112,495.22
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Expenses

An. Conference Entertainment	5,000.00
An. Conference Expense (Arrange Com)	3,183.35
Beneficiary Fund	500.00
Conference Pastor	35,300.00
Historical Committee	1,000.00
Ministers' Retirement Fund	45,000.00
Publication & Printing	4,500.00
Ministerial Convention Exp.	500.00

Expenses of Committees

Com to Exam Church Min.	116.40
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Credentials Committee	1,254.85	
Ministerial Candidate Com.	1,990.15	
Ministerial Relations Com.	747.32	
Nominating Committee	82.08	
Statistical Committee	101.88	
Com. on Intercultural Min.	521.23	
Conference Agenda & Program	282.16	
Multiple Staff Study	278.41	
Secret Society Study Com.	344.59	
Strategic Planning Com.	<u>651.24</u>	
Total Committee Expense		6,370.31
Chaplaincy Expense		942.56
Board of Directors' Expenses		<u>102.64</u>
Total Expenses		102,403.86
Gain or (Loss)		10,091.36

Real Estate Fund

Balance Sheet

December 31, 2002

Assets

Current Assets

Cash	214,992.43
Funds Invested	150,000.00
Notes	
Brooklyn, NY	57,750.00
Thompson, CN	41,713.09
Newark, NJ	20,000.00
Ocean Co., NJ (06/05)	48,476.37
Mortgage	
Beraca Church	<u>65,600.14</u>
Total Current Assets	598,532.03

Fixed Assets - Real Estate

Brooklyn, NY	207,750.00
Thompson, CN	132,427.00
Howell, NJ	146,146.00
Holmes, NY	78,311.00
Kutztown, PA	88,957.50
Ocean Co., NJ - Parsonage	126,985.70
Ocean Co., NJ - Church	175,000.00
Newark, NJ	60,631.48
C.E. Parsonage	178,193.04
Poughquag, NY	43,958.00
Red Hill, PA	<u>165,800.00</u>
Total Fixed Assets	<u>1,404,159.72</u>
Total Assets	2,002,691.75

Liabilities**Mortgages**

Brooklyn, NY	140,000.00
Thompson, CN	67,499.51
Howell, NJ	44,186.70
Ocean Co., NJ - Parsonage	48,476.37
Ocean Co., NJ - Church	<u>103,423.00</u>

Total Liabilities	403,585.58
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Trust Funds

Brooklyn, NY	67,750.00
Thompson, CN	64,927.49
Howell, NJ	101,959.30
Holmes, NY	78,311.00
Kutztown, PA	88,957.50
Ocean Co., NJ	150,086.33
Newark, NJ	60,631.48
Poughquag, NY	43,958.00
Red Hill, PA	<u>165,800.00</u>

Total Funds Held in Trust	822,381.10
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Net Worth	<u>776,725.07</u>
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Total Liabilities, Net Worth & Trust Funds	2,002,691.75
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Real Estate Fund Income Statement

December 31, 2002

Income

Church Contributions	10,237.00
Sale of Beacon, NY	45,000.00
Sale of Staten Island, NY	294,639.66
Interest Received	9,626.43
Closed Churches Balance	<u>5,505.65</u>
Total Income	365,008.74

Expenses

PJC Expenses	9,294.97
Beacon, NY	5,280.00
Staten Island, NY	5,728.95
Grants to Missions	20,000.00
Board of Church Extension	105,504.85
Special Projects Fund	<u>10,000.00</u>

Total Expenses	155,808.77
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Gain or (Loss)	209,199.97
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2002 Church Giving

Church	Budget Pledge	Given for Budget	Given to PJC Debt
Aberdeen, NJ	400	0	0
Allentown, PA, CC	5,500	5,500	0
Allentown, PA, Lighthouse	300	240	0
Bethlehem, PA	1,800	1,950	3,638
Blandon, PA	1,500	1,500	2,320
Brooklyn, NY	25	25	0
Camden, DE	500	0	0
Clinton Corners, NY	100	100	0
Coopersburg, PA	5,265	5,265	0
Denville, NJ	175	175	0
Emmaus, PA	5,500	6,875	0
Ephrata, PA	4,875	4,485	0
Finesville, NJ	650	650	0
Fleetwood, PA	600	550	0
Graterford, PA	2,160	2,160	0
Harleysville, PA	3,560	3,560	0
Harrisburg, PA	3,200	3,220	0
Hatfield, PA	3,500	3,500	0
Holmes, NY	500	500	824
Howell, NJ	750	750	520
Kutztown, PA	1,000	1,000	0
Lancaster, PA	5,500	5,500	0
Lebanon, PA	2,300	2,175	0
Lehighton, PA	560	560	840
Maple Glen, PA	500	500	0
Mt. Carmel, PA	1,260	1,260	0
Mt. Pocono, PA	1,400	1,400	0
Nazareth, PA	2,600	2,600	0
Newark, DE	1,000	1,000	1,575
Newark, NJ	1,150	1,150	0
Ocean Co., NJ	475	475	0
Oley, PA	3,650	3,890	0
Paradise, PA	1,000	1,020	0
Phila. Wissinom'g, PA	650	650	0
Piscataway, NJ	800	800	0
Poughquag, NY	1,020	1,020	0
Quakertown, PA	5,000	5,000	0
Reading, PA	2,000	2,200	0
Red Hill, PA	500	400	0
Royersford, PA	1,500	1,500	0
Scranton, PA	50	50	0
Shamokin, PA	200	200	0
Sinking Spring, PA	3,000	3,000	0
Spring City, PA	1,500	700	0
Stroudsburg, PA	2,500	2,500	0
Sunbury, PA	2,750	2,750	0
Terre Hill, PA	520	520	0
Thompson, CT	200	200	0
Wallingford, PA	4,500	4,500	0
Walnutport, PA	100	100	0
Whitehall, PA	225	205	0
York, PA	1,700	1,700	0

Zionsville, PA	500	500	0
BFC Homes, Inc.	1,300	1,300	
Bd. Church Extension	250	250	
Bd. Missions	1,800	1,800	
Pinebrook Bible Conference	1,500	1,500	
Brotherhood Mutual	5,734	5,734	
Totals	103,054	102,614	9,717

Pledges to the Administrative Budget

	2002 Pledge	2003 Pledge	
Church			
Aberdeen, NJ	400	300	
Allentown, PA, CC	5,500	6,500	
Allentown, PA, Lighthouse	300	360	
Bethlehem	1,800	1,800	
Blandon, PA	1,500	1,800	
Brooklyn, NY	25	50	
Camden, DE	500	500	
Clinton Corners, NY	100	100	
Coopersburg, PA	5,265	5,500	
Denville, NJ	175		
Emmaus, PA	5,500	8,044	
Ephrata, PA	4,875	5,260	
Finesville, NJ	650	700	
Fleetwood, PA	600	600	
Graterford, PA	2,160	2,400	
Harleysville, PA	3,560	4,300	
Harrisburg, PA	3,200	3,520	
Hatfield, PA	3,500	4,000	
Holmes, NY	500		
Howell, NJ	750	400	
Kutztown, PA	1,000	1,170	
Lancaster, PA	5,500	6,000	
Lebanon, PA	2,300	2,900	
Lehighton, PA	560	655	
Maple Glen, PA	500	550	
Mt. Carmel, PA	1,260	1,260	P
Mt. Pocono, PA	1,400	1,700	
Nazareth	2,600	2,300	
Newark, DE	1,000	1,200	
Newark, NJ	500	1,150	
Ocean Co., NJ	475	475	
Oley, PA	3,650	3,650	
Paradise	1,000	1,020	
Phila. Wissinom'g, PA	650	650	
Piscataway, NJ	800	600	
Poughquag, NY	1,020	1,200	
Quakertown, PA	5,000	5,000	
Reading, PA	2,000	2,800	
Red Hill, PA	500	475	
Royersford, PA	1,500		
Scranton, PA	50		

Shamokin, PA	200	
Sinking Spring, PA	3,000	3,000
Spring City, PA	1,500	0
Stroudsburg, PA	2,500	1,500
Sunbury, PA	2,750	3,220
Terre Hill, PA	520	600
Thompson, CT	200	300
Wallingford, PA	4,500	4,750
Walnutport, PA	100	140
Whitehall, PA	225	
York, PA	1,700	2,000
Zionsville, PA	500	
BFC Homes, Inc.	1,300	1,300
Bd. Church Extension	250	250
Bd. of Missions	1,800	2,000
Pinebrook Bible Conference	1,500	1,000
Brotherhood Mutual	5,734	6,890
Totals	102,404	107,839
Proposed Budget	120,900	
% of Budget Pledged	89.2	

Blank – no pledge

P – Pledge estimated by payments

A – Additional 2002 payment

Administrative Budgets

	Proposed 2003 Budget	Revised 2003 Budget	Proposed 2004 Budget
1. Beneficiary Fund	500	500	500
2. Ministers' Assistance Fund	100	100	100
3. Ministerial Convention	1,000	1,000	1,000
4. Ministers' Retirement Fund	60,000	46,700	60,000
5. Annual Conference			
a. Conference Entertainment	6,000	6,000	6,000
b. Conference Expense	3,445	3,445	4,085
6. Fund to Assist Churches	100	100	100
7. Publication & Printing	4,500	4,500	4,500
8. Expenses of Committees			
a. Chaplaincy Expenses	700	700	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	250	250
11. Historical Committee	1,000	1,000	1,500
12. Conference Pastor	35,330	36,320	36,320
13. Contingencies	150	44	45
Total Budget	119,975	107,539	122,000
% of previous budget	117.16	118.06	100.91

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 2002.

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

Church	Pastor	Effective Date
Howell, NJ	David H. Heineman	April 30, 2002
Quakertown, PA	Lee C. Stauff	May 12, 2002
Harleysville, PA	W. David Armstrong, Jr.	July 31, 2002
Holmes, NY	Robert S. Commerford	August 17, 2002
Mt. Carmel, PA	Alva C. Cassel	December 31, 2002
Red Hill, PA	D. Thomas Phillips	December 31, 2002
Gratersford, PA	David J. Watkins	December 31, 2002

The following pastorates were established under our rules:

Shamokin, PA	Robert S. Commerford	August 18, 2002
Lehighon, PA	Robert A. Johnson II	October 1, 2002
Howell, NJ	Eric North	February 16, 2003
Bd of Church Ext.		
Hellertown, PA	Stephen C. Mann	March 1, 2003
Pleasant Valley, NY	Gerald D. Clark	March 9, 2003
Board of Missions	Donald E. Kuntzman	March 27, 2003

The Committee makes the following recommendations to the 120th Annual Conference:

Resolved, that the recommended minimum salary for a pastor serving in the BFC, including Social Security, be \$28,200.00. In addition to his salary, housing allowance, health insurance and retirement must be provided, and provision should be made for reimbursements for car and professional expenses.

Resolved, that the salary for the Conference Pastor be \$26,000.00, and in addition we provide \$6,000.00 for car and professional expenses and \$4,320.00 for health insurance.

Resolved, that the following legislation be presented to Annual Conference for 1st Reading:

Replacing Faith and Order 409 – 1.2 (6) with
 (6) In the process of the Nominating Committee determining the candidate they believe to be their choice, the candidate shall interview with the Board of Elders in order to gain the approval of the Board of Elders.

Add

(7) Upon approval of the Board of Elders, the Nominating Committee shall be informed that a Congregational meeting may now be called for the purpose of acting on the report of the Nominating Committee. Public notice of the time, place, and purpose of the meeting shall be given at no fewer than three prior regularly-scheduled meetings. (Subsequent paragraph renumbered to 8)

Resolved, that the words “Nominating Committee” be changed to “Pastoral Search Committee” in §409 of the *Faith & Order*.

The committee’s work and oversight has been greatly enhanced by the ministry of our Conference Pastor, Ronald C. Mahurin. Brother Mahurin reports to our committee and gives us updates as to his ministry. This past year we have met with the Pastoral Search Committee from the following Pennsylvania churches: Quakertown, Gratersford, Harleysville and Mt. Carmel, as well as Howell, NJ, and Holmes, NY.

The following are projects that the committee is working on:

1. Developing Guidelines for the Pastoral Salary.
2. Developing Guidelines for the Pastoral Relations Committee in the local church.
3. Developing Guidelines for the relationship of retiring pastors and their churches.

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

Report of the Board of Church Extension

The Board of Church Extension has continued in 2002 its work of beginning new churches. Our purpose is to proclaim the gospel and start new congregations to the glory of God. "For from him and through him and to him are all things. To Him be the glory forever! Amen" (Romans 11:36).

The Board has met quarterly to oversee this work. In addition, committees of the Board have met as needed to create policy and procedures, to oversee personnel and to oversee the purchase, sale and maintenance of properties. The Board is thankful for the leadership of David Gundrum, our Executive Director. David has shown great initiative and enthusiasm for visiting the established churches to present the work of Church Extension and to oversee the Church Extension Mission Churches and Churches. In addition, Ruth Richards has been of great value in her work in the Church Extension office. Carol Snyder, Special Projects Assistant; John Pello, Outreach Assistant; and Chris Merrick, Ministry and Work Team Coordinator, provided valuable support to the team. Ray Bertolet, former TransWorld Radio Missionary on Guam, has been called to be Assistant Church Planter. He is now serving with the DelMarVa project. The Board is grateful for all those who are partners in this work through prayer, financial support, and volunteer service in the Mission Churches and Churches. Please continue to pray for the work of Church Extension in the Bible Fellowship Church.

This year both the Hellertown, PA and Rehoboth, DE works began public worship services. Pray for these works as they seek to grow and develop as churches.

The church in Newark is raising money and beginning to make plans for construction of a worship center on its property.

The Walnutport Church graduated from the department in 2002.

Partnering teams called "Aquila and Priscilla Teams" were established. Presently we have three couples and several individuals from our Churches who are partnering with our Mission Churches and helping them get established.

The Policy and Strategy Committee of the Board has developed the Team Structure Booklet, which defines the various organizational entities that make up the work of Church Extension. A copy of this booklet can be obtained through the Church Extension Office.

With regret the Board of Church Extension has decided to discontinue its financial support of the Scranton Church after ten years of support and oversight. The Ministerial Relations Committee is working with the Scranton elders in providing care for Pastor Reitz and direction for the future of the church. We are thankful for Roger's years of ministry in the Church Extension Department.

With great sorrow the Board of Church Extension has removed W. David Armstrong from its members. David's term is being filled by Ken Keeler.

The Property Committee of the Board provided oversight for the completion of the sale of the Staten Island property and has initiated proceedings for the purchase of eight acres of land for the Lewes/Rehoboth mission in Delaware. In addition, the Ocean County Church has obtained property during 2002. They have done extensive work in remodeling and renovating the property. We praise God for his provision.

The Task Force, which has explored the opportunity to form one mission board comprising the Board of Church Extension and the Board of Missions, has recommended that we not make this a priority at this time. The Board of Missions has presented a resolution to withdraw the proposals concerning the Great Commission Ministries. We support this resolution and will continue to pursue further cooperative efforts.

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	Ken Barber
Newark, NJ	Delbert R. Baker, II
South Allentown, PA	Elliot H. Ramos

Toms River, NJ (Ocean County)
Thompson, CT

Dean A. Stortz
Dennis W. Spinney

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

Resolved, that the Thompson Mission Church of Thompson, Connecticut, be recognized as a Particular Church, and that its delegate be received into membership of the one-hundred- twentieth Annual Conference of the Bible Fellowship Church.

Resolved, that the Annual Conference ratify the election of David E. Gundrum as Executive Director of Church Extension for a term of three years.

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

Financial Report

January 1, 2002 to December 31, 2002

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

Undesignated	
From BFC Churches	148,611.58
From Other Sources	34,304.50
Designated	
From BFC Churches	120,454.49
From Other Sources	103,093.15
Other	
Reimbursements	270.00
Interest	248.63
Emergency Reserve Fund Loan	<u>11,000.00</u>
Total Income	417,982.35

Expenses

Appropriations	289,257.36	
Executive Director		
Salary/Retirement	47,300.00	
Medical Insurance	9,519.64	
Related Expenses		
Housing & Travel	27,361.77	
Education/Conferences	2,309.43	
Administrative Contingency	100.00	
Support Staff/Office Operation		
Salary/Benefits	14,061.42	
Office Expenses	19,637.27	
Rent	5,625.00	
Other		
Internship	2,222.00	
Board Expenses	4,127.01	
Conference Expenses	575.00	
Insurance, Taxes, Pensions	7,129.67	
Total Expenses		<u>\$ 429,225.57</u>
Designated In/Out Income	15,442.69	
Designated In/Out Outgo	<u>15,375.46</u>	
		67.23
Total, Balance, December 31, 2002		<u><u>\$ 28,479.12</u></u>
Depository		
Savings Account	23,884.35	
Department Checking Acct.	4,594.77	

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 12/31/01	Receipts	Expenses	Balance 12/31/02
Luzerne County Project	127.30	—	—	127.30
Las Cruces, NM	277.93	120.00		397.93
Hellertown Mission	1,491.82	34,959.85	37,000.08	-548.41
Lewes/Rehoboth Mission	7,023.35	25,700.00	30,096.88	2,626.47
Assistant Church Planter	0.00	18,977.25	17,242.47	1,734.78
Ocean County Church	994.96	14,635.00	11,000.04	4,629.92
Intercultural/Ethnic Churches	2,000.00	3,350.00	0.00	5,350.00
Internship Program	759.75	2,025.00	2,222.00	562.75
New York Relief Fund	4,216.00	150.00	4,366.00	0.00
Director's Reimbursed Expen	0.00	491.69	424.46	67.23
Outreach Seminar	0.00	250.00	0.00	250.00

Definitions for the chart that follows:

ERF – Emergency Reserve Fund holds moneys available to meet the operating expenses of the Ministry

CRF – Capital Resource Fund holds moneys available to be loaned to Ministries of the Church Extension Ministry for improving and replacing equipment and facilities.

ZLF – The Daniel G. Ziegler Fund holds moneys in honor of Daniel G. Ziegler, past Executive Director of Church Extension. The income from the ZLF may be distributed as awards, grants and scholarships to encourage church planters and planting of churches in the BFC.

MRF – Mission Resource Fund holds moneys available for loans or grants to ministries of the Church Extension. Use of the moneys will focus on the start of new church planting and projects aimed to further develop ongoing Church Extension.

Deposited in First Union CAP Fund		
ERF		
Date	Dep/(Exp.)	Balance
01/01/02		\$19,789.07
06/17/02	\$21.38/(\$30.69)	\$19,818.68
CRF		
Date	Dep/(Exp.)	Balance
01/01/02		\$36,545.82
06/17/02	\$111.30/(\$56.68)	\$36,600.44
SELF		
Date	Dep/(Exp.)	Balance
01/01/02		\$20,989.96
06/17/02	\$189.15/(\$32.63)	\$21,146.48
MRF		
Date	Dep/(Exp.)	Balance
04/26/02	From Bd. of Directors BFC	\$100,000.00
06/17/02	\$95.91	\$100,095.91
6/17/02	Value of First Union CAP Fund	\$177,661.51

All of the above Deposited in the Mennonite Foundation

Deposited in First Union CAP Fund		
ERF		
Date	Dep/(Exp.)	Balance
06/26/02		\$16,818.68
12/31/02	\$421.34/(\$11,000)	\$ 9,240.02
CRF		
Date	Dep/(Exp.)	Balance
06/26/02		\$36,600.44
12/31/02	\$439.84	\$37,040.28
ZLF		
Date	Dep/(Exp.)	Balance
06/26/02		\$21,146.48
12/31/02	\$254.12	\$21,400.60
MRF		
Date	Dep/(Exp.)	Balance
04/26/02		\$100,000.00
12/31/02	\$1,646.50	\$101,646.50
12/31/02	Value of Mennonite Funds	\$169,327.40

2003 Proposed Budget

Income

Undesignated		
From BFC Churches	\$ 147,000	
From Others Sources	32,872	
Designated		
From BFC Churches	158,835	
From Other Sources	82,000	
Other		
Interest	300	
Fund Interest Income	<u>1,500</u>	
Total Income		\$ 422,507

Expenses

Appropriations	293,173
Executive Director	
Salary/Retirement	47,300
Medical Insurance	10,000
Related Expenses	

Housing & Travel	25,000	
Education/Conferences	2,200	
Administrative Contingency	1,000	
Support Staff/Office Operation		
Salary/Benefits	15,000	
Office Expenses	13,750	
Rent	5,700	
Other		
Internship	1,500	
Board Expenses	2,000	
Conference Expenses	575	
Insurance, Taxes, Pensions	4,309	
Repayment/Interest	<u>1,000</u>	
Total Expenses		\$ 422,507
Borrowed from Emergency Reserve Fund (1999-2000)	35,687.00	
Amount owed to CE Memorial Fund		
(from Staten Island) - 2001	1,557.20	
Borrowed from Emergency Reserve Fund (2002)	<u>11,000.00</u>	
		48,244.20

Church Extension Pastors and Staff



(L-R) Seated: Carol Snyder, David Gundrum, Ruth Richards. Middle: Spinney, Vandegriff, Ramos, Mann, Baker. Rear: Ritter, Bertolet, Dowling, Stortz

Report of the Board of Missions

In one of the final visions of Ezekiel, he watched a trickle of water from under the threshold of the temple become a mighty torrent. This impressive river has healing powers that turns even the Dead Sea into an active and potent fishing source with every kind of fish being caught. (Ez. 47:1ff)

This truly is a vision of what God is doing in this world today. The harvest that is taking place around the world easily compares to the great catch of fish from the Dead Sea! Therefore to write a report of the happenings of last year would be as useless as printing a page from last year's newspaper. It would be like capturing a cup of water from the surging river Ezekiel saw and attempting to explain its Divinely curative properties that heals everything in its path.

Rather than give you old news and information, allow me to give you resources to keep your church abreast of what is happening in missions in order that you may have the most current BFC information for prayer and partnership.

1. Prayer Calendar.

The Prayer Calendar can now provide your congregation prayer information that is current. We have attempted to keep the lag time between receiving requests from missionaries and printing the Calendar to a very few short weeks. This is in contrast to a three month delay that was part of the original prayer calendar. Electronic E-mail has made this possible. Also included in this document are the latest missionary address changes and BOM news.

2. Daily Prayer.

Daily Prayer is a daily e-mail you can receive that allows you to not only view the Prayer Calendar request for the day, but also receive up-to-the-minute news and prayer requests from the field.

3. Friday Prayer

This is an in-depth prayer document produced each Friday and sent by e-mail. This document, meant for missionary-to-missionary communication, is also available to a select group of other prayer partners.

4. Let's Fish.

This is a newsletter, produced each Wednesday intended to keep those interested in short term missionary trips and possible career missionary involvement on the cutting edge. It is a tool for the exchange of ideas as well as prayer and ministry opportunities.

This document enjoys a readership from ages 14 years thru adult, and backgrounds that include pastors, missionaries, youth leaders, mission chairpersons, laymen, and students.

5. BFC BOM Website.

Started this year, the website is quickly becoming a focal point of information needed by everyone interested in missions and the BFC. This site continues to grow with information useful for both the church leadership and ones seeking God's direction for possible service through the BOM. You can log on to the site at www.bfcbom.org.

6. Seminars.

The BOM offers to the BFC churches a host of informational resources.

Global Focus seminars provide an intensive weekend course that begins with understanding Biblical principles and God's heart for His world and then gives many cutting edge applications for becoming a world-wise church with balanced outreach ministry from your "Jerusalem" to the uttermost parts of the world.

Knowing God's Will seminars are conducted each year on a denominational level in a Fall RWR held at Pinebrook, but are also useful as a weekend course for a youth group in a local church setting.

P.O.M. (Parents of Missionary) Retreats. This weekend retreat seminar is designed to keep the parents of our missionaries on track with the ministry of their sons and daughters (and grandchildren) overseas.

Culture Link Seminars is a program that prepares your short-term missionary teams to be fully prepared for ministry. This is a necessary seminar for any church serious about getting the most from a cross-cultural experience.

Speaker Resource. The office personnel remain available for mission emphasis in local congregations. This includes all stated public worship services, Sunday School, mission conferences, and special events. The office also provides a complete listing of all missionaries that are available during the times of your missionary event needs.

Mentoring Services are provided to assist a church's board of elders and missions committee in developing a comprehensive, long range and balanced outreach plan that uses every member in God's global cause.

7. Office activities.

The office remains the hub for donor and church information and financial processing. Churches receive the necessary information to keep abreast of the financial needs of the entire missionary family. Addresses and birthdays are kept up to date for missionary committees and societies. Receipting of financial donations are meticulously recorded for both the donor's and the missionary's records.

The members of the board and the home office thank you for your continued sacrificial giving to the needs of our missionary family. We remind you that the operations of the office are completely dependent upon the financial partnership of the BFC.

Found elsewhere in this report are the financial and statistical information that will give you a glimpse of what God is doing. An updated list of all the missionaries and sending boards is also in the Annual Conference Yearbook.

The minutes of the final meeting of the Task Force created by the Board of Missions and the Board of Church Extension are provided in the Addendum. The resolutions have been approved by both of the boards to be offered to the Annual Conference.

Whereas, Dana E. Weller has been elected by the Board of Missions to serve as Director for three years, therefore be it

Resolved, that the election of Dana E. Weller as Director of the Board of Missions be ratified for a term of three years.

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

Addendum Task Force Report

The Task Force of the Board of Missions and the Board of Church Extension met at the agreed upon time of 10:00am at the office of the Board of Missions on Thursday, January 16, 2003.

Present were Dana E. Weller, Ralph M. Soper, David E. Gundrum and Richard E. Taylor.

The report of the independent committee reviewing the work of the Task Force was discussed. The Task Force agrees that, while the committee has suggested that the plan for Great Commission Ministries not go forward at this time, much positive material for discussion has been generated.

David E. Gundrum submitted a list of positive factors from the issues considered by the Task Force:

1. A new level of cooperation between BOM and BCE
2. A new focus on helping struggling churches
3. A new way to administrate in a combined way
4. A new denominational administrative center
5. A more comprehensive view of church planting as a BFC focus
6. The involvement of more people in BFC missions
7. A motivation for greater corporate structure in the BFC
8. A positive move beyond "territorialism" and mistrust by the BOM and BCE

The following will be submitted to the two boards for their approval:

Whereas, An independent committee has reviewed the work of the Task Force comprised of representatives of the Board of Missions and the Board of Church Extension, and

Whereas, this committee is of the opinion that a merger of the two boards should not be a priority at this time, and

Whereas, The two boards are in agreement that the consultation of these boards has produced many positive concepts for future development among which are the following:

- A new emphasis on cooperation between the Board of Missions and the Board of Church Extension

-The advantage of sharing denominational facilities and administration

-The need to provide a support network for struggling churches

-A comprehensive view of church planting in the Bible Fellowship Vision,

therefore, be it

Resolved, that the material entitled, "The Bible Fellowship Church Missions Statement of Purpose" presented to the 117th Annual Conference (page 14, 2000 Yearbook), be withdrawn, and further

Resolved, that the Board of Missions and the Board of Church Extension be encouraged to pursue further cooperative efforts.

General Statistical Report on December 31, 2002

1. Number of Sending Boards under which our missionaries are working 41
2. Number of countries in which our missionaries are working 33
3. Number of Missionaries:

	Family Units	Couples	Singles	Total Adults
Active Missionaries	87	63	24	150
Leave of Absence	0	0	0	0
Appointees	0	0	0	0
Active Applicants	1	1	0	2
TOTALS	88	64	24	152

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

Area	Families	Adults	Countries
USA	4 2	74	United States of America
North America	4	8	Canada, Mexico (excluding U.S.)
Central America	3	5	Costa Rica, Guadeloupe
South America	4	7	Bolivia, Brazil, Ecuador
Europe	1 7	28	Austria, France, Germany, UK, Greece, Hungary, Spain, Northern Ireland, Yugoslavia, Czech Republic, Kazakhstan
Africa	5	7	Kenya, Tanzania, Morocco, Comoros Islands
Asia	7	13	India, Kyrgyzstan, Russia, Mongolia, Thailand, Ukraine
Southeast Asia & Pacific	5	8	Guam, Malaysia, Australia, Philippines
Totals	8 7	150	33

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
Mark Bickel	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	Vermont, USA— Minister to field staff RHMA
Bill & Lois Early	Pennsylvania, USA — Northeast representative for Trans World Radio
Jaroslav & Natalija Elijas	Yugoslavia—Evangelism, discipleship, church planting, relief work, radio ministry
Rick Erb	Ukraine—Training Russian Nationals in Church Planting
Theresa Faust	Malaysia—Ministering to physically and mentally impaired persons and families

Ondrej & Milina Franka	Yugoslavia—Evangelism, discipleship, church planting, relief work, radio ministry
Maggie Gallo	Pennsylvania, USA—Graphic Design, Ministry support
Richard & Flo Gehman	Florida, USA – Final home assignment
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	South Carolina, USA – Training and Counseling Missionaries
Aaron & Marlene Hoffman	Pennsylvania, USA— Home office coordinator, regional representative
Scott & Sue Hoffman	Pennsylvania—Push the Rock, Director of Finances and Administration
Marc & Elizabeth Hoyle	North Carolina, USA - Coordinator of the Design and Construction Ministries HIM Int'l
Walter & Susan Johnston	Philippines—Video training ministries, evangelism, discipleship
Marvin & Peggy Klaassen	Pennsylvania – Final home assignment
Paul & Kathryn Kline	Greece—Church planting and evangelism
Brian & Carol Ann Lawrence	Pennsylvania - Church planting and evangelism

Robert Lockhart	Hungary—Professional Associate, project coordinator for Word of Life camps.
Jim & Trudi MacArthur	Pennsylvania, USA—US Director Christar
David & Rosemarie Manney	Ukraine – HCJB Euro-Asia
Kyle Merkey	North Carolina, USA – Aircraft 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—Chaplain Rift Valley Academy
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 –Aircraft maintenance
Sharon Ohlin	Hungary—Child evangelism and teacher training
Jeff & Emmy Ort	Montana, USA—Director Big Sky Bible Camp
Rob & Lana Patterson	Canada—Overseeing NCEM’s field missionaries in Saskatchewan, Manitoba and northwestern Ontario

Wayne & Lois Gay Pauley	Delaware, USA—Evangelism and church planting among Chinese in Delaware
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 – sports 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
David Schlonecker, 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	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 at The Fold
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 2 candidates (Marc & Elizabeth Hoyle) and commissioned 5 missionaries, (Jason Raines, Rick Erb, Amy Sandt and Craig & Karena Miller).

