

office

BIBLE FELLOWSHIP CHURCH



Yearbook
2004

ONE HUNDRED TWENTY FIRST

ANNUAL CONFERENCE

OF THE

BIBLE FELLOWSHIP CHURCH

2004

www.bfc.org

Announcing:

122nd Annual Conference

Convenes: 10:00 AM, April 25, 2005

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 26 - 28, 2004

Published by Order of Annual Conference

David A. Thomann, Editor

Price \$8.50

Officers of the 121st Annual Conference:

Chairman, Randall A. Grossman

Vice Chairman, William G. Schlonecker

Secretary, David A. Thomann

Assistant Secretary, David T. Allen

Publisher, Daniel P. Allen

Printer, Thomson-Shore

Corporate and Denominational Address:
25 East Lemon Street
Lititz, PA 17543

Ordination 2004



*Kevin W. Clineff
Spring City, PA*



*Pastor Kevin & Diane Kirkpatrick
Terre Hill, PA*



*Pastor Louis & Patricia Curcio and family
Bethany, Hatfield, PA*

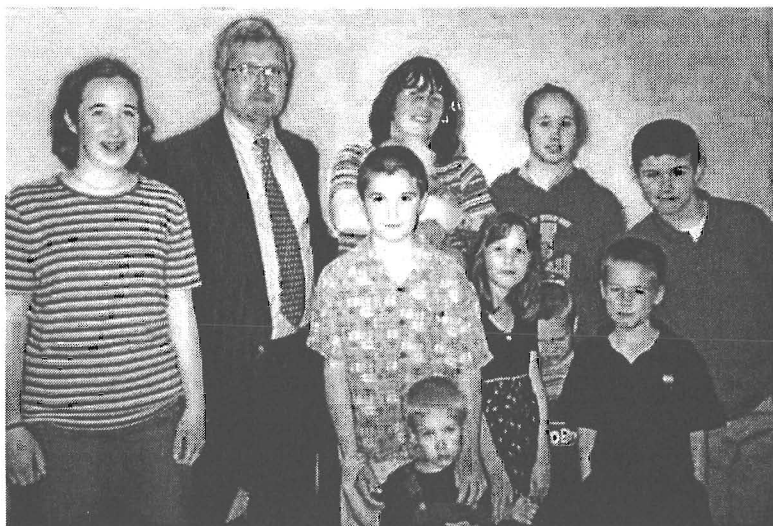
Easter Dates - 21st Century

27 March 2005	1 April 2018	13 April 2031	17 April 2044
16 April 2006	21 April 2019	28 March 2032	9 April 2045
8 April 2007	12 April 2020	17 April 2033	25 March 2046
23 March 2008	4 April 2021	9 April 2034	14 April 2047
12 April 2009	17 April 2022	25 March 2035	5 April 2048
4 April 2010	9 April 2023	13 April 2036	18 April 2049
24 April 2011	31 March 2024	5 April 2037	10 April 2050
8 April 2012	20 April 2025	25 April 2038	2 April 2051
31 March 2013	5 April 2026	10 April 2039	21 April 2052
20 April 2014	28 March 2027	1 April 2040	6 April 2053
5 April 2015	16 April 2028	21 April 2041	29 March 2054
27 March 2016	1 April 2029	6 April 2042	18 April 2055
16 April 2017	21 April 2030	29 March 2043	2nd April 2056

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Ordinations Recognized



*Pastor Robert & Theresa Johnson and family
Salem, Lehigh, PA*



*Pastor Michael & Mary Tannous and family
Community, Red Hill, PA*

Directory of Boards and Committees

Directory of Boards

Board of Directors of the Bible Fellowship Church

(2005) Randall A. Grossman, Horace A. Kauffman, L. James Roberts, Jr

(2006) Raymond R. Dotts, Charles A. Lavigna, David J. Watkins

(2007) Carl C. Cassel, Robert W. Gehret, Gregory A. Uhrich
 President of Corporation - Randall A. Grossman
 Vice President of Corporation - Carl C. Cassel
 Secretary of Corporation - David J. Watkins
 Financial Secretary - Horace A. Kauffman
 Hospitalization Secretary - Charles A. Lavigna
 Treasurer - Robert W. Gehret

Board of Christian Education

(2005) Judy D. Althouse, G. Wayne Clapier, Michael L. Herb,
 Jonathan P. Tait

(2006) Carol A. Gearhart, Mark L. Morrison, Richard T. Paashaus,
 Beth A. Wiegand

(2007) David W. Eisenhower, J. Mark McCreary, Nancy A. Mertus,
 David N. Schoen

Board of Church Extension

(2005) Byron Widger, Clyde W. Snyder

(2006) John C. Elias, Kenneth D. Keeler, William G. Schlonecker,
 William R. Singletary

(2007) Robert W. Davies, Carl K. Spackman, Richard E. Taylor,
 Robert H. Zentz

Executive Director - David E. Gundrum (2006)

Chairman - Richard E. Taylor

Vice Chairman - Byron Widger

Treasurer - William G. Schlonecker

Board of Pensions

(2005) James A. Beil, Richard J. Volpe, David J. Watkins

(2006) Robert Gaugler, David N. Schoen, William R. Singletary

(2007) Ellis Lee Hostetter, Keith E. Plows, Thomas P. Shorb

Chairman - David J. Watkins

Secretary - Keith E. Plows

Administrator - Richard J. Volpe

Board of Directors of Bible Fellowship Church Homes, Inc.

- (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
(2007) David W. Cole, Roger L. Reitz, Dean A. Stortz, John W. Trauch
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

- (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
(2007) Carl Ackerman, Daniel P. Allen, Brian H. Cooper, Jay H. Fasnacht, Kermit K. Gehman
Acting Director - Alva C. Cassel
President & Chairman - Alva C. Cassel
Vice President & Vice Chairman - David T. Allen
Treasurer - Lee E. Boyles
Secretary - Daniel P. Allen

Board of Missions

- (2005) LeRoy O. Herb, Ralph M. Soper
(2006) Gerald L. Schlonecker, Thomas P. Shorb, Robert A. Sloan, Jr.
(2007) Donald S. Faust, James W. Harris, Jacob J. Susek, Jr.
Director - Dana E. Weller (2006)
Financial Secretary - Daniel G. Oswald (2005)
Chairman - Ralph M. Soper
Secretary - James W. Harris

Board of Communications

- (2005) William H. Bartron, Clyde W. Snyder
(2006) Jonathan P. Tait
(2007) Daniel P. Allen, Maggie Gallo
Chairman - William H. Bartron
Secretary - Daniel P. Allen
Fellowship News Editor - Carol Snyder (2005)
FN Business Manager - Paul T. Rutman (2007)
Webservant - Stephen C. Mann (2006)

Board of Victory Valley Camp

- (2005) Dennis J. Lawrence, Dennis W. Spinney, Howard N. Wells
 (2006) C. Larry Bennett, David L. Weller, Gary J. Wolfinger
 (2007) Jason J. Englehart, Douglas J. Manwiller, Timothy D. Weaber
 Director - Scott G. Ott

Board of Higher Education

- (2005) Stephen C. Cassel, G. Wayne Clapier
 (2006) Alan H. Russell, John C. Studenroth
 (2007) Raymond R. Dotts, Robert C. Newman, Harold P. Shelly
 Chairman - Robert C. Newman
 Secretary - John C. Studenroth

Board of Youth and Young Adults

- (2005) Susan G. Homsher, Ronald L. Kohl, Dennis J. Lawrence
 (2006) Clyde D. Bomgardner, Jr., Billy J. Dunn, Michael L. Easton
 (2007) Andrew T. Crossgrove, Dorothy L. Ruch, John C. Vandegriff, Jr.
 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

- (2005) Keith E. Plows, David A. Thomann
 (2006) Ralph M. Soper
 (2007) Dennis M. Cahill, LeRoy S. Heller
 Chairman - Keith E. Plows
 Vice Chairman - David A. Thomann
 Secretary - Ralph M. Soper

Committee on Ministerial Candidates

- (2005) Calvin T. Reed, Richard E. Taylor
 (2006) Brian H. Cooper, David E. Gundrum
 (2007) Delbert R. Baker, II
 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

- (2005) Michael T. Littlejohn, Mark L. Morrison, David A. Thomann
- (2006) Clyde W. Snyder, Thomas P. Shorb
- (2007) Ronald C. Erb, Antoinette McCreary
 Chairman - David A. Thomann
 Secretary - Thomas P. Shorb

Conference Judiciary

- (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
- (2007) Douglas D. Bowne, Calvin T. Reed, Clyde W. Snyder
 Secretary - Gregory A. Uhrich

Special Appellate Judiciary

- (2005) Raymond R. Dotts, Hans R. Waldvogel
- (2006) Charles Lavigna, John C. Studenroth
- (2007) Randall A. Grossman, Richard G. Matthews, Donald D.
 McKinney
 Secretary - David J. Watkins

Historical Committee

- (2005) David E. Thomann
- (2006) Carl C. Cassel, Jill Davidson
- (2007) Harold P. Shelly, Robert W. Smock
 Archivist - Richard E. Taylor
 Chairperson - Jill Davidson
 Secretary - Richard E. Taylor

Ministerial Relations Committee

- (2005) Calvin T. Reed, L. James Roberts, Jr., John C. Vandegriff, Jr.
- (2006) Lee E. Boyles, William G. Schlonecker
- (2007) Randall A. Grossman, Ronald W. Reed
 Chairman - Randall A. Grossman
 Secretary - William G. Schlonecker

Strategic Planning Committee

- (2005) Elliot H. Ramos, J. Robert Vaughn
- (2006) Dana E. Weller, Robert H. Zentz
- (2007) James A. MacArthur, Richard T. Paashaus, Richard E. Taylor

Directory of Study Committees

Study Committee on Credentials and Multi Staff Churches

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

Study Committee on the Millennium

Clifford B. Boone, Carl C. Cassel, David W. Eisenhower,
Richard A. Moyer, Robert C. Newman, Ralph E. Ritter,
Michael J. Tannous

Study Committee on Women in the Office of Deacons/Deaconesses

Albert J. Dommel, Robert C. Kaatz, Kevin W. Kirkpatrick,
John C. Studenroth, Jacob J. Susek, Jr.

Study Committee to Study & Propose Mechanisms to Provide Support for Weak or Declining Churches

2 members of Ministerial Relations Committee
2 members of BFC Board of Directors
2 members of Board of Church Extension

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
Consultants: Elliot H. Ramos, David Schlonecker
Chairman - David E. Gundrum

Ministerial Convention Committee

(2004) C. Larry Bennett
(2005) Charles E. Cole, Ralph E. Ritter
(2006) Allan R. Vivona, Howard N. Wells
Chairman - Howard N. Wells
Secretary - Charles E. Cole
Treasurer - Ralph E. Ritter
Advisor - Ronald C. Mahurin

Pinebrook Educational Foundation

(2005) Stephen C. Cassel, Jessica Sterner

(2006) Gary E. Karch, Robert C. Newman

(2007) Raymond R. Dotts, Jay H. Fasnacht

Chairman - Raymond R. Dotts

Secretary - Jay H. Fasnacht

Directory of Annual Conference Committees

Agenda and Program Committee

David A. Thomann, Randall A. Grossman, William G.

Schlonecker, Jonathon W. Arnold, Sr., Andrew T. Crossgrove,

Thomas P. Shorb

Committee on Arrangements for the 122nd Annual Conference

David A. Thomann, Daniel P. Allen, Randall A. Grossman, J.

Mark McCreary, Thomas P. Shorb

Committee on Statistics

LeRoy S. Heller, 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, William H. Bartron, Kevin W. Clineff, Jacob J.

Susek, Jr., Allan R. Vivona

Committee to Examine the Minutes of 121st Annual Conference

Ralph E. Ritter, Robert A. Johnson II, Michael T. Littlejohn

Officers of 122nd Annual Conference

Chairman - Randall A. Grossman

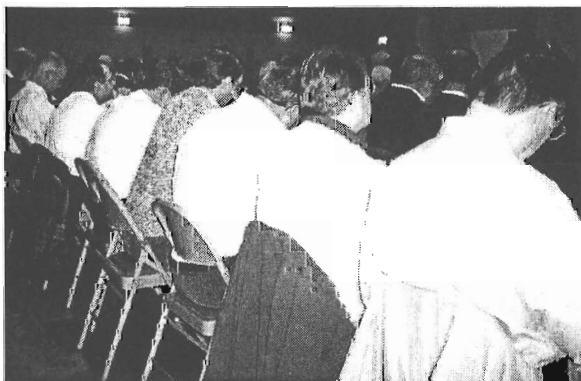
Vice Chairman - William G. Schlonecker

Secretary - David A. Thomann

Additional Appointees for the 122nd Annual Conference

J. Mark McCreary, Registrar

Jonathon W. Arnold, Sr., Assistant Registrar



Committees: the Backs of Annual Conference

Table of Ordained Ministers

<u>Pastor</u>	<u>Year of BFC License</u>	<u>Year of Ordination</u>	<u>Year of Present Status</u>
Allen, Daniel P.	1982	1979	1982
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
Clineff, Kevin W.	2001	2004	1999
Cole, Charles E.	1996	1970	1996
Cooper, Brian H.	1996	1998	1996
Cowen, Timothy S.	1997	2000	1997
Crossgrove, Andrew T.	1999	2002	2002
Curcio, Louis S.	2002	2004	2002
Dowling, Willis I.	1999	1983	2002
Dunn, William J.	1999	2002	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
Kirkpatrick, Kevin W.	2001	2004	2001
Johnson, Robert A, II	2002	1990	2002
Lawrence, Dennis J.	1993	1996	1999
Mahurin, Ronald C.	1960	1959	2001
McCreary, J. Mark	1993	1996	1999
Paashauss, 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., Jr.	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
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
Tannous, Michael J.	2001	2004	2001
Taylor, Richard E.	1973	1975	1982

<u>Pastor</u>	<u>Year of BFC License</u>	<u>Year of Ordination</u>	<u>Year of Present Status</u>
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

Heineman, David N. (Hosp)	1996	1993	2004
Hurst, Kenneth J. (Military)	1998	2000	2000
Jones, David H.	1978	1983	2004
Moyer, Richard A. (Prison)	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
Lea, Herbert K.	1980	1982	1994
Martin, Carl T.	1983	1986	1997

Ordained Ministers Between Calls

Barton, William H.	1973	1975	2001
Batchler, James R., Jr.	1976	1979	1993
Dommel, Albert J.	1982	1984	1991
Ellwanger, Donald R.	2001	1988	2004
Herb, John H.	1962	1966	1989
Morrison, Mark L.	1996	1999	2004
Spinney, Dennis W.	1984	1993	2004
Trommler, Steven L.	1984	1986	2000

Ordained Ministers on Leave of Absence

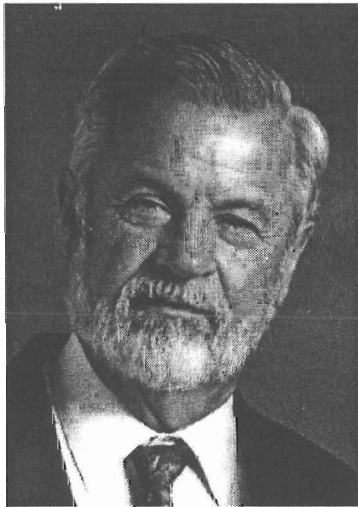
Byrd, Terris L.	1969	1972	2002
Commerford, Robert S.	1984	1986	2004
Frale, Arthur H., Jr.	1969	1971	1999

<u>Pastor</u>	<u>Year of BFC License</u>	<u>Year of Ordination</u>	<u>Year of Present Status</u>
MacMillan, Thomas S.	1983	1986	1990
Neher, James E.	1987	1989	2000
Ruhl, Jeffrey L.	1997	2000	2002
<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
Minsky, Barry J.	1980	1966	2004
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

In Memory of

William Walter Mull was born in Milford and raised in Irvington, NJ, in a family where Christ was honored. He was eager to learn in formal educational settings and through all of his life.

Bill served the BFC as pastor, missionary and teacher and even in retirement an elder. Before becoming part of the BFC, he was pastor of Baptist churches in his home state, New Jersey and in Canada. His ministry in the BFC included pastorates in Sunbury, PA, and Freehold, NJ.



William Walter Mull

December 1, 1922 - September 23, 2003

In 1978 Bill and wife, Addy, were commissioned by the Africa Inland Mission to serve in Africa. For fifteen years he was a teacher and dean at Scott Theological College in Kenya. He also helped to establish a Bible school in Mozambique, and train church leaders in the Seychelle Islands.

In recent years he and Addy, his wife and soul mate of fifty-five years, have lived in Tel Hai Retirement Community in Honeybrook, Pennsylvania.

His life and godly influence were remembered at a service September 27 at Grace BFC in Quakertown, PA. Children, their spouses, and grandchildren – Bill's *Mull-titude* – lovingly reminisced about their father, described in the memorial program as "loving literature and the arts, participating in heated debates, and always taking the road less traveled."

The Mulls' pastor, Byron Widger, of Calvary BFC in Finesville, NJ, spoke of Bill's life being an earthen vessel that always carried the message of Christ.

In addition to Addy, immediate survivors include four sons, five daughters, twenty-one grandchildren and two great grandchildren. A daughter preceded him in death.

A Look Back:

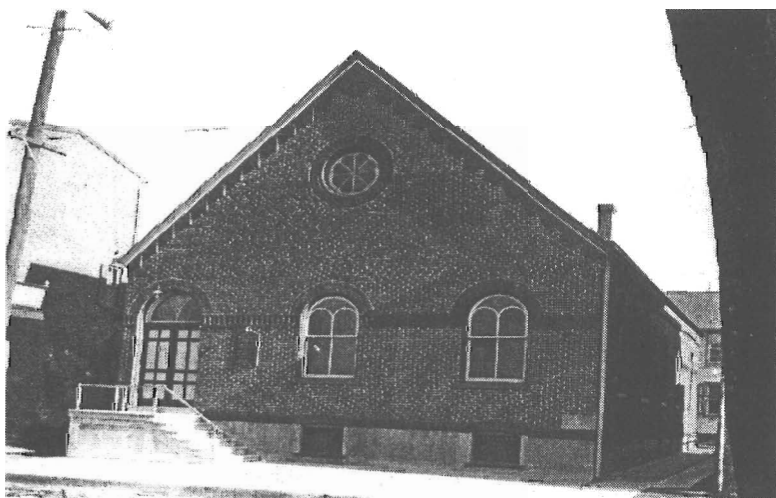
100 Years Ago – 1904

The chill of autumn winds had begun. The trees were nearly bare now. Only a few hardy leaves remained and their days were numbered. The greens of summer had been replaced by the browns of fall. Thursday, October 27, 1904. The pastors and delegates of the Mennonite Brethren in Christ found their way to the church called Bethel at 816 Gordon Street in Allentown. This was the twenty-first time they had gathered like this. They had buttoned their collars and pulled down their hats. The chilly breeze cut short their greetings and they moved inside where it was warm.

They gathered in anticipation of doing their work and enjoying good fellowship. They greeted each other warmly in the church which had been warmed for their meeting. But there was a chill in the air. They spoke of it in whispers but did not talk about it openly.

The chairman stepped into the recess that contained the pulpit and the meeting began. He preached on “Unselfishness and Oneness in Christ.” His text was Philippians 2:1-16. It was, in the secretary’s opinion, a “very instructive and heart-searching address.”

They carried on the routine of appointing committees and beginning the reports. Then they felt the chill. They looked at each other but said nothing. “Resolved, That the Terre Hill letter, A. M. Clauser, E. R. Heywood and E. W. Martin be referred to the



Bethel Church - 816 Gordon Street

Committee of the Whole to sit tonight at 7 o'clock." The committee of the whole was a way to meet and talk about it without parliamentary procedure and minutes. They could say what they really felt.

They began their reports. Everyone waited to hear about the victories. They could tell their stories and share their statistics. The applause would be silent - looks of admiration or envy took the place of clapping hands and cheering voices. They could listen and see how God was blessing their churches. For a moment, the chill seemed to warm. The secretary summarized the pastors' oral reports which he said "were interesting. With very few exceptions, the reports showed an increase in members, finances and spiritually." Presiding Elder H. B. Musselman had nothing but warmth in his report. He "reported the work well united almost unexceptionally. Pastors are straight and love each other and are loyal to the P. E. God manifests his power in summer as well as in winter in saving souls even on small charges. The finances are marvelous and the members are growing. The camp meetings were largely attended and were spiritual and many saved." He added, "Every preacher is willing to take any charge." C. H. Brunner, leader of the fledgling work of the Gospel Workers "reported the Missionaries well united and willing to die for each other."

On Thursday night, they had their meeting of the Committee of the Whole. No records were kept. Only they knew what was said. On Friday morning they began with singing and prayer. They called the roll. The Committee of the Whole reported. "Whereas, The Terre Hill class has not sent a delegate to this conference but has sent an official notice that they desire no preacher sent them from this conference, stating that they would not accept or stand by any regular pastor, therefore Resolved, that we recommend the conference to refer Terre Hill to the Stationing Committee to be supplied." What had been a chill, what they whispered about, what they feared, was now out in the open.