Individuals Ending Their Active Missionary Service in 2002

David & Roxy Schlonecker - TEAM

Annual Reports From Missionaries

Annual activity reports from missionaries will be sent out by the missionaries themselves. These reports for 2002 will be sent out in early 2003.

Dates To Mark On Your Calendar Of Events:

Thursday, May 8th 2003

Conference-Wide Missionary Rally 10:00 am to 3:00 pm

Missionary Fellowship Dinner 3:45- 6:30pm

at New Life Bible Fellowship Church, Oley PA

August 2-8, 2003

World Missions Week at Pinebrook Bible Conference

December 27-31, 2003 URBANA

Statement of Financial Position

As of December 31, 2002

Assets (Cash & Investments)

Cash in Bank & On Hand	\$ 221,465.01
General Fund Investments	376,446.72
Supplemental Aid Investments	255,570.44
Housing Fund Investments	<u>245,522.87</u>
Total Assets	<u><u>\$ 1,099,005.04</u></u>

Liabilities (Support, SAF & Projects)

Missionary Support / Projects	\$ 256,965.74
Ethnic Church Planting	16,230.12
Collegiate Outreach	5,110.91

Pastoral Scholarship	1,300.00	
Awaiting Designation	55.22	
SAF	(2,867.40)	
Support Excess Reserve	<u>32,264.60</u>	
Total Liabilities	\$	309,059.19
Funds Held in Trust		
Prior Year's GF Balance	\$ 384,197.58	
Prior Year's SA Balance	255,602.88	
Prior Year's HF Balance	244,906.76	
Prior Year's Adjustments (See Note #5)	(33,926.22)	
This Year's Excess (Deficit)	(29,178.77)	
Decrease in Market Value	<u>(31,656.38)</u>	
Total Funds Held in Trust		<u>789,945.85</u>
Total Liabilities & Funds Held		<u>\$ 1,099,005.04</u>

Statement of Revenues & Expenditures General Fund

For the Year Ended December 31, 2002

General Fund Income:

Undesignated Income - Churches	\$ 12,193.27
Undesignated Income - Other	3,013.44
Honorarium Income	1,540.00
Special Events Offerings	559.50
Prayer Calendar Income	4,840.00
Associate Director's Support	3,100.00
General Fund Interest	12,109.81
Board Ministry Income	95,248.89
Miscellaneous Income	545.32
Missions Week Contributions	1,200.00
Prayer Card Contributions	405.00
Subsidized Director Housing	99.90
Subsidized Housing Income	8,186.13
Gain / (Loss) on Securities	<u>(767.46)</u>
Total Income	\$ 142,273.80

General Fund Disbursements:

Supplemental Support - Dana	\$ 6,932.90
Regular Board Expenses	3,913.98
Board of Publication	430.00
Pensions	7,099.96
Hospitality	243.90
Special Events	2,016.90
Seminars	2,259.64
Office Supplies & Equipment	8,245.79
Publicity, Postage & Telephone	7,169.83
Prayer Calendar	3,915.00

Prayer Cards	1,530.00	
Telephone	2,560.16	
Global Focus	919.19	
World Missions Week	6,352.25	
Missionary Rally	100.00	
Hospitalization	16,867.52	
Office Expense - (Rent)	15,213.00	
Associate Director	52,999.92	
Secretarial & Financial Services	10,569.51	
Payroll & Taxes	15,835.06	
Office Cleaning	<u>660.00</u>	
Total Regular Disbursements		165,834.51
Total General Fund Deficit		<u>\$ (23,560.74)</u>

Statement of Revenues & Expenditures Various Funds

For the Year Ended December 31, 2002

Housing Fund (HF):		
HF Income & Interest Income	\$ 8,186.13	
HF Rents & Assistance Paid	<u>8,186.13</u>	
HF Excess		<u>\$ -.</u>
Supplementary Aid (SA) Analysis:		
SA Interest & Investment Income	\$ 7,904.12	
SA Board Ministries Income	11,637.46	
Designated SA Missionary Income	3,082.54	
SA Regular Payments	<u>(28,242.18)</u>	
SA Cumulative Excess / (Deficit)		<u>\$ (5,618.06)</u>

Cumulative Missionary Support & Projects Analysis:

Missionary Support & Projects (Income):

(Includes Income & Credit adjustments)

Missionary Support	\$ 1,580,912.99	
Missionary Projects	449,551.57	
Ethnic Church Planting	23,889.20	
Awaiting Designation	<u>146,341.86</u>	
Cumulative Total Income		\$ 2,200,695.62

Missionary Support & Projects (Disbursements):

(Includes Disbursements & Debit adjustments)

Missionary Support	\$ 1,392,807.87	
Missionary Projects	374,280.04	
Ethnic Church Planting	7,659.08	
Awaiting Designation	<u>116,889.44</u>	
Cumulative Total Disbursements		1,891,636.43

Missionary Support & Projects		
Cumulative Excess		<u>\$ 309,059.19</u>

Notes to the Financial Statements
For the Period January 1, 2002 to December 31, 2002

- Note 1 The Board of Missions has provided a Balance Sheet as of December 31, 2002, 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, 2002.
- Note 3 The Financial Statements show the investments in the Funds at Market Value and therefore reflect the Decrease in Market Values at December 31, 2002.
- Note 4 Fidelity Investments

	12/31/2002 Market Value	12/31/2002 Cost Basis
GNMA #2696	\$ 111.37	\$ 107.56
GNMA #2927	148.65	143.52
FHLMC #1586	1,164.25	1,144.23
FNMA #93-229	1,025.41	1,022.25
GNMA #28984	1,022.55	936.21
FHLMC #180822	293.83	272.77
FHLMC #1136	1,427.16	1,394.07
FHLMC #92-G31CC	19,000.00	19,000.00
FHLMC #1614	51,083.50	50,000.00
FHLMC #1999-30	2,001.34	2,000.00
FNMA #1994-1	39,723.20	37,000.00
FNMA #1994-10	17,026.86	17,000.00
CHASE MTG #1999S4A10	10,271.30	10,150.00
CHASE MTG #1999S4A11	28,167.21	27,205.00
FID ADVISOR MID CAP	3,777.00	5,000.00
FID ADVISOR NAT'L RES	8,117.23	10,080.47
PUTNAM INTL GROWTH	6,208.21	11,382.90
TEMPLETON DEV MKTS	2,853.89	4,576.37
VANGUARD GROWTH & Income	23,097.69	28,839.30
VANGUARD PRIMECAP	79,534.67	96,180.99
WEITZ VALUE	41,338.29	46,892.06
US TREAS NOTES	111,606.00	111,756.57
COLUMBIA HIGH YIELD	30,840.60	30,325.97
VANGUARD ST CORP ADMIRAL	253,023.60	252,109.95
FIDELITY CASH RESERVES	85,781.37	85,781.37
CASH	8,361.04	8,361.04
	<u>\$ 827,006.22</u>	<u>\$ 858,662.60</u>

- Note 5 Prior Year's Adjustment
These were adjustments to Missionaries and Supplemental Aid Accounts.

Books reviewed by Ellis Lee Hostetter, CPA. "Audit Letter" available upon request.

Report of the Board of Pensions

Ministers' Retirement Fund (MRF) annuity payments to the 34 current beneficiaries rose to approximately \$196,000 in 2002 (compared to \$186,000 in 2001: see Income Statement). There are 11 future beneficiaries of the MRF, the youngest of which will begin receiving benefits at age 65 in the year 2013. Based on the current mortality assumptions, 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 nearly \$4,300,000. The Present Value lump sum cost of funding these future annual benefits is \$2,350,000. The present balance in the MRF is just over \$123,000 (see Balance Sheet). Therefore, in round numbers, the present value shortfall is approximately \$2,227,000, which is being funded by contributions from the Administrative Budget and the churches (see discussion below).

Interest-Bearing Notes: The near-term liquidity shortfall illustrated in the Report Book for the 119th Annual Conference (April, 2002) will be funded by the issuance of interest-bearing notes, as approved by the 119th Annual Conference. As illustrated in the accompanying graph, it is anticipated that the Board of Pensions will issue \$40,000 worth of interest-bearing notes on an annual basis for the next 6 years.

These 5-year notes will pay annual interest at a rate that is 2.5% higher than the current rate of a 5-year U.S. Treasury Note at the time of issue. The notes will be issued in face amounts of \$10,000, and can be redeemed or renewed at the end of each 5-year period. The Board of Pensions will offer these notes first to the agencies of the Bible Fellowship Church. In the future, when there would not be adequate agency resources, these notes would be offered to the churches on an annual lottery basis. Notes will not be offered to individuals. It is anticipated that there will be adequate agency participation to cover the years of 2003 and 2004.

As illustrated in the accompanying graph, it is projected that the notes can be paid off between 2015 and 2020. However, as noted over the past several years, future projections are heavily dependent on the mortality assumptions.

Annual Funding: The Board of Pensions is requesting a contribution from the Administrative Budget in the amount of \$55,000 for 2004, and \$57,000 for 2005. As approved at the 119th Annual Conference, the rate for churches is currently \$8.00 per member plus \$800. Projected contributions from the Administrative Budget and the churches are shown in the accompanying tables.

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

Whereas, the MRF annuity rate for 2003 is \$208 per year of service, and

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

Resolved, that the MRF annuity rate for calendar year 2004 be \$209 per year of service.

Resolution Relating to Rental/Housing Allowances for Retired or Disabled Ministers of this Conference for Calendar Year 2003

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;

Resolved,

1. An amount equal to 100% of the pension payments

received during the year of 2003 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 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 a 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."

Resolution Relating to Rental/Housing Allowances for Retired or Disabled Ministers of this Conference for Calendar Year 2004

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;

Resolved,

1. An amount equal to 100% of the pension payments received during the year of 2004 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 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 a 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; James A. Beil, Ellis Hostetter, Robert Gaugler, David N. Schoen, Thomas P. Shorb, William R. Singletary, Richard J. Volpe.

Conferring Clergy



Bartron & Beil



Weller & Taylor

Board Of Pensions Balance Sheet

Fiscal Year Ended December 31, 2002

	12/31/02	12/31/01
ASSETS		
Cash: Harleysville National Bank Account #016005680	\$ 18,945.48	\$ 21,797.30
Money Market Funds Vanguard Account #30-9884338180	50,545.95	120,109.55
Mutual Funds (5 different stock funds) ¹	33,459.86	39,388.77
Receivables ²	20,492.50	17,426.67
Total Assets	\$ 123,443.79	\$ 198,722.29
LIABILITIES	0.00	0.00
NET ASSETS	\$ 123,443.79	\$ 198,722.29

Footnotes: Note 1: Fidelity #166-6707527 and 175-6707527; Templeton #711-0001793090; Vanguard #40-9894623539 and #26-9894623539. Note 2: Receivables represent the amount owed to the MRF through the 4th quarter ending December, 2002, most of which is not "Due" until January 31, 2003.

Board Of Pensions Income Statement

Fiscal Year Ended December 31, 2002

	FYE 12/31/02	FYE 12/31/01
INCOME		
Administrative Budget	\$ 45,000.00	\$ 40,000.00
Contributions from Churches	81,654.76 ¹	84,291.88
Payments from Board of Missions	17,211.84 ²	17,542.72
Gifts and Bequests	-	1,298.67
Total Income	\$ 143,866.60	\$ 143,133.27
EXPENSES		
Retirement Payments:		
Regular	\$ 195,732.72 ³	\$ 185,907.16
For Board of Missions	\$ 17,027.28 ²	\$ 15,761.58
Administrative Expenses	1,408.42 ⁴	1,398.32
Total Expenses	\$ 214,168.42	\$ 203,067.06
Net Income	\$ (70,301.82) ⁵	\$ (59,933.79)

Footnotes: Note 1: This reflects membership contributions for balances due for 2001, and contributions during 2002. Receivables increased by approximately \$3,000. Note 2: As a service to the Board of Missions, the Board of Pensions makes payments to retired ordained missionaries. Note 3: This is the total of the MRF annuity payments made to retirees for the year. Note 4: Administrative Expenses are paid directly from the Board of Pensions account. Note 5: This represents net (decrease) in the MRF Account Balance for the 12 months attributable to the excess of expenses compared to income.

Reconciliation of Balance Sheet with Income Statement: MRF assets declined by \$75,278.50, of which \$70,301.82 was attributable to Net Income. The remaining \$4,976.68 is attributable to the \$5,928.91 decline in the stock mutual funds, offset by \$952.23 of interest on the money market fund.

BFC MINISTERS' RETIREMENT FUND PROJECTIONS STATUS AS OF DECEMBER 31, 2002

STARTING DATA & ASSUMPTIONS

TOTAL MRF VALUE as of	12/31/02	123,444
Benefits begin at Normal Retirement Age		65
Number of Current / Future / Total Beneficiaries	34 / 11 /	45
MRF Annuity Annual Payout Rate 2003 / 2004	208 / 209	
Inflation / Interest Rate Assumption	3.0% / 6.0%	
Cost of Living Gradual Phaseout (COLA): 2003-2005, 40%; 2006-2010, 20%, 0% thereafter		
Rate for Interest Bearing Notes	5.5% (current 5-year Treasury Note, plus 2.5%)	
Total amount of Notes projected to be issued:	See accompanying graph	

ANNUAL CONTRIBUTION DATA & ASSUMPTIONS

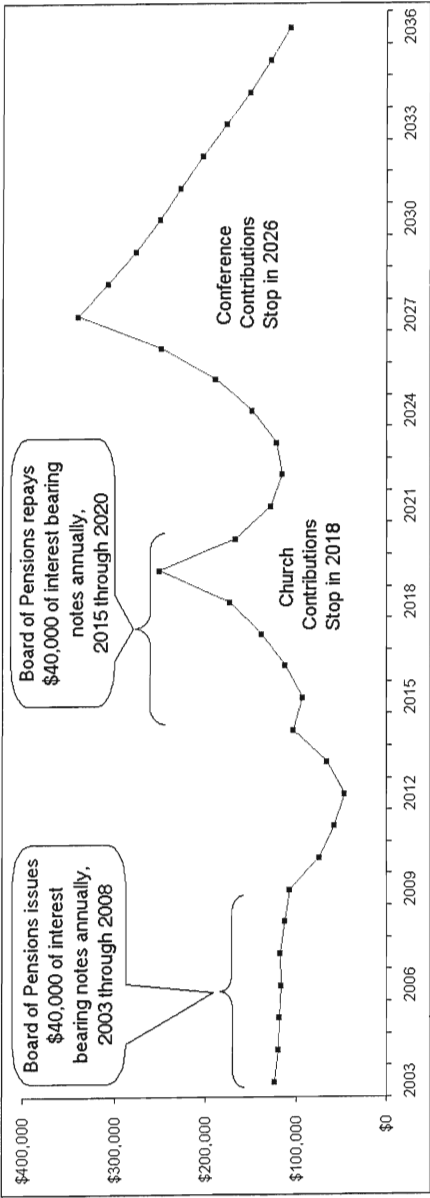
Year	Per Member	Admin Budget	Year	Per Member	Admin Budget		
2003	8.00	50,000	2016	12.00	88,000	Basic Church Contribution	
2004	8.00	55,000	2017	12.00	92,000	Rate per Member times 100	
2005	8.00	57,000	2018	13.00	95,000	BFC members as of 12/31/2001	
2006	9.00	60,000	2019	0.00	99,000	7,197	
2007	9.00	62,000	2020	0	103,000	Annual Membership Growth	
2008	9.00	64,000	2021	0	107,000	1%	
2009	10.00	67,000	2022	0	111,000	(historical avg 1.5% since 1987)	
2010	10.00	70,000	2023	0	116,000	Church Contribution Example	
2011	10.00	72,000	2024	0	121,000	Members	150
2012	11.00	75,000	2025	0	125,000	times Rate per Member	8.00
2013	11.00	78,000	2026	0	130,000	equals	1,200
2014	11.00	81,000	2027	0	0	plus Basic Contribution	800
2015	12.00	85,000	2028	0	0	equals Total	2,000

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. The liquidity shortage from 2006 to 2015 will be covered by issuing interest bearing notes on a periodic basis, as approved at Annual Conference in 2002. This will "bridge" the near-term liquidity shortfall. Repayments are projected to begin in the year 2015 and be complete by 2020.

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

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%
	40%
	30%
	20%
	10%
	83
	86
	89
	91
	93

Projected Annual Annuity Payments to MRF Beneficiaries by Calendar Year											
2003	200,321	2009	223,609	2015	178,665	2021	123,298	2027	49,378	2033	31,361
2004	201,284	2010	207,115	2016	178,665	2022	108,063	2028	45,143	2034	26,906
2005	204,174	2011	203,715	2017	178,665	2023	93,213	2029	38,543	2035	23,221
2006	215,802	2012	190,240	2018	158,608	2024	85,898	2030	33,703	2036	0
2007	221,558	2013	176,454	2019	149,808	2025	72,863	2031	33,703	2037	0
2008	222,583	2014	189,555	2020	146,288	2026	49,378	2032	33,703		
Total Payments										4,295,483	

Prepared by the BFC Board of Pensions, January 2003

Report of the Executive Director of Church Extension Ministries

*...Your God reigns! Listen! Your watchman lift up their voices,
they shout joyfully together;
for they will see with their own eyes (eye to eye)... Isaiah 52:7,8*

News had come to the Jews in Zion of the Persian victory over Babylon. The messenger coming over the mountains gave the shout of victory, but not so much with a focus on the freedom, which the captives would experience from the defeat of Babylon, but rather the declaration that God is the victor, *Your God is God almighty over all things and is King!* One great outcome of God's victory was the redemption of His people, "...he has redeemed Jerusalem" vs. 9. And a second great outcome was that God had accomplished this great victory in "*the sight of all the nations; that all the ends of the earth may see the salvation of our God*" vs. 10.

Our God is a missionary God with a redemptive purpose of saving His elect from every tongue tribe and nation and from our Jerusalems onto the foreign soils of the world. He displays His sovereign greatness and victorious Kingship through the means of the church's proclamation and church planting. This year, Annual Conference will further discuss a strategic vision of "*extending*" the Bible Fellowship Church. It would be easy to become caught up in the theory of such a statement, but in reality, if this denomination is going to be a strategic part of building up the kingdom of God by means of extension, then we need to have the vision of God as our victorious redeeming King. His victorious glory is manifested to the nations when sinners are redeemed and churches planted for the purpose of making obedient and committed disciples of His Son.

This past year I took this message to many of our churches, following up on previous visits and reinforcing the need for this denomination to proclaim the Gospel, see people saved, and plant churches where these new believers can be made into disciples. I was blessed in being able to visit with over forty churches this past year and spend some valuable time participating in a number of Missions Conferences. I also organized meetings with our Regions

and was able to present our strategic plan, “The Plan To Plant,” to all but one Region. There was good response to the Plan and some good suggestions taken for consideration. There were several goals stated in the Plan and I would like to give you an update on our progress toward accomplishing the goals. The goals were to be accomplished by the end of 2004:

- **To hold meetings to present the Plan To Plant in each Region.** This is almost accomplished with one Region remaining.
- **To facilitate the start of three daughter churches.** The Hellertown Mission Church was a cooperative effort with the Coopersburg BFC and has now become a part of Church Extension. Recently I discussed a daughter church plant with Newark, DE BFC, as a part of the DELMARVA Project. Two other churches have shown interest in daughter church planting and I will be working with these churches to see if it is the Lord’s will for them.
- **To establish three new Mission Churches.** We have launched the Hellertown and Rehoboth/Long Neck Mission Churches and will look to open two more Mission Churches as a part of the DELMARVA Project in 2003 and 2004.
- **To have six Mission Churches received into Annual Conference.** New Community Bible Fellowship Church was taken into Annual Conference and this year the Thompson, CT Mission Church will be received. In 2004 we hope to have the Newark, NJ, Hellertown and South Allentown, PA and Rehoboth/Long Neck Mission Churches received.
- **To have two or more Churches in our Mission become self-supporting.** This past year the Walnutport BFC was fully self-supporting and graduated from Church Extension. We are working with the Aberdeen Church and will hopefully be able to graduate the church by the end of 2003. We will also be preparing the Ocean County, NJ Church for graduation at the end of 2004.
- **To establish an Hispanic Mission Church in Lancaster, PA in conjunction with the Joint Committee on Ethnic Church planting.** We have not only assisted the Ethnic

Committee with a possible Hispanic plant in Lancaster, PA but also worked with the Berks County, PA Region and a possible plant in Reading, PA.

As you can determine, we are on track with reaching the goals of the Plan To Plant. This has been accomplished through the prayers and support of our committed partners and the increased interest and participation from the BFC Churches. The support from the churches is vital and necessary. There is a direct correlation between the success of the Mission of Church Extension and the extension of the BFC to the degree of support and interest that the BFC Churches give to our Mission of reaching people with the Gospel and planting new churches. I want to direct your attention to an Addendum to this report titled, ***Church Extension Activity Chart***. You will see in this how we have charted our course for the next several years and where my focus and work will be concentrated.

Here is a report of what has been accomplished this past year in Church Extension.

RECAPING 2002 - "TAKING THE LIGHT TO THE LOST"

- 33 people were saved and 31 baptized in the Mission Churches and Churches.
- Two new Missions were launched: Hellertown, PA under the leadership of Stephen C. Mann, and Rehoboth/Long Neck, DE under the leadership of Kenneth F. Barber.
- Thousands of Gospels and evangelistic literature were distributed during our outreaches, demographic surveys in new communities, and door-to-door.
- We were able to pay all our bills and we are thankful for all those who partnered with us in support of this vital Mission.
- The Ocean County, NJ Church, acquired a new building and work proceeded on the building of a new meeting place in Newark, NJ.
- The BFC Churches and individuals increased their financial support and interest in Church Extension.
- We sent two men to Church Planters Boot Camp training in the summer: Willis I. Dowling and Timothy J. Schmoyer.
- Tom Morrison was our Summer Intern to the Las Cruces Mission Church and is going through evaluation for assisting Pastor Becker at Las Cruces.
- I attended 16 BFC Missions Conferences and Missions gatherings

and was in 40 churches presenting our work the past year.

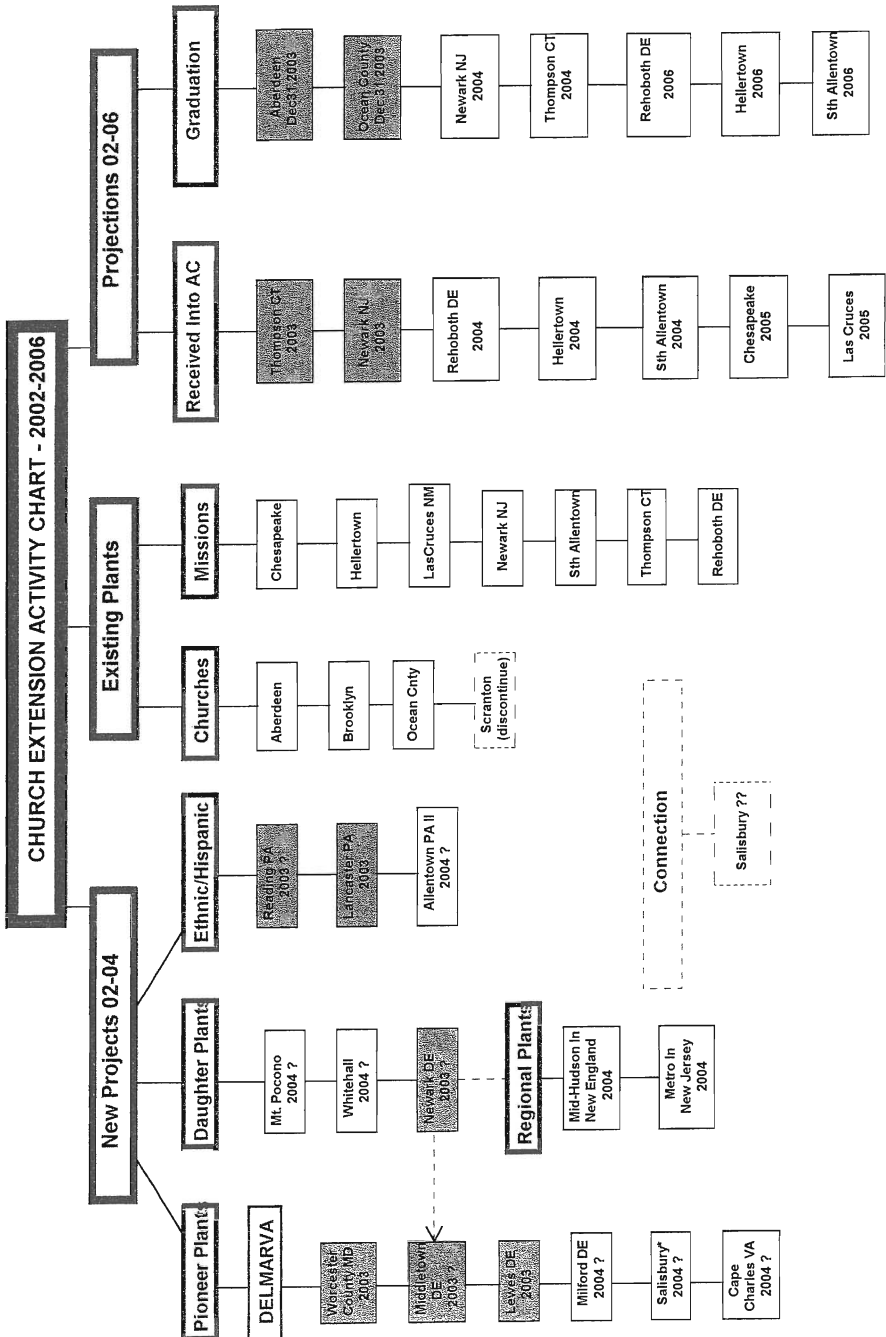
- We worked with the Ethnic Church Planting Committee and gained the approval of the Capitol Consortium for an Hispanic Church Planting Project in Lancaster and also helped establish the Berks County Hispanic Task Force.
- Raymond Bertolet, former missionary to Guam with TWR, was called to be our Assistant Church Planter in the DELMARVA PROJECT.
- John Pello continued as Outreach Assistant and worked primarily with Elliot Ramos and Steve Mann. John reached many people this past year with the Gospel and led a number of individuals to the Lord.
- Ruth Richards, our Administrative Assistant, took on many projects and was a tremendous asset to Church Extension.
- Carol Snyder remained active in the Mission and handled the production of our monthly newsletter, "The Extension Call," along with the "It Happened Like This" publication.
- We interviewed six men who are considering church planting.
- Our Policy & Strategy Committee worked at developing a Policy Manual. Work on this continues and may be completed this year.
- The Thompson, CT Mission Church presented two men for elder assessment who were approved by our Board. The Thompson, CT Mission Church will be recognized as a "Particular Church" at this year's Annual Conference.
- The Walnutport Church graduated from Church Extension fully supported and is doing well.
- The Board of Church Extension resolved, after an extensive evaluation process, to disengage from the Scranton Church and turn over the Church to the care of the Ministerial Relations Committee.
- I served on the Ministerial Candidate Committee and had the privilege to attend a number of Regional Meetings of our Pastors.
- I served on the Inter-Cultural Ministries Study Committee and worked on a plan for presenting the Biblical Principles For Living to Annual Conference.
- We completed the sale of the Staten Island, NY and the Somers Point, NJ properties.
- A new "Team Structure" was drafted for new Mission Churches. We were able to implement the "Coaching" aspect of TEAM at the Chesapeake Mission Church with Willis I. Dowling being coached by a former successful church planter.

- At the end of the year, we began a plan to purchase property for the Rehoboth Mission Church that will act as a hub for the DELMARVA PROJECT.
- I served on our Personnel Committee and participated in the annual evaluation meetings with our men.
- I continued to work with the Board of Foreign Missions in investigating ways the two Mission Boards can cooperate with each other.
- The “Aquila & Priscilla” partnerships were encouraged and implemented this past year. We currently have four couples involved in these partnerships.

I think that each of us has our own sort of wish list when it comes to ministry or to put it more spiritually, “priority prayer desires.” My priority prayer desires are that the Bible Fellowship Church would be unified with a common focus of reaching people with the Gospel and planting new churches to make disciples. There are still churches that give little attention to the vital Mission of Church Extension and supply very little or even no financial support to Church Extension. It will be impossible to reach the denomination’s goals for extending the BFC if church planting in our Jerusalems, Judeas and Samarias is neglected. May our God, who reigns over His Church and calls His Church to be one, grant us unity of purpose in the days before He returns.