This had been brewing for a while. Nine years earlier in 1895, the Quakertown Church had become unhappy about the assignments of preachers. That year, M. A. Zyner had been called on the carpet and it did not set well. The Quakertown Church wanted Zyner to be their pastor, not the one sent by the Stationing Committee. It was a falling out with the leadership. Some of the Quakertown people would claim they were not part of the Conference. They wanted their preacher and the building too. In December of 1903, payment had been made to a lawyer, C. R. James, and a second payment sent in September of 1904, one month before this Annual Conference. They were going to court.

In November, 1904, one month after this meeting in Allentown, the briefs were filed and a three-year legal battle began.

But now the issue was out in the open, right in front of them. The Terre Hill church did not want to take a preacher from the conference. The denomination was being tested. Were denominational ties legitimate? Could each church do what it wanted? Did denominational leaders have authority to appoint preachers? At the center of the storm were the leaders who were moving to a more-demanding-style of leadership. Preachers were assigned. The churches did not run the show. At the edge were the churches who were wondering about the nature of the ties between their churches and the conference. Did they have to accept the preachers sent by the conference even if they did not want them?

The Conference determined that a preacher would be assigned to Terre Hill in the usual way and went on with their business.

Later on that Friday morning, they considered how parents in the Bible had dedicated their children. They agreed to "heartily encourage our people to dedicate their children to the Lord by prayer and laying on of the hands of Elders, who shall then furnish proper certificates." It was to be a standing rule that everyone accepted and followed from now on.

The chill of the Friday morning sessions ended with the warmth of the reports of the Foreign Missionaries. "Resolved, That with grateful hearts we humbly acknowledge the grace of God bestowed upon this conference to entrust us with a general interest in so noble a cause, and sufficient means to support ten missionaries on the foreign field..."

On Saturday morning, the preachers' appointments were announced. George Campbell had been serving in Terre Hill. He was moved to the Walnutport, New Tripoli circuit. Was the Terre Hill letter a factor in the assignment? Terre Hill, like it or not, would be assigned W. W. Zimmerman. Perhaps a preacher or two sighed with relief that they were not given the task of preaching in a church where they didn't want you.

Saturday morning saw more reports and more discussion. "Resolved, that we recommend our ministers not to officiate at Sunday funerals, and use their influence strong against the same." This became another of the standing rules which did not need another vote.

The Sunday services brought back the warmth. H. B. Musselman preached at 10:00 am. According to the secretary, "One could indeed say we never heard it in this fashion. The



Bethel Church - Interior

words were spoken in power, God's presence melting and united the hearts of His people." W. Gehman preached the ordination sermon at 2:00 p.m. "The message had no uncertain sound at this time, and was very instructive." At 7:30 p.m., C. H. Brunner preached. He concluded, "This was a day of feasting for God's people, the church being filled to the door during each service. The labors of our worthy leaders is highly appreciated, and as a result the work stands more united than ever."

On Monday morning, it was time to wrap up and return to the labor. Some issues remained. "Resolved, That the Presiding Elder, the pastor in charge, and the three trustees of Terre Hill, Pa., have charge of the parsonage at that place." It is clear that Terre Hill was on board with its three trustees.

And then it was over. They were refreshed and ready to return to the work. "A rising vote of thanks was tendered for the brethren and sisters of Allentown class for their kindness and hospitable entertainment the conference received during this session." And, oh yes, "The minutes were then read and received with corrections." Meeting adjourned.

Richard E. Taylor, Archivist

(To read the 1904 Minutes, direct your web browser to www.bfc-history.org and look under Minutes.)

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

August, 2004	
7-13	7th Week, Pinebrook - Speaker: Pastor Ed Larson
14-20	8th Week, Pinebrook - Speaker: Dr. David Dunbar
September, 2004	
1	Pledges for 2004 Administrative Budget are due.
18	Fall Out 2004, Allentown, PA www.fallouttytlv.com
28-29	Ministerial Convention, Pinebrook Bible Conference Speaker: Dr. Gilbert A. Peterson Topic: <i>CEO or Shepherd or What?</i>
October, 2004	
5-7	Senior Saints Retreat, Pinebrook Bible Conference
9	Victory Valley Camp Father/Son Retreat
15-17	Victory Valley Camp Fall Fix-Up / Work Days
16	Victory Valley Camp Mother/Daughter Retreat
November, 2004	
5-6	PED Leadership Training, Pinebrook Bible Conference
12-14	Board of Missions RWR, Pinebrook
December, 2004	
18	Christmas Banquet, Pinebrook Bible Conference

January, 2005	
1	Missions Budgets due to Board of Missions
7-9	Combined Sno Glo (grades 6-12), Pinebrook
14-16	High School Sno Glo (grades 9-12), Pinebrook
21-23	Middle School Sno Glo (grades 6-8), Pinebrook
21-23 28-30	Sno-Valley - Victory Valley Camp
February, 2005	
4-6	Victory Valley Camp - Ski Spree
March, 2005	
1	Committee reports are due Church minutes are due Church's statistical reports are due Contributions to Victory Valley
18-20	Victory Valley Jr. Staff Retreat
April, 2005	
1	Contributions to Christian Education, Fellowship Homes, & Pinebrook Bible Conference
2	Teacher Training Seminar Sponsored by: Board of Christian Education
25-27	122 nd Annual Conference, Pinebrook Bible Conference
May, 2005	
5	Missions Rally
13-15	Ladies Spring Retreat, Pinebrook Bible Conference
23	Ordination Service

Conference Reporter

121st Annual Conference

Clyde W. Snyder

At ten o'clock Monday morning, Chairman Randall A. Grossman called to order the approximately one-hundred-fifty pastors and delegates who comprise Annual Conference. Representatives from every BF Church came to the grounds of Pinebrook Bible Conference from all the states in which BF churches are located: Connecticut, Delaware, New Jersey, New York, Pennsylvania, Virginia and New Mexico. The session was opened with prayer, and frequent prayers characterized all the sessions.

Each day began with a time of corporate worship led by Pastor Richard Ravis from Christ Community Church, a BFC in Piscataway, NJ. *Character Under Construction*, the conference theme, was highlighted by three messages which were presented at the beginning of each day's sessions. The first of these, *Integrity: Becoming Like God in Truth* was delivered by Pastor Calvin Reed, pastor of Lebanon BFC. Arthur Simpson, Jr., pastor of New Life BFC in Oley, PA, and Dennis Lawrence, pastor of Grace BFC in Quakertown, PA, spoke on subsequent mornings. (See summaries of the messages and pictures of the speakers in the June issue of *Fellowship News*.)

The Ministerial Candidate Committee recommended that the following men be ordained to the Christian ministry of the BFC: Kevin W. Clineff, Louis S. Curcio and Kevin W. Kirkpatrick; and that the prior ordinations of Robert A. Johnson and Michael J. Tannous be recognized. These ordinations and recognitions will take place May 17, 2004 at 7:30 p.m. at Cedar Crest BFC in Allentown, PA.

On Monday afternoon, at a joyous ceremony, the New Life BFC of Long Neck, DE was recognized as a Particular Church, and its delegate was seated at the conference bar next to its founding pastor, Kenneth Barber. The church remains under the care of the Church Extension Department. This mission had been established in 2001 as the first church in the DELMARVA Project. New Life members were greeted by conference members.

Tuesday evening a similar ceremony was conducted to recognize the Newark, NJ mission as a Particular Church. Daniel G. Ziegler, former director of Church Extension and Newark member, offered remarks about the beginning of the church, and

founding Pastor Delbert R. Baker, II, presented historical data. He has served this congregation since its inception in 1975. A large delegation from the church was presented to Annual Conference. The Newark choir sang, “God Is.” Conference officially welcomed the Newark delegate as a member of Annual Conference.

Each agency of the BFC gave a report of its ministry. Scott Ott was introduced as the new Executive Director of Victory Valley Camp. Reports were also heard from Pinebrook Bible Conference, Bible Fellowship Church Homes, Board of Missions and Board of Church Extension.

Pastor William Dunn from the Board of Youth and Young Adults introduced Josh Heffner who spoke of the value of a local church’s ministry to young people. The Strategic Planning Committee presented information about *One Voice* — a gathering of the entire BFC May 22, 23, 2004. A video promoting the event was made available for showing to each local congregation. Additionally, the Committee presented a vision statement: *We, the Bible Fellowship Church, seek to become an expanding fellowship of churches united to make disciples of Jesus Christ.*

There was a great deal of discussion about the “Biblical Principles for Living”. After working for several years to prepare this material, the Inter Cultural Committee has completed its work and the “Biblical Principles for Living” will be placed in the *Faith and Order* of the BFC. The BFC plans to continue to plant ethnic churches in the United States. To help to make this possible, each church was requested to place a line in its budget for the planting of ethnic churches among the diverse ethnic groups in our country.

A unique highlight of the session on Tuesday afternoon was the presentation of Ch (LtC) David Jones — a BFC ordained chaplain — who had just returned home from serving in Iraq. He reported, “God is at work in Iraq. Great things are happening there, and the church is alive and well. Specifically pray for Iraq as the country’s constitution is constructed. Pray that there will be freedom of religion and that no state religion will be established.” Chaplain Jones received a standing ovation as an expression of thanks for his service.

Throughout the three-day conference, many reports were presented and much discussion followed. Numerous elections were conducted to select individuals who will serve on the various boards and committees, meeting throughout the year to conduct the business of the BFC. A complete report of the proceedings of the 121st Annual Conference is available in this volume. Also see the June edition of *Fellowship News* for additional coverage and pictures of Annual Conference.

MINUTES

First Meeting (Monday Morning)	3
Second Meeting (Monday Afternoon)	11
Third Meeting (Monday Evening)	16
Fourth Meeting (Tuesday Morning)	29
Fifth Meeting (Tuesday Afternoon)	32
Sixth Meeting (Tuesday Evening)	41
Seventh Meeting (Wednesday Morning)	45
Eighth Meeting (Wednesday Afternoon) ...	48



*Chairman Randall A. Grossman
Grace, Reading, PA
Giving instructions.*



Delegates receiving instructions.

Annual Conference Proceedings - 2004 *First Meeting*

Monday Morning, April 26, 2004, 10:00 AM

The 121st Annual Conference of the Bible Fellowship Church was called to order at 10:00 a.m. by the Chairman, Randall A. Grossman, at Pinebrook Bible Conference. He led the conference in prayer.

Richard B. Ravis, Worship Leader for the conference, led in the singing of *O, For a Thousand Tongues*, *O Worship the King*, *How Firm a Foundation*, and *A Mighty Fortress is our God*, read from *Matthew 22:15-22*, and prayed. Calvin T. Reed preached on the theme: "Integrity, Becoming Like God in Truth."

Report of the Registrar:

The following requested to be excused from part or all of the 121st Annual Conference: William C. Aukamp, Kenneth F. Barber, Totoram Baran, William H. Bartron, T. James Bigley, Jr., William E. Blair, R. J. Brush, Leonard E. Buck, Alva C. Cassel, Wayne M. Chadwell, G. Wayne Clapier, Ronald K. Denlinger, Allen Dorst, Michael P. Enrick, Jr., Donald S. Faust, Harvey J. Frtiz, Jr., Thomas L. Galloway, Richard J. Gehman, W. Neil Harding, Jr., Richard D. Harris, Jim D. Head, George E. Herb, Ronald W. Hoyle, Donald T. Kirkwood, James G. Koch, Thomas W. Krans, J. Barclay Harley, Kenneth J. Hurst, David L. Manney, Barry J. Minsky, Duane E. Moyer, Edward Moyer, Jerry L. Moyer, Mark L. Morrison, Philip E. Morrison, Edgar H. Munyan, Thomas A. Pollock, Louis Pronnicki, David W. Riddell, Gerald L. Schlonecker, A. L. Seifert, Robert W. Smock, John C. Studenroth, Jonathan P. Tait, David A. Thomann, David E. Thomann, Steven L. Trommler, John C. Vandegriff, III, J. Richard Vroman, Harold C. Weaver, Charles F. Webb.

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:

Allentown, PA	Clifford B. Boone, David T. Allen, Walter E.
Cedar Crest	Bortree, William J. Shive, Donald I. Transue
Bethlehem, PA	Brian H. Cooper, Mark W. Tress, Rick C. Davis
Blandon, PA	Carl J. Fischer, Jr., Michael T. Littlejohn
Brooklyn, NY	Ralph E. Ritter, Michael Giordano
Camden, DE	Vacant, Albert F. Biddle, Jr.
Clinton Corners, NY	Gerald D. Clark (Probationer), David R. Way, Wayne M. Chadwell
Coopersburg, PA . .	Vacant, Thomas P. Shorb, Richard T. Paashauss, Gene E. Parris
Denville, NJ	Richard D. Harris, Ronald H. Young
Emmaus, PA	David N. Schoen, Ralph M. Soper, Billy J. Dunn, Gerald L. Schlonecker, Robert H. Zentz
Ephrata, PA	Daniel P. Allen, Robert W. Gehret
Finesville, NJ	Byron Widger, Michael P. Emrick, Jr.
Fleetwood, PA	R. Jerome Brush, James E. Mortland
Graterford, PA	Vacant, Douglas D. Bowne
Harleysville, PA . . .	Allan G. Miller (Probationer), Andrew T. Crossgrove, Glendon R. LeSuer
Harrisburg, PA	Carl K. Spackman, Clyde W. Snyder
Hatfield, PA	Howard N. Wells, Louis S. Curcio, Lee E. Boyles
Holmes, NY	Vacant, Hans R. Waldvogel
Howell, NJ	Eric North (Probationer), Bob Gee
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
Leighton, PA	Robert A. Johnson, II, Bruce A. Kellerman
**Long Neck, DE . .	Kenneth F. Barber, Ralph L. Kulp
Maple Glen, PA . . .	Louis Prontnicki, Keith Howland
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
**Newark, NJ	Delbert R. Baker, II, Totoram Baran
Old Bridge, NJ	John C. Vandegriff, Jr., John C. Vandegriff, III

Oley, PA	Arthur J. Simpson, Jr., Jan Musser
Paradise, PA	Vacant, 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 F. 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, William E. Blair
Royersford, PA	Jacob J. Susek, Jr., Orville E. Gibson
Scranton, PA	Roger L. Reitz, Larry D. Kellerman
Shamokin, PA	Vacant, No Delegate
Sinking Spring, PA .	Robert A. Sloan, Jr., Donald D. McKinney, Stephen M. Bauer
Spring City, PA . . .	Kevin W. Clineff, Howard Montgomery
Stroudsburg, PA . . .	Vacant, G. Daniel Beaver
Sunbury, PA	Charles E. Cole, Timothy L. Brosious
Terre Hill, PA	Kevin W. Kirkpatrick, Robert L. Weaver, Sr.
Thompson, CT	Vacant, 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, Philip G. Norris
Zionsville, PA	C. Larry Bennett, David L. Weller
** Subject to approval by Annual Conference.	

Ordained Men Serving Bible Fellowship Ministries

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, 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

David N. Heineman, Hospital; Kenneth J. Hurst, Military; Richard A. Moyer, Prison Ministry

Ordained Men Between Calls

William H. Bartron, James R. Batchler, Jr., Albert J. Dommel, Donald R. Ellwanger, John H. Herb, David H. Jones, Mark L. Morrison, Dennis W. Spinney, John R. Stover, Steven L. Trommler

Ordained Ministers in Retirement

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, Barry J. Minsky, Edward K. Moyer, 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

Resolved, that the following Alternate Delegates be seated: Brian L. Michlich, Howell, NJ; Carl M. Fitzgerald, Piscataway, NJ.

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 122nd Annual Conference be held at Pinebrook Bible Conference, Stroudsburg, PA, April 25-27, 2005, 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, 2005.

Alva C. Cassel, Acting Director of Pinebrook Bible Conference, welcomed the members of Annual Conference to Pinebrook for these meetings. He also thanked the conference for its support in his time of need at the loss of his wife, Laura. Jansen E. Hartman led in prayer for comfort and strength for brother Cassel.

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

The Chairman appointed the following:

Tellers: Keith E. Plows (Chairman); William H. Bartron, Andrew T. Crossgrove, LeRoy S. Heller, LeRoy O. Herb, Kevin W. Kirkpatrick, Clyde W. Snyder, Mark W. Tress, Hans R. Waldvogel

Resolutions: Gregory A. Uhrich (Chairman), Ronald C. Erb, Rodney P. Plows, Jonathan P. Tait, Charles Webb

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

Committee to Examine Annual Conference Minutes:
Ralph E. Ritter (Chairman); Robert A. Johnson II, Michael T. Littlejohn

Parliamentarian: James A. Beil

Timekeeper: John C. Vandegriff, Jr.

Reporter: Clyde W. Snyder

The new members of Annual Conference, Allen G. Miller, Harleysville, PA, and Keith Howland, Maple Glen, PA, introduced themselves to the Conference.

Report of the Committee on Credentials (see page 71)

Resolved, that the report be accepted.

Whereas, the Ministerial Candidate Committee has recommended Kevin W. Clineff, Louis S. Curcio, and Kevin W. Kirkpatrick for ordination, and

Whereas, the Ministerial Candidate Committee has recommended prior ordination recognition for Robert A. Johnson II and Michael J. Tannous, 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 Kevin W. Clineff, Louis S. Curcio, and Kevin W. Kirkpatrick be ordained to the gospel ministry of the Bible Fellowship Church and, further

Resolved, that the prior ordination of Robert A. Johnson II and Michael J. Tannous to the gospel ministry be recognized by the Bible Fellowship Church and, further

Resolved, that the service of ordination be held Monday, May 17, 2004 at 7:30 PM at Cedar Crest Bible Fellowship Church, Allentown, PA.

Resolved, that an Ordination Service be held Monday, May 23, 2005, at a place to be determined.

Resolved, that Faith BFC, Spring City, PA, Bethany BFC, Hatfield, PA, Berean BFC, Terre Hill, PA, Salem BFC, Lehighton, PA, and Community BFC, Red Hill, PA, be encouraged to have services acknowledging the

Ordinations of Kevin W. Clineff, Louis S. Curcio, and Kevin W. Kirkpatrick and the recognition of the prior ordinations of Robert A. Johnson II and Michael J. Tannous respectively and that they be encouraged to invite the Credentials Committee to send representation to be present at the services.

Report of the Ministerial Candidate Committee (see page 75)

Resolved, that the report be accepted.

Resolved, that the list of men under the care of the Ministerial Candidate Committee as of February 28, 2004, is as follows:

Probationers*

Albrecht, Jeffrey S. Allentown, PA
 Baumgardner, Mark A. Sellersville, PA
 Bertolet, Timothy J. (2004) Lebanon, PA
 Clark, Gerald D. (2002) Stanfordville, NY
 Clineff, Kevin W. (2001) Spring City, PA
 Curcio, Louis S. (2002) Hatfield, PA
 Fields, Robert K. (2004) Bethlehem, PA
 Johnson, Robert A. II (2002) Lehigh, PA
 Kirkpatrick, Kevin W. (2001) Terre Hill, PA
 Kuntzman, Donald E. (2003) Center Valley, PA
 Mann, Stephen C. (2003) Hellertown, PA
 Miller, Alan G. (2003) Harleysville, PA
 North, Eric R. (2003) Howell, NJ
 Peters, David W. (2004) Quakertown, PA
 Tannous, Michael J. (2001) East Greenville, PA
 (*year of licensure in parentheses)

Candidates

Barninger, Mark E. Harrisburg, PA
 Bertolet, Raymond R. Millsboro, DE
 Evans, Scott B. Oley, PA
 Kohl, Ronald L. Allentown, PA
 Miller, Keith J. Bristol, PA
 Morrison, Thomas H. Las Cruces, NM
 Norris, Philip G. Dover, PA

Schlonecker, David K. Emmaus, PA
 Schmoyer, Timothy J. Dover, DE
 Scott, Benjamin G. Langhorne, PA
 Weinhofer, Colby A. Akron, PA

Applicants

Brandt, David E. South Hamilton, MA
 Clark, Timothy G. Jenkintown, PA
 Cole, Raymond L. Newark, DE
 Elias, John C. Coopersburg, PA
 Easton, Michael L. Bear, DE
 Felty, Glenn R. Allentown, PA
 Franka, Ondrej Serbia
 Good, Troy S. Boyertown, PA
 Green, Robert W. Newark, DE
 Gunderson, Peter J. Spring City, PA
 Hoffman, Fred J. Fountain Hill, PA
 Lenz, Christopher D. Denville, NJ
 Leshner, Dennis L. Kutztown, PA
 Madara, Ferdie R. Benton, PA
 Rossignol, Jeffery A. Manheim, PA
 Scott, Mark A. Piscataway, NJ

The following men, under the care of the Ministerial Candidate Committee, introduced themselves to the members of Annual Conference: Scott B. Evans, Michael J. Tannous, Eric North, Gerald D. Clark, Donald E. Kuntzman, Mark E. Barninger, Philip G. Norris, Allan G. Miller, Louis S. Curcio, Kevin W. Kirkpatrick, Timothy J. Bertolet, Timothy J. Schmoyer, Glenn R. Felty, Ronald L. Kohl, Thomas H. Morrison, Raymond L. Cole, David K. Schlonecker, Robert W. Green, Jeffery A. Rossignol.