I praise God for the privilege it is to serve the Sovereign King of the Universe. All glory to Him! Please pray for me in 2003, that I will be a servant to the BFC 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, John Pello as he works along side our Church Planters, and Ray Bertolet as he assists in church planting. Finally, pray for our men and their families who serve in the Church Extension Ministries. They are the true sacrificial servant missionaries on the home front.

In His Love & Service, Respectfully Submitted,
David E. Gundrum,
Executive Director of Church Extension Ministries



Report of the Board of Publication & Printing Board of Communications

*Although I am less than the least of all God's people, this grace was
given me:*

*to preach to the Gentiles the unsearchable riches of Christ,
and to make plain to everyone the administration of this mystery,
which for ages past was kept hidden in God, who created all things.
Ephesians 3:8,9*

For us in the church of Jesus Christ it is imperative that we make the gospel *plain to everyone*. It is the job of each believer and of both the particular church and the universal church to do so. The message of the gospel must not be lost to people in desperate need of it because we have bungled its transmission to others.

We must be clear also in other ways. We must be careful we communicate well with each other. It is sad that marriages, friendships, employment opportunities and longstanding relationships with people in the church break up because communications have broken down. We must be extremely careful we express ourselves carefully to one another. This is a way we submit to each other and display love and consideration to each other. If we love we will be careful to communicate well.

Careful and accurate communication is the goal of us who bear the responsibility of publishing information important to the ongoing work of the Bible Fellowship Church. Most of the time we succeed. There are times we have failed. One colossal error that was made this year was the inclusion of the wrong year's set of statistics, failure to include a complete list of Annual Conference Delegates, and budget information from the Board of Directors of the Bible Fellowship Church in the *2002 Yearbook*. Correct sheets have been sent to each church that ordered *Yearbooks*. Additional copies are available at the Board of Communications table.

With the passing of the second reading legislation the name of the Board of Publication has changed to the Board of Communications.

We thank you for the opportunity to serve you this past year. It is indeed a privilege to serve the Church of our Lord Jesus Christ this way. Please help us make our publications more relevant to your needs. Do not hesitate to communicate with us. We are open to your ideas. One of the outcomes of this type of communication will be the reworking of our web site.

One of the great blessings I, as chairman, have of working with this Board has been working with the quality people who are on it. They work hard and are committed to what they do to bring you the best that we can. We have some financial issues that do constrain us and continues to challenge our creativity to be sure we wisely use the funds entrusted to us and yet maintain attractive and forward-looking products. We always are in need of prayer but especially in the area of finances.

Thank you for entrusting us with such an important task.

The board makes the following recommendations:

1. **Resolved**, that a contribution of \$325 for the conference year 2003 be given to the Board of Publication and Printing from each agency to help underwrite the cost of printing and distribution of the *Fellowship News*. Payments are to be made to the Business Manager, Paul T. Rutman, by December 31, 2003.
2. **Resolved**, that \$1.75 per member of each particular Bible Fellowship Church for 2003 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 120th Annual Conference.
3. **Resolved**, that the cost of the 2003 *Yearbook* be \$8.25 per copy.
4. **Resolved**, that the proposed budget for the year January 1, to December 31, 2004 be adopted.

Please note the following for your information. Contacting the people below when you have a question or suggestion will help us serve you more efficiently.

Fellowship News articles and questions about editorial policy:

Mrs. Carol Z. Snyder
3091 York Road
Gettysburg, PA 17325
717.337.3408
ccsnyder@supernet.com

Webservant

Stephen Mann
 svmann@compuserve.com
 www.bfc.org

Billing & Payments of Accounts

Paul T. Rutman
 Apt. 607, 824 Lisburn Road
 Camp Hill, PA 17011
 717.731.1490

Orders

Dan Allen
 PO Box 299
 Ephrata, PA 17522
 717.733.2526
 ebfc@ptd.net

Board of Publication & Printing: William H. Barton, 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, 2001 to December 31, 2002

Balance, December 31, 2001 \$ 6,675

Receipts:

From Administrative Budget	4,500	
From Boards & Committees	2,600	
From Churches	12,881	
<i>Yearbook</i> Sales	5,100	
<i>Faith & Order</i>	1,533	
Church Supplies	515	
Shipping	64	
Interest Received	45	
Total Receipts		27,238

Expenditures:*Fellowship News:*

Design & Layout	2,210
Printing & Mailing	13,335
Editor's Expense	68
Editor's Honorarium & Proof	1,200

Annual Conference Expense	250	
Business Manager Expense	25	
Board Expense	503	
<i>Faith & Order</i>	583	
<i>Yearbook</i> Expense	5,624	
Church Supplies	952	
Web Site	192	
Miscellaneous Expense	<u>253</u>	
Total Expenses		25,195
Balance, December 31, 2002		<u>\$ 8,718</u>

Gift in kind - Storage Space - value - \$600

Board of Pub and Printing funds First Union Bank, Camp Hill, PA

Books were reviewed/audited by Charles Kline

Proposed Budget - 2004

Receipts

Administrative Budget	4,500
Boards and Committees	1,950
Churches	14,000
<i>Yearbook</i> Sales	5,500
<i>Yearbook/Fellowship News</i> Sponsors	200
<i>Faith & Order</i> / "Articles of Faith"	1,500
Church Supplies	500
Shipping	75
Interest	<u>50</u>
Total Receipts	28,275

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
<i>Faith & Order/Articles of Faith</i>	800
<i>Yearbooks</i> Costs	5,800
Storage Rental	600
Business Manager's Expenses	100
Church Supplies	500
Web Page Expense	1,425
Miscellaneous	<u>300</u>
Total Expenses	28,275

Report of the Board of Higher Education

During the 2002 calendar year, the Board of Higher Education (BHE) has met four times, for a total of twenty-nine 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 2005: Stephen C. Cassel, Jessica Sterner
 Term expiring in 2004: Raymond R. Dotts, Jay H. Fasnacht
 Term expiring in 2003: Gary E. Karch, Robert C. Newman

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 1999, retired BFC missionary Ed Moyer has served (under BHE auspices) as BFC chaplain to students at Biblical Seminary. As noted in our previous report, changed demographics at Biblical—commuting, part-time students and block-scheduling—have made it impossible to have access to most of the students with occasional visits to the school. Ed has been doing a fine job under these circumstances, but we have not had much success in solving this problem. We appreciate Ed's enthusiasm and willing spirit. For the spring term of 2003, with a total

enrollment of about 300, 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. Currently, no BF churches are availing themselves of this opportunity.

BFC College Fair

Thanks especially to the hard work of our BHE member Dr. Claude Gates, the BHE was able to sponsor a college fair connecting BFC college-bound students and their parents with various Christian colleges. The fair was held at Cedar Crest BFC on October 4-5. Some 240 parents and their children attended, representing 28 churches (21 BF churches), 2 Christian schools, and 4 home schools. Sixteen Christian colleges were represented (of about 30 contacted). The colleges had tables with representatives and their displays. A couple of other organizations were also represented. Presentations on financing a college education were given by financial aid officers from two of the schools, and on handling the intellectual challenges at both secular and Christian colleges by Mark Potter of Green Tree Ministries. A concert was provided by musical groups from a couple of the schools. The BHE felt the fair went quite well, given it was a first try, and we are planning to have another Oct 3-4, 2003 at Calvary BFC in Coopersburg.

Other Ways of Promoting Higher Education in the BFC

The BHE has often taken time at the end of our meetings for wide-ranging discussions on promoting 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 help Christian students at secular colleges not only survive but thrive as Christians in such an environment; (4) how to encourage BF pastors to get

advanced education to strengthen their ministry; (5) how to reach out to students and faculty at colleges and universities that are in the vicinity of our BF churches; and (6) 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.

Our main progress this year has been in (2) with the first of our (hopefully annual) college fairs, in (5) encouraging the work of John Studenroth in his Collegiate Outreach ministry, and in (3) having Mark Potter speak at our College Fair.

Brothers, we thank you again for praying for us this past year. The Lord is moving among us. Pray that we will desire His agenda, not ours, and that He may use us to strengthen the BFC in understanding our times and in reaching the lost.

Resolved, that the Annual Conference ratify the election to the Pinebrook Educational Foundation of Gary E. Karch and Robert C. Newman for terms to end in 2006.

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

Pinebrook Educational Foundation 2002 Annual Report to the Board of Higher Education

The Board of Directors of the Pinebrook Educational Foundation met three times in 2002.

The Foundation received payment of the previously-reported bequest of \$71,988.72 from the Charles D. Weaver Estate. The Board established the Charles D. Weaver Memorial Scholarship Fund in the amount of \$60,000 as a board-designated endowment. The remainder of the bequest, \$11,988.72, remains in the undesignated operating funds primarily to pay for legal expenses relating to the bequest and revisions to denominational legislation relating to the Foundation.

The Foundation also received other gifts which totaled \$6,255.11, including a final unrestricted payment of \$2,655.11 from the Charles D. Weaver Estate which has tentatively been classified as undesignated operating funds.

Other significant Board actions are described below:

1. Approved payment of legal bills relating to the Weaver bequest and revisions to legislation, not to exceed \$12,000. Payment will take place in 2003.
2. Added a \$1,000 unrestricted gift received from Royal and Charlotte Kramer to the Charles D. Weaver Memorial Scholarship Fund. Charlotte Kramer is the daughter of Charles D. Weaver.
3. Classified the Granda bequest of \$4,070.90 received in 2001 as funds board-designated for general scholarships.
4. Reclassified the loan fund as undesignated operating funds.
5. Granted scholarships as follows:
 - a. \$500 to Timothy Bertolet from the Rev. and Mrs. R. C. Reichenbach Scholarship Fund. Timothy attends Westminster Theological Seminary.
 - b. \$500 to Nathan Shorb from the Berean Bible School Scholarship Endowment Fund. Nathan attends Taylor University.
 - c. \$500 to Timothy Zuck from the temporarily-restricted General Scholarship Fund. Timothy attends Lancaster Bible College.
 - d. \$500 to Luke Brush from the temporarily-restricted General Scholarship Fund. Luke attends Liberty University.
 - e. \$500 to Peter Morrison from the board-designated General Scholarship Fund. Peter attends Asbury College.
 - f. \$500 to Davin Orlowski from the board-designated General Scholarship Fund. Davin attends Philadelphia Biblical University.
6. Approved payment of \$250 to cover the costs of the College Fair sponsored by the Board of Higher Education on October 4 and 5, 2002.

Respectfully submitted,
Jay H. Fasnacht, Secretary

Financial Report
Balance Sheets
December 31, 2002 and 2001

ASSETS	<u>2002</u>	<u>2001</u>
Cash in Lafayette Ambassador Bank	\$ 806	\$ 633
Investments	169,518	96,393
Total Assets	<u>\$ 170,324</u>	<u>\$ 97,026</u>
LIABILITIES & NET ASSETS		
Amount Held for Bd of Higher Ed. Expenses	60	60
Net Assets:		
Unrestricted	114,252	40,992
Temporarily Restricted	2,827	5,666
Permanently Restricted	53,185	50,308
Total Net Assets	<u>170,264</u>	<u>96,966</u>
Total Liabilities and Net Assets	<u>\$ 170,324</u>	<u>\$ 97,026</u>

Statements of Income & Changes in Net Assets

Years Ended December 31, 2002 & 2001

	<u>2002</u>	<u>2001</u>
Investment Income (Loss)	\$ -1,696	\$ 5,532
Contributions Received	78,244	6,471
Scholarship Awarded	-3,000	-1,500
Other Expenses	<u>-250</u>	<u>- 33</u>
Net Income	73,298	10,470
Net Assets at Beginning of Year	<u>96,966</u>	<u>86,496</u>
Net Assets at End of Year	<u>\$ 170,264</u>	<u>\$ 96,966</u>

Schedule of Investments

December 31, 2002 & 2001

	<u>2002</u>	<u>2001</u>
Sovereign Bank - CD	\$ 9,771	\$ 9,205
Verizon Common Stock - 116 Shares	4,495	5,505
Davis Funds - NY Venture B	8,914	10,845
Vanguard:		
Money Market	26,818	5,502
Bond Funds	85,734	45,099
Stock Fund	<u>33,786</u>	<u>20,237</u>
Total Investment	\$ 169,518	\$ 96,393

The financial statements of the PEF were audited by David T. Allen

Report of the Inter-Cultural Ministries Study Committee

The Inter-Cultural Ministries Study Committee continued its work on completing *The Biblical Principles For Living*. This year we present the *Preamble* and eight of *The Biblical Principles For Living* for second reading. You will be receiving, with your Report Book, a separate Booklet containing *The Biblical Principles For Living*.

The Biblical Principles For Living presented for second reading have been edited, reviewed, approved by the Committee, and are presented to the Annual Conference for approval. They will be included in the *Faith & Order*, replacing the *Standards Of Worship And Life*, after the remaining *Biblical Principles For Living* have been presented for second reading at the 121st Annual Conference.

The Committee sent out *The Biblical Principles For Living* via E-mail on the BFC E-group, and numerous members of Annual Conference gave the Committee their suggestions and insights. The Committee held a hearing on *The Biblical Principles For Living* at the Coopersburg Bible Fellowship Church on January 28, 2003. About 50 people participated in the Hearing and gave further suggestions for the committee to consider. *The Biblical Principles For Living* are listed on the BFC Web site and can be reviewed at any time. We thank the members of Conference for their input and have considered their suggestions. When advisable, the Committee made corrections or additions to the particular *Biblical Principles For Living*. The Committee does not believe the changes it made are substantial and will present the *Preamble* and eight *Biblical Principles For Living* for second reading.

Joint Committee On Ethnic Church Planting

The Report of The Joint Committee On Ethnic Church Planting has been included with the Report of the Inter-Cultural Committee.

The Joint Committee met several times this past year and has concentrated its efforts on Hispanic Church Planting. We met this past summer with the Pastors in the Berks County, PA, Region and assisted them in forming an "Hispanic Church Planting Task Force." The Task Force completed a demographic survey of the city of Reading and agreed that they should present their findings and recommendations to the Elders of the Berks churches. The

churches have asked the Task Force to formulate a presentation of the Hispanic Project for Reading, PA, and give a plan for planting an Hispanic Church in Reading. The Task Force is finalizing that presentation and will be going out to the Berks County Churches.

The Committee has also been working on trying to recruit an Hispanic church planter for Lancaster. The Capitol Region has supported an Hispanic church planting project for Lancaster, but the Committee has not been successful yet in recruiting additional Hispanic men to plant churches with the Bible Fellowship Church. We assessed a man from Rio Grande Bible Institute this past summer but he did not qualify. In March of 2003 we interviewed Carlos Rodriquez, a prospective church planter from Guadalajara, Mexico. We are in the process of further assessment with Brother Rodriquez.

America now has a significant Hispanic population and its cities have even greater concentrations of Hispanics. In the target cities of Reading and Lancaster, Hispanics make up nearly fifty percent of the populations and continue to grow. Hispanic church planting will take patience, hard work and long term commitments from those churches in the BFC that become involved with Hispanic church planting. The Lord writes,

"...So show your love for the alien, for you were aliens in the land of Egypt." Deut.10:19

The BFC cannot ignore the hand of the Lord moving the Hispanic people groups of the world to our doorsteps. We are called to love the Hispanic and the best way to love them is to share the Gospel with them and raise up churches where they can be worshipers of God.

We remain concerned for other ethnic communities near our churches and will prayerfully pursue opportunities for ethnic church planting as the Lord leads.

We urge Annual Conference to continue its support of ethnic church planting and to give to this work through the *Fund For Ethnic Church Planting*. Continue to send your contributions to The Board Of Missions, designated for Ethnic Church Planting.

The Joint Committee is made up of John Elias, Donald Faust, David Gundrum, Elliot Ramos, David Schlonecker, and Dana Weller,

Conclusion

For those members of Annual Conference who are not aware of the work of The Inter-Cultural Ministries Study Committee, a

history of the Committee's work was prepared and titled, *His Glory And Deeds Among All Peoples*. This historical sketch is available by contacting David E. Gundrum, Secretary of the Committee.

The Inter-Cultural Ministries Study Committee recommends:

1. **Whereas**, the Inter-Cultural Ministries Study Committee has reviewed, edited and approved "The Preamble" and eight "Biblical Principles For Living", therefore be it **Resolved**, that the 120th Annual Conference approve for second reading The *Preamble* and the following "Biblical Principles For Living": "Worship", "Spirit World", "Holiness", "Justice", "Humility", "Truth And Integrity", "Humanity In God's Image", and "Repentance And Restitution".
2. **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, **Resolved**, each Pastor and Delegate seek ways to implement the teaching of the "Biblical Principles For Living" for their congregations and further, **Resolved**, we encourage the Christian Education Committee to continue its work on preparing lesson plans for The Biblical Principles For Living.
3. **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.

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.

**BIBLE
FELLOWSHIP
CHURCH**

Biblical Principles For Living

Table of Contents

100 - Biblical Principles for Living

Table of Contents	Status
100-1 Preamble	F. Reading 2000 (Rev. 2/25/03)

101 - Relating to God — The Christian Before God

101-1 Worship	F. Reading 1995 (Rev. 2/25/03)
101-2 Spirit World	F. Reading 1999 (Rev. 2/25/03)

102 - Relating to Personal Qualities — The Christian in Christ

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102-3 Mercy	Second Reading 1995
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103 - Relating to Personal Relationships — The Christian in Personal Relationships

103-1 Humanity in God's Image	F. Reading 1998 (Rev. 3/20/03)
103-2 Repentance and Restitution	F. Reading 2002 (Rev. 3/20/03)
103-3 Marriage and Singleness	First Reading 1998
103-4 Family	F. Reading 1997 (Rev. 1/7/03)
103-5 Divorce	First Reading 2002
103-6 Shared Life	First Reading 1997

104 - Relating to Personal Activities — The Christian in Society

104-1 Stewardship	First Reading 2002
104-2 Work and Rest	First Reading 1995
104-3 Civil Government	First Reading 1997
104-4 Christian Liberty and Servanthood	First Reading 2000

1000 — Declaration On Particular Issues

1001 Dedication of Children	First Reading 2001
1002 Abortion	Second Reading
1003 Harmful Indulgences	First R. 2001 (Revised 1/8/02)
1004 Homosexuality	Second Reading
1005 Secret Oath-Bound Societies	To be revised by another com.

Article 100-1 - PREAMBLE

(Revised 2/25/03)

First Reading 2000

100-1.1 The Bible Fellowship Church sets forth these Biblical Principles for Living to inform and guide disciples of Jesus Christ in making moral decisions and living lives of obedience.

100-1.2 The BFC acknowledges the Scriptures as the supreme and final authority of faith and conduct and the Holy Spirit as the source of power and guidance for the believer. These principles are summaries of the biblical truth that reveals the Lord's directives in various aspects of life.

100-1.3 Increasing ethnic and cultural diversity in many of the churches and the prospect of new congregations being formed among various people groups have prompted the BFC to seek to

state the principles so that they may be understood and applied by believers in any cultural context.

100-1.4 These principles are not exhaustive in that they do not cite all that the Bible says in any of the aspects included and that they do not cover all areas of life that the Scriptures address. In the future it may become apparent that additional aspects of life need to be addressed and that the current principles may need to be reconsidered with a view to amending them after further reflection on the biblical truth.

100-1.5 Every believer is accountable to God for all that the Bible says. Moral choices and actions should be based on the whole counsel of God. Each believer must faithfully read, study and review all parts of the Scriptures (2 Tim. 3:16, 17).

100-1.6 In seeking moral guidance, the believer should study the Old Testament books of the Law with special focus on the Ten Commandments (Exo. 20:1-17). The implications of the Law are explained and applied in the rest of the Old Testament.

100-1.7 The Lord Jesus summarized the Law in the Great Commandments (Mat. 22:34-40; Mark 12:30, 31) and explained the spiritual depth of the Law in the Sermon on the Mount (Mat. 5-7). The application of the Law in the individual life of the believer and the corporate life of the church is set forth in the New Testament letters.

100-1.8 Since each believer is indwelt and empowered by the Holy Spirit, there is an enabling to obey God's requirements (Rom. 8:3, 4). The Spirit controlled person will demonstrate the fruit of the Spirit (Gal. 5:22, 23). He or she will receive and employ the gifts of the Spirit (1 Pe. 4:10, 11; Rom. 12:4-8; 1 Cor. 12:1-11). Where the life and power of the Holy Spirit are present in an individual or church, the three abiding qualities, faith, hope and love, will be evident (1 Cor. 13:13; 1 Thes. 1:3, Rom. 5:1, 2). The greatest of these is love, and "love is the fulfillment of the law" (Rom. 13:10).

Article 101-1 - Worship

(Revised 2/25/03)

First Reading 1995

101-1.1 Worship is response to God in all of life, whereby, in love, adoration, confession, thanksgiving, praise, and service God's worth is declared.¹ Worship is rooted in reverence for and awe of the Lord and deepens as knowledge of God increases.² Worship is the privilege and responsibility of each individual, family, and congregation. For the believer, worship is a life style not limited by location or circumstance.

101-1.2 Worship is the ultimate purpose of the church. The mission of the church is to declare God's glory and His salvation to all ethnic groups so that some from all the families of nations shall worship Him.³ Corporate worship is the assembled church celebrating the glory of God and ascribing to Him praise and honor. Christ, the head of the church, meets with and strengthens His people, who are called out from the world by the Holy Spirit.⁴

101-1.3 God declares that He alone is to be worshiped⁵ and this worship must be in spirit and truth.⁶ Such worship engages both mind and emotion, listening and responding to God in joyful obedience not simply in routine activity.⁷ For disobeying God's instructions and substituting their own form of worship,⁸ Israel was severely punished. We therefore seek to learn from the Bible what kinds of worship please the Lord.

101-1.4 Worship in the Old Testament was a celebration of the mighty acts of the Lord, the covenant God of Israel. Corporate worship was highlighted through prescribed ritual: a priesthood, a sacrificial system looking forward to Christ's atonement,⁹ and particular times and places when and where worship should occur.¹⁰ This ritual was not made valuable by its repetition.¹¹ Its value came through heartfelt, thoughtful response to God, uniting the worshipers.¹²

101-1.5 Worship in the New Testament is a celebration of the finished work of Christ, His victory over Satan, sin, and death through His own incarnation, death, resurrection, and ascension. Jesus claims for Himself authority over temple, Sabbath, sacrifice, and service.¹³ The former place, priesthood, and ritual were set aside¹⁴ as believers now observe¹⁵ a new day, the Lord's Day,¹⁶ and new ordinances: Baptism and the Lord's Supper.¹⁷

101-1.6 Examples of corporate worship in the New Testament include the reading of Scripture, prayer, praise, confession, singing, giving, thanksgiving, preaching and teaching, and the ordinances.¹⁸ The expression of these may be shaped by the cultural setting of a particular church and must be done in a fitting and orderly way.¹⁹

¹ Psa.96:7-9; Rom.12:1

² Psa.96:4, 2:11

³ Psa.96; Rom. 16:25-27;
Rev.7:9-10

⁴ Eph.1:22,23

⁵ Exo.20:1-4

⁶ John 4:24

⁷ Mat. 15:7-9; 1 Cor. 14:15, 16

⁸ 1Ki.12:25-13:10

⁹ Heb.9:13,14

¹⁰ Exo.20-40

¹¹ Isa.29:13

¹² Psa.51:16,17; 84:1,2

¹³ Mark 2:18-28

¹⁴ Heb.10:8-18

¹⁵ Heb. 10:19-25

¹⁶ John 20:19,26; Acts 20:7

¹⁷ Mat. 28:18-20; 1Cor.11:23-26

¹⁸ Acts 2:42-47; 4:23-37; 1 Tim.

4:13

¹⁹ 1 Cor. 14:40

Article 101-2 - Spirit World

(Revised 2/25/03)

First Reading 1999

101-2.1 God is spirit¹ and has created everything, including The visible and the invisible.² The invisible includes a great number³ of spirit beings. Among these are angels who are without flesh⁴ and remain invisible except when supernaturally revealed.⁵ Angels surround God's throne to worship and serve Him.⁶ They are powerful⁷ and are sent as God pleases⁸ to provide and care for,⁹ to protect and deliver,¹⁰ to instruct and guide,¹¹ to discipline and punish.¹² They long to comprehend fully the grace of salvation and rejoice over each sinner who repents.¹³ God also created human beings who are spirit¹⁴ and flesh to worship and serve Him as God alone.¹⁵

101-2.2 A created angelic being, later known as the devil or Satan, rebelled against God.¹⁶ Within limits allowed by the sovereign God,¹⁷ Satan leads a powerful world system of wickedness which is hostile toward God and His purposes.¹⁸ Satan may inflict pain, suffering, emotional problems and may cause death.¹⁹ He can control people to oppose the work of God, blind their minds to prevent their understanding the Gospel, and oppress the servants of God.²⁰ Anyone not led by the Holy Spirit is open to Satan's influence.²¹ He seeks to influence nations and governments.²² Satan is a masterful deceiver appearing at times as an angel of light and called the father of lies.²³ False prophets, false religions, and cults are instruments of deception.²⁴ Those blinded and deceived by Satan live a life-style that is opposed to God.²⁵

101-2.3 Other angels followed Satan in his rebellion against God. These fallen angels, evil spirits or demons, serve Satan, the god of this evil world system.²⁶ Satan and evil spirits can influence the believer²⁷ and possess unregenerate people and animals.²⁸ God has enabled believers to cast out demons by His Spirit.²⁹ God may continue to give this enablement, however, the casting out of demons is not in itself reason for boasting and not necessarily an evidence of an individual's relationship with Christ.³⁰

101-2.4 Believers are commanded to stand against the evil spirit world³¹ and are warned against such detestable things as divination, witchcraft, sorcery, interpreting of omens, casting of spells, and consulting the dead. These things are devices that Satan uses to lure people toward destruction. People who practice these things are under the condemnation of God.³² Because of Satan's power, victory is possible only through our Lord Jesus Christ.³³ Through the Blood of Christ that was shed on the cross, God has provided victory over this world system for those born of God.³⁴ In prayerful dependence upon God, they are protected from and victorious over the powers of darkness as they use all the armor God provides, submissively draw near to Him, and resist the devil.³⁵

101-2.5 The sovereign God is in control of the entire social, political, and spiritual realm.³⁶ God will cast Satan and all his followers into the lake of fire which has been prepared for them where they will remain forever.³⁷ The kingdom of this world will one day become the kingdom of our Lord and He will reign forever and ever.³⁸

¹ John 4:24

² Neh. 9:6; Psalms 148:2-6; Col. 1:16

³ Dan. 7:9-10; Rev. 5:11

⁴ Luke 24:39; Eph. 6:12; Heb. 1:14

⁵ Gen. 28:12; Luke 2:8-13; Mat. 28:1-6

⁶ Psalms 89:5-7; Isa. 6:1-8; Rev. 7:11-12

⁷ 2 Chr. 32:21; Acts 12:5-11; 2 Pe.

2:11

⁸ Psalms 103:20-21

⁹ Gen 24:7, 40; 1 Kgs. 19:5-8; Gen. 21:17-19; Luke 22:43

¹⁰ Exo. 23:20; Psalms 91:11-13; Dan.

6:22; Num. 20:15,16;

Psalms 34:7; Acts 5:19-20

¹¹ Luke 1:26-37; Acts 27:23-26;

Rev. 1:1; Mat. 2:13; Acts 8:26; 10:3-6

¹² Luke 1:18-20; 2 Sam. 24:16-17; Acts 12:23

¹³ 1Pe. 1:10-12; Luke 15:10

¹⁴ Rom. 8:16; 1Thes. 5:23

¹⁵ Exo. 20:3-5; John 4:23-24

¹⁶ Eze. 28:13-16; Rev. 12:9

¹⁷ Job 1:10-12; Psalms 103:19; Pro. 21:1; Col. 2:9-10

¹⁸ Eph. 6:11-12; 1Jo. 2:15-17; 5:19

¹⁹ Job 1:8-20; Luke 13:10-16; John 8:44

²⁰ Mat. 16:23; Luke 22:3-4; 2 Cor.