Resolved, that we adjourn.

The meeting was adjourned at 12:00 noon with prayer by Richard E. Taylor.

Second Meeting

Monday Afternoon, 1:30 PM

The meeting was called to order by the Chairman at 1:30 p.m. Kenneth D. Keeler led in prayer.

Report of the Board of Directors of the Bible Fellowship Church (see page 77)

Resolved, that the report be accepted.

The Chairman, Randall A. Grossman, stepped down in order to speak to the issues of the Board of Directors. Vice Chairman, William G. Schlonecker took the chair.

The Board of Directors reported to the Annual Conference concerning a lawsuit that the conference is facing. Joseph D'Amico of Fitzpatrick, Lentz & Bubba, an attorney representing the BFC, spoke concerning the suit. Robert H. Zentz prayed concerning those involved in this suit and for the Lord's glory to shine through it.

Randall A. Grossman, resumed his position as Chairman of Annual Conference.

Report of the Board of Church Extension (see page 85)

Resolved, that the report be accepted.

Whereas, the Board of Church Extension is of the opinion that the New Life Mission Church of Long Neck, DE, 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 New Life Mission Church of Long Neck, DE, be recognized as a Particular Church, and that its delegate be received into membership of the one-hundred-twenty-first Annual Conference of the Bible Fellowship Church.

Ralph L. Kulp, delegate from Long Neck, DE, was seated.

Whereas, the Board of Church Extension is of the opinion that the Newark Bible Fellowship Church of Newark, NJ, 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 Newark Bible Fellowship Church of Newark, NJ, be recognized as a Particular Church, and that its delegate be received into membership of the one-hundred-twenty-first Annual Conference of the Bible Fellowship Church.

Totoram Baran, delegate from Newark, NJ, was seated.

The conference held a recognition service for the New Life Mission Church of Long Neck, DE. The Director of Church Extension, David E. Gundrum and Kenneth F. Barber, pastor of the New Life Mission Church, gave testimonies of the beginning of the church and its growth. Kenneth F. Barber received a Charter from Annual Conference Secretary, David A. Thomann. He then introduced the charter members who were present. Raymond R. Dotts prayed for the church. The members of Annual Conference then greeted the members of the church.

Report of the Conference Pastor (see page 91)

Resolved, that the report be accepted.

Report of the Director of Church Extension (see page 95)

Resolved, that the report be accepted.

Carl J. Fischer, Jr. led the conference in prayer for the Lord's blessing on the extension of the Bible Fellowship Church.

Report of the Board of Missions (see page 101)

Resolved, that the report be accepted.

Brian H. Cooper prayed for the advancement of the Gospel through the work of the Board of Missions of the BFC and the

missionaries that serve through it.

Report of the Board of Directors of the Bible Fellowship Church Homes, Inc. (see page 113)

Resolved, that the report be accepted.

David A. Thomann prayed for the ministry of the Bible Fellowship Church Homes, Inc., thanking God for the care received by the residents and for the leadership of Robert H. Zentz, CEO and President.

Report of the Board of Directors of Pinebrook Bible Conference (see page 117)

Resolved, that the report be accepted.

Dennis M. Cahill thanked the Lord for the ministry of Pinebrook Bible Conference.

Report of the Board of Victory Valley Camp (see page 121)

Resolved, that the report be accepted.

Scott G. Ott, new director of Victory Valley Camp was introduced to the members of Annual Conference. Bryan L. Snyder prayed for the ministry of Victory Valley Camp and for Scott G. Ott as he begins his ministry as the new director of the camp.

Report of the Nominating Committee

Resolved, that the report be accepted.

The following were elected.

Ministerial Relations Committee

Randall A. Grossman (3 years)

Board of Directors of BFC

Carl C. Cassel (3 years)

Gregory A. Uhrich (3 years)

Robert W. Gehret (3 years)

Board of Church Extension

Robert W. Davies (3 years)

Robert H. Zentz (3 years)

Board of Directors of BFC Homes, Inc.

Roger L. Reitz (3 years)

Dean A. Stortz (3 years)

David W. Cole (3 years)

John W. Trauch (3 years)

Board of Victory Valley

Timothy D. Weaver (3 years)

Jason J. Englehart (3 years)

Doug J. Manwiller (3 years)

Board of Missions

Jacob J. Susek, Jr. (3 years)

Strategic Planning Committee

Richard T. Paashauss (3 years)

Richard E. Taylor (3 years)

James A. MacArthur (3 years)

Board of Youth and Young Adults

Andrew T. Crossgrove (3 years)

John C. Vandegriff, Jr. (3 years)

Dorothy L. Ruch (3 years)

Board of Higher Education

Raymond R. Dotts (3 years)

Robert C. Newman (3 years)

Harold P. Shelly (3 years)

Board of Pensions

Thomas P. Shorb (3 years)

Keith E. Plows (3 years)

Ellis L. Hostetter (3 years)

Board of Communications

Daniel P. Allen (3 years)

Maggie Gallo (3 years)

Credentials Committee

Dennis M. Cahill (3 years)

LeRoy S. Heller (3 years)

Ministerial Candidate Committee

Delbert R. Baker, II (3 years)

Historical Committee

Harold P. Shelly (3 years)

Robert W. Smock (3 years)

Conference Judiciary

Calvin T. Reed (3 years)

Douglas D. Bowne (3 years)

Clyde W. Snyder (3 years)

Special Appellate Judiciary

Randall A. Grossman (3 years)

David J. Watkins (3 years)

Richard G. Matthews (3 years)

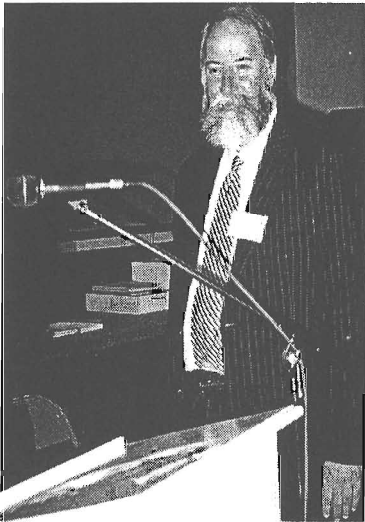
Donald McKinney (3 years)

Secretary of Annual Conference

David A. Thomann (1 year)

Resolved, that we adjourn.

The meeting was adjourned at 5:10 p.m. as Keith E. Plows prayed for the Lord's will in the elections that will take place.



*Calvin T. Reed, Lebanon, PA
Monday's Speaker*



*Arthur J. Simpson, Jr., Oley, PA
Tuesday's Speaker*

Third Meeting

Monday Evening, 6:30 PM

The meeting was called to order by the Chairman at 6:30 p.m. as G. Wayne Clapier led in prayer.

The following requested to be excused from part or all of the 121st Annual Conference: L. James Roberts, Jr., Clifford B. Boone, Michael Giordano, Alan G. Miller, Frank L. Herb, Jr. and David N. Heineman.

Resolved, that the requests for excuses be granted.

Resolved, that Thomas L. Ward be seated as the Alternate Delegate from Poughquag, NY.

Resolved, that the following changes to the composition of the Board of Youth and Young Adults be adopted at Second Reading:

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

[SECOND READING]

Report of the Intercultural Ministries Study Committee (see page 127)

Resolved, that the report be accepted.

Resolved, that the following be adopted at Second Reading:

Article 103-3 - Marriage & Singleness

103-3.1 Marriage is the joining together of one man and one woman in a covenant union instituted and ordained by God.¹ The purpose of this union is to glorify God, demonstrate the

relationship between Christ and the Church,² provide companionship, and perpetuate the human race.³ It is holy in God's sight and is to be a bond until the death of one partner.⁴ For this reason, marriage partners are commanded to be committed to each other physically, emotionally, and sexually, and to have no other than their marriage partner.⁵ Although God did not specifically condemn polygamy in every instance and sometimes blessed the individuals involved in polygamous relationships in the Old Testament, the Old Testament standard is always one man married to one woman.⁶ This standard is reinforced by the teaching of our Lord during His earthly ministry and the New Testament writers.⁷ The intimacy of marriage includes mutual rights and mutual obligations of each partner to the other.⁸ Sexual relations outside of the marriage bond by either of the marriage partners is adultery and degrades the spiritual and physical oneness and permanence God reserved for marriage.⁹ For a Christian to marry a non-Christian is a violation of the Word of God.¹⁰

103-3.2 God has revealed in Scripture that His will is for some people to remain single; in such cases singleness fulfills the plan of God.¹¹ Those who can control their sexual desires may remain unmarried to the glory of God.¹² In fact, the single believer may have undivided loyalty and may be more free to serve the Lord and His church.¹³ Abstinence from impure sexual activity prior to marriage and outside of the marriage union is the Biblical standard.¹⁴ Sexual intercourse is to be experienced only in the marriage union; all sexual intercourse outside that union, including homosexual relations, is sin in God's eyes.¹⁵

¹Gen.2:23-24

²Eph.5:22-23

³Gen.1:26-28; 2:18-25

⁴Rom.7:2; 1 Cor.7:39

⁵Heb.13:4

⁶Eph.5:31

⁷Mat.19:4-6; Mark 10:6-9; 1 Cor.6:16;

Eph.5:31-33

⁸1 Cor.7:1-5

⁹1 Cor 6:16-18

¹⁰1 Cor.7:39; 2 Cor.6:14-16

¹¹1 Cor.7:7,8,17

¹²Mat.19:11-12; 1 Cor.6:13; 7:9

¹³1 Cor.7:32-35

¹⁴1 Thes.4:3-8

¹⁵1 Cor.6:18; Eph.5:3; Heb.13:4

[SECOND READING]

Yes - 125; No - 0

Resolved, that the following be adopted at Second Reading:

Article 103-4 - The Family

103-4.1 The family was divinely ordained by God at creation and is basic in God's dealings with man. God's revealed pattern for the family is the marriage of one man and one woman and includes their children and others who may reside with them. Each marriage establishes a new family.¹

103-4.2 The foundation for right relationships in the family is submission one to another out of reverence for Christ.² The husband is the head of the family as Christ is the head of the church.³ As such, he should fear the Lord; love, nurture, and encourage his family; provide materially for them; take the lead in burden bearing and problem solving; and through godly living and prayer give them wise and effective spiritual leadership.⁴ He is to love his wife and live with her in a compassionate and understanding way.⁵ The wife should fear the Lord,⁶ submit to and respect her husband as the church is to submit to Christ,⁷ and demonstrate loving and diligent concern for her household.⁸

103-4.3 The biblical pattern for a married couple is to have children and to manage the home.⁹ Some may elect not to have children for valid reasons. Other couples may choose to adopt children. Adoption is a God-honoring way to demonstrate unconditional love by building families and bringing up children in a loving and godly home.¹⁰ Some couples may be providentially prevented from having children. In each of these cases the church must not be judgmental.¹¹ Where married couples choose to use artificial birth control, great care must be exercised to use only those forms which clearly do not cause an abortion.¹²

103-4.4 When more than one income seems necessary and added employment is considered, the couple must carefully evaluate the impact on their relationship and children.¹³ The decision should be made only after prayer, interaction, counsel,¹⁴ and mutual consent.¹⁵

103-4.5 Within the church there exist family units that require special attention and mercy from the church. With prayer, loving support, wise counsel, and God's abundant grace these families can be nurtured.¹⁶ The church should gladly and unwaveringly supply comfort, encouragement, affirmation, and deep fellowship for all family units.