4:4; 2 Tim. 2:25-26

²¹ Mat. 12:43-45; Acts 5:3; Eph. 4:27

²² Acts 4:25-26; Rev. 20:3

²³ 2 Cor. 11:13-15; John 8:44

²⁴ Acts 13:6-11; 2Thes. 2:9-10

²⁵ John 8:37-38, 41; Eph. 2:1-3

²⁶ Mat. 25:41; Eph. 6:11-12; Rev. 12:9

²⁷ 2 Cor. 11:12-15; Eph. 4:25-27; 1 Pe. 5:8, 9

²⁸ Mat. 8:28-32; Mark 5:2, 6-13

²⁹ Mark 3:14-15; Acts 8:6-7; 16:18; Mat. 12:28

³⁰ Mat. 7:22-23; Mark 9:38-40; Luke 10:20

³¹ Eph. 6:10-14; James. 4:7; 1Pe. 5:8-10

³² Exo. 20:4, 5; Lev. 19:26; Deu. 18:10-14, 20; Isa. 8:19,20

³³ Rom 8:37-39; 2 Thes. 3:3; 1 Pe. 1:3-7

³⁴ 1 Cor. 15:57-58; Col. 2:13-15; 1Jo. 5:4-6

³⁵ Eph. 6:13-18; James 4:7-8; Rev. 12:10-11

³⁶ Job 1:1 - 2:13; Psalms 2:1-12

³⁷ Mat. 25:41, 46; Rev. 20:10, 14-15

³⁸ Dan. 7:13-14; Zec. 14:9; Rev. 11:15

Article 102-1 - Holiness

(Revised 2/25/03)

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 holy living, 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 should not participate in any group which demands behavior or an affirmation of beliefs that are opposed to our allegiance to Christ.¹⁴ They 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.¹⁵ Sin's control and its continued practice must cease.¹⁶

102-1.4 The church is also called to holiness.¹⁷ Believers are to encourage one another to live righteously,¹⁸ warn against the dangers of all sin,¹⁹ confess and repent of all individual and corporate sin,²⁰ and submit to discipline as taught by the Lord.²¹ Christian leaders have a particular responsibility to set proper examples.²²

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 Mat. 6:24; Acts 4:19, 20; Rom. 12:1, 2; 1 Cor. 7:23;

Eph. 5:11

¹⁵ Rom.12:1-2; Col.3:9-10;

1Pe.1:13-16

¹⁶ Rom.6:1-14; Tit.2:11-14;

1Pe.2:11-12; 1Jo.2:13

¹⁷ 1Cor.3:16-17; Eph.5:25-27

¹⁸ Gal.6:1-2; Heb.10:23-25

¹⁹ 1Thes.5:14; James 5:19-20

²⁰ Pro.18:13; 1Cor.5:1-2; 2Cor.2:5-8; 1Jo.1:9; Rev.3:19

²¹ Mat.18:15-17

²² Phil.3:17; Heb.13:7; 1Pe.5:1-3

Article 102-2 - Justice

(Revised 2/25/03)

First Reading 1995

102-2.1 By nature God is morally perfect and righteous in every way. To say that God is just is to affirm the rightness of His law and His faithful and consistent adherence to that law in His judgments.¹ Justice is the perfect application of His law in the lives of human beings. Both human law and the application of that law can distort God's justice and therefore be sinful and produce sin. Sin causes human beings to enact and apply laws in ways that are unjust.² Because God is just, He abhors the distortions of His law.³

102-2.2 In a world of sinful people, injustice results when human beings are judged by such things as color of skin, ethnicity, gender, age, social, economic and occupational status. To evaluate people based on such external characteristics is inconsistent with faith in Jesus Christ.⁴ Those who value people in this way are acting out of ungodly cultural biases and sinful pride.⁵ Injustice also results when persons allow their own sinful motivations, such as greed,⁶ jealousy,⁷ and envy,⁸ to shape their relationships with other people. In Jesus Christ such wicked and false distinctions or motivations are abolished.⁹

102-2.3 God's love for humankind knows no racial, national, economic, age, or gender boundaries and God's people must demonstrate this same impartial love.¹⁰ The proclamation of the gospel to every person regardless of location or status will be a matter of great priority among those who love justice.¹¹

102-2.4 Those who value justice will seek consistent and upright applications of human law so that no one is denied due process because of sinful distinctions.¹² Those who love justice will seek truth and act with integrity in all relationships.

102-2.5 The quest for justice in a world distorted by sin will often yield imperfect and incomplete results. The people of God who love justice will repent when they recognize their failure to do

justice and will renew their efforts to bring justice to those who have been denied it.¹³

¹ Deut.10:17,18; Isa.5:6

² Deut.16:19,20

³ Isa. 10:1, 2

⁴ James 2:1-4

⁵ Lev.19:5

⁶ Col. 3:5

⁷ James 3:14

⁸ Gal. 5:25, 26

⁹ Gal.3:28; Eph.2:14-16

¹⁰ Acts 10:34-36

¹¹ Rom.3:9; 1Tim.2:3,4

¹² Gen.18:19

¹³ Mic.6:8

Article 102-3 - Mercy

Second Reading 1995

102-3.1 Mercy, the unmerited response to human need,¹ finds its source and highest expression in God, in Whom justice and mercy meet in perfect harmony.² Rather than overlook sin, God showed His mercy most clearly and fully by giving His beloved Son to die in our place.³

102-3.2 God the Father, demonstrated His mercy in providing salvation.⁴ God the Son, became the supreme example of that mercy in offering Himself for our sins.⁵ Jesus offered forgiveness to the sinner,⁶ acceptance to the rejected,⁷ healing to the afflicted,⁸ food to the hungry,⁹ comfort to the bereaved,¹⁰ and life to the dead.¹¹

102-3.3 God's intention is that mercy characterize His people.¹² In extending mercy, we should pattern ourselves after our Head, Jesus Christ.¹³ The church and its individual members are called to a ministry of mercy-giving,¹⁴ which aids in our growth and assurance of salvation.¹⁵

102-3.4 Our ministry of mercy may be limited by our resources, our discernment, and the Word of God,¹⁶ but it must never be limited by our bias against any group or individual.¹⁷ In all humility, each congregation ought to search itself for the presence of any cultural arrogance, of social or racial prejudice, or of ungodly complacency, all of which will hinder the offering of

mercy. In some cases a congregation will need to repent of its sinful attitudes.

¹Titus 3:5-7

²Exo. 34:6,7; Psa. 89:14

³Rom. 3:21-26

⁴Eph. 2:4,5

⁵Heb. 2:17

⁶Mat. 9:2-6

⁷Mat. 9:9-13

⁸Mat. 9:35,36

⁹Mat. 14:13-21

¹⁰John 11:32-38

¹¹John 11:25,26,43,44

¹²Micah 6:8; Matthew 23:23

¹³Phil. 2:1-4

¹⁴Mat. 25:34-40; Gal. 6:10; James 1:27

¹⁵1 John 3:17-19

¹⁶2 Thes. 3:10; 2 John 10,11

¹⁷Luke 10:30-37; Mat. 5:44-46

Article 102-4 - Humility

(Revised 3/20/03)

First Reading 1995

102-4.1 Humility is an attitude of heart and mind perfectly exemplified in the person and life of Christ.¹ It characterizes those united with Christ,² pleases God,³ and shapes both the life of the community of faith⁴ and the ministry of the Lord's servants.⁵ The opposite of humility is pride which meets divine resistance and anger.⁶

102-4.2 Humility is an acceptance of one's true position in relationship to God,⁷ authorities, other believers,⁸ society,⁹ and in fact all of creation.¹⁰ Its reality is demonstrated in joyful service and appropriate submission seen most clearly in the willing self-sacrifice of Christ.

102-4.3 In the individual Christian, humility recognizes the grace of God which has made each believer to be accepted in Christ. This viewpoint becomes a source of forgiveness and patience within the Christian community.¹¹ The Christian's love for others is greatly aided by the development of godly humility.

102-4.4 The unique servant quality of Christian leadership is a direct result of godly humility. Elders of the church do not dominate the congregation but are servants to the whole body.¹²

They do not desire to control, rather they promote the development and enrichment of every member. As heirs of grace together with their brothers and sisters, Christian leaders must renounce the pride which creates divisions and factions¹³ based on secondary theological issues,¹⁴ on areas of Christian liberty,¹⁵ or merely on personalities.¹⁶

102-4.5 Humility encourages each church to cooperate with believers in gospel outreach,¹⁷ compels us to seek to meet needs of others,¹⁸ and causes us to be advocates for those who have none.¹⁹ Concern shown for the disadvantaged in our world must be expressed through ministries of mercy²⁰ and efforts to promote the growth of the congregation among all kinds of people.²¹

¹ Phil.2:5-11

² Phil.2:1-3

³ James 4:6

⁴ Eph.4:1,2

⁵ 1Cor.3:6-9

⁶ Prov.3:34; James 4:6; 1Pet.5:5

⁷ 1Pet.5:6; Luke 18:14

⁸ Eph.4:2; Phil.2:3

⁹ Luke 14:11

¹⁰ Psa. 8

¹¹ Col.3:12,13

¹² 1Pet.5:2,3

¹³ 1Cor.1:10

¹⁴ Gal. 5:6; Eph.4:2,3

¹⁵ Rom.14,15

¹⁶ 1Cor.3:5; 4:6,7

¹⁷ Luke 9:49,50; Phil.1:15-18

¹⁸ Gal.6:9,10

¹⁹ Psa.82:3,4; Pro. 31:8, 9; Isa.1:17

²⁰ Rom.12:14-16

²¹ Luke 10: 25-37; James 2:5-10

Article 102-5 - Truth and Integrity

(Revised 3/20/03)

First Reading 2002

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. Truth does not change¹² and the opposite of truth is falsehood. God desires¹³ and requires¹⁴ that all people speak the truth. His directives for truthfulness are found in the third¹⁵ and ninth¹⁶ commandments. Truth is truth even if it is not understood or fully

disclosed.¹⁷ The failure to be truthful including deceitfulness is sin.¹⁸ Lying is among the sins of unbelievers that will be judged in hell.¹⁹ Believers who lie are disciplined by the Lord, even to the point of death.²⁰

102-5.3 The believer and the believing community are commanded to be truthful.²¹ This includes keeping promises and honoring contracts, whether written or oral. In speaking the truth believers may formally call God to witness with an oath or simply affirm the truth of their statements.²² The Christian and the church must keep their promises even when it is costly to do so.²³

102-5.4 In the Scriptures, truth and integrity stand together.²⁴ Integrity is soundness, wholeness, consistency of character. Without truth there is no integrity.²⁵ God is pleased with integrity²⁶ and judges accordingly.²⁷ Integrity protects believers²⁸ and upholds them through difficult times in life.²⁹ It provides security and guidance for a believer's life.³⁰ All teaching of God's truth must show integrity.³¹ Truth and integrity must be lived out in love so that the body of Christ might mature.³²

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.³³

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 Psa. 119:89, 160

¹³ Psa. 51:6

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

¹⁵ Exo. 20:7; Lev. 19:12

¹⁶ Exo. 20:16

¹⁷ Mark 4:33, 34; John 16:12

¹⁸ Mark 7:22; Rom. 1:29

¹⁹ Psa. 5:6, 9, 10; Rev. 21:8; 22:14, 15

²⁰ Jer. 9:4-9; Acts 5:1-10

²¹ Col. 3:8, 9

²² Matt. 26:63, 64; 2 Cor. 1:23; Heb. 6:16,

17; James 5:12

²³ Psa. 15:1-4

²⁴ Job 27:4, 5; Matt. 22:15, 16; 2 Cor.

1:17-20

²⁵ Isa. 59:3, 4

²⁶ 1 Chr. 29:17

²⁷ Psa. 7:8

²⁸ Psa. 25:21

²⁹ Psa. 41:12

³⁰ Pro. 10:9; 11:3

³¹ Titus 2:7

³² Eph. 4:14-16

³³ Matt. 5:33-37

Article 103-1 - Humanity in God's Image

(Revised 4/30/03)

First Reading 1998

103-1.1 The human race exists as a result of an instantaneous creative act of God.¹ Humanity shares many characteristics with other creatures, but is unique in that each individual bears the image or likeness of God.² This image makes possible the worship of God,³ relationships between persons,⁴ and responsibility to rule over God's creation.⁵ Only God confers this image, and it cannot be removed by any created being. Originally God's image in humanity included true righteousness and holiness; but by the entrance of sin into humanity these have been lost⁶ and the image distorted yet not destroyed.⁷

103-1.2 Because human beings are made in God's image, every person has an unique identity, individual worth, and purpose to live for God's glory.⁸ The image of God is also the basis for the dignity of every person. All human life should be cherished and protected, not neglected, despised or abused. God forbids the unlawful destruction of human life, both murder and suicide, and provides the strongest of sanctions, including capital punishment, to protect it.⁹ The killing of the weak and defenseless by means of abortion, infanticide, and euthanasia is a crime against both those persons and the God whose image they bear. Christians should exert every effort to oppose these evils in society, and other evils as defined and condemned by Scripture, including racism;¹¹ cultural bias;¹² gender discrimination;¹³ ignoring the poor,¹⁴ disabled¹⁵ and aged;¹⁶ and every other form of injustice against human beings.¹⁷ They should respect the image of God in every person despite the sins of that person or the consequences of those sins.¹⁸ They should also work to protect the dignity of every human being.¹⁹

¹Gen.1:26, 27; 2:7

²Gen.5:1

³Gen.3:8-9; Acts 17:26-28

⁴Gen.2:18,23

⁵Gen.1:28; 2:15; Psalms 8:3-8

⁶Eph.4:24; Col.3:10

⁷James 3:9

⁸Psalms 139:1-18

⁹Ex.20:13; Gen.9:6

¹⁰Prov.24:11-12

¹¹Deut. 10:17-19; Gal. 2:6

¹²Acts 10:27, 28; 1 Cor. 9:19-23

¹³Mark 10:6, 10, 11; Gal. 3:28, 29

¹⁴Prov. 14:31; 21:13; James 2:1-4

¹⁵Lev. 19:14; Deut. 27:18

¹⁶Lev. 19:32; 1 Tim. 5:1,2

¹⁷Deut. 27:19; Acts 20:35

¹⁸1 Cor.6:9-11; James 3:9

¹⁹Rom.13:8-10; Rom. 12:10

Article 103-2 Repentance and Restitution

(Revised 3/20/03)

First Reading 2002

103-2.1 God commands every person to repent.¹ Without repentance there is no salvation.² Repentance is a work of the Holy Spirit producing change of mind and heart that leads to a changed life.

103-2.2 For the believer, repentance is a daily obligation to live according to the Word of God. 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 make restitution⁵ in accordance with the Word of God 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, stolen, 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

² Luke 13:3, 5

³ 1 Jo. 1:9; Prov. 28:13

⁴ Mat. 3:8; Acts 26:20

⁵ Rom. 13:7-10

⁶ Exo. 21:26-36; 22:1-15; Lev. 6:1-7;

24:18; Num. 5:5-8

⁷ Pro. 6:30, 31

⁸ Eze. 33:14-16

⁹ Luke 3:7-14

¹⁰ Luke 19:8, 9

¹¹ Mat. 5:23, 24

¹² Philemon 18, 19

¹³ Eph. 4:28

Report of the Board of Directors, BFC Homes, Inc.

The Bible Fellowship Church Homes, Inc. Board of Directors has continued to serve the Lord and the residents of Fellowship Community by maintaining a commitment to excellence, innovative programs, and quality 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 as the construction of PHASE III concludes and construction of PHASE IV has begun.

PHASE III included the building of an Assisted Living building, which includes 101 licensed beds known as Fellowship Terrace. PHASE III also included building Gehman Court which includes 21 units for independent living, construction of a Storage building and renovations to Fellowship Manor. The renovation to Fellowship Manor included construction of a new Hair Care unit, an Auditorium, a Rehabilitation Department, an Exercise room, a Sitting area for residents on the first floor and a new telephone system.

Fellowship Terrace opened for occupancy on January 8, 2003 with the transfer of the twenty-seven residents from Fellowship Home in Nazareth.

Fellowship Home in Nazareth has been sold. Final settlement occurred on January 8, 2003. The property was sold for \$810,000. After realty and legal fees were paid, \$751,806 was transferred to a Bond Redemption and Improvement Fund held by the trustee at the Bank of New York as required by the Bond agreement.

PHASE IV, Construction of Hershey Court, an additional 21 units for independent living, has begun and should be completed and ready for occupancy this Fall. Occupancy agreements have been signed for each of the Hershey Court units and we are beginning a waiting list for the development of the next court, which will be called Brunner Court.

The Park Fund is progressing slowly. The current amount in the Park Fund is \$63,085. Our goal was to reach \$100,000 each year for the next four years. The Park Project 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 a pro-active presence in the community and continues to maintain an excellent reputation. This past year we maintained compliance with all the JCAHO accreditation standards and compliance with the Pennsylvania Department of Health, the Pennsylvania Department of Public Welfare and the Pennsylvania Department of Life Safety regulations. Fellowship Community is meeting the Bond Covenant requirements as outlined by the construction financial feasibility study.

The occupancy of Fellowship Manor remains at over 98% and Fellowship Courts is 100%. The new Fellowship Terrace is being occupied as planned and at the present time the first and second floors are at 76% occupancy.

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

1. BFC members are admitted on a priority basis to Fellowship Community.
2. The staff at Fellowship Community is available to the churches for placement counseling and as a healthcare information resource.
3. The staff provides a 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, Terrace and Courts) are to be commended for their 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 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 Bible Fellowship Church Homes, Inc. is from July 1, 2001 to June 30, 2002. The audited report from ParenteRandolph is available and may be obtained by contacting the Secretary of the Board.

The Board of Directors of the Bible Fellowship Church Homes, Inc. recommends the adoption of the following legislation:

Whereas, the ministry of the Bible Fellowship Church Homes, Inc. has, over the years, expanded and has become in practicality, an entity of its own, and

Whereas, the Bible Fellowship Church Homes, Inc. has had full ownership and fiduciary responsibility since 1993, and

Whereas, the financial commitment of the Bible Fellowship Church has continued in its traditional and most acceptable manner and is appreciated by the Bible Fellowship Church Homes, Inc., those contributions are less than 1% of the total revenues, and

Whereas, the by-laws of the Bible Fellowship Church Homes, Inc. require all Board Members and the President and CEO of the Corporation to commit to the *Articles of Faith* of the Bible Fellowship Church, and

Whereas, this commitment assures the continuing spiritual ministry of the Bible Fellowship Church Homes, Inc. on a level equal to the present ministry, and

Whereas, the legal demands on the operation of the ministry have forced it to take on a greater level of liability thus increasing the number of potential lawsuits, and

Whereas, Bible Fellowship Church Homes, Inc. is of the opinion that the existing relationship between Bible

Fellowship Church Homes, Inc. and the Bible Fellowship Church is to increase the risk of suits to the denomination, therefore be it

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

512-2 Bible Fellowship Church Homes, Inc.

512-2.1 Bible Fellowship Church Homes, Inc. is an affiliate of the Bible Fellowship Church.

512-2.2 Bible Fellowship Church has no ownership or fiduciary responsibility in Bible Fellowship Church Homes, Inc. The Church's sole responsibility is the election of five (5) members to the Board of Directors of Bible Fellowship Church Homes, Inc.

512-2.3 Those Board Members elected by Annual Conference shall give a written report annually on the spiritual status of the ministry.

512-2.4 A financial report given for information only and not to be adopted by Annual Conference shall be given annually to Annual Conference.

512-2.5 Elections: Five (5) members shall be elected in three classes for three (3) year terms:

- Class one: one minister, one lay person
- Class two: one minister, one lay person
- Class three: one minister

Upon adoption of the above, the following is presented:

Whereas, the potential of serious liability consequences shall not be borne by the Bible Fellowship Church and

Whereas, the action taken in 1993 manifests a desire by the Bible Fellowship Church for Bible Fellowship Church Homes, Inc., to assume such responsibility, and

Whereas, the attorneys for the Bible Fellowship Church Homes, Inc. and the Bible Fellowship Church recommend these changes to be made as soon as possible, and

Whereas, the Bible Fellowship Church hereby relinquishes its control of the Board of Directors of Bible Fellowship Church Homes, Inc.

Whereas, the Board of Directors of the Bible Fellowship Church is in agreement with said action, therefore be it

Resolved, that by Rule of Exception, §512-2.1 - 2.4 shall be immediately implemented and further

Resolved, that the Board of Directors of Bible Fellowship Church Homes, Inc. shall no longer be considered under the control of Annual Conference and assumes full responsibility for constituting a Board of Directors in accordance with its By-laws for the ensuing transition period, and further

Resolved, that Bible Fellowship Homes, Inc. may at its own discretion keep the Board as it is now constituted as the Board of record in order to give time to implement these changes.

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

Robert H. 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., Gene W. Smith, Dennis W. Spinney, Hans Waldvogel



Bible Fellowship Church Homes, Inc.
Balance Sheet
June 30, 2002

ASSETS

Current Assets:

Cash & cash equivalents	\$ 1,928,278
Assets whose use is limited, under trust indenture, held by trustee	1,205,185
Accounts receivable, residents, net of estimated allowance for doubtful collections of \$100,000 in 2002 and \$75,000 in 2001	672,837
Other receivables	82,759
Estimated third-party payor settlements, Medicare	-
Inventories	56,554
Prepaid expenses and other current assets	63,551
Total current assets	<u>\$ 4,009,164</u>
Assets whose use is limited, Under trust indenture, held by trustee	6,738,436
Long-Term Investments	2,501,027
Property and Equipment, Net	13,854,398
Deferred Financing Costs, Net	1,286,813
Total	<u><u>\$ 28,389,838</u></u>

LIABILITIES & NET ASSETS

Current Liabilities:

Current maturities of long-term debt	\$ 225,000
Accounts payable:	
Trade	246,536
Construction	881,970
Amounts withheld from employees for taxes, etc.	79,720
Accrued expenses:	
Salaries and wages	89,191
Vacation, sick and personal wages	177,207
Interest	182,132
Total current liabilities	<u>\$ 1,881,756</u>
Long-Term Debt	21,790,000
Refundable Fees and Deposits	3,020,493
Deferred Revenues from Advance Fees	1,063,265
Total liabilities	<u>27,755,514</u>

Net Assets:	
Unrestricted	625,012
Temporarily restricted	<u>9,312</u>
Total net assets	634,324
Total	<u>\$ 28,389,838</u>

Statement of Operations

For the Year Ended June 30, 2002

Unrestricted Revenues, Gains and other support:	
Net resident service revenues	\$ 9,287,056
Other revenues (including third-party payor settlement agreements of \$76,776 in 2002)	100,783
Investment income	114,431
Unrestricted contributions	<u>45,255</u>
Total unrestricted revenues, gains and other support	<u>9,547,525</u>
Expenses:	
Healthcare	4,619,090
Dietary	897,677
Housekeeping and laundry	483,147
Social services and activities	528,773
Plant operations	673,523
General and administrative	1,017,413
Depreciation	536,092
Amortization	25,032
Interest	<u>690,650</u>
Total expenses	<u>9,471,397</u>
Operating Income (Loss)	76,128
Change in Net Unrealized Gains and Losses on Investments other than Trading Securities	(267,773)
Net assets released from restrictions used for purchase of property and equipment	<u>82,525</u>
Increase (Decrease) in Unrestricted Net Assets	<u>\$ (109,080)</u>

Statement of Changes in Net Assets

For the Year Ended June 30, 2002

Unrestricted Net Assets:	
Operating income	\$ 76,128
Change in net unrealized gains and losses on investments other than trading securities	(267,733)
Net assets released from restrictions used for purchase of property and equipment	<u>82,525</u>

(Decrease) increase in unrestricted net assets	<u>(109,080)</u>
Temporarily Restricted Net Assets, Contributions	28,155
Net assets released from restrictions used for purchase of property and equipment	<u>(82,525)</u>
(Decrease) increase in temporarily restricted net assets	<u>(54,370)</u>
(Decrease) increase in Net Assets	<u>(163,450)</u>
Net Assets, Beginning	797,774
Net Assets, Ending	<u><u>\$ 634,324</u></u>

Gehman Court



Report of the Board of Directors, Pinebrook Bible Conference

The mission statement of Pinebrook is very broad and clear. "Pinebrook is a ministry of and to the Bible Fellowship Church while serving the greater Christian community". For this reason, it is our commission to serve an enormous diversity of individuals.

As Pinebrook continues to offer witness and proclaim the Gospel of our Lord and Savior, it is our desire to accommodate the needs of not only those who are born again, but to minister directly or even indirectly to those who need Christ.

Many changes and improvements have taken place at Pinebrook over the past number of years, but one of the most encouraging things has been the outreach that Pinebrook has in its local community.

We believe that "Serving the greater Christian Community" is not only accomplished by serving, teaching, and offering accommodations to Born Again Believers. The scope of our responsibilities and opportunities is infinitely expanded by our ability to reach those in our local and extended secular communities. This is accomplished by two distinct aspects. First is our staff's ability to interact and witness to those in our community, and secondly are Pinebrook's facility and amenity opportunities which spark an interest in our community. We believe the responsibility to be a "Ministry of and to the Bible Fellowship Church while serving the Greater Christian Community" is also achieved by sowing seeds in the hearts of those who do not know Christ through the witness of Pinebrook's ministry.

The potential results of our local outreach is limitless and for this we thank God for the challenge and opportunity. We have seen results and are encouraged by the future prospects which seem to be growing each day.

It is the goal of our Board of Directors, Administration, and staff to follow the direction of our Lord and Savior and go out into the world and be fishers of men. This cannot be accomplished without corporate prayer, corporate desire for ministry, and corporate financial support. The potential of Pinebrook's facilities and spiritual program will not come to fruition without the dedicated commitment of all of our friends and supporters in the Bible Fellowship Church.

2002 proved to be a recovery year from the 2001 - 9/11 attacks

and we again were encouraged by the outpouring of financial support that our denomination offered in those very difficult times.

As we enter 2003 we are met with new challenges of global confrontation, a weak economy and attacks on our nation's faith in God. Yet, people are searching for satisfaction. This search can only be satisfied by repentance and faith in our Lord and Savior.

This, dear brethren, is the basis of what Pinebrook's ministry is about. Most encouraging though is the fact that, by design, Pinebrook is one of the most powerful tools of evangelism in our denomination.

We encourage you to view the opportunities of this tool in ways you may have never considered before. We invite you to utilize the effectiveness of this tool by making use of it. We challenge you to enhance and insure the future abilities of this tool through corporate and individual commitment of energetic prayer and financial support.

May God bless the efforts and intentions of the Bible Fellowship Church. May He find favor in our desire to serve Him while serving others. May He grant us the wisdom and fortitude that is demanded to proclaim His Holy Name within our local churches as well as our respective communities of believers and nonbelievers alike.

Due to health reasons, John Stengele, Jr., a fifteen-year member of the board, had to step aside. The Board recommended and appointed Jay Fasnacht to take John's place until the 120th Annual Conference.

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, Jay Fasnacht, Kermit K. Gehman, LeRoy O. Herb, Roger L. Reitz, Gerald Schlonecker, Hans Waldvogel
Nate Brosius, Director; J. Mark McCreary, Director of Ministries

Balance Sheet

December 31, 2002

Assets

Current Assets

Cash in Bank - Checking	\$ 11,912.73
Cash on Hand & A/R	2,704.63
Payroll Account	9,197.75
Securities - Par Value	<u>21,050.52</u>

Total Current Assets

44,865.63

Fixed Assets

Land	1,191,000.00	
Buildings - Net Depreciation	538,917.60	
Current Inventory	23,008.19	
Vehicles - Net Depreciation	<u>14,147.07</u>	
Total Fixed Assets		1,767,072.86
Total Assets		<u>\$ 1,811,938.49</u>
Liabilities and Equity		
Current Liabilities		
Accounts Payable	30,261.09	
Payroll Taxes Payable	1,001.00	
Payroll Deductions Payable	(1,143.86)	
Other Payables	113.50	
Sales Tax Payable	<u>173.45</u>	
Total Current Liabilities		30,405.18
Long Term Liabilities		
Mortgage	222,811.46	
Mortgage Principal paid	<u>(9,925.27)</u>	
Total Long Term Liability		212,886.19
Designated & Restricted Liabilities		
Deposits - All Retreats	29,507.92	
Deposits - Summer Conference	16,987.00	
Restricted for Project 98	14,409.79	
Restricted Funds	4,198.32	
Scholarship/Tip Fund	8,155.32	
Providence Fund	<u>2,710.00</u>	
Total Restricted Funds		75,968.35
Equity		
Equity at Beginning of Year	1,505,704.41	
This Year's Gain (Loss)	<u>(13,025.64)</u>	
Total Equity		1,492,678.77
Total Liabilities & Equity		<u>\$ 1,811,938.49</u>

Consolidated Statement of Income & Expenses

For the Year Ended December 31, 2002

INCOME

Summer Conferences	236,271
Retreat	747,934
Camp Site Rentals	9,958
Banquets/Meals/Breaks/Pizza	18,040
Ladies Retreat	22,812
Senior Citizens Retreat	12,602
PED Retreat	5,537
Book Store Sales	24,000
Snack Shop Sales	36,083
Vending Machine Sales	10,042
Other Sales	36,264
Land Leases & Rentals	14,150
Interest Received	17,035
Terms Taken/Damage Reimbursement	672
Gifts Received	53,999

Offerings Received	<u>21,199</u>
Total Income	1,266,518
EXPENSES	
Book Store	32,564
Snack Shop	31,168
Vending Machine	2,508
Custodial Expenses	87,199
Kitchen Expenses	277,619
Misc. Retreat Costs	4,145
Pinebrook Retreat Expenses	12,942
Banquets	2,285
Sports	764
Music/Audio Visual	4,323
Maintenance	153,877
Maintenance Supplies	12,626
Pest Control	1,430
Water Supply	773
Sewer Plant Supplies/Maintenance	10,521
Swimming Pools Expense	3,261
Electric	77,235
Gas	8,784
Oil	46,925
Vehicle Costs	18,100
Insurances	112,951
Payroll, FICA, & processing	173,835
Honoraria Paid	12,662
Gifts to Churches (RWR)	6,640
Summer Conference Program	29,889
Office Supplies & Equipment	18,056
Computer Expenses	11,495
Printing, Advertising & P/R	12,270
Telephone	16,124
Postage Stamps & Meter	14,143
Board Expenses	4,151
Benefits, Training & Educate	19,794
Sanitation Removal	9,715
Medical Supplies	379
Interest Paid	15,963
Depreciation/Principal Expand	23,473
Principal Reduction of debt	(9,925)
Real Estate Taxes	18,038
General Improvements	111
Other & Misc. Expenses	<u>4,150</u>
Total Expenses	1,282,963
Security Gain (Loss)	3,419
Gain (Loss)	(13,026)
Audited: Jay Fasnacht	
Accounts with Citizens Bank, Stroudsburg	

Report of the Board of Victory Valley Camp

*Let everything that has breath praise the Lord. Praise the Lord.
Psalms 150:6*

To God be the glory, great things He has done! Daily He deserves our praise as He blesses the ministries of the BFC and you personally. Twenty-seven campers made professions of faith and dozens of campers made commitments to follow a ministry path. There were 805 campers registered during Victory Valley's 2002 summer season. Victory Valley 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 privilege to provide Victory Valley as a dynamic ministry in the BFC as a retreat to nature and a solid Bible-based program. Our commitment to the use of God's creation and its preservation is a spiritually profitable endeavor.

Praise the Lord for continuing to answer our prayers. The year-round staff increased last spring as JoAnna Walker of the Coopersburg BFC joined VVC as the Bookkeeper/Registrar. Her love for the Lord and God-given talent is a great asset to Victory Valley. Phil Atkins has served as the Director for eighteen years. Donna Bauer has served as full-time Assistant Director for eighteen years. John Masters has just completed two years as Property Manager. JoAnna started last June and is acclimating well to her position and responsibilities. Please continue to pray for Victory Valley Camp, the Board and the Staff.

The **Victory Interested Person (VIP)** program is growing as well. Over 235 individuals and families are involved as VIP members. This program provides about 10% of our budget. The monies are used for program materials, scholarships, and general camp needs. It is a great way to invest in young 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 that continually pray for Victory Valley and financially support the camp. Church financial support

provides about 9% of our annual budget. Please remember that churches that support Victory Valley with 1% of their budget can receive a 10% discount for all their campers and groups that use the camp. IT'S YOUR CAMP!

Victory Valley Program Dates for 2003 – 2004

2003

April 4-6 . . . Father/Daughter Retreat
 April 11-13 . . . Jr. Staff Retreat
 May 3 Spring Spruce Up
 Work Day
 May 16-18 . . . Mother/Son Retreat
 May 23-25 . . . Lifeguard Course
 with CPR and First Aid
 June 8 VIP Picnic
 June 19 Teen Open House
 June 22- Aug 16 . . . Summer Camping Season
 Oct. 3-5 Mother/Daughter Retreat
 Oct. 11 Fall Fix Up Work Day
 Oct. 17-19 . . . Father/Son Retreat
 Dec. 13 VIP Banquet

2004

Jan. 16-17 . . . Sno-Valley 1
 Jan. 23-24 . . . Sno-Valley 2
 Jan.30- Feb . . . Sno-Valley 3
 Feb. 6-8 Teen Ski Retreat
 April 2-4 Jr. Staff Retreat
 April 23-25 . . . Father/Daughter Retreat
 May 1 Spring Spruce Up
 Work Day
 May 21-23 . . . Mother/Son Retreat
 May 28-30 . . . Lifeguard Course
 with CPR and First Aid

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

Financial Report Statement of Financial Position As of December 31, 2002

Assets

Current Assets

Cash on Hand	\$ 100.00	
Cash in Bank - Checking	2,110.32	
Cash in Bank - Money Market	26,294.29	
Accounts Receivable	979.50	
Marketable Securities	<u>518.55</u>	
Total Current Assets		\$ 30,002.66

Long-Term Assets

Capital Expenditures	\$ 18,714.15	
Pool	69,696.00	
Modular	60,174.10	
Fixed Assets	111,822.00	
Real Estate	399,841.00	
Victory Hall	<u>266,651.00</u>	
Total Long-Term Assets		<u>926,898.25</u>

Total Assets		<u><u>\$ 956,900.91</u></u>
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Liabilities**Current Liabilities**

Payroll Taxes Payable	\$ 2,827.89	
Total Current Liabilities		\$ 2,827.89

Long-Term Liabilities

Loan - Ambassador Bank	52,443.74	
Loan - BFC Homes, Inc.	<u>81,289.27</u>	
Total Long-Term Liabilities		<u>133,733.01</u>

Total Liabilities		\$ 136,560.90
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Net Assets

Temporarily Restricted	25,229.09	
Unrestricted Net Assets	<u>795,110.92</u>	
Total Net Assets		<u>820,340.01</u>

Total Liabilities and Net Assets		<u><u>\$956,900.91</u></u>
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Statement of Activities
For the Year ended December 31, 2002

REVENUES AND SUPPORT

VIP Contributions	\$ 38,585.60	
Campers Fees:		
Summer	164,688.20	
Winter	20,114.00	
Church Support	35,952.50	
Donations		
Capital	1,171.00	
Camper Offerings	2,923.31	
Campership Projects	964.55	
Staff Scholarships	7,637.70	
Misc Contribution	-	
Interest Income	569.16	
Dividend Income	11.36	
Program:		
Crafts	825.80	
Dry Goods	4,388.15	
Horsemanship	13,535.00	
Pictures	3,150.00	
Snack Shack	9,298.37	
Rental:		
Equipment	10,410.00	
Retreat	<u>47,590.40</u>	
Total Revenues and Support		\$ 361,815.10

Expenses for Programs

Direct Program Expenses	
Assistant Director's Salary	\$ 25,093.00
Continuing Education	227.00
Craft Supplies	199.33
Dry Goods	1,954.10
Educational Materials	3,834.20

Health Insurance	9,789.22	
Horsemanship	7,614.89	
Medical Supplies	973.88	
Payroll Taxes	4,439.92	
Pictures	2,950.34	
Recreational Supplies	13,509.37	
Salaries	32,944.38	
Snack Shack	8,085.62	
Staff Goods	914.26	
Travel	-	
Total Expenses for Direct Programs		\$ 112,529.51
Expenses for Buildings and Grounds		
Facilities Manager	\$ 19,552.00	
Cleaning Supplies	1,764.88	
Continuing Education	230.00	
Health Insurance	885.04	
Maintenance & Repairs	22,108.99	
Payroll Taxes	1,625.16	
Pool Supplies	2,406.80	
Real Estate Taxes	4,911.59	
Salaries	1,691.88	
Utilities	19,015.24	
Waste Disposal	3,469.36	
Total Expenses for Building & Grounds		77,660.94
Expenses for Food Service		
Equipment	\$ 237.00	
Food	34,796.56	
Total Expenses for Food Service		<u>35,033.56</u>
Total Expenses for Programs		<u>225,224.01</u>
Excess Revenues and Support		
Over Expenses for Programs		\$136,591.09
Expenses for General Administration		
Continuing Education	\$ 789.00	
Director's Salary	30,475.00	
Dues & Fees	1,333.84	
General Insurance	21,038.50	
Health Insurance	12,617.78	
Office Salaries	15,244.93	
Office Supplies	3,198.82	
Payroll Taxes	3,497.58	
Postage	2,924.84	
Promotion & Advertising	6,243.21	
Telephone	4,297.36	
Travel	(399.62)	
Total Expenses for General Administration		\$ 101,261.24
Expenses for Debt Service		
Interest Expense		<u>10,979.74</u>
Total Expenses for General Administration and Debt Service		<u>112,240.98</u>
Change in Net Assets		\$ 24,350.11
Net Assets, Beginning of Year		795,989.90
Net Assets, End of Year		<u><u>\$ 820,340.01</u></u>

Notes to Financial Statements
For the Year Ended December 31, 2002

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 \$418.30.

Note 4. Long Term Debt Reduction

	<u>Mortgage Payable</u> <u>Ambassador Bank</u>	<u>Note Payable</u> <u>BFC Homes, Inc</u>
2003	\$ 18,265	\$ 3,740
2004	19,871	3,991
2005	12,853	4,291
2006	-	4,596
2007	<u> .</u>	<u>4,924</u>
Total 5 year reduction on debt	<u>\$ 50,989</u>	<u>\$ 21,542</u>

The financial position of Victory Valley Camp has been reviewed by Ellis Lee Hostetter & Co., P.C. "Audit Letter" available upon request.

Report of the Board of Youth and Young Adults

The Board of Youth and Young Adults seeks to glorify God as it ministers to youth leaders, teens and young adults by promoting unity, providing training and to be a catalyst for networking. We met three times as a whole board. We have four sub-committees:

The Events Committee, which plans our major events: Sno Glo, and the Thanksgiving Rally.

The Leadership Committee, which plans the Leadership Retreat and the “Here Am I, Send Me” Retreat.

The Missions Committee, which seeks to encourage missions among our constituents.

The Young Adult Committee, which plans a Young Adults Retreat and Spring and Fall Picnics.

These sub-committees and the Board as a whole are constantly searching for ways to better serve the Bible Fellowship Church. One of the ways we are seeking to achieve this is by hiring Missy Kauffman as Administrative Assistant to the Board of Youth & Young Adults. Already, we have seen the benefits from her fine efforts.

The Board presents the following:

Legislation to revise 512-18.2

1. **Whereas**, the Board of Youth and Young Adults (BYYA) ministers to youth and young adult leaders and students in the Bible Fellowship Church (BFC), and
Whereas, the BYYA would typically be comprised of youth leaders and youth pastors, and
Whereas, youth leaders and youth pastors are not typically ordained when first coming to a church yet become ordained later thus changing their eligibility to serve on this board, and
Whereas, there is a need for stability and continuity in youth and young adult ministry in the BFC,
Whereas, this stability and continuity would be found most readily in those who have been ordained as ministers in the BFC, and
Whereas, the BYYA now have several youth pastors who are ordained ministers, therefore be it
Resolved, that the 120th Annual Conference change the composition of the BYYA to the following:
Composition
 1. The Board will be composed of five(5) ordained ministers and four(4) laypersons.

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

Class I	two ordained ministers, one layperson
Class II	two ordained ministers, one layperson
Class III	one ordained minister, two laypersons

**** Changes would be from 3 to 5 ordained ministers and from 6 to 4 laypersons, Class I one to two ordained ministers and two to one layperson, and Class II one to two ordained ministers and two to one layperson.**

2. **Whereas**, the BYYA sees the benefit of continuity on this newly elected board, and

Whereas, the BYYA has a man who was considered a layperson member but has recently been ordained and is up for election this year, and

Whereas, there are two ordained ministers who are now up for election this year, therefore be it

Resolved, that by rule of exception the above be put into effect at this Annual Conference to be voted on for second reading at the next Annual Conference.

3. **Whereas**, the classes will need to be changed to accommodate the change in the structure of the Board, and

Whereas, the BYYA has consulted with the BFC Nominating Committee, therefore be it

Resolved, that the following be approved with regard to changing the classes:

CLASS 1 (2003) be changed from one ordained minister and two laypersons to two ordained ministers and one layperson.

CLASS 2 (2004) be changed from one ordained minister and two laypersons to two ordained ministers and one layperson.

CLASS 3 (2005) will remain as one ordained minister and two layperson.

4. **Resolved**, that the election of Class 1 be implemented in 2003 and that the elections of Classes 2 and 3 be implemented at the 121st Annual Conference.

We thank those churches who have graciously added us to their budgets and request all churches to consider adding us on to their budgets.

Board of Youth & Young Adults: Clyde D. Bomgardner, Jr., Chairman; Andrew T. Crossgrove, Vice Chairman; William J. Dunn, Treasurer; John C. Vandegriff, Jr., Secretary; Sue Homsher, Ron Kohl, Dennis J. Lawrence, Charles A. Mann, Dorothy L. Ruch

Financial Report 2002

Opening Checking Balance \$ 7,787.25

INCOME CATEGORIES

Youth Missions	700	
Youth Leadership Retreat	3,009	
YA Shore Trip	1,290	
Church Contributions	1,175	
Sno Glo	91,133	
Thanksgiving Rally	<u>2,533</u>	
Total Income Categories		99,840.00

Accounts held at East Penn Bank, Emmaus, PA
Books reviewed by Pastor David Schlonecker

EXPENSE CATEGORIES

Board of Publication & Printing	325.00	
Postage	540.20	
BYYA Administration	1,300.00	
BYYA Promotions	452.00	
Youth Leadership Retreat	4,414.00	
Committee Expenses	592.17	
Miscellaneous	187.12	
Sno Glo	88,516.78	
Thanksgiving Rally	2,575.00	
Youth Adult Shore Trip	2,675.00	
Transfer to MMA	2,000.00	
Future Ministry Deposits	2,540.00	
Youth Missions	<u>700.00</u>	
Total Expense Categories		<u>106,817.27</u>
Ending Checking Balance		809.98

Opening Savings Balance 1/1/02	10,411.17	
Savings Income		
Transfer from checking	2,000.00	
Interest	<u>272.11</u>	
Ending Savings Account Balance		12,683.28
Total Assets Bd. of Youth		<u>\$ 13,493.26</u>

Report of the Historical Committee

Teenagers go through a time when appreciation for their parents fades. They wish to be left alone and fantasize about when they don't have to listen. Then, they grow up. Soon after this growth into full-fledged adulthood, appreciation for their parents is renewed. They now see the family faults but maturity allows them to see the strengths.

As we look back to our spiritual parents, similar thoughts run through our teenage minds. Our spiritual parents had little formal education. They seemed to say no to everything. Their theology focused on human initiative. They were very authoritarian. Those things don't set well with us today. But we have grown. We have moved on. Hopefully, we have matured. While we see lots of faults and issues for disagreement, we look at our parents now and appreciate what we were taught and shown.

What are some of the things we should learn and appreciate about our spiritual parents, Evangelical Mennonites / Mennonite Brethren in Christ / Bible Fellowship Church? They prayed enthusiastically and continued in prayer. They listened to God's Word intently and tried to live it. They preached the Gospel fervently and understood it would cost them. They loved each other dearly and lived as a family of God. These are good things and strong - to be remembered and followed. We can only hope to be what they were and as we stand on their shoulders, having learned from them, to become more of what they hoped to be.

The work of the Historical Committee is to remind us all that we are standing on some pretty good shoulders. In some sense, we will always be standing on the shoulders of those who went before us. When we seek to go beyond what they were, our ministry to the Lord will increase and grow in effectiveness. Our fathers would be very excited to see what is happening in the church they helped to form. We will be excited if our children, standing on our shoulders having learned from us, go even farther.

Remembering and dreaming belong together. Fathers help us remember. We stand on their shoulders. Children help us dream. They stand on our shoulders. And the cycle will start over. Our children will see our faults. Then they will see our strengths. They must remember. The work of the Historical Committee is to

remember the work of the fathers and to give the children a memory, shoulders to stand on.

The Historical Committee met twice in the past year. Several significant projects were accomplished. The list of pastoral assignments begun in 1874 has been computerized allowing us to access which pastors served in what churches and when. Now, this record is up to date and can be maintained yearly. We are rapidly moving toward having a computerized text of all of the minutes of Annual Conference beginning from the first publication in 1896 to the current Annual Conference. Our first essay contest was held to stimulate interest in research and to add to the collection of information we have available to us. A second contest has been announced. We have discarded the collection of old yearbooks which had been stored with the archives for many years. We retain seven full sets for future use.

While we continue to collect materials each year, much of our efforts are now given to the computerized preservation of our texts and pictures. Our goal is to be sure that the information of our past is preserved and available to those who wish to study it. Our work can be seen at the website, www.BFCHistory.org.

A reminder is important for all. The records of churches, boards and committees ought to be placed in the archives or they will be lost. They will be stuck in an old file cabinet to be tossed in a dumpster some cleaning day. Some do not want to part with their records but remember they will still be available to you. If they wind up in a dumpster, they will no longer be available.

Financial Report

January 1,, 2002 - December 31, 2002

Balance - January 1, 2002		\$1101.02
Receipts		
Annual Conference Allowance	\$1000.00	
Book and Video Sales	<u>305.75</u>	
Total	1305.75	<u>1305.75</u>
Balance Brought Forward		2406.77
Expenditures		
Mileage	\$151.28	
Website	504.39	
Printing	40.00	
Petty Cash	100.00	
Archive Maintenance	500.00	

Contest	25.00	
Membership	30.00	
Service Charge	<u>00.08</u>	
Total	1350.75	<u>1350.75</u>
Balance - December 31, 2003		\$1056.02

This account was reviewed by Timothy S. Cowen
Funds are located in the First Union National Bank, Brooklawn, PA

Historical Committee: Jill Davidson, Chairperson; Richard E. Taylor, Archivist, Secretary; Harold P. Shelly, Robert W. Smock, David E. Thomann, Daniel G. Ziegler.

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; James A. Beil, Steven C. Boepple, Lee E. Boyles, Carl C. Cassel, Calvin T. Reed, Ronald W. Reed, L. James Roberts, Jr., Dean A. Stortz; Robert H. Zentz.

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*.

Several committee reports had been published in the report book for annual conference which were not in compliance with the auditing requirements. However, all were brought into compliance prior to being presented to and being accepted by annual conference.

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

Report of the Beneficiary Society

*But the salvation of the righteous is of the Lord;
He is their strength in the time of trouble. Psalm 37:39*

God in His divine mercy and love has watched over our pastors and their wives and children in this past year and has allowed them to continue on in His service on this earth. There was not one death but the Society has rejoiced in the privilege of aiding two of our widowed sisters with aid grants. Approximately 45 years have passed since I became Secretary of the Beneficiary Society and it is still a joy amidst sometimes sorrow to know and be a part of this mutual aid fund as in love we care for one another in times of earthly loss.

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

Financial Report January 1, 2002 to December 31, 2002

ASSETS - January 1, 2002		\$ 174,129.48
Receipts		
Dues	\$ 3,690.00	
Administrative Budget	<u>500.00</u>	
Total Receipts		4,190.00
Investment Income		
Interest -		
Wachovia	11,133.10	
Less Accrued Interest Paid	(767.42)	
Dividends		
Wachovia	<u>171.13</u>	
Total Investment Income		<u>10,536.81</u>
		188,856.29
Expenditures		
Board Expenses	192.27	
Widow's Aid	350.00	
Death Benefits	<u>0.00</u>	
Total Expenditures		<u>542.27</u>
Total Assets - December 31, 2002		<u><u>\$ 188,314.02</u></u>
Checking and Savings Accounts		
Lebanon Val Farmers Bank - Ck		\$ 1,214.48
Wachovia - Cash & MM 1.28%		<u>18,924.16</u>
Total Checking & Savings Acct.		\$ 20,138.64

Investments - Wachovia	%	Market Value	Cost
FHLMC	6.75	\$ 999.96	1,005.00
FHR Remic	6.00	6,086.25	6,000.00
FHLMC Remic	6.50	3,006.80	3,000.00
FNMA	6.50	41,740.25	39,000.00
FNMA Remic	6.25	2,040.24	2,000.00
FHLMC	6.00	2,036.50	2,025.00
FHLMC	8.50	832.97	808.90
FNMA Remic	6.50	4,062.38	4,070.00
FHLMC Remic	6.00	13,216.26	13,195.00
FNMA Remic	6.50	5,378.74	5,454.35
FNMA Remic	6.00	2,977.50	3,041.25
FHLMC	6.50	3,035.44	3,047.25
GNMA	6.50	260.19	259.44
GE Capital Mtge Serv	7.00	1,026.11	1,000.00
RFSMI	7.00	3,075.57	3,006.00
GNMA	6.50	4,058.41	4,080.00
FHLMC Remic	7.00	1,004.20	1,007.50
FMLMC	6.50	1,004.78	1,005.00
FHLMC	6.00	4,042.31	4,000.00
FHLMC Remic	6.50	1,016.01	1,000.00
FHLMC Remic	7.00	4,020.22	4,020.00
FHLMC	6.00	9,214.51	9,120.00
FHR Remic	6.50	3,059.66	3,000.00
FHLMC	6.50	7,020.63	7,000.00
FHLMC	6.00	7,000.00	7,070.00
FHLMC Remic	6.50	6,070.89	6,000.00
FHLMC	6.00	4,082.72	4,000.00
FNMA Remic	6.00	1,990.00	2,025.00
FHLMC	6.50	1,024.25	1,015.00
FHLMC	6.50	3,069.24	3,052.50
GNMA Remic	6.50	5,018.95	5,000.00
BOAMS Bond	6.50	4,722.26	4,708.41
CWHL	7.00	1,043.16	1,043.53
FHR Remic	6.75	1,008.18	1,018.75
FHR Remic	6.00	2,018.25	2,035.00
CWHL	6.00	2,000.00	2,000.00
CWHL	6.00	6,106.93	6,045.00
AMAC	<u>6.00</u>	<u>2,000.00</u>	<u>2,017.50</u>
Total Investments		171,370.72	<u>168,175.38</u>
Total Assets - Dec. 31, 2002		<u>\$ 188,314.02</u>	

Notes

1 - Investments are listed at cost or Face Value.

2 - Anticipated income on Wachovia investments for year is \$10,829
Books reviewed by Ellis Lee Hostetter, CPA. "Audit Letter" available upon request.

Report of the Committee to Examine the Minutes of the 119th Annual Conference

The Committee is directed by the *Faith And 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 October 1992)

The following discrepancy was found between the Official Minutes and the 2002 *Yearbook*:

Official Minutes page 39, line 10: "The official corporate and denominational address"

Yearbook page 56, line 31: "The corporate and official denominational address"

During the year the Committee received the following corrections to the 2002 *Yearbook*:

Yearbook page xxiv, lines 14, 15: The phrase "they will be included" is repeated.

Yearbook page 75: There should be a line between Interest Received and Total Income.

Yearbook page 131: There are no churches listed under "Metro."

Yearbook page 145, lines 2, 3: The date "January 1, 2002" should be "January 1, 2001."

Yearbook page 165, section 1003-2.1, line 4: The word "church" should be "Church."

Yearbook page 202, line 4: The phrase "has wiped away an the filth or his sins" should be "has wiped away the filth of his sins."

Yearbook, page 216: Under Board of Pensions: "\$700 basic amount" should be "\$800 basic amount" and "\$7.00 per member" should be "\$8.00 per member."

Yearbook page 221, line 5: Under Africa Inland Mission “Miss Marion Gibbon” should be “Mrs. Marion Gibbon.”

Yearbook pages 227, 228: Oley, Paradise, Philadelphia Wissinoming, and Piscataway on page 227 are repeated on page 228.

Yearbook page 242: Under Ronald C. Mahurin. “Shenkweiler” should be “Shankweiler.”

Several other mistakes were noted which have subsequently been corrected with self-adhesive inserts. These mistakes were: page 77, BFC Board of Directors’ Administrative Budget page 229, the addresses of several Delegates the 2002 Statistical Report

Two certified copies of the 2002 *Yearbook* will be submitted by this Committee to the Bible Fellowship Church Archives after adoption of this report by Annual Conference.

Committee to Examine the Minutes of the 119th Annual Conference: Gregory A. Uhrich, Chairman; Robert S. Commerford; Ralph E. Ritter; Ralph B. Weaver.

Report of the Study Committee: Role of Women in the Church

Due to extenuating family and ministry circumstances the committee did not meet this year. We recognize that this has not helped Annual Conference do its work. We regret not completing our assignment and ask for forgiveness for the resulting delay and disappointment.

Please be assured that we will report next year to the 121st Annual Conference.

Study Committee: Role of Women in the Church: Dave DeRonde, Carl J. Fischer, Betty Herb, Doris Hoyle, J. Mark McCreary, Michael Littlejohn, James Mortland, Robert Newman, Robert A. Sloan

Report of the Committee on Examination of Minutes of Particular Churches

The Committee on Examination of Minutes of Particular Churches met on Monday, March 3rd, 2003 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 & 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, 2003

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 a *financial audit* and also a record of church members being made aware of the designation of the Pastoral Relations Committee. We would further remind each church of the need for a signed Elder's Declaration of Agreement with the *Articles of Faith* and willingness to follow the Principles of Order.**

The Committee would like to strongly 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. We thank you for your cooperation in these matters.

There were no petitions this year from the churches.

Whereas, the *Faith & Order*, § 403-3 (4) states that the Particular Church's "Financial Report(s), including evidence of annual auditing" be included in reporting to Annual Conference, and

Whereas, in many cases it is cost prohibitive, and

Whereas, most Churches do not have audits done to their financial records, and

Whereas, those Churches who do have their financial records looked at are 'reviews', therefore be it:

Resolved, that we change §403-3 (4) to read "review" instead of "audit".

Committee on the Examination of Minutes of Particular Churches, Ralph M. Soper, Chairman; Jonathan P. Tait, Secretary; William H. Bartron, Richard D. Harris, Dean A. Stortz

Report of the Ministerial Convention Committee

The annual Ministerial Convention was held on Tuesday and Wednesday, September 24 and 25, 2002 at Pinebrook Bible Conference.

The Conference theme was entitled: *Helping Hurting People*. Four sessions were held which included the following topics: "Causes of Grief and Initial Reactions," "Transitioning to the New Reality," "Rebuilding the Life to Glorify God," and "Helping Hurting Children." Each session was taught by Wally Stephenson who was assisted by his wife, Jennie Lockerbie Stephenson. These sessions were encouraging, inspirational and helpful as Wally had experienced grief first hand. Jeannie also shared a session on "Add to Your Faith" for the women while the pastors met for their business meeting.

At the business meeting, the following members were elected to serve on the 2003 committee: Charles E. Cole and Ralph E. Ritter.

The committee is constituted as follows:

<u>2002 Convention Committee</u>	<u>2003 Convention Committee</u>
---	---

Ronald C. Erb, Chairman	Ronald C. Erb, Chairman
Allan R. Vivona, Secretary	Charles E. Cole, Secretary
Harvey J. Fritz, Jr., Treasurer	Jonathon W. Arnold, Treasurer
Jonathon W. Arnold	C. Larry Bennett
C. Larry Bennett	Ralph E. Ritter
Ronald C. Mahurin, Advisor	Ronald C. Mahurin, Advisor

Length of terms are as follows: 1 year - Ronald C. Erb, Jonathon W. Arnold; 2 years - C. Larry Bennett; 3 years - Charles E. Cole, Ralph E. Ritter

The 2003 Ministerial Convention is scheduled for September 30, October 1, 2003. The theme will be *Responding to Conflict Biblically* emphasizing the importance of reconciliation. Our guest speaker will be Glen Ridenour, an attorney who will represent Peacemaker Ministries. We will be using a booklet entitled: *Responding to Conflict Biblically* from Peacemaker Ministries.

Financial Report

January 1, 2002 - December 31, 2002

Beginning Balance: January 1, 2001		\$ 1,951.79
Receipts:		
Board of Directors	500.00	
Registrations	<u>3,585.00</u>	
Total Receipts		<u>4,085.00</u>
Total		6,036.79
Expenditures		
Pinebrook Bible Conference	3,904.00	
Speakers	800.00	
Speaker's Book for the Pastors	450.00	
Printing & Postage	157.44	
Board Expenses	180.12	
Refunds	<u>70.00</u>	
Total Expenditures		<u>5,561.65</u>
Balance, December 31, 2002		475.23

Sovereign Bank Account Officially Closed and Balanced was transferred to Nazareth National Bank, Nazareth, PA.

Jonathan Arnold is the new Treasurer

Audited by Gary W. Saggio

Ministerial Convention Committee: Ronald C. Erb, Chairman; Charles E. Cole, Secretary; Jonathon W. Arnold, Treasurer; C. Larry Bennett, Ralph E. Ritter, Ronald C. Mahurin, Advisor.

Report of the Conference Pastor

We have good men called of God to provide leadership to the various agencies of the Bible Fellowship Church and to report to Annual Conference. “But,” asked one of our pastors, “who reports to Annual Conference on the state of our churches?” This same pastor insisted, “It is the Conference Pastor’s responsibility.”

It has been my privilege and joy to serve our pastors and our churches in this capacity for nearly two years. I have been humbled and blessed by the gracious reception I have received from my ministering brethren and the churches they serve.

While visiting 51 of our congregations, I have been profoundly blessed by our pastors’ messages. There is great diversity in the style and dynamics of the presentation, but all are committed to the authority of the Word of God and the proclamation of the gospel. Also evident is the diversity of the form of worship, but again, all our congregations, where 30 or 1,000, function as worshiping people of God. Praise the Lord!

Our appreciation for the connectional relationship of our churches is not only theological but also very practical as made evident by our churches’ response to the physical and financial needs of Pastor Roger Reitz. We thank the individuals and churches who have responded by sending a gift to Calvary BFC of Scranton, PA and designating it for “Pastor’s Support.” We praise the Lord for God’s sustaining grace to the Reitz family and our sister congregation.

I am constantly on the lookout for resources which could be helpful to our pastors and their congregations. Here is an outstanding source for pastors and elders to assess themselves and their ministry. This online assessment will produce a 28-page report that helps you build strong, close-knit relationships. Go to www.ministryinsights.com or contact me for further information. Ministry Insights International, Inc. also provides “Position Insights.” Hiring the right people begins with knowing what the job really requires. The Position Insights Assessment defines the requirements of the position and matches the position to the right candidate. This could be a valuable tool for search committees as well as all our church leadership.

I thank the brethren who have become part of our first Bible Fellowship Speaker Pool. Whenever you have need for a pulpit supply you may, with confidence, contact any name listed.

It continues to be a real source of wisdom and counsel to me to work closely with the Ministerial Relations Committee. These brethren have given me much needed advice and support. God is using these men in significant ways in assisting and strengthening our churches.

The Darlene J. Mahurin Fund has been used ten times during this year. The only way to maintain this source of help to our pastors and their families is through continuing contributions. Checks are to be made out to Cedar Crest Bible Fellowship Church designated D. J. Mahurin Memorial Fund.

Please accept my deepest gratitude and thanksgiving for the distinct privilege and blessing to serve the King of Kings through the Bible Fellowship Church. Again, be reminded I am available to you anytime you wish to contact me.

Conference Pastor Financial Report

January 1, 2002 - December 31, 2002

Balance, January 1, 2002		\$ 25.66
Income		
Deposits		<u>6,000.00</u>
Total Income		\$ 6,025.66
Expenses		
Phone	1,467.55	
Meals	1,662.57	
Travel	2,903.47	
Lodging	486.73	
Office Supplies	<u>120.88</u>	
Total Expenses		<u>6,641.20</u>
Balance December 31, 2002		(\$ 615.54)

Darlene J. Mahurin Memorial Fund

Opening Deposit	\$ 5,005.00	
Deposits 2002	<u>270.00</u>	
		\$ 5,275.00
Withdrawn	<u>1,850.00</u>	
Balance, December 31, 2002		3,425.00
Ten Families assisted.		