103-4.6 Children are gifts and blessings from God.¹⁷ The family is the primary setting in which to nurture children in the faith. Great care is to be exercised by parents, and by fathers in particular, to build Christian families and lead them in worship.¹⁸ The father is not to exasperate his children,¹⁹ but to bring them up in the training and instruction of the Lord.²⁰

103-4.7 The instruction and guidance of children is the duty of parents.²¹ Fathers are primarily responsible for exercising leadership in the maturing of children,²² and preparing them for service in the church and for living all of life for the glory of God.²³ Mothers share with husbands the bringing up of children.²⁴ The Scriptures also encourage grandparents to assist in the training and instruction of their grandchildren.²⁵

103-4.8 Children are to obey their parents in respect and love.²⁶ As long as they live, sons and daughters are to honor their parents with loving concern and material care.²⁷

103-4.9 Christian homes are manifestations of the kingdom of God and each believing family member is an ambassador of the King, to call lost men, women, and children to reconciliation.²⁸ We should open our homes in vigorous and sustained hospitality to the unsaved as well as to the saved.²⁹ Genuine compassion and Christian service will involve taking carefully measured risks,³⁰ but such risks are never a legitimate excuse for cold-heartedness.

¹ Gen.2:23, 24; Mat. 19:4-6

² Eph. 5:21

³ 1 Cor. 11:2, 3

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

⁵ 1 Pet.3:7; Eph.5:25

⁶ Pro.31:30

⁷ Eph.5:22; 1 Pet. 3:1

⁸ Pro.31:27

⁹ Gen.1:27, 28; 1 Tim.5:14; Tit.2:3-5

¹⁰ Esther 2:7; Psa. 68:4-6; Eph. 1:4, 5

¹¹ Rom.14:1-23; 1 Cor.7:1, 7, 8

¹² Exo.20:13¹³ 1 Tim.5:8¹⁴ Pro.11:14; 15:22¹⁵ 1 Pet.3:1-9¹⁶ Psa.10:14; Rom.15:1, 2; Gal.6:10¹⁷ Gen.4:1; 33:5; Psa.113:9; 127:3-5¹⁸ Josh.24:15¹⁹ Eph.6:4; Col.3:21²⁰ Pro.22:6; 29:15; Eph.6:4; Col.3:21²¹ Deu.5:28, 29; 6:1-9²² Isa.38:19; Eph.6:4; Col.3:21²³ 1 Tim.3:4, 5, 12; Col. 3:17,23²⁴ Pro.1:8; 6:20²⁵ Deu.4:9; Psa.78:4-7; 2 Tim.1:5²⁶ Exo.20:12; Eph.6:1-3²⁷ Mark 7:9-13; 1 Tim.5:4, 8²⁸ 2 Cor.5:18-21²⁹ Pro.11:30; Gal.6:10; Heb.13:2; 1 Pet.4:7-

11

³⁰ Mat.25:14-30

[SECOND READING]

Yes - 120; No - 3

Resolved, that the following be adopted at Second Reading:

Article 103-6 - Shared Life

103-6.1 Each believer belongs to Jesus Christ and to every other believer.¹ This belonging is a relationship to God the Father,² God the Son,³ God the Holy Spirit⁴ and to all who belong to God.⁵ This relationship is not the result of human effort, but begins with being born from above⁶ and is the living out of the divine nature⁷ under the Lordship of Christ and the authority of His revealed Word.⁸ It unites all believers to one another and causes them to be different from their world.⁹

103-6.2 The union with the Lord and with one another is spiritual. The relationship of each believer with the Lord is the basis for the relationship between believers¹⁰ in sharing truth,¹¹ love,¹² and possessions.¹³ It is dependence not self-sufficiency and interdependence not independence.¹⁴ Participation in this life affects every believer and church¹⁵ and impacts their ministry in the world and to the world.¹⁶

103-6.3 Shared life is a privilege and a responsibility.¹⁷ The life of the church, therefore, must be a renewing, God-glorifying celebration of life in Christ and a spiritual participation with other believers.¹⁸ Sharing this life in the presence of God is worship¹⁹ and demands the loving exercise of spiritual gifts²⁰ as well as realization that we are responsible to one another before God.²¹

The exercise of these gifts builds up one another and equips the saints for the Lord's work.²² Because this responsibility and accountability are necessary for the church to grow in godliness,²³ discipline must be practiced in every community of believers.²⁴ Not to do so brings the very name of Christ into dishonor.²⁵

103-6.4 Responding in mercy, carrying each other's burdens,²⁶ is also a responsibility and privilege of all believers to one another, and causes them to love, care, share, and be involved with one another.²⁷ All believers, and the church as a body, must recognize, accept, and practice the spiritual responsibilities of being one in Christ, no matter how deeply a fellow believer has fallen into sin or the miseries of this world.²⁸

103-6.5 Every believer is a member of the body of Christ and must be joyfully and personally responsible to live a life of loyalty to the Lord of the church,²⁹ to His Word³⁰ and involvement in its ministry³¹ and purpose.³² This responsibility, although primarily focused on the local body, extends beyond the particular church to other bodies of believers.³³ Because this is true, the shared life of the church breaks down the barriers of race, class, culture, ethnicity, gender, and geography, for all believers are one in Christ.³⁴

¹ Rom.1:6; 12:4,5

² 1 John 1:3

³ Rom.6:3,4

⁴ 1 Cor.12:13

⁵ 1 Pet.2:9,10

⁶ John 3:3,5

⁷ 2 Pet.1:4

⁸ 1 John 1:7

⁹ 1 Cor.10:14-22; 2 Cor.6:14,15

¹⁰ Eph.2:11-16; Rom.15:5-7

¹¹ Eph.4:14-16

¹² 1 John 3:13-18

¹³ Acts 4:32-35; 2 Cor.8:1-5

¹⁴ 1 Cor.12:14-27

¹⁵ Acts 2:44-47

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

¹⁷ Gal.5:13-16

¹⁸ 1 John 1:1-4

¹⁹ Rom.12:1,2

²⁰ 1 Pet.4:10

²¹ Rom.12:3-13:10

²² Eph.4:11-16

²³ 1 Tim.6:11,12

²⁴ 1 Cor.5:12,13

²⁵ Acts 5:11

²⁶ Gal.6:2; Heb.13:16

²⁷ Eph.4:31-5:2

²⁸ 2 Cor.2:7,8; Gal.5:25-6:2;

Phi.10,11,15,16

²⁹ 1 Cor.12:6-11

³⁰ John 10:3-5

³¹ Phil.1:27

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

1Pet.5:9

³³ Acts 13:1-4

³⁴ Gal.3:27,28; Eph.2:14-16

[SECOND READING]

Yes -123; No - 0

Resolved, that the following be adopted at Second Reading:

Article 104-1 - Stewardship

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

104-1.2 Believers have the responsibility to proclaim the message of redemption and reconciliation to the unredeemed.⁴ Spiritual gifts, skills and abilities are given by God⁵ and are to be used for the benefit of others, especially the body of Christ.⁶ Children⁷ and all others needing care call believers to exercise stewardship.⁸ All the believers' relationships provide opportunities to bring people to Christ and to strengthen believers in the Christian life.⁹ The earth and all things in it are for God's glory.¹⁰ People are given the responsibility to conserve and manage the earth and its natural resources.¹¹

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

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

contaminates body, mind, and spirit.²⁸

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

¹ Gen. 1-2; Deu. 10:14; Psa. 24:1, 2

² Gen. 3; Rom. 5; 1 Cor. 6:20

³ Deu. 8:11-18; Luke 12:41-48

⁴ 1 Cor. 9:16, 17; 2 Cor. 5:17-19; 1 Thes. 2:3, 4

⁵ Exo. 35:30-35; Rom. 12:4-8; 1 Cor. 12:28; 1 Pe. 4:10

⁶ Rom. 14:19; 1 Cor. 14:12

⁷ Psa. 127:3

⁸ Luke 10:25-37; Eph. 6:4; 1 Tim. 5:8

⁹ Rom. 12:4, 5; 15:7; Phil. 1:12-14

¹⁰ Psa. 19:1-6; Rev. 4:11

¹¹ Gen. 1:28; 2:15; Psa. 8:6-8; Lev. 25:23

¹² Mal. 3:8-10; Mat. 23:23; 1 Cor. 16:2; 2 Cor. 9:6, 7

¹³ Gen. 14:20

¹⁴ Lev. 27:30; Deu. 14:22; Mal. 3:8

¹⁵ 1 Cor. 16:2

¹⁶ 2 Cor. 9:12-15; Phil. 4:14-18

¹⁷ Num. 18:21, 24; 1 Cor. 9:7-14; 1 Tim. 5:17, 18

¹⁸ 1 Cor. 10:31; 2 Cor. 5:9; Col. 3:17

¹⁹ 1 Cor. 6:19

²⁰ Rom. 12:1, 2

²¹ Psa. 139:13, 14; 1 Cor. 6:19, 20; Phil. 1:20

²² 1 Cor. 6:18

²³ Gen. 1:30, 31; 9:3; Psa. 107:9

²⁴ Pro. 23:2, 3, 21; Phil. 3:18, 19

²⁵ 1 Tim. 4:8

²⁶ Psa. 127:2

²⁷ Mat. 6:25-34; Phil. 4:6

²⁸ 2 Cor. 7:1; 1 Pe. 4:7

²⁹ Pro. 13:22; 19:14; Ecc. 2:18-21

[SECOND READING]

Yes - 116; No - 6

Resolved, that the following be adopted at Second Reading:

Article 104-2 - Work and Rest

104-2.1 Human work and rest find their origin in the work and rest, or sabbath, of God.¹ The original cycle of God's work and rest at creation sets the pattern for human work and rest.² Work and rest are therefore an essential part of God's design for the human race.³ Humanity's fall into sin brought a curse upon work and rest, resulting in pain, difficulty, and futility.⁴

104-2.2 Redemption lays the groundwork for the restoration of human work and rest to their place in the original creation.⁵ Christians are therefore to engage in work with honesty,⁶

diligence,⁷ and excellence,⁸ seeing their labor as an aspect of worship,⁹ service,¹⁰ and witness.¹¹ Laziness is condemned in Scripture,¹² as is poor and dishonest work¹³ and unjust treatment of workers.¹⁴

104-2.3 Christians should do their work both as a service to the Lord¹⁵ and as a calling from God,¹⁶ undertake it with dependence on Him,¹⁷ and enjoy its fruit as His blessing on their labors.¹⁸ Christians who supervise the work of others are responsible to treat them justly and pay them fairly, without threat or intimidation, realizing that they will answer to God for any injustice to those under them.¹⁹ Work is given both to supply the worker's needs, and to allow the worker to provide for the needs of others.²⁰

104-2.4 Christians should also observe the principle of rest in reverence for God,²¹ who mercifully provides a weekly rest for weary workers. The law of Moses also required rest during the three annual feasts, and during the sabbatical and jubilee years.²² These establish a precedent for occasional opportunities of extended rest as the Lord provides.²³ The principle of rest is violated when people fail to take proper physical and emotional rest.