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 Bible Fellowship Church. 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.

Recommendation to Annual Conference:

Whereas, the Stewardship Council services are not being used by the denomination and

Whereas, the BFC agencies are all doing their own stewardship promotion, therefore be it,

Resolved: the Stewardship Counsel be dissolved and the monitoring of deferred gift annuities of churches and agencies be assigned to the Board of Directors.

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

Stewardship Council Organization: Gary E. Karch, Chairman; J. Mark McCreary, Vice-Chairman; Dana E. Weller, Secretary; Torry Hinkle, Treasurer.

Financial Report

January 1, 2002 - December 31, 2002

Beginning Cash Balance (12/31/00)		\$ 3,125.77
Harleysville National Bank		
Receivables	0.00	
Total Beginning Balances		\$ 3,125.77
Receipts		
Checking Account Interest	22.75	
Total Receipts		22.75
Expenses		
Advertising	280.00	
		280.00
Ending Cash Balances (12/31/02)		<u>\$ 2,868.52</u>

Report of the Strategic Planning Committee

The Strategic Planning Committee met nine times in 2002. As was reported to the last Annual Conference, we have been working with the following vision statement for the Bible Fellowship Church:

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

Leadership Summit

The statement was developed in presentations to the 119th Annual Conference in April. The Committee then worked with the Pastor, Elder, Deacon Retreat Committee of the Board of Christian Education to provide a Leadership Summit in place of the regular PED Retreat in November. At Pinebrook Bible Conference on November 1-2, members of the Strategic Planning Committee led in open discussion of the strengths, weaknesses, opportunities, and threats facing the denomination. We are grateful for the commitment of the 31 pastors and leaders from 27 Bible Fellowship Churches who took of their time to give input during this important Summit.

A report on the Leadership Summit is attached.

One Voice: BFC2004

Plans are underway for a second denomination-wide gathering on May 15-16, 2004 at Stabler Arena in Bethlehem. "One Voice" will be a two-day gathering for challenge, fellowship, worship, and praise. Our goal is to develop the Vision Statement and related objectives for presentation to the denomination at that time. We are working with the Board of Youth and Young Adults to begin the convocation with a youth-oriented concert on Saturday night and a concurrent adult banquet in a nearby facility. Sunday's gathering will begin in the early afternoon with a worship service followed by ministry for all ages on the Stabler campus. The weekend will then conclude with a worship-gathering for everyone in the Arena. Questions or ideas regarding "One Voice" may be directed to Richard Paashaas at Rpaashaas@Juno.com.

Regionalization

The regions we have established continued to meet during the past year for fellowship, prayer and ministry. Our regions report different levels of activity. Some have met for combined services while others have met for prayer and fellowship. Some have shared ministry efforts and are seeking ways to begin new churches. In some, the delegates have begun to participate. Those regions which meet regularly have found their gatherings and shared efforts to be encouraging, valuable, and contributing to the growth of the Bible Fellowship Church. All pastors and delegates are encouraged to develop the ministry of their regions according to the directives of the Faith and Order regarding regionalization (*Faith & Order*, 601).

Consolidation of Offices

Though the Board of Missions and Board of Church Extension are not currently seeking consolidation as previously discussed, a Task Force of leaders from both boards and outside counsel have determined that the provision of a denominational administrative center would be a value to both ministries and to the Bible Fellowship Church. With this in mind, the Strategic Planning Committee appointed an ad-hoc committee to consider consolidation of offices and the feasibility of provision of a denominational headquarters or administrative center. This Committee is comprised of Rev. Richard Paashaas, Richard Drosnock, Daniel Oswald, Robert Buckwalter, David Schlonecker, Michael Werley, Robert Evans, and James MacArthur. Their

mandate was to consider options for consolidation of offices for Bible Fellowship Church ministries including some or all of the following: Board of Missions, Board of Church Extension, Board of Directors, Archives, Conference Pastor, and Board of Communications and, further that they were to consider the logic of centralization, appropriate location, the best options (buy, build, lease), the experience of other denominations, cost effectiveness, and timing for the same. They have met three times and have made significant progress. Their findings will be presented to the Strategic Planning Committee in early 2003.

Denominational Communication

Since the last Annual Conference, all pastors and delegates have been included in the BFC

E-groups. The group for pastors and delegates includes 187 members. Last year 299 messages were sent via this group (bfc-AC@yahoogroups.com). This site is host to the official calendar for the Bible Fellowship Church. There are 150 pastors participating in the separate E-group for pastors alone (bfc-pastors@yahoogroups.com). On that group 147 messages were sent last year. Valuable denominational information, prayer concerns, and messages of importance are all being transmitted via this means. We believe this is the most accurate, fastest means of communication within the denomination and encourage continued use of the E-groups. For information regarding this site, please contact Roy A. Hertzog at rhertzog@enter.net. Roy has been a tremendous help in overseeing the activity of these E-groups.

The Committee has expressed to the Board of Communications its strong desire that the BFC website be upgraded and updated and that consideration be given to delegating care of the website to a capable webcarrier. They also have expressed the need for a new logo for the BFC. Both requests have been received by the Board of Communications and will be addressed.

Other Concerns

This year's action at Annual Conference will include the demise of a denominational ministry, The Stewardship Council. The Strategic Planning Committee supports this decision but cautions the fellowship of churches about the potential movement from corporate ministry toward independent congregations. We believe the uniting of the churches for corporate ministry is of great

importance and that the whole is much more than the sum of its parts. We together can accomplish much more than we can individually and separately. May the future of the Bible Fellowship Church include corporate efforts that will expand the Kingdom and carry out God's purposes in a way that we individually could never accomplish.

We appreciate the participation of our Annual Conference Chairman, William G. Schlonecker. Bill attended many of our meetings and gave valuable input in our discussions.

Strategic Planning Committee: Dana E. Weller, Chairman; Richard T. Paashauss, Secretary; Byron Barnshaw, Elliot H. Ramos, Richard E. Taylor, J. Robert Vaughn, Robert H. Zentz.

Addendum to the Report of the Strategic Planning Committee Report of the Leadership Summit held November 1-2, 2002

The Strategic Planning Committee has proposed a mission statement to guide, focus and unite the Bible Fellowship Church in its ministry. "We, the Bible Fellowship Church, seek to become an expanding fellowship of churches united to make disciples of Jesus Christ." The Committee has presented this statement but understands that formulating a mission statement is not enough. The mission statement needs to be made practical. We need to understand that statement in terms of ministry objectives; what we are to do. We need to answer in a practical way; "What is God calling the Bible Fellowship Church to do?"

To answer that question, the Strategic Planning Committee has begun a dialogue with those who serve as leaders in our church. The first phase of that dialogue was a Leadership Summit held at Pinebrook Bible Conference in November, 2002. The next phase of that dialogue will be meetings with the leaders in each of our regions and are planned to begin in the fall of 2003.

The Leadership Summit held in November was very helpful. The Strategic Planning Committee is grateful to each church and leader who came to share in the dialogue. The agenda of the summit centered in an analysis of our perceptions of our strengths, weaknesses, opportunities and threats.

What did we learn during this summit?

Strengths - Several strengths were listed: commitment to the authority of the Scriptures, emphasis on missions, elder leadership, emphasis on church planting. Most of us agree that our desire to be taught and led by the Scriptures is not only strong but a vital part of what we are and do.

Weaknesses - Our most deeply felt weaknesses are our lack of ethnic diversity, lack of evangelistic fervor, resistance to change, few opportunities for leadership development, ineffective denominational communication, and lack of denominational identity.

Threats - Our leaders believe we are threatened by such things as the constant change of our culture, our apathy and lack of commitment, the need for a denominational vision, our resistance to change and the absence of a centralized denominational structure.

Opportunities - The groups at the Leadership Summit saw significant opportunities including relevant ministry to our changing and needy culture, a growing and diverse population, telecommunications, and a sound doctrinal position giving us a unique message.

The Strategic Committee is seeking to analyze and understand what we have heard. The next step for the committee is to generate proposals for objectives and ways to implement those objectives. We must seek to identify those issues and characteristics that we believe are important in what we are and do. When the committee has finished the proposals, meetings will be established in regions to allow the input of the leaders of our churches.

The Strategic Planning Committee is grateful to all who participated in the Leadership Summit. As we prepare for further dialogue, we encourage you and the leaders of your church to join in the regional meetings when they are held.

We ask you to pray that our God will guide into greater and more effective ministry to the glory of our risen Savior.

Richard E. Taylor

Report of the Study Committee on Credentials and Multi-Staff Churches

The study committee met four times during the year to wrestle with the issues relating to multiple staffs. After due consideration the committee presents the following material:

The committee proposes that a distinction be made between "pastoral staffs" and "church staffs." "Church staff" would be an all inclusive term that would refer to any church employee. The "church staff" would be comprised of the pastoral staff as well as others. The "pastoral staff" would be comprised of only those individuals who hold or are seeking to hold credentials with the BFC. Only those individuals who are seeking or hold credentials with the BFC would be called "pastor" on the local level. If the individual does not hold credentials or is not under the care of the Ministerial Candidate Committee, that individual could be called, for example a "director" or "coordinator" but not a "pastor" or "minister." For instance, the church staff would include sexton, secretary, director of children and youth, choir director, organist, director of women's ministries, pastor etc. The pastoral staff would include, Pastor of children and youth, Pastor of music, etc. The Pastoral Staff would not include a director of youth or a choir director.

The purpose of the differentiation is to set forth clearly those who hold credentials with the BFC or who are seeking credentials with the BFC and those who do not hold credentials with the BFC nor are seeking credentials with the BFC. Individuals who are in training for, or aspire to, any pastoral position would be encouraged to come under the care of the Ministerial Candidate Committee when they sense their call to ministry.

The local church would make a decision as to whether the position that is being filled is to be filled by one who is serving in the capacity of "director" or "pastor." For one to serve as "pastor" one would have to meet the qualifications or be preparing to meet the qualifications set forth in the *Faith and Order* for a "minister" in the BFC. He would also have to be seeking or hold credentials with the BFC.

One who is a member of a church staff but not a pastoral staff would be considered a layperson. One who is a member of

a pastoral staff would not be considered a layperson even if he is not yet ordained. A woman would be eligible to serve on a church staff but be ineligible to serve on a pastoral staff.

One who serves on a pastoral staff of a BFC would not be eligible to serve as a lay delegate to Annual Conference or serve on denominational boards and committees under the category of layperson.

One who serves on a "pastoral staff" could only be eligible to serve in the category "ordained minister" on denominational boards and committees. If an individual is not yet ordained, or has not yet had his previous ordination recognized by the Bible Fellowship, he would have to wait until he is ordained or has had his previous ordination recognized before he could serve on denominational boards and committees.

The Committee recommends the following:

1. Second Reading Material: (The material in bold italics is the second reading material. The appropriate point of insertion in Article 401-1.7 is included.)

Article 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 of the congregation and shall elect the appropriate number of 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

When congregations have more than one delegate, the Board of Elders shall designate one delegate as "First Delegate" for 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 lay delegate to Annual Conference.

2. First Reading Material

Whereas, there are individuals who are not ordained or whose previous ordination has not been recognized by the BFC 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 the material in bold italics be added to the *Faith and Order*, Article 510 General Rules of Elections and Resignations:

Article 510 - General Rules of Elections and Resignations

510 - 1 Categories

(1) There are three categories of nominees for election to board, and committees. They are ministers, elders, and laypersons.

(2) ***Pastoral Staff members are not eligible to serve in the categories of elders or laypersons.***

3. **Resolved**, any person serving on a pastoral staff of the BFC and who is presently 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.

4. **Whereas**, the *Faith & Order* assumes that a church has but one pastor, and
Whereas, many of our churches have more than one pastor on its staff, and
Whereas, there is confusion when the *Faith and Order* speaks of the pastor as to whether all that is said applies to only the “Senior Pastor” or all members of the pastoral staff, and
Whereas, there is confusion when the *Faith and Order* speaks of the responsibility of the delegate when a church is without a pastor, if those responsibilities can be altered when a church has another member of the pastoral staff on the scene, and
Whereas, there is confusion as to the status of individuals who are called “pastors” in the BFC but do not have credentials with the BFC, and
Whereas, churches have other individuals in their employ who are ministering in the life of the church which are not considered pastors, therefore be it
Resolved, that the Committee to Study Credentials and Multi-Staff Churches be charged with developing legislation for “church staffs” and “pastoral staffs” to be included in the *Faith and Order*.

Committee to Study Credentials and Multi-Staff Churches;
 LeRoy S. Heller, Chairman; Calvin T. Reed, Secretary; Robert S. Commerford, L. James Roberts Jr., Ralph M. Soper, Jacob J. Susek, Jr.

Family Reunion (of sorts) at Annual Conference



Pastor Phil, Missionary Mark, and Applicant Tom Morrison

Report of the Board of Christian Education

The Board met three times in 2002 to give oversight and input to the corporate Christian education ministries of the Bible Fellowship Church. Much of their work is cared for by sub-committees. Their ministry this past year included the following:

Christian Education Training

A denomination-wide Teacher Training Conference was presented on March 9 at Calvary Bible Fellowship in Coopersburg featuring representatives of the Evangelical Training Association. Responses of those who participated were positive though attendance was limited. The 2003 seminar is scheduled for September 27 in Coopersburg.

In an effort to work with the Inter-cultural Committee to present the Biblical Principles of Living in a teachable format, the CE Training Committee has gathered lesson plans from board members as well as from pastors throughout the denomination. These lesson plans are being formatted for use by local churches. If your church has already taught some of the BPL materials, please submit your lesson plans to Wayne G. Clapier for consideration. Our goal will be to provide the denomination with a guideline for presenting and applying each of the Biblical Principles of Living for various age groups. We are seeking to have this work completed within three years.

Walk Thru the Bible Ministries

Walk Thru the Bible programs were presented by David N. Schoen to three churches in 2002. There has been a slight increase in cost for the local churches. Those interested in providing either the Old or New Testament overview to their congregations should contact David at DaveBBFC@enter.net.

Pastor, Elder, Deacon Retreat

The PED Retreat Committee worked with the Strategic Planning Committee to present a Leadership Summit on November 1-2 at Pinebrook. The Committee deferred its regular plans so that this gathering of pastors and church leaders could take place. Plans

are now underway for the 2003 Retreat on October 30 - November 1 at Pinebrook with guest, Dr. Todd Mangum.

Audio-Visual Materials

In recent years as the cost of video teaching materials has decreased, the use of the video library has decreased as well. Local churches have found excellent teaching resources to be available at reasonable costs and have purchased their own series for repeated use. Nevertheless, the resources available through the denomination are still available to any churches that have use of them. Several series have been culled from the collection but others are used repeatedly. For a current listing of materials now available, please check the BFC website at www.BFC.org.

Family Ministries

In an effort to provide encouragement and ministry resources for families in the denomination and to encourage local churches as they address needs in this area, the Family Ministries Committee has been formed. Plans are underway for a marriage enrichment seminar that will be shared regionally. Ideas for family enrichment should be forwarded to Timothy Cowen at TCowen@att.net.

Other Business

The Committee recognizes the concern for safety for our children, teens and adults in the local churches. In regard to protection from abuse, an ad-hoc committee was called together to consider guidelines for the local church that would provide a framework for trans-congregational application. A report of their findings was approved by the committee and is attached as informational for each BFC congregation. It is suggested that local churches consider the guidelines, making application for their own churches. We trust the material will be helpful.

Board of Christian Education: Richard T. Paashauss, Chairman; David N. Schoen, Vice-Chairman; Michael L. Herb, Secretary; Annette E. Kuhns, Treasurer; Judy D. Althouse, G. Wayne Clapier, Timothy S. Cowen, David W. Eisenhower, Mark S. Matson, Nancy A. Mertus, Mark L. Morrison, Jonathan P. Tait

Protecting Our Children; Protecting Our Leaders: *Guidelines for Christian Education Staff in the Local Church*

Jesus still loves the little children. Red and yellow, black and white, they are precious in His sight. How devastating it is to have even one of these little ones hurt because of an adult's sinfulness. Lifelong impact can result from even the slightest hint of abuse. Jesus said it would be better for such an offender to have a millstone hung around their neck and cast into the sea than for them to hurt one of these little ones. If He takes this impact so seriously, we should as well.

The recent records of abuse in many churches across the country, including evangelical churches, and the long-standing results of such abuse on the children, parents, perpetrators, and on the church as well are a renewed reminder of the seriousness with which we should approach the care of our children and young people. As Christians, we are called to a high standard, and as Christian leaders, we need to be above reproach in our conduct. It is vitally important for us to demonstrate integrity and trustworthiness to the people we serve.

The Board of Christian Education appointed an ad-hoc committee to develop guidelines for protection from abuse for our children and protection from allegations of abuse for our leaders. The committee met several times and gathered extensive materials on this topic. We found that some of our churches have basic guidelines while others have developed extensive policies to deal with these concerns. Each church is different. Each community is different. Each leader is different. Each child is different. No universal policies would work in these varying situations.

Nonetheless, there are some foundational principles that we believe should be universal. It is our desire that these principles and fundamental principles should be considered by each congregation and that the leaders in each church would seek to implement these guidelines for the good of the children, teens, and adults in your ministries.

1. Criminal Check and Child Abuse Clearance

Have all of your teaching staff undergo a "Child Abuse History Clearance," regardless of their length of tenure, position, or history. Obtaining such clearances helps assure parents of the safety of their children as they participate in our church ministries. This clearance

gives your staff credibility, puts all teachers and helpers on equal footing, *and* has the potential to protect your children from anyone who has a history of abuse. We suggest the cost for this expense be cared for by the local church. If this is totally impossible, seek other sources of funding (from the individual themselves, from contributions, etc.). Note that many teachers, health care workers, Little League coaches, and classroom helpers may already have clearance that can be copied and kept on file at the local church. Don't be overwhelmed by the initial immensity of this task. Instead, start with your key leaders and work your way through over a reasonable period of time until all of your staff have clearance. Only 1-2 leaders should be privy to this information and all results should be held in highest confidence. Determine in advance which criminal records would mean removal or non-participation in children's ministries, and which may not (ie. type of record, length of time since offense, prior to conversion, etc.) Local churches will want to determine how often such clearances should be repeated.

2. Develop Basic Guidelines for All Teaching Staff

Here are some reasonable, simple policies that will always help:

- a. *Screen all potential staff.* Check references, prepare a basic application form, ask important questions that will create the best environment for the staff member, other staff, and the students.
- b. *Team up Teachers.* Always have more than one teacher or helper in a room at a time. This protects students *and* staff.
- c. *No one drives alone.* When transporting children or teens, always have two adults present.
- d. *Don't send them; take them.* Children should not roam the hallways or go to the bathroom alone. They should be in groups and an adult should be available at all times.
- e. *Use experienced staff.* Regardless of how capable or interested someone new appears, give them six months to a year before placing them in positions of responsibility.
- f. *Maintain adequate information records.* Be sure to have all necessary details for each child/teen, including such things as parents names, emergency contact number, and specific health concerns.

- g. *Get written permission.* Treat off-premise activities, overnights, and late night events with special care, being sure to have written permission from parents.
- h. *Wisdom in numbers.* If inadequate supervision is available, cancel an event rather than host an activity where problems are more likely to occur.

3. Report any concerns or allegations immediately.

The tendency in a church family maybe to give the benefit of the doubt, keep issues quiet, or just bypass the appearance of a problem situation. Don't be deceived. If you have a concern, observe a questionable situation, or see someone breaking church policy, report it to your ministry leader immediately. Don't take any allegations lightly.

Many of our Churches have already developed extensive written policies related to this issue. The extent to which each church might develop such policy is in their hands, but *all* churches should have specific, understood, clear, transferable guidelines in place. Remember that our children and teens are at risk. Remember that the credibility of the Church is at risk as well. We need not be consumed by potential problems, but we must be careful stewards of the responsibilities we have been given.

4. Pray for wisdom, guidance, and protection.

The Bible Fellowship Church takes Christian education ministry seriously. By God's grace, there have been minimal issues regarding allegations of abuse. But we can not presume on His grace. We must do our part to carefully lead our staff and ministries. We must pray for His protection on our children and our staff. Taking the precautions mentioned above and providing your local church with adequate guidelines will strengthen what is already being done. Our children are worth the work. Caring for our responsibility wisely will bring glory to the God we serve.

Other Resources:

The following phone numbers and addresses are provided for your convenience: If questions arise, it is best to contact the state police in your area for complete information.

Brotherhood Mutual Insurance Company has excellent resources for churches regarding reducing the risk of abuse in the church. Call 800-876-4994

Connecticut:

State Police Bureau of Identification
 P.O. Box 2794
 Middleton, CT 06457-9294
 (860) 685-8480
 Requirements: fingerprints and form
 DPS-836C
 Cost: \$25.00 check or money order
 payable to *Commissioner of Public
 Safety*

Delaware:

Delaware State Police
 State Bureau of Identification
 P.O. Box 430
 Dover, DE 19903
 (302) 739-5880
 Requirements: fingerprints and a
 letter stating why certificate is
 necessary.
 Cost \$25.00 money order/certified
 check payable to *Delaware State
 Police*

Maryland:

CJIS
 P.O. Box 32708
 Pikesville, MD 21208-2708
 (410) 764-4501
 Requirements: Copy of photo ID and
 letter stating reason for request,
 fingerprints
 Cost: \$18.00 certified check or
 money order payable to *CJIS*

New Jersey:

Division of State Police
 Attn: CIU
 Box 7068
 West Trenton, NJ 08628-0068
 Requirements: Fingerprints, name,
 DOB, social security number, reason
 for request.
 Cost: \$25.00 USD money
 order/certified check payable to
Division of State Police –SBI

New Mexico:

Department of Public Safety
 Attn: Records
 PO Box 1628
 Santa Fe, NM 87504-1628
 Requirements: Must complete *New
 Mexico's Authorization of Release*
 form and have it notarized.
 Cost: \$7.00 USD money
 order/certified check payable to *Dept.
 of Public Safety*

New York

New York State Div. of Criminal
 Justice Services
 Criminal History Records Search
 Unit
 4 Tower Place
 Albany, NY 12203
 (518) 485-7675
 Requirements: Fingerprints, Reason
 for request, name, DOB, gender,
 race, SS#, addresses
 Cost: \$25.00 USD payable to
Division of Criminal Justice Services

Pennsylvania

Pennsylvania State Police Central
 Repository – 164
 1800 Elmerton Avenue
 Harrisburg, PA 17110-9758
 (717) 783-9973
 Requirements: *Request for Criminal
 Check* form
 Cost: \$10.00 USD money
 order/certified check payable to *The
 Commonwealth of PA*

Virginia:

Virginia State Police
 CCRE
 P.O. Box 85076
 Richmond, VA 23261-5076
 (805)674-2024
 Requirements: Fingerprints and
 Form SP-167
 Cost: \$15.00 certified check/money
 order or credit card payable to
Virginia State Police

Financial Report

Opening Checking Balance \$ 1,943.82

Income

Audio Visual	255.00	
Christian Ed Training	470.00	
Church Contributions	3,895.00	
P.E.D. Income	<u>6,390.00</u>	
Total Income		11,010.00

Expenses

Audio Visual	184.09	
Bank Charges	24.00	
Board of Publication & Printing	650.00	
Christian Ed Training	817.49	
Committee Expenses	345.20	
Family Ministries	99.96	
P.E.D. Expense	<u>6,598.18</u>	
Total Expenses		8,718.92

Ending Checking Balance \$ 4,234.90

Opening Savings Balance \$ 7,515.32

Interest income 52.93

Ending Savings Balance \$7,568.25

Total Assets Board of Christian Education \$ 11,803.15

Depository: First Union Bank, Emmaus, PA

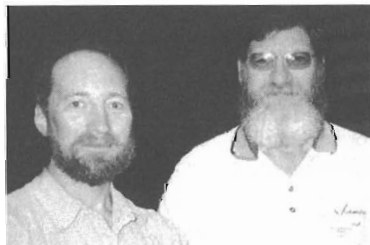
Report prepared by Annette Kuhns

Reviewed by David N. Schoen

Brothers At Annual Conference



Pastors Dave & Dan Allen



Delegates Larry & Bruce Kellerman

Report of the Study Committee: Secret Societies

The Secret Societies Studies Committee continued its work based on concerns expressed by the 119th Annual Conference with the previous report. The Committee reexamined the issues raised by the existing “Standard on Secret Oath-Bound Societies”. We sought input from concerned members of Annual Conference. A representative also met with the Inter-Cultural Ministries Study Committee concerning proposed changes to particular Biblical Principles For Living. Those changes will be reflected in their report.

Clearly the existing Standard (Article 112) has been viewed by the BFC as addressing primarily the matter of Freemasonry. The Committee believes that membership in Freemasonry is not consistent with a commitment to Jesus Christ or to the Christian life. The issues are well documented in the BFC study pamphlet titled, “Secret Societies”. However, Article 112 does not specifically name the Freemasons. It was this article’s problems which we addressed.

We maintain that it is difficult and perhaps impossible to write a prohibition that only prohibits certain groups. There are thousands of organizations, many of which require some form of oath or affirmation; are all of them included in the prohibition? Are all oaths or affirmations wrong? Which are and which are not prohibited? Who determines which organizations are prohibited? For instance, are fraternities included under the present prohibition? In addition, the present article on Secret Societies raises questions. Is secrecy always wrong? It seems to us that the biblical basis for the present article prohibiting secrecy is insufficient. The only thing we are agreed on is that the Masons are included. This is the problem of using general language to prohibit a specific instance. A large net will catch more than one kind of fish!

For the following reasons, the Committee believes that the best way to deal with the issues raised both in the booklet, *Secret Societies* and in Article 112 is through the formation of a new “Declaration on Particular Issues” rather than through a BPL or specific membership rules:

1. It seems that the only way to write a prohibition which would prohibit the Masons and not unintentionally prohibit other organizations would be to specifically mention Freemasonry in the prohibition. This the committee does not feel is appropriate in a document intended to give transcultural biblical guidelines.

2. Any general prohibition would not include every objectionable organization. There are many organizations which are not covered by the present article which are clearly unbiblical. To target separate prohibitions for all other organizations we feel are inconsistent with a Christian lifestyle would be to lose ground made by the whole BPL project.

3. There may be some very unusual instances where the leadership of a particular church may choose to allow an individual who has not yet removed himself from membership in Freemasonry to become a BFC member. Although we believe this would be most exceptional, we prefer to give the church biblical guidance and leave the final decision to the leaders of the particular church.

Important issues are raised by Article 112; included in which are the matters of oaths, affiliations, secrecy, and the proper exercise of eldership in the local church. Most important for the proposed "Declaration" is the matter of a believer's affiliations with organizations or societies other than the church. We want to be on record that there are organizations or societies whose beliefs and practices are problematic for, if not completely contrary to, the preeminence of Christ in our lives. Such groups may require the swearing of an improper oath; an allegiance higher than our allegiance to Christ; commitment to beliefs which are contrary to the teachings of Scripture; or even practices which are wrongful according to biblical standards.

Secondly, there is the matter of the oaths themselves and of proper speech for the Christian. We agree with the booklet, *Secret Societies*, and with Article 112 that the Scriptures "admonish against oaths". The Bible also includes clear teaching by principle and practice that there is a proper exercise of oaths. The proper use of oaths is discussed in detail by the *Westminster Confession* (chapter 24). However, the teaching of Christ plainly warns the

believer that oaths can be improper. Among the improper uses of oaths is swearing contrary to our allegiance to Christ or avowals that are not according to truth.

Secrecy is a complicated concern which the committee did not feel it necessary for us to resolve. Nevertheless, we were agreed that the secrecy that is characteristic of questionable affiliations cannot promote godly living or witness. Secrecy which is a cover for erroneous or illicit teaching and practice can have no place in the life of the Christian. How could we ever justify the hidden intake of poisonous beliefs for our spiritual health, or covert practices destructive to the testimony of saving truth?

Finally, we want to affirm the ongoing teaching ministry of elders and pastors in evaluating, rebuking, and encouraging all who enter into membership in our churches. There are a multitude of issues (only one of which is membership in Freemasonry) which impact whether a person is accepted into membership in the church. The way to deal with these many issues is not through writing a multitude of rules but through the proper application of biblical principle by godly leaders. This is a more difficult path and requires greater maturity by the leaders, but we believe that it is the better way.

Furthermore, let us note again that the Annual Conference has always allowed Particular Churches to create specific rules which govern their local congregations. These rules may always be more restrictive than those of Annual Conference but not less.

The committee presents the following resolution:

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, is not appropriate for formulation as a separate BPL, and

Whereas, it seems most appropriate to deal with the legitimate concerns raised in the present Article 112 with the adoption of a new Declaration on Particular Issues, entitled, “Affiliations”, therefore, be it

Resolved, that the 120th Annual Conference approve for First Reading, Declaration on Particular Issues: “Affiliations”.

Proposed Declaration:

Article 1005 - Affiliations

1005-1. It is highly inconsistent and anti-Scriptural for Christians to be members of organizations or societies that bind their members with oaths or affirmations that require involvement in practices or with philosophies which are contrary to our allegiance to Christ. We urge believers to refrain from joining any such organization or society. In addition, believers must look with grave concern upon organizations or societies which require secrecy for their basic tenets and practices.