104-2.5 Human work and rest will be consummated at the return of Jesus Christ, when He rewards Christians for their labor and invites them into His rest.²⁴ In heaven, where the Christian will be completely free from sin's curse, meaningful work for the Lord and glorious rest in His presence will continue forever.²⁵

¹ Gen.1:31; 2:1-3

² Exo.20:8-11

³ Gen.1:28, 2:15

⁴ Gen.3:17-19; Ecc.2:17

⁵ Rom.8:18-25; 1Cor.15:57-58

⁶ Pro.11:1

⁷ Pro.12:24

⁸ Pro.22:29

⁹ Col.3:17,22

¹⁰ Col.3:23-24

¹¹ 1The.4:11,12; Tit.2:9,10

¹² Pro.6:6-11; 2The.3:10-12

¹³ Pro.18:9; Amos 8:4-6

¹⁴ James 5:1-6

¹⁵ Eph.6:5-7

¹⁶ 1Cor.7:17

¹⁷ Psa.127:1,2

¹⁸ Ecc.2:24; 5:18,19

¹⁹ Eph.6:9; Col.4:1

²⁰ Pro.16:26; Eph.4:28

²¹ Deut.5:12-15

²² Lev.23,25

²³ Mark 6:31

²⁴ Matt.25:19-21; Heb.4:9-11

²⁵ Rev.22:3

Yes - 122; No - 1

[SECOND READING]

Resolved, that the following be adopted at Second Reading:

Article 104-3 - Civil Government

104-3.1 God, the King of Kings, has established civil government to be under His authority, over people for the public good, and to carry out His sovereign will.¹ He has revealed in His Word how this government should function in order to provide for a peaceful, orderly society in which the Gospel might spread;² protect the law-abiding people from the law-breakers by punishing the evildoers;³ and bring justice and help to the defenseless, poor, and needy of society.⁴

104-3.2 God requires all people to submit to the civil government. People must pay required taxes for the support of government functions;⁵ they must give respect and honor to government officials;⁶ and they must be obedient and helpful citizens of society.⁷ God also requires governments to be accountable to Him for violation of His law and lawless governments come under His judgment.⁸

104-3.3 Christians may serve in the various positions of civil government including the police and military.⁹ Christians have special responsibilities toward the civil government, including praying for those in authority over them,¹⁰ exposing corruption and wickedness in government,¹¹ and bringing a godly influence to bear upon the government.¹² This means setting a godly example as a citizen, raising a biblical voice on issues, accepting positions of leadership when appropriate, and, under a democratic government, voting wisely. The exercise of these responsibilities should demonstrate a Christian's sensitive consideration of the views of others in love without violence and without forsaking biblical principles or the priority of glorifying God.

104-3.4 A Christian's ultimate allegiance must be to God, for the government's authority over the believer is limited by God's prescribed boundaries.¹³ Therefore, a believer may find it necessary at times to disobey human authority in order to heed

God's higher laws, bearing the cost or sacrifice involved.¹⁴

104-3.5 All Christians have dual citizenship; they are citizens of an earthly nation, and of the kingdom of God.¹⁵ Both of these citizenships have their privileges and responsibilities, and it is possible to cooperate with civil government without compromising biblical principles.¹⁶ Yet, when the believer is forced to choose between the two, he must submit to Jesus as Lord. One day, every knee will bow to Him, and even today He rules sovereignly over the affairs of civil government.¹⁷

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

² 1 Tim.2:1-4

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

⁴ Pro.29:14; 31:8-9

⁵ Rom.13:6, 7; Mat.22:15-22

⁶ Rom.13:7; 1 Pet.2:17

⁷ Gen.41:46-57; Jer.29:7; Tit.3:1, 2

⁸ Psa. 2:1-5; 9:17; 75:6-7; Dan. 2:21; Luke 1:52

⁹ Pro. 8:15, 16; Luke 3:14; Acts 10:1, 2;

Titus 3:1

¹⁰ 1 Tim.2:1, 2

¹¹ Pro.25:5; Dan.4:27; Luke 3:19

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

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

¹⁴ Dan.3:8-18; Acts 5:29

¹⁵ Jer.29:7; Phil.3:20

¹⁶ Dan.1-6

¹⁷ Pro.21:1; Isa.43:13; Phil.2:9-11; 1 Pet.3:22

[SECOND READING]

Yes - 126; No - 0

Resolved, that the following be adopted at Second Reading

Article 104-4 - Christian Liberty & Servanthood

104-4.1 Christian liberty is the freedom of the believer to practice everything that is not sin; it is the freedom of the believer to serve God without human restraint.¹ This privilege is obtained by the obedience of Jesus Christ.² The believer's authority for faith and conduct is the Holy Scriptures,³ revealing the unchanging holiness of God. With Jesus Christ as Lord, every thought and action of the believer should be submitted to Him.⁴ Christ's death has broken the believer's slavery to sin⁵ and has freed the believer to yield obedience to Christ in all things.⁶ Though all things apart from sin are permissible, the believer should direct his actions according to

what will please the Lord and what will benefit others.⁷ Liberty should not be used as a cover-up for evil.⁸

104-4.2 Believers will find that there are issues of lifestyle and worship not clearly addressed in scripture. On these issues they may disagree due to differences in spiritual maturity, varieties of cultural or economic backgrounds, personal conscience or associations with their past.⁹ In these instances, believers should come to their convictions through studying the scripture, prayer, and godly counsel, knowing that they will give an account to God.¹⁰ They must not look down upon or withhold acceptance of those who differ.¹¹ In love they must be willing to limit their actions for the sake of building up rather than harming their brothers and sisters.¹² In so doing, they follow the example of their Lord who laid aside His rights for their good.¹³

104-4.3 Occasionally, concerns may arise that will trouble the life and witness of the church. Clear and consistent teaching of the scriptural principles that govern the life of the believer should prepare the church for a peaceful consideration and resolution of these issues. The particular church or the fellowship of churches may counsel concerning that which is beneficial and that which may well be avoided in a particular setting and time.¹⁴ Church leaders must be careful to avoid unnecessarily burdensome rules, communicate clearly this counsel and provide the biblical basis for their thinking.¹⁵ They should be ready to acknowledge and accept the sometimes temporary nature of such decisions.¹⁶

104-4.4 Secular notions of freedom imply unlimited exercise of desires and rights. Christian liberty, on the other hand, includes submission to divinely established authorities and to the needs of others. Obedience to God's appointed overseers¹⁷ does not limit freedom but is an active exercise of it. Great care must be taken to discern what are rightful directives of authority under God for good¹⁸ and what are improper attempts to curtail Christian liberty.¹⁹

104-4.5 Christian liberty may be set aside voluntarily for the sake of others or the exercise of one's own spiritual discipline.²⁰

Glorifying God,²¹ edifying fellow believers,²² growing in grace²³ and avoiding all sin²⁴ justify yielding up one's rights and desires in keeping with the call to servanthood in the Christian faith.²⁵

¹. Gal. 2:4; 5:1; Col. 2:20-22

². Col. 2:13-14; 1 Pe 2:24

³. Deu. 6:1-3; Mat. 5:17; 2 Tim. 3:16-17

⁴. 2 Cor. 10:4-5; Eph. 4:1; Phil. 1:27

⁵. Rom. 6:5-7, 11; Col. 3:3-5

⁶. Rom. 6:11-14, 19

⁷. 1 Cor. 9:15, 23; Phi. 2:4-5; Col. 3:1-2

⁸. Gal. 5:13; 1 Pe 2:16

⁹. Rom. 14:1, 2, 14, 23; 1 Cor. 8:7;

10:27-30

¹⁰. Rom. 14:5-12; 1 Jn. 3:21-22; Col. 3:16

¹¹. Rom. 14:1, 3, 4, 13; Rom. 15:7

¹². Rom. 14:13-21; 1 Cor. 8:9-13; 1 Cor.

10:32, 33

¹³. Phil. 2:5-8; 1 Pe 2:21-25

¹⁴. Mat. 28:18-20; Acts 15:13-30

¹⁵. Acts 15:19-21; 28-29; 1 Cor. 11:14, 15

¹⁶. Acts 15:29; 1 Cor. 7:25-28; 8:4, 8

¹⁷. Heb. 13:7, 17; 1 Pe. 5:1-4

¹⁸. Acts 15:19, 20, 28; 2 Cor. 1:12

¹⁹. Mark 7:7, 8; Gal. 2:3, 4

²⁰. Rom. 14:15; 1 Cor. 8:9-13; 10:23, 24

²¹. 1 Cor. 10:31 - 11:1

²². 1 Thes. 5:11

²³. James 4:6; 2 Pe. 3:18

²⁴. 1 Thes. 5:22

²⁵. Gal. 5:25 - 6:2; Rom 12:9-13

[SECOND READING]

Yes - 126; No - 1

Resolved, that the meeting be adjourned.

The meeting was adjourned at 9:05 p.m. with prayer by Roy A. Hertzog.



*Dennis J. Lawrence, Quakertown, PA
Wednesday's Speaker*

Fourth Meeting

Tuesday Morning, 9:00 AM

The meeting was called to order at 9:01 a.m. by Chairman, Randall A. Grossman. Richard B. Ravis led the conference in worship beginning with the reading of *Psalm 24* and the singing of *He is Exalted, Holy, Holy, Holy*, and *We Fall Down*. Arthur J. Simpson, Jr. delivered a message from *Psalm 24*, entitled: "Purity: Becoming like God in Holiness." We concluded this time of worship with the singing of *Purify My Heart*.