1005-2. The Scriptures teach about both proper and improper taking of oaths.¹ While oaths are not forbidden, the kind of oaths taken by members of such associations are clearly against the teaching of Christ.² The secrecy and higher allegiance required by such associations are not in keeping with the believers' call to be light-bearers in the world. This violate Christ's example of openness that rejects secret hidden agendas.³

1005-3. Often, being a member of such an organization or society violates the commands of the Scriptures not to be yoked together with unbelievers⁴ nor to have fellowship with the unfruitful works of darkness.⁵ Of supreme importance is that membership in any organization or society must not supercede our relationship with fellow believers⁶ and must not violate our allegiance to Christ.⁷ We cannot serve God and another master.⁸

1005-4. Therefore, elders are encouraged to consider most seriously the affiliations maintained by persons who are seeking membership or hold membership in a BFC, giving godly counsel whenever necessary. Elders may choose to withhold membership or exercise church discipline in certain circumstances based on an individual's affiliations.⁹

¹ Lev. 19:12; Num. 5:19-21; 2 Cor. 5:11,12
1:23 Heb. 6:13-16

² Mat. 5:34-37; Jam. 5:12

³ John 3:21; Matt 5:14; John 18:20

⁴ 2 Cor. 6:14

⁵ Eph. 5:11,12

⁶ John 17:21

⁷ Matt. 10:37

⁸ Matt. 6:24

⁹ Lev. 20:26; 2 Cor. 6:17; 1 Pet. 1:16

Secret Society Study Committee: Ralph E. Ritter, Chairman; Richard D. Harris, Secretary; Jonathon W. Arnold; Dennis M. Cahill; Jonathan P. Tait.

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Gehret *Associates*

Insurance/Tax Consultants

210 N. State St., Ephrata, PA 17522
717.733.1673 800.738.1673
Fax: 717.733.1056

Gehret Associates, the sponsoring agency for the partnership group of BFC Churches insured by Brotherhood Mutual Insurance Co, continues to give back to the denomination. This comes 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 \$34,000 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

2003 Statistical Report

Pastor's Activities

Church	Pastor	Ord	Prob.	Elders	Deac	P. Visits	Other Vis.	Bapt.	Child. Ded.	Wed.	Fun.
Allentown, CC	Boone	7	1	12	14	204	2,682	10	12	6	5
Bethlehem	Cooper	7	1	11	10		465	16	6	6	5
Blandon	Fischer	1	0	8	7	443	1,152	3	2	1	9
Brooklyn, NY	Ritter	1	0	2	0	225	0	0	0	0	2
Clinton Crns. NY	Clark	1	1	2	2	62	40	4	0	1	1
Camden, DE	Dotts	2	0	7	1	150	34	0	0	0	1
Coopersburg		5	0	9	9		696	15	10	3	7
Denville, NJ	Harris	1	0	3	0	400	0	5	0	1	4
Emmaus	Schoen/Soper	7	0	17	12	782	466	16	4	2	2
Ephrata	Allen	2	0	7	5	262	300	12	13	2	4
Finesville, NJ	Widger	3	0	2	1	150	0	0	0	3	1
Fleetwood	Brush	1	0	4	4	127	0	7	2	1	2
Graterford		1	0	7	8	275	50	6	4	2	3
Harleysville		2	0	5	5	0	55	11	2	6	0
Harrisburg	Spackman	1	1	5	5	320	20	0	0	1	2
Hatfield	Wells	1	1	7	11	151	0	12	2	0	2
Holmes, NY		0	0	3	2	74	0	3	0	0	7
Howell, NJ	North	0	0	3	0	0	0	0	0	0	0
Keyport, NJ	Vandegriff										
Kutztown	Vivona	2	0	3	3	274	0	1	0	1	1
Lancaster	DATHomann	6	0	11	9	127	400	19	3	6	3
Lebanon	Reed	3	0	12	7	427	1,232	7	6	2	2
Lehighton	Johnson	0	1	4	5	47	0	0	2	0	2
Maple Glen	Prontricki	2	0	1	2	200	0	0	1	0	1
Mt. Carmel		1	0	5	0	250	0	7	1	0	2
Mt. Pocono	Erb	2	0	4	4	227	0	17	4	0	4
Nazareth	Arnold	5	0	8	9	316	0	24	0	1	2
Newark, DE	Schlonecker	2	0	9	9	185	301	11	5	6	3
Oley	Simpson	1	1	5	9			12	1	0	4
Paradise	M. Morrison	1	0	4	5	120	0	1	6	2	2
Philadelphia	Clapier	1	0	2	1	467	0	1	0	1	1
Piscataway, NJ	Cahill/Ravis	2	0	5	3	190	129	11	10	0	1
Poughquag, NY	Wickstead	1	0	2	1	98	0	3	0	4	4
Quakertown		2	0	7	9	0	447	7	1	1	2
Reading	Grossman	3	0	10	11	295	179	16	12	4	5
Red Hill	Tannous	1	1	4	6	30	182	5	2	3	0
Royersford	Susek	1	0	9	8	200	0	4	5	0	3
Scranton	Reitz	3	0	3	2	861	0	0	1	3	2
Shamokin	Commerford	3	0	9	0	149	0	0	0	0	3
Sinking Spring	Sloan	2	0	11	15	75	250	39	16	4	4
Spring City	Clineff	1	1	4	5	99	0	0	0	3	5
Stroudsburg	Stover	2	1	8	6	296	0	16	2	0	1
Sunbury	Coile	2	0	8	9	538	100	1	2	2	10
Terre Hill	Kirkpatrick	1	1	4	4	120	0	4	0	1	1
Toms River, NJ	Stortz	1	0	2	2	353	0	3	0	0	2
Wallingford	Taylor	4	0	10	10	287	272	5	4	0	3
Walnutport	Tait	3	0	5	1	99	0	8	1	0	2
Whitehall	Smith	1	1	3	3	132	42	6	3	4	7
York	Keeler	2	0	11	8	251	85	9	0	3	5
Zionsville	Bennett	0	1	5	0	170	0	0	0	1	0
TOTALS		104	13	302	262	10,508	9,579	357	145	87	144
Allentown, L.	Ramos										
Chesapeake, VA	Dowling	1	0	3	0	408	0	1	0	1	2
Hellertown	Mann	0	1	5	0	123	0	0	0	0	0
Las Cruces, NM	Becker	0	0	0	0	495	0	10	1	0	1
Newark, NJ	Baker	1	0	0	0	362	0	2	0	0	2
Thompson, CT	Spinney	1	0	0	0	150	0	7	0	1	1
TOTALS		3	1	8	0	1,538	0	20	1	2	6
GRAND TOTALS		107	14	310	262	12,046	9,579	377	146	89	150

Membership

Church	Rec'd	Tran f. BFC	Tran O	Incr.	Died	W/D	Dropped	Tran to Bfc	Tran O	Decr.	Net Inc.	Net Decr.	Member
Allentown, CC	29	4	0	33	4	0	0	2	1	7	26		61
Bethlehem	26	2	2	30	7	0	0	2	1	10	20		34
Blandon	7	0	0	7	1	0	14	3	4	22		15	14
Brooklyn, NY	0	1	0	1	1	0	0	0	0	1			1
Clinton Crns. NY	0	0	0	0	1	0	0	0	0	1		1	2
Camden, DE	2	0	0	2	1	0	0	0	0	1	1		3
Coopersburg	21	0	7	28	3	2	1	0	2	8	20		26
Denville, NJ	8	0	0	8	2	3	4	0	0	9		1	2
Emmaus	11	2	0	13	2	3	7	0	0	12	1		33
Ephrata	6	1	5	12	3	6	0	0	0	9	3		20
Finesville, NJ	0	0	0	0	1	0	0	1	0	2		2	3
Fleetwood	11	0	0	11	2	0	0	0	0	2	9		10
Graterford	0	0	2	2	0	0	24	0	0	24		22	11
Harleysville	12	0	11	23	0	2	0	1	2	5	18		20
Harrisburg	10	0	0	10	1	0	2	0	0	3	7		12
Hatfield	10	4	0	14	1	0	4	0	0	5	9		12
Holmes, NY	2	0	0	2	0	0	0	2	0	2			5
Howell, NJ	0	0	0	0	0	15	5	0	0	20		20	2
Keypoint, NJ													2
Kutztown	1	0	0	1	0	0	0	0	0	0	1		3
Lancaster	17	2	0	19	3	7	8	0	0	18	1		31
Lebanon	2	0	0	2	0	3	0	0	0	3		1	19
Lehighon	2	0	0	2	1	0	45	2	1	49		47	6
Maple Glen	0	0	0	0	0	0	0	0	0	0			3
Mt Carmel	4	0	0	4	0	0	0	0	0	0	4		10
Mt. Pocono	26	0	0	26	0	0	9	0	0	9	17		12
Nazareth	15	0	0	15	2	22	12	2	8	46		31	19
Newark, DE	22	0	0	22	0	0	0	0	0	0	22		20
Oley	15	0	7	22	1	0	0	0	0	1	21		21
Paradise	10	0	0	10	1	2	0	2	0	5	5		11
Philadelphia	1	0	0	1	0	0	0	2	0	2		1	6
Piscataway, NJ	12	0	0	12	1	8	0	0	0	9	3		12
Poughquag, NY	3	0	0	3	0	0	2	0	0	2	1		2
Quakertown	6	2	0	8	2	3	5	3	0	13		5	21
Reading	18	2	0	20	4	0	2	2	0	8	12		38
Red Hill	11	2	0	13	0	0	0	0	0	0	13		12
Royersford	12	0	0	12	0	0	0	0	0	0	12		11
Scranton	0	0	0	0	0	0	0	0	0	0			2
Shamokin	0	2	0	2	1	0	14	0	1	16		14	8
Sinking Spring	26	0	0	26	2	0	2	0	0	4	22		42
Spring City	0	0	0	0	5	1	0	0	0	6		6	9
Stroudsburg	7	0	1	8	0	0	3	2	0	5	3		15
Sunbury	10	0	0	10	6	0	0	0	4	10			28
Terre Hill	4	0	0	4	1	0	0	0	0	1	3		5
Toms River, NJ	6	0	0	6	0	0	1	0	0	1	5		2
Wallingford	10	0	0	10	3	0	1	0	1	5	5		20
Walnutport	6	0	0	6	1	0	0	0	0	1	5		5
Whitehall	0	0	3	1	1	0	0	0	2	1			8
York	12	0	0	12	3	2	0	0	1	6	6		14
Zionsville	0	0	0	0	1	0	0	3	0	4		4	5
TOTALS	413	24	38	473	69	79	165	29	28	368	275	170	7,17
Allentown, L													2
Chesapeake, VA	0	0	0	0	0	1	0	0	0	0	0	0	0
Hellertown	0	0	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	0	0
Newark, NJ	3	0	0	3	1	0	0	0	0	1	2		6
Thompson, CT	4	0	1	5	1	0	0	0	0	1	4		3
TOTALS	7	0	1	8	2	1	0	0	0	2	6	0	13
GRAND TOTALS	420	24	39	481	71	80	165	29	28	370	281	170	7,30

Enrollment/Attendance/Property/Offerings

Church	SS. Roll	SS	AM	PM	Chs	Par.	T Income	T. Offerings
Allentown, CC	888	535	698	265	1	0	1,162,070	962,801
Bethlehem		237	440		1	1	819,539	702,541
Blandon	150	121	200	50	1	0	263,076	262,779
Brooklyn, NY	18	16	32		0	1	63,955	31,650
Clinton Crns. NY		45	51		1	0	126,450	76,450
Camden, DE	41	24	34	21	1	0	60,142	51,569
Coopersburg	257	234	389	95	2	1	575,238	536,471
Denville, NJ	40	25	50		1	1	58,393	58,393
Emmaus		358	480	140	6	0	661,685	642,738
Ephrata	270	202	359	124	1	0	494,011	492,833
Finesville, NJ	53	37	57		1	1	86,548	86,472
Fleetwood	98	97	151	48	1	1	181,851	181,851
Graterford	144	108	136	40	1	2	230,610	222,778
Harleysville	327	170	265		1	2	407,946	407,904
Harrisburg	122	90	160		1	1	212,885	196,493
Hatfield		91	136	50	1	3	349,580	339,025
Holmes, NY	45	40	70	20	0	1	65,933	65,933
Howell, NJ		0	35		1	1	77,177	62,677
Keyport, NJ								
Kutztown	40	37	61	15	1	1	88,320	87,694
Lancaster		194	254		0	0	671,605	661,186
Lebanon	399	285	298	207	1	1	419,051	413,329
Lehighton	80	49	69	60	3	1	68,778	60,172
Maple Glen	45	35	53		1	0	106,281	84,639
Mt. Carmel	90	80	75	40	1	1	92,435	92,435
Mt. Pocono		92	197		1	0	279,707	278,871
Nazareth	252	150	167	78	1	2	302,167	226,623
Newark, DE		251	518	76	1	0	660,690	626,730
Oley		228	390		2	1	602,916	588,974
Paradise		81	118	52	2	0	144,005	142,976
Philadelphia	46	38	58		1	0	47,500	47,500
Piscataway, NJ		103	263		0	0	353,595	353,595
Poughquag, NY	46	35	56		1	1	87,203	76,066
Quakertown	253	175	238	69	1	1	339,230	338,394
Reading	400	243	332	126	1	1	537,084	458,682
Red Hill	156	96	170		1	0	171,680	191,600
Royersford	150	120	234		4	2	289,661	239,051
Scranton	32	28	32		1	1	32,966	31,871
Shamokin	164	110	187	83	3	1	151,213	137,070
Sinking Spring		386	739		1	0	1,148,536	1,147,592
Spring City	65	65	91	23	1	1	93,472	93,472
Stroudsburg		128	218	81	1	1	356,439	321,678
Sunbury	200	156	262	149	1	1	436,478	349,151
Terre Hill	64	50	64	38	1	1	131,364	106,005
Toms River, NJ			36	21	1	1	81,016	70,016
Wallingford		173	285		1	2	457,549	429,028
Walnutport	23	18	55	15	1	1	87,137	72,447
Whitehall	87	62	134	40	1	0	121,148	121,148
York	151	107	150	41	2	0	210,580	210,580
Zionsville	32	26	51	19	2	1	81,688	79,912
TOTALS	5,228	6,029	9,598	2,086	62	39	14,548,583	13,519,845
Allentown, L.								
Chesapeake, VA			12		0	0	14,239	14,239
Hellertown		0	35	0	0	0	24,444	19,944
Las Cruces, NM		0	34	0	0	0	23,198	22,232
Newark, NJ	68	53	77	13	1	0	116,754	116,515
Thompson, CT	55	33	61		1	0	62,847	53,847
TOTALS	123	86	219	13	2	0	241,482	226,777
GRAND TOTALS	5,361	6,115	9,817	2,099	64	39	14,790,065	13,746,622

Conference Disbursements

Church	Ad. Bud.	Missions	Ch. Ext.	Home	PJC	Ch. Ed.	V. Valley	PBC	T. Conf. Disb.
Allentown, CC	5,500	181,566	12,000	3,000	0	0	2,700	1,500	206,266
Bethlehem	1,950	60,175	5,860	3,660	0	0	1,580	1,780	75,005
Blandon	1,500	41,100	1,826	400	0	100	1,200	1,250	47,376
Brooklyn, NY	25	0	0	0	0	0	300	0	325
Clinton Cms. NY	100	2,848	100	0	0	0	0	150	3,198
Camden, DE	0	2,028	2,680	0	0	0	0	0	4,708
Coopersburg	5,265	40,913	24,860	700	0	250	1,800	1,500	75,288
Denville, NJ	175	1,430	400	0	0	0	0	0	2,005
Emmaus	7,010	77,571	17,300	1,500	0	100	6,480	800	110,761
Ephrata	4,485	54,944	1,700	150	0	200	250	150	61,879
Finesville, NJ	650	15,300	700	0	0	100	0	0	16,750
Fleetwood	550	20,691	500	500	0	0	1,200	100	23,541
Graterford	2,160	25,710	8,750	600	0	125	1,800	300	39,445
Harleysville	3,560	39,478	18,825	1,000	0	500	1,000	1,000	65,363
Harrisburg	3,220	25,233	2,500	475	0	125	475	375	32,403
Hatfield	3,500	19,294	9,400	500	0	300	1,000	1,000	34,994
Holmes, NY	500	2,991	500	250	0	300	200	100	4,841
Howell, NJ	750	3,250	0	0	520	0	250	0	4,770
Keyport, NJ		924	0	0					924
Kutztown	1,000	19,791	3,303	500	903	50	500	500	26,547
Lancaster	5,500	79,470	3,400	1,500	0	150	600	700	91,320
Lebanon	2,175	45,590	6,915	500	0	100	4,130	200	59,610
Lehighton	560	6,400	500	0	840	0	0	100	8,400
Maple Glen	500	20,803	2,000	0	0	50	0	0	23,353
Mt. Carmel	1,260	23,469	100	0	0	0	50	50	24,929
Mt. Pocono	1,400	37,762	7,600	0	0	300	1,200	0	48,262
Nazareth	2,600	27,652	9,890	1,500	0	50	400	750	42,842
Newark, DE	1,070	26,106	9,751	400	0	300	2,400	600	40,627
Oley	3,650	102,068	5,241	0	0	100	1,000	0	112,059
Paradise	1,020	26,312	2,396	100	0	0	300	300	30,428
Philadelphia	650	273	0	0	49	0	0	0	972
Piscataway, NJ	800	20,701	3,600	225	1,134	225	225	225	27,135
Poughquag, NY	1,020	3,495	2,400	100	0	100	200	100	7,415
Quakertown	5,000	45,790	15,000	100	0	100	1,300	850	68,140
Reading	2,000	102,397	10,500	250	3,934	200	2,000	500	121,781
Red Hill	400	8,500	4,325	0	0	0	0	0	13,225
Royersford	1,500	24,499	1,500	200	0	100	200	200	28,199
Scranton	0	845	25	0	0	0	0	0	870
Shamokin	200	6,859	0	100	0	0	100	200	7,459
Sinking Spring	3,000	76,564	22,892	750	0	50	552	1,000	104,808
Spring City	700	15,745	1,666	0	0	0	100	100	18,311
Stroudsburg	2,500	53,196	7,000	250	0	50	300	300	63,596
Sunbury	2,750	41,264	6,500	200	0	200	200	2,000	53,114
Terre Hill	520	14,440	1,300	50	0	50	50	50	16,460
Toms River, NJ	475	5,275	2,438	0	0	0	0	0	8,188
Wallingford	4,500	47,846	11,500	300	0	100	250	300	64,796
Walnutport	100	600	400	0	0	0	500	0	1,600
Whitehall	175	10,597	1,850	1,100	0	100	225	200	14,247
York	2,000	24,766	7,650	0	0	0	0	0	34,416
Zionsville	500	4,219	900	500	0	50	800	500	7,469
TOTALS	90,425	1,538,740	260,443	21,360	7,380	4,525	37,817	19,730	1,980,420
Allentown, L.		3,723	5,700						9,423
Chesapeake, VA		500	2,779	0	0	0	0	0	3,279
Hellertown	0	0	0	0	0	0	0	0	0
Las Cruces, NM	0	0	300	0	0	0	0	0	300
Newark, NJ	1,150	1,079	800	200	0	0	0	0	3,229
Thompson, CT	200	1,400	300	0	0	0	0	0	1,900
TOTALS	1,350	6,702	9,879	200	0	0	0	0	18,131
GRAND TOTALS	91,775	1,545,442	270,322	21,560	7,380	4,525	37,817	19,730	1,998,551

Local Disbursements

Church	Min. Salary	Min. Bene	Par. Allow	Insurance	Assis. Sal.	Assis. Bene	Christ. Ed
Allentown, CC	33,000	5,900	25,000	32,917	196,553	21,128	24,935
Bethlehem	43,000	5,636	1,934	22,414	111,468	11,652	19,427
Blandon	31,278	9,594	18,000	12,555	22,415	10,863	8,724
Brooklyn, NY	24,552	1,345	0	0	0	0	0
Clinton Crns. NY	12,000	920	12,000	7,500	0	9,600	700
Camden, DE	0	1,420	0	6,972	11,825	3,440	1,128
Coopersburg	0	0	0	16,642	64,004	45,012	19,208
Denville, NJ	26,500	3,700	4,500	4,704	0	0	463
Emmaus	67,907	24,805	15,806	26,165	52,133	13,010	42,658
Ephrata	25,870	14,833	20,150	17,873	41,842	19,928	41,590
Finesville, NJ	26,800	4,590	2,200	2,784	0	0	1,952
Fleetwood	30,812	0	0	9,858	11,100	0	15,200
Graterford	7,400	9,931	15,600	12,168	15,576	0	7,236
Harleysville	27,172	9,757	11,000	25,830	46,460	14,490	17,361
Harrisburg	39,770	3,015	0	18,252	14,882	148	11,314
Hatfield	40,266	4,600	0	17,740	25,740	1,500	16,142
Holmes, NY	11,875	5,811	9,600	5,322	0	0	1,701
Howell, NJ	12,837	3,590	3,000	6,495	0	0	3,406
Keyport, NJ							
Kutztown	26,055	3,362	9,967	9,059	0	0	1,101
Lancaster	50,036	495	14,400	14,952	48,872	15,209	11,934
Lebanon	39,518	13,574	18,000	18,823	20,014	6,475	22,405
Lehighton	5,325	4,889	0	1,432	0	0	5,415
Maple Glen	28,350	0	12,500	11,958	0	0	1,890
Mt. Carmel	29,500	15,210	0	0	0	0	0
Mt. Pocono	30,833	5,759	15,000	12,370	12,875	17,000	12,165
Nazareth	32,315	13,890	6,000	15,400	23,070	19,270	16,775
Newark, DE	36,500	26,166	24,000	28,890	64,956	71,161	30,029
Oley	38,686	1,200	23,000	41,327	52,550	4,350	12,357
Paradise	21,133	3,194	14,500	7,928	0	0	6,708
Philadelphia	17,295	2,189	12,000	0	0	0	1,526
Piscataway, NJ	105,923	13,278	0	19,572	0	0	2,315
Poughquag, NY	21,000	7,536	0	9,849	0	0	4,621
Quakertown	34,805	0	0	19,586	67,700	0	13,550
Reading	25,300	15,640	21,600	20,789	41,090	26,820	26,907
Red Hill	47,371	14,422	0	24,790	30,306	9,991	6,100
Royersford	28,756	7,800	16,700	12,200	19,000	1,000	12,825
Scranton	22,521	3,997	0	9,949	0	0	1,862
Shamokin	10,217	2,600	1,510	616	0	0	2,152
Sinking Spring	36,871	15,588	24,000	24,677	38,239	11,934	37,335
Spring City	25,908	0	0	2,855	0	0	2,447
Stroudsburg	30,550	11,980	13,471	9,668	7,120	0	15,737
Sunbury	37,680	6,157	0	16,241	28,300	4,204	18,694
Terre Hill	25,066	1,054	0	4,611	0	0	2,652
Toms River, NJ	15,000	5,434	0	0	0	0	98
Wallingford	46,410	1,050	0	18,284	44,590	1,300	6,687
Walnutport	24,750	2,760	442	9,789	5,140	1,070	950
Whitehall	21,450	2,500	11,000	4,120	8,000	11,700	2,500
York	18,656	14,374	22,000	15,962	16,218	7,100	6,940
Zionsville	20,672	7,266	0	9,346	0	0	3,206
TOTALS	1,415,491	332,611	398,880	641,234	1,142,038	359,355	523,028
Allentown, L							
Chesapeake, VA	2,480	0	0	0	0	0	486
Hellertown	21,000	0	16,000	8,639	0	0	0
Las Cruces, NM	0	0	0	0	0	0	0
Newark, NJ	8,008	0	6,600	9,418	0	0	2,202
Thompson, CT	0	1,151	10,404	0	0	0	2,125
TOTALS	31,488	1,151	33,004	18,057	0	0	4,813
GRAND TOTALS	1,446,979	333,762	431,884	659,291	1,142,038	359,355	527,841

Local Disbursements Continued/Totals

Church	Debt Ser.	Benevolence	O. Missions	WMS	Conf. Del.	General Disb.	T. Gen. Disb.	Total Disb.
Allentown, CC	301,060	9,420	51,365	1,044	0	273,878	976,200	1,182,466
Bethlehem	0	8,239	58,064	1,275	250	366,037	649,396	724,400
Blandon	61,734	1,439	0	0	300	37,154	214,056	261,432
Brooklyn, NY	12,173	360	4,738	0	0	19,510	62,678	63,003
Clinton Crns. NY	68,333	300	4,040	0	0	2,850	118,243	121,441
Camden, DE	0	601	3,442	0	0	18,499	47,327	52,035
Coopersburg	41,813	6,529	24,143	1,585	400	284,121	503,457	578,745
Denville, NJ	0	0	0	444	0	0	40,311	42,316
Emmaus	67,022	2,929	9,930	2,507	0	202,519	527,191	637,952
Ephrata	66,914	8,462	6,685	0	400	152,876	417,423	479,302
Finesville, NJ	13,901	5,209	955	0	0	15,582	73,973	90,723
Fleetwood	0	0	6,218	0	200	77,992	151,380	174,921
Graterford	9,918	1,380	3,170	0	300	149,337	232,016	271,461
Harleysville	50,662	18,187	17,845	2,500	350	75,657	317,271	382,634
Harrisburg	3,600	465	1,683	1,153	300	93,130	187,712	220,115
Hatfield	0	9,812	42,404	0	0	106,703	264,907	299,901
Holmes, NY	13,469	395	4,854	0	0	24,955	77,982	82,823
Howell, NJ	8,700	1,980	2,750	0	0	27,181	69,939	74,709
Keyport, NJ							0	924
Kutztown	0	750	2,536	0	0	19,821	72,651	99,198
Lancaster	642	3,843	38,767	0	360	360,033	559,543	650,863
Lebanon	92,972	3,817	8,639	0	450	159,762	404,449	464,059
Lehighton	13,654	808	4,964	5,902	0	24,428	66,817	75,217
Maple Glen	0	1,080	10,600	0	80	16,993	83,451	106,804
Mt. Carmel	7,854	421	11,785	0	0	13,874	78,644	103,573
Mt. Pocono	0	2,385	20,389	0	100	125,806	254,682	302,944
Nazareth	28,984	1,000	49,725	0	325	47,590	254,344	297,186
Newark, DE	71,988	12,060	61,705	179	0	149,571	577,205	617,832
Oley	3,000	12,000	33,103	0	0	180,287	401,860	513,919
Paradise	0	4,401	7,946	0	300	57,878	123,988	154,416
Philadelphia	0	1,500	1,869	0	0	9,125	45,504	46,476
Piscataway, NJ	0	8,997	7,456	0	235	143,662	301,438	328,573
Poughquag, NY	565	4,279	1,819	0	0	29,683	79,352	86,767
Quakertown	0	5,732	15,990	1,000	0	190,720	349,083	417,223
Reading	0	674	36,173	1,769	350	225,008	442,120	563,901
Red Hill	0	5,000	13,480	0	0	40,140	191,800	204,825
Royersford	0	2,050	35,300	0	200	148,874	284,705	312,904
Scranton	0	0	201	0	0	13,465	51,995	52,865
Shamokin	8,400	1,309	18,649	400	200	80,568	126,621	134,080
Sinking Spring	2,580	25,543	34,336	0	0	411,054	662,157	766,965
Spring City	12,000	0	1,520	0	150	49,271	94,151	112,462
Stroudsburg	0	9,465	62,045	0	0	137,523	297,559	361,155
Sunbury	0	1,500	17,835	1,300	0	234,858	366,769	419,883
Terre Hill	0	0	5,864	0	300	31,796	71,343	87,803
Toms River, NJ	17,922	1,200	0	0	0	16,815	56,469	64,657
Wallingford	53,600	7,233	14,185	0	0	192,763	386,102	450,898
Walnutport	0	1,171	2,120	0	0	35,840	84,032	85,632
Whitehall	0	2,400	0	1,005	0	91,531	156,206	170,453
York	9,977	2,330	5,100	1,685	300	120,622	241,244	275,660
Zionsville	0	508	0	173	300	78,429	119,900	127,369
TOTALS	1,043,437	199,163	766,387	23,901	6,150	5,365,771	12,217,446	14,197,866
Allentown, L.							0	9,423
Chesapeake, VA	0	200	500	0	0	6,707	10,373	13,652
Hellertown	0	0	0	0	0			57,833
Las Cruces, NM	0	270	1,600	0	0	3,147	5,017	5,317
Newark, NJ	2,937	5,240	0	0	0	68,793	103,198	106,427
Thompson, CT	11,852	15,728	1,301	0	0	19,472	62,033	63,933
TOTALS	14,789	21,438	3,401	0	0	98,119	180,621	256,885
GRAND TOTALS	1,058,226	220,601	769,788	23,901	6,150	5,463,890	12,443,706	14,442,257

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 Educational Foundation
 - 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, 2004 (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
 151 Donerville Road
 Lancaster, PA 17603

They are to arrive no later than March 1, 2004.

If the Pastor's Statistical Report is not in the hand of the Committee on Statistics by March 1, 2004, 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

AT ANNUAL CONFERENCE

Fellowship News - \$1.75 per member - make checks payable to Board on Communications or send to:

Paul Rutman, Business Manager:
Apt. 607, 824 Lisburn Rd,
Camp Hill, PA 17011

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 Misisons

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 Ministers' Retirement Fund shall be on the basis of \$800 basic amount per church and \$8 per member for the total number of members listed in the most current BFC *Yearbook*.

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

Board of Youth - Make checks payable to Board of Youth and mail to:

Billy Dunn, c/o Bethel BFC,
418 Elm St. Emmaus, PA 18094

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 checks payable to Pinebrook Bible Conference and mail to:

Pinebrook Bible Conference,
PO Box 1, Stroudsburg, PA 18360

Pinebrook Educational Foundation - make checks payable to Pinebrook Educational Foundation and mail to:

Raymond R. Dotts
211 Weeks Drive, Camden, DE 19934

Pastoral Appointment List

The pastoral appointments list was first published in 1908 by the secretary of Annual Conference, C. H. Brunner. He began with 1874 when appointments became part of the minutes of Annual Conference. He drew on the written record and, to some extent, on his memory. He maintained the list during his lengthy term as secretary. Following his death, the list was maintained by the secretaries and last published in its entirety in the 1952 Yearbook.

For the next 24 years, the list went without update. In 1976, Willard E. Cassel updated the record which was then published in the 1976 edition of the *Faith & Order*. Willard compiled a further update which was published in the 1994 Yearbook.

The Historical Committee determined to computerize the entire list. In 2002, Richard Taylor, the archivist, completed the record.

What follows is the most recent installment of the record of pastoral appointments including the years from 1993 / 94 to 2002 / 03. The computer record was used to create this newest update. The list has been expanded to include those who have been called through the Pulpit Supply system to serve as assistant or associate pastors. Appointments to mission churches are included as well.

Blank spaces indicate that no appointment was made. When a position was vacant until a call was issued, the word, "none", appears in the record. Notes are at the end.

<u>Church</u>	<u>1994-95</u>	<u>1995-96</u>	<u>1996-97</u>
Aberdeen NJ	JC Vandegriff	JC Vandegriff	JC Vandegriff
Allentown(CC)	RC Mahurin	RC Mahurin	RC Mahurin
Allentown(CC)	RF Johnson	RF Johnson	
Allentown(CC)	RR Vining	RR Vining	
Allentown (Salem)	TJ Beil	TJ Beil	TJ Beil
Beacon NY			DR Way
Bethlehem	HJ Fritz	HJ Fritz	BH Cooper
Bethlehem	JD Head	JD Head	JD Head
Blandon	CJ Fischer	CJ Fischer	CJ Fischer
Brodheadsville	DR Hibbs	DR Hibbs	DR Hibbs
Camden DE	JG Koch	JG Koch	JG Koch
Church Ext. Dir.	DG Ziegler	DG Ziegler	DG Ziegler
Coopersburg	TP Shorb	TP Shorb	TP Shorb
Coopersburg	RT Paashauss	RT Paashauss	RT Paashauss
Denville NJ	RD Harris	RD Harris	RD Harris
Edison NJ	DM Cahill	DM Cahill	DM Cahill
Edison NJ	RB Ravis	RB Ravis	RB Ravis
Emmaus	DN Schoen	DN Schoen	DN Schoen

Church	1994-95	1995-96	1996-97
Emmaus	RM Soper	RM Soper	RM Soper
Ephrata	DP Allen	DP Allen	DP Allen
Finesville	none	none	B Widger
Fleetwood	RJ Brush	RJ Brush	RJ Brush
Gilbertsville	GL Vining	GL Vining	
Graterford	DJ Watkins	DJ Watkins	DJ Watkins
Harleysville	WD Armstrong	WD Armstrong	WD Armstrong
Harrisburg	AR Vivona	AR Vivona	AR Vivona
Hatfield	HN Wells	HN Wells	HN Wells
Holmes NY	RS Commerford	RS Commerford	RS Commerford
Howell NJ	HC Weaver	HC Weaver	HC Weaver
Kutztown	JC Studenroth	JC Studenroth	JC Studenroth
Lancaster	DA Thomann	DA Thomann	DA Thomann
Lancaster	DF DeLozier	DF DeLozier	DF DeLozier
Lebanon	CT Reed	CT Reed	CT Reed
Lebanon			LS Heller
Leighton	WH Bartron	WH Bartron	WH Bartron
Maple Glen	L Prontnicki	L Prontnicki	L Prontnicki
Missions Dir.	DE Weller	DE Weller	DE Weller
Mt Carmel	AC Cassel	AC Cassel	AC Cassel
Mt Pocono	RC Erb	RC Erb	RC Erb
Nazareth	KE Plows	KE Plows	KE Plows
Newark DE	WGSchlonecker	WG Schlonecker	WG Schlonecker
Newark NJ	DR Baker	DR Baker	DR Baker
Ocean County NJ	DA Stortz	DA Stortz	DA Stortz
Oley	KF Barber	KF Barber	KF Barber
Paradise	RM Soper	RM Soper	ML Morrison
Philadelphia	GW Clapier	GW Clapier	GW Clapier
Pleasant Valley NY	DR Way	DR Way	DN Heineman
Poughquag NY	JA Wickstead	JA Wickstead	JA Wickstead
Quakertown	DE Gundrum	DE Gundrum	DE Gundrum
Reading	RA Grossman	RA Grossman	RA Grossman
Reading	JW Arnold	JW Arnold	JW Arnold
Reading	JE Neher	JE Neher	
Red Hill	DT Phillips	DT Phillips	DT Phillips
Red Hill	RK Denlinger	RK Denlinger	RK Denlinger
Royersford	JJ Susek	JJ Susek	JJ Susek
Royersford	JP Tait	JP Tait	
Scranton	R Reitz	R Reitz	R Reitz
Shamokin	HC Coulbourn	HC Coulbourn	HC Coulbourn
Sinking Spring	RA Sloan	RA Sloan	RA Sloan
Somers Point NJ	none	none	RA Moyer
Spencer MA	CJ Morrison	CJ Morrison	
Spring City	CT Martin	CT Martin	CT Martin
Staten Island NY	RE Ritter	RE Ritter	RE Ritter
Stroudsburg	CC Cassel	CC Cassel	CC Cassel
Stroudsburg	JM McCreary	JM McCreary	JM McCreary
Sunbury	LS Heller	LS Heller	CE Cole

Church	1994-95	1995-96	1996-97
Sunbury	DJ Lawrence	DJ Lawrence	DJ Lawrence
Terre Hill	SL Trommler	SL Trommler	SL Trommler
Thompson CT	DW Spinney	DW Spinney	DW Spinney
Wallingford	RE Taylor	RE Taylor	RE Taylor
Wallingford	JL Moyer	JL Moyer	JL Moyer
Walnutport	DL Cook	DL Cook	JP Tait
Wappingers Falls NY		B Widger	B Widger
Whitehall	GW Smith	GW Smith	GW Smith
York	KL Good	KL Good	KL Good
York	WE Lehr	WE Lehr	WE Lehr
Zionsville	GA Uhrich	GA Uhrich	GA Uhrich

Church	1997-98	1998-99	1999-2000
Aberdeen NJ	JC Vandegriff	JC Vandegriff	JC Vandegriff
Allentown(CC)	RC Mahurin	RC Mahurin	RC Mahurin
Allentown (Light)			EH Ramos
Beacon NY	DR Way	DR Way	DR Way
Bethlehem	BH Cooper	BH Cooper	BH Cooper
Bethlehem	JD Head	JD Head	
Blandon	CJ Fischer	CJ Fischer	CJ Fischer
Brodheads ville	DR Hibbs	DR Hibbs	DR Hibbs
Brooklyn NY			P Virr
Camden DE	DJ Lawrence	none	RR Dotts
Chesapeake VA			WI Dowling
Church Ext. Dir.	DG Ziegler	DG Ziegler	DG Ziegler
Coopersburg	TP Shorb	TP Shorb	TP Shorb
Coopersburg	RT Paashauss	RT Paashauss	RT Paashauss
Denville NJ	RD Harris	RD Harris	RD Harris
Edison	DM Cahill	DM Cahill	(Note 1)
Edison	RB Ravis	RB Ravis	(Note 1)
Emmaus	DN Schoen	DN Schoen	DN Schoen
Emmaus	RM Soper	RM Soper	RM Soper
Ephrata	DP Allen	DP Allen	DP Allen
Finesville	B Widger	B Widger	B Widger
Fleetwood	RJ Brush	RJ Brush	RJ Brush
Graterford	DJ Watkins	DJ Watkins	DJ Watkins
Harleysville	WD Armstrong	WD Armstrong	WD Armstrong
Harrisburg	AR Vivona	AR Vivona	AR Vivona
Hatfield	HN Wells	HN Wells	HN Wells
Holmes NY	RS Commerford	RS Commerford	RS Commerford
Howell NJ	none	none	DN Heineman
Kutztown	JC Studenroth	JC Studenroth	JC Studenroth
Lancaster	DA Thomann	DA Thomann	DA Thomann
Las Cruces NM			J Becker
Lebanon	CT Reed	CT Reed	CT Reed
Lebanon	LS Heller	LS Heller	LS Heller
Lehigh ton	WH Bartron	WH Bartron	WH Bartron

Church	1997-98	1998-99	1999-2000
Maple Glen	L Pronnicki	L Pronnicki	L Pronnicki
Missions Dir.	DE Weller	DE Weller	DE Weller
Mt Carmel	AC Cassel	AC Cassel	AC Cassel
Mt Pocono	RC Erb	RC Erb	RC Erb
Nazareth	KE Plows	KE Plows	KE Plows
Nazareth		JL Ruhl	JL Ruhl
Newark DE	WGSchlonecker	WG Schlonecker	WG Schlonecker
Newark NJ	DR Baker	DR Baker	DR Baker
Ocean County NJ	DA Stortz	DA Stortz	DA Stortz
Oley	KF Barber	none	none
Paradise	ML Morrison	ML Morrison	ML Morrison
Philadelphia	GW Clapier	GW Clapier	GW Clapier
Piscataway NY	(Note 2)	(Note 2)	DM Cahill
Piscataway NY	(Note 2)	(Note 2)	RB Ravis
Pleasant ValleyNY	DN Heineman	none	none
Poughquag NY	JA Wickstead	JA Wickstead	JA Wickstead
Quakertown	DE Gundrum	DE Gundrum	DE Gundrum
Quakertown			DJ Lawrence
Reading	RA Grossman	RA Grossman	RA Grossman
Reading	JW Arnold	JW Arnold	JW Arnold
Reading	CD Bomgardner	CD Bomgardner	CD Bomgardner
Red Hill	DT Phillips	DT Phillips	DT Phillips
Red Hill	RK Denlinger	RK Denlinger	RK Denlinger
Royersford	JJ Susek	JJ Susek	JJ Susek
Scranton	R Reitz	R Reitz	R Reitz
Shamokin	HC Coulbourn	HC Coulbourn	HC Coulbourn
Sinking Spring	RA Sloan	RA Sloan	RA Sloan
Somers Point	RA Moyer		
Spring City	none	none	KW Clineff
Staten Island NY	RE Ritter	RE Ritter	RE Ritter
Stroudsburg	CC Cassel	CC Cassel	CC Cassel
Stroudsburg	JM McCreary	JM McCreary	JM McCreary
Sunbury	CE Cole	CE Cole	CE Cole
Terre Hill	SL Trommler	SL Trommler	none
Thompson CT	DW Spinney	DW Spinney	DW Spinney
Wallingford	RE Taylor	RE Taylor	RE Taylor
Wallingford	TS Cowen	TS Cowen	TS Cowen
Walnutport	JP Tait	JP Tait	JP Tait
Whitehall	GW Smith	GW Smith	GW Smith
York	KL Good	KL Good	KL Good
Zionsville	GA Uhrich	GA Uhrich	none

Church	2000-01	2001-02	2002-03
Aberdeen NJ	JC Vandegriff	JC Vandegriff	JC Vandegriff
Allentown(CC)	RC Mahurin	RC Mahurin	RC Mahurin
Allentown (Light)	EH Ramos	EH Ramos	EH Ramos
Beacon NY	DR Way		
Bethlehem	BH Cooper	BH Cooper	BH Cooper
Blandon	CJ Fischer	CJ Fischer	CJ Fischer
Brodheads ville	DR Hibbs	DR Hibbs	
Brooklyn NY	RE Ritter	RE Ritter	RE Ritter
Camden DE	RR Dotts	RR Dotts	RR Dotts
Chesapeake VA	WI Dowling	WI Dowling	WI Dowling
Church Ext. Dir.	DE Gundrum	DE Gundrum	DE Gundrum
Clinton Corners NY	(Note 3)	(Note 3)	GD Clark
Conference Pastor			RC Mahurin
Coopersburg	TP Shorb	TP Shorb	TP Shorb
Coopersburg	RT Paasha us	RT Paasha us	RT Paasha us
Denville NJ	RD Harris	RD Harris	RD Harris
Emmaus	DN Schoen	DN Schoen	DN Schoen
Emmaus	RM Soper	RM Soper	RM Soper
Emmaus	WJ Dunn	WJ Dunn	WJ Dunn
Ephrata	DP Allen	DP Allen	DP Allen
Finesville	B Widger	B Widger	B Widger
Fleetwood	RJ Brush	RJ Brush	RJ Brush
Graterford	DJ Watkins	DJ Watkins	DJ Watkins
Harleysville	WD Armstrong	WD Armstrong	none
Harleysville	AT Crossgro ve	AT Crossgro ve	AT Crossgro ve
Harrisburg	CK Spackman	CK Spackman	CK Spackman
Hatfield	HN Wells	HN Wells	HN Wells
Hatfield			LS Curcio
Hellertown			SC Mann
Holmes NY	RS Commerford	RS Commerford	none
Howell NJ	DN Heineman	DN Heineman	ER North
Kutztown	AR Vivona	AR Vivona	AR Vivona
Lancaster	DA Thomann	DA Thomann	DA Thomann
Lancaster		GA Uhrich	GA Uhrich
Las Cruces NM	J Becker	J Becker	J Becker
Longneck DE			KF Barber
Lebanon	CT Reed	CT Reed	CT Reed
Lebanon	LS Heller	LS Heller	LS Heller
Leighton	WH Bartron	none	RA Johnson
Maple Glen	L Prontnicki	L Prontnicki	L Prontnicki
Missions Dir.	DE Weller	DE Weller	DE Weller
Mt Carmel	AC Cassel	AC Cassel	AC Cassel
Mt Pocono	RC Erb	RC Erb	RC Erb
Nazareth	JW Arnold	JW Arnold	JW Arnold
Nazareth	JL Ruhl	JL Ruhl	
Newark DE	WGSchlonecker	WG Schlonecker	WG Schlonecker
Newark NJ	DR Baker	DR Baker	DR Baker
Ocean County NJ	DA Stortz	DA Stortz	DA Stortz

Church	2000-01	2001-02	2002-03
Oley	AJ Simpson	AJ Simpson	AJ Simpson
Paradise	ML Morrison	ML Morrison	ML Morrison
Philadelphia	GW Clapier	GW Clapier	GW Clapier
Pinebrook Bible C	JM McCreary	JM McCreary	JM McCreary
Piscataway NY	DM Cahill	DM Cahill	DM Cahill
Piscataway NY	RB Ravis	RB Ravis	RB Ravis
Pleasant ValleyNY	GD Clark	GD Clark	(Note 4)
Poughquag NY	JA Wickstead	JA Wickstead	JA Wickstead
Quakertown	LE Stauff	LE Stauff	none
Quakertown	DJ Lawrence	DJ Lawrence	DJ Lawrence
Reading	RA Grossman	RA Grossman	RA Grossman
Reading	CD Bomgardner	CD Bomgardner	CD Bomgardner
Red Hill	DT Phillips	DT Phillips	DT Phillips
Red Hill	none	MJ Tannous	MJ Tannous
Royersford	JJ Susek	JJ Susek	JJ Susek
Scranton	R Reitz	R Reitz	R Reitz
Shamokin	HC Coulbourn	none	RS Commerford
Sinking Spring	RA Sloan	RA Sloan	RA Sloan
Sinking Spring		DR Ellwanger	DR Ellwanger
Spring City	KW Clineff	KW Clineff	KW Clineff
Stroudsburg	CC Cassel	JR Stover	JR Stover
Sunbury	CE Cole	CE Cole	CE Cole
Terre Hill	KR Kirkpatrick	KR Kirkpatrick	KR Kirkpatrick
Thompson CT	DW Spinney	DW Spinney	DW Spinney
Wallingford	RE Taylor	RE Taylor	RE Taylor
Wallingford	TS Cowen	TS Cowen	TS Cowen
Walnutport	JP Tait	JP Tait	JP Tait
Whitehall	GW Smith	GW Smith	GW Smith
York	KD Keeler	KD Keeler	KD Keeler
Zionsville	CL Bennett	CL Bennett	CL Bennett

Note 1: Moved to Piscataway, NJ, 1999-2000

Note 2: Moved from Edison, NJ, 1999-2000

Note 3: Moved from Pleasant Valley, NY, 2002-2003

Note 4: Moved to Clinton Corners, NY, 2002-2003

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■ Professional Associate

◇ Appointee

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Wisemans Ferry, 2775 AUSTRALIA
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BT34 4QL NORTHERN IRELAND
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Road,**

Villanova, PA 19085-0368;

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Orlando, FL 32862-8222**

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CHRISTAR P. O. Box 14865, Reading, PA 19612-4865;

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973.625.0750, sboepple@msn.com

Emmaus, PA

Gerald L. Schlonecker, 225 N. 5th St., Emmaus, PA 18049
610.965.9453, glsfes@juno.com

Scott A. Hoffman, 2349 South Street, Allentown, PA 18104
610.434.1661, Scott@pushtherock.org

Ephrata, PA

Robert W. Gehret, 33 W. Mohler Church Rd., Ephrata, PA 17522
717.733.3883, (O) 717.733.1673, gehret@redrose.net

Finesville, NJ

Michael P. Emrick, Jr., 260 Creek Rd., Phillipsburg, PA 08865
908.859.3467, (O) 908.454.6677, temicks@hotmail.com

Fleetwood, PA

James E. Mortland, 240 Faith Drive, Blandon, PA 19510
610.926.2701; j-bmortland@juno.com

Graterford, PA

Douglas D. Bowne, 254 Maplewood, Pottstown, PA 19464
610.326.1958 (O) 610.327.4606

Harleysville, PA

Glendon R. LeSuer, 228 Montgomery Ave., Souderton, PA 18964
215.723.2305, (O) 215.362.6782, gilesuer@enternet.com

Harrisburg, PA

Clyde W. Snyder, 3091 York Rd., Gettysburg, PA 17325
717.337.3408, ccsnyder@supernet.com

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 G. 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) 717.273.800, tmherb@juno.com

Lehighton, 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; 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 S. Faust, PO Box 2031, Pocono Pines, PA 18350
570.646.4869; donfaust@epix.net

Nazareth, PA

Rodney P. Plows, 118 N. Whitfield St., Nazareth, PA 18064
610.759.0541

Newark, DE

Robert C. Kaatz, 6 Kinsey Way, New Castle, DE, 19720
302.324.8207, rckaatz@juno.com

Oley, PA

Jan A. Musser, 24 Ironstone Drive Crestwood, Reading, PA 19606
610.779.2762; janmusser@talon.net

Paradise, PA

David W. Eisenhower, 3733 Country Lane, Gordonville, PA
17529, 717.768.3012, (O) 717.393.7709, paikeint@epix.net

Philadelphia, Wissinoming, PA

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, vromans@juno.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
215.536.8475, (O) 215.536.3294, friendly@enter.net

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, greenvalley@fast.net

Red Hill, PA

William E. Blair, 1034 Montgomery Ave., Pennsburg, PA, 18073
215.679.4534, wjsblair@juno.com

Royersford, PA

Orville E. Gibson, 136 S. Fifth Ave., Royersford, PA 19468
610.948.3422, oeghlg@juno.com

Scranton, PA

Larry D. Kellerman, 722 Thornhurst Rd., Gouldsboro, PA 18424
570.472.3165; lardebk@msn.com

Shamokin, PA

Mark M. Leshinskie, RD#2 Box 698, Shamokin, PA 17872
570.644.2070

Sinking Spring, PA

Donald D. McKinney, 330 Foxcroft Lane, Robeson, PA 19551
610.693.5945, ddpwhome@lusa.com

Stephen M. Bauer, 2489 West Shore Dr., Reading, PA 19605
610.374.9248, (O) 610.375.5603, sbauer@comcast.net

Spring City, PA

Doug M. Wynne, 319 N. 7th Street, Royersford, PA 19468
610.948.6276

Stroudsburg, PA

Robert D. Carroll, 612 Sunlite Lane, Stroudsburg, PA 18360
570.629.3224, (O) 610.264.9292, carrolrd@apci.com

Sunbury, PA

Timothy L. Brosius, RD #1, Box 278A, Northumberland, PA
17857, 570.473.8220, timb@ptd.net

Terre Hill, PA

Robert L. Weaver, PO Box 113, 3413 Main St., Morgantown, PA
19543, 610.286.9017

- Thompson, CT
 Thomas W. Krans, 79 Lyons Rd., Dudley, MA 01571
 508.949.6378, TomKrans@aol.com
- Toms River, NJ
 Allen Dorst, 1722 Whitesville Rd., Toms River, NJ 08755
 732.240.5348
- Wallingford, PA
 William R. Singletary, 404 Christian Lane, Wallingford, PA 19086
 610.872.8560, willrsgl@bellatlantic.net
- Walnutport, PA
 Timothy D. Weaver, 8441 Rextown Rd., Slatington, PA 18080
 610.767.4524, stweaver@msn.com
- Whitehall, PA
 Calvin A. Boyle, 3516 Musselman Ct., Whitehall, PA 18052
 610.799.0161
- York, PA
 Roger L. Shambough, 235 Piedmont Drive, York, PA 17404
 717.852.7449, RBSham@aol.com
- Zionsville, PA
 David L. Weller, 1920 Hidden Valley Rd., Macungie, PA 18062
 610.395.2476

Lay Members of Board of Directors

- Raymond R. Dotts 302.697.1422
 211 Weeks Drive, Camden, DE 19934
rrdmad@aol.com
- Robert W. Gehret 717.733.3883
 33 W. Mohler Church Road, Ephrata, PA 17522 ... (O) 733.1673
gehret@redrose.net
- Hoarace A. Kauffman
 25 E. Lemon St., Lititz, PA 17543 717.626.8356
hakauffman25@juno.com
- L. James Roberts, Jr. 215.536.8475
 342 S. 9th St., Quakertown, PA 18951
friendly@enternet.com

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 Ronald W. Hoyle Ronald L. Kohl John H. Riggall	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., Brooklyn, NY (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 Timothy J. Schmoyer	201 E. Camden-Wyoming Ave. Camden, DE 19934 web-site: www.camdenbfc.org			
Chesapeake, VA		10:00		7:00
757.543.9245 willisdowling@juno.com Willis Dowling	(Location): Cornerstone Christian School 1212 Willow Ave., Chesapeake, VA (Mailing): 512 Kemp Lane Chesapeake, VA 23325			
Clinton Corners, NY, Cornerstone	9:30	10:45		
914.868.7716 Gerald D. Clark David R. Way barbdave3@worldnet.att.net	1592 Hollow Road Clinton Corners, NY 12514			
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. Paashaus	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 David K. Schlonecker	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 Roads (Mail) PO Box 299, Ephrata, PA 17522 web-sites: ebfc.org bottomlineonline.org			

Finesville, NJ, Calvary	10:00	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. J. Brush	236 S. Richmond St. Fleetwood, PA 19522			

Graterford, PA	9:30	10:40	6:30	(1)
610.489.9389 (Vacant)	Route #29, 693 Church Road Graterford, PA 19426			
Harleysville, PA, Faith	9:30	10:35		7:00
215.256.6026 mail@faithbfc.org (Vacant) 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		9:00		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 Hwaldvog@JHMC.org (Vacant)	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 ppgwave@optonline.net Eric R. North	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	10:30	6:00 ⁽³⁾	7:00
717.285.1900 office@faithbfc.com David A. Thomann David E. Thomann Gregory A. Uhrich	151 Donerville Road Lancaster, PA 17603 web-site: www.faithbfc.com			
Las Cruces, NM, Grace Bible		10:00		
505.521.7247 integritymi@juno.com Jack Becker	(Location) Good Samaritan Social Center 3011 Buena Vista Circle, Las Cruces (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 Robert A. Johnson, II	1105 Frederick's Grove Rd. Lehighton, PA 18235-9718			
Longneck, DE, New Life		8:30		7:00 ⁽⁸⁾
302.945.4814 Kenneth F. Barber Raymond R. Bertolet 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 (Vacant)	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.	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 Robert W. Green Michael L. Easton	808 Old Baltimore Pike Newark, DE 19702 web-site: www.bfcnewarkde.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 web-site: wissbfc.org			
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., Piscataway (Mailing) - 1347 Stelton Rd., Piscataway, NJ 08854 web-site: christcommunitynj.com			
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	9:00	10:00	7:00	7:15
215.536.6096 (Fax) 215.536.7335 gracebfc@voicenet.com (Vacant) 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 Michael Tannous 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 Robert S. Commerford	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 Craig A. Fenstermacher	4891 Penn Ave Sinking Spring, PA 19608 web-site: www.cbfc.net			
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 emmanuel.sunbury@verizon.net Charles E. Cole Jonathan Witmer Bert N. Brosius	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 bereanbfc@dejazzd.com Kevin W. Kirkpatrick	407 W. Main St. PO Box 208 Terre Hill, PA 17581 web-site: berean.grouphg.com			
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

BFC Health Administrators

Administrator: David Ross
 The person servicing our plan is Pam
 Address: American Insuring Group, LTD
 37 W. Lancaster Ave.
 Shillington, PA 19607
 wed-site: americaninsuringgroup.com
 Phone: 610.775.3848, ext. 206
 800 Service: 800.947.1270
 Fax: 610.775.4449

Board of Missions

Office Location: 1011 Brookside Road, Suite 145
 Allentown, Pa 18106
 Mailing Address: Box 3555, Allentown, PA 18106-0555
 Phone: 610.398.8776
 Fax: 610.398.9303
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 Email: bfcbom1@ptd.net
 Director: Dana E. Weller, Lanette
 703 Donald Drive, Emmaus, PA 18049
 Home - 610.967.2555
 Associate Dir: Donald Kuntzman
 Home - 610.797.2554

Church Extension Ministries

Office Location: 1227 Liberty Street, Suite 200A
 Allentown, PA 18102
 Mailing Address: Church Extension Ministries
 PO Box 98
 Zion Hill, PA 18981
 Phone: 610-434-9337
 Fax: 610-434-9338
 WebSite: www.churchplantingbfc.org
 Email: cebfc@enter.net
 Director: David E. Gundrum, Donna 717.484.4265
 2 Misty Meadows Drive, Reinholds, PA 17569
davgun@onemain.com

Committee on Communications (formerly Board of Publication)

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PO Box 299
Ephrata, PA 17522

Phone: 717.733.2526

Fax: 717.733.4122

Email: ebfc@ptd.net

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Fellowship News

Editor: Carol Snyder 717.337.3408
3091 York Road, Gettysburg, PA 17325
ccsnyder@supernet.com

Fellowship Community

Bible Fellowship Church Homes, Inc., Robert Zentz, President, CEO

Fellowship Courts: James A. Beil, Administrator 610.799.3377
(Independent Living) jimabeil@enter.net
3404 Musselman Court, Whitehall, PA 18052

Fellowship Terrace: Michelle Rassler, VP of Assisted Living 610.769.4300
(Assisted Living) mrassler@fellowshipcommunity.com

Fellowship Manor: Robert Zentz, Administrator 610.799.3000
(Skilled Nursing) bzentz@fellowshipcommunity.com
3000 Fellowship Drive, Whitehall, PA 18052

Pinebrook Bible Conference

Office Location: Rt. 191 N. East Stroudsburg, PA 18301

Mailing Address: PO Box 1, Stroudsburg, PA 18360

Phone: 570.424.1212; 800.806.5501

Fax: 570.424.1213

Email: pbcinfo@pinebrook.org

Director: Nate Brosius - pinedir@ptd.net

Dir. of Ministries: J. 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 (H) 610.336.0852
 5009 Shankweiler Road (Cell Phone) 610.349.4411
 Orefield, PA 18069
rcmahurin@juno.com

Denominational Websites

Bible Fellowship Church www.bfc.org
 Board of Missions www.bfcbom.org
 Church Extension Ministries www.churchplantingbfc.org
 Fellowship Community, BFC Homes, Inc. www.fellowshipcommunity.com
 Historical Society www.BFCHistory.org
 Pinebrook Bible Conference www.pinbrook.org
 Victory Valley Camp www.vvcamp.com

Directory of Pastors

Directory of Ordained Ministers

- Allen, Daniel P., Vonnice** (H) 717.733.7326
 222 South State Street, Ephrata, PA 17522 (O) 717.733.2526
ebfc@ptd.net (fax) 717.733.4122
- Allen, David T., Donna** (H) 610.285.2964
 1640 Ashley Court, Kutztown, PA 19530 (O) 610.432.2200
dtal10@aol.com
- Arnold, Jonathon W., Sr., Terry** (H) 610.759.1712
 95 E. Beil Ave, Nazareth, PA 18064 (O) 610.759.7036
jwarnoldsr@juno.com
- Baker, Delbert R., II, Priscilla** (H) 908.620.1263
 514 Willow Ave. (O) 973.373.3677
 Roselle Park, NJ 07204 (fax) 908.245.1269
- Bennett, C. Larry, Joyce** (H) 610.965.6346
 6733 Kings Highway So., Zionsville, PA 18092 .. (O) 610.967.3048
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* Report is available in booklet form. Contact Committee on Communications / Dan Allen, PO Box 299, Ephrata, PA 17522

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