Report of the Registrar:

The following have requested to be excused from all or part of the 121st Annual Conference: LeRoy S. Heller, Carl K. Spackman, Hans R. Waldvogel.

Resolved, that these requests for excuses be granted.

Resolved, that the following alternate delegates be seated: Terris L. Byrd, Scranton, PA; Scott Hoffman, Emmaus, PA.

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

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

The following were elected:

Ministerial Relations Committee

Ronald W. Reed (3 years)

Board of Church Extension

Richard E. Taylor (3 years)

Carl K. Spackman (3 years)

Board of Christian Education

David N. Schoen (3 years)

J. Mark McCreary (3 years)

David W. Eisenhower (3 years)

Board of Missions

Donald S. Faust (3 years)

James W. Harris (3 years)

Board of Directors of Pinebrook Bible Conference

Daniel P. Allen (3 years)
 Brian H. Cooper (3 years)
 Carl Ackerman (3 years)
 Jay H. Fasnacht (3 years)
 Kermit K. Gehman (3 years)

Committee on Nominations

Antoinette McCreary (3 years)

Chairman of Annual Conference

Randall A. Grossman (1 year)

Vice Chairman of Annual Conference

William G. Schloenecker (1 year)

Report of the Ministerial Relations Committee (see page 131)

Resolved, that the report be accepted.

Report of the Board of Higher Education (see pg 133)

Resolved, that the report be accepted.

Report of the Stewardship Council (see page 138)

Resolved, that the report be accepted.

Report of the Board of Christian Education (see page 139)

Resolved, that the report be accepted.

Report of the Board of Youth and Young Adults (see page 143)

Resolved, that the report be accepted.

Billy J. Dunn spoke about the importance of ministering to our young people. Joshua Heffner gave a testimony concerning the fact of his commitment to Christ at a BFC Sno-Glo retreat and the influence of those who ministered to him and other young people. Joshua and Billy led the conference in singing the song, *All in All*. Kevin W. Kirkpatrick led in prayer asking God's blessing on our young people and our youth workers.

Report of the Historical Committee (see page 145)

Resolved, that the report be accepted.

Report of the Conference Judiciary (see page 146)

Resolved, that the report be accepted.

Report of the Strategic Planning Committee (see page 147)

Resolved, that the report be accepted.

On behalf of the Strategic Planning Committee, Richard E. Taylor presented a vision statement.

Resolved, that we adjourn.

Gene W. Smith closed the meeting at 12:08 p.m. in prayer.

Photos from the New Life BFC of Long Neck, DE

Recognition Service - Monday Afternoon
(see page 11)



Pastor Barber & Secretary Thomann



Fifth Meeting

Tuesday Afternoon, 1:30 PM

The meeting was called to order at 1:32 p.m. by Chairman Randall A. Grossman. Roger L. Reitz led the conference in prayer.

The Strategic Planning Committee presented a DVD promoting “One Voice” which will be held at Stabler Arena in Bethlehem, PA, on May 22nd and 23rd. Richard T. Paashaus prayed that God’s blessing and glory be evidenced at the event.

Report of the Board of Pensions (see page 151)

Resolved, that the report be accepted.

Report of the Board of Communications (see page 157)

Resolved, that the report be accepted.

Resolved, that the following be adopted at Second Reading:

Article 103-5 - Divorce

103-5.1 Divorce is the breaking of the marriage covenant instituted and ordained of God. God hates it because it is inconsistent with His purpose¹ and creates problems for all those associated with it. It is not permitted for any reason other than adultery,² and should be considered only after careful and prayerful attempts for forgiveness and reconciliation.³ Scripture permits but never requires that a person divorce a marriage partner who has committed adultery.⁴

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

103-5.3 The church should seek to prevent divorce by offering both premarital counseling and on-going opportunities for marital instruction.⁷ The principles that make for a godly marriage should

be evident in the life and example of every Christian family, especially the leadership of the church.⁸

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

103-5.5 The church should counsel those considering divorce to seek other solutions to the problems in their relationships. There are times when a church is called upon to exercise discipline towards those who are seeking, or who have obtained a divorce. There are also times when a church is called upon to exercise discipline towards those who are seeking to remarry, or who have already remarried. Remarriage is permissible for those who have been legitimately divorced or whose return to the former partner is determined by the elders to be impossible.¹¹ Individuals involved in these circumstances must submit themselves to the Word of God in their present situation.¹²

103-5.6 The responsibility of the church towards people considering divorce, remarriage, or those who have been divorced or remarried, is always to apply the Word of God in love.¹³ The goal of this ministry is to restore any break in their fellowship with God and with the life of the church, to preserve the purity of the church¹⁴ and to clear the reputation of a person.

¹ Gen 2:24; Prov. 2:17; Mal. 2:14-16

² Mat. 5:32; Rom. 7:2

³ Mk. 10:6-9; 1 Cor. 7:10, 11

⁴ Mat. 19:9

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

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

⁷ Pro. 11:14 (15:22,23); Titus 2:3-8

⁸ 1 Tim. 3:1-7; Titus 1:6

⁹ 1 Cor. 6:9-11; Heb. 2:11

¹⁰ Heb. 13:4

¹¹ Dt 24:1-4; Mk 10:11-12; 1 Cor 7:39

¹² 1 Cor. 7:17-24

¹³ Eph. 4:15, 16

¹⁴ 1 Thes. 4:3-7

[SECOND READING]

Yes - 127; No - 9

Resolved, that the following be adopted at Second Reading:

151 - Dedication of Children

151-1 Child dedication is a voluntary act in which believing parents publicly present their child to the Lord as an outward expression of their gratitude to Him for the child¹ and as a formal appeal to God for divine assistance in the bringing up of the child. It is not to be confused with baptism, or to be considered as imparting salvation, or viewed as an ordinance of the church.

151-2 The child is a gift from God and therefore the parents promise, as God's stewards, to bring up the child in the discipline and instruction of the Lord.²

151-3 In dedicating their child in the presence of fellow believers, parents are publicly dedicating themselves to the faithful fulfillment of their parental responsibilities³ and are acknowledging their need of the prayerful support and encouragement of those fellow believers.⁴

151-4 Child dedication becomes meaningful as the parents explain to the child the meaning of this act and consistently carry out the promises made before God and the church at the time of dedication. When one of the parents is an unbeliever, only the believing parent shall make the public presentation.

¹ Psa.127:3; Jas. 1:17

³ Deut. 6:4 - 9; Prov. 22:6

² Eph. 6:4; Col. 3:21

⁴ Eph. 6:18; Heb. 10:24, 25

[SECOND READING]

Yes - 130; No - 0

Resolved, that we adopt the following at Second Reading:

Article 153 - Harmful Indulgences

153.1 All believers are saved through faith in the finished work of Christ on the cross. God calls His people to live by faith.¹ This life of faith is an obedient response to the revealed truth of God in the Scriptures.²

153.2 At salvation believers are baptized into the Church, the body of Christ, sealed and indwelt by the Holy Spirit.³ They are to be filled and led by the Holy Spirit.⁴ This filling and leading by the Holy Spirit progressively transforms believers into the Lord's likeness.⁵

¹ Col. 2:6, 7; 2 Cor. 5:7

² 1 Thes. 2:13; 2 Tim 3:14-17; 2 Pet. 1:19-21

³ 1 Cor. 12:13; Eph. 1:13, 14; Rom. 8:9⁴

Rom. 8:14; Eph. 5:18

⁵ 2 Cor. 3:8

[SECOND READING]

Yes - 136; No - 0

The following was elected:

Committee on Nominations

Ronald C. Erb (3 years)

Resolved, that we adopt the following at Second Reading:

153-1 - Alcoholic Drinks

153-1.1 The abuse of alcoholic beverages is one of the most serious problems in many parts of the world. This abuse has led to personal and family suffering, serious physical and mental health problems, and increased rates of accidental and criminal injury and death. The financial cost and the consequences of such abuse are a tremendous and unnecessary burden on all of society.

153-1.2 The Scriptures teach that drunkenness is sinful.¹ Due to the addictive quality of alcohol, even the moderate use of alcoholic

beverages may lead to serious consequences.² This is especially true because the alcoholic content of some beverages has been tremendously increased since biblical times. Furthermore, moderate use may be a stumbling block for believer and unbeliever alike.³

153-1.3 Therefore, the BFC strongly and persistently warns its people of the dangers of alcoholic beverages and urges all members of the BFC to consider abstaining voluntarily from the use, manufacture and distribution of them.

¹ Rom.13:13; 1 Cor.6:9, 10; Gal.5:18-21.

³ Mat.18:6, 7; Rom. 14:20, 21; 1 Cor.8:9-

² Pro. 20:1; Pro.23:31-35.

11, 13.

[SECOND READING]

Yes - 122; No - 12; Abstain - 1

Resolved, that the following be adopted at First Reading:

153-2 - Tobacco

153-2.1 Because the use of tobacco is harmful to the body and addictive, it is inconsistent with Christian living.¹ Its use may negatively affect the believer's ministry to the saved² and unsaved.³ Consequently the church should warn its people of the dangers of tobacco products and strongly urge complete abstinence from them.⁴

¹ 1 Cor. 6:12, 19-20; 2 Cor. 7:1; 1 Pe. 2: 9, 10

³ 1 Cor. 9:12

⁴ 1 Cor. 9:24-27

² 1 Cor. 8:9-13; Rom. 14:15-21

[FIRST READING]

Yes - 129; No - 6

Resolved, that the following be adopted at Second Reading:

153-3 - Drugs and Other Substances

153-3.1 The misuse of, and overindulgence in, drugs and other substances, including prescribed and non-prescribed, are sin and are not of faith. Such abuse controls the believer and gratifies the sinful nature.¹ Both misuse and over indulgence cause the believer to live by feelings, not by faith in God's revealed Word.² The continued abuse of drugs and all other substances destroys self-control, leads to addiction³ and makes it impossible for the believer to live for the will of God.⁴

153-3.2 Sinning in this way affects the thinking, attitudes, and passions of the believer.⁵ This results in the believer falling deeper and deeper into sin,⁶ and can damage the body and the mind. Encouraging or aiding others to misuse or overindulge in drugs or all other substances is sin. Selling drugs or other substances to a person for the purpose of gratification of the sinful nature is sin against God and may be against the law.⁷ The Lord Himself holds those who do this responsible⁸ and has many ways to exercise His justice.⁹

153-3.3 The Church must warn against the dangers of the misuse of, and overindulgence in, drugs and all other substances, provide counsel to those enslaved, direct them to places of treatment, help them to re-build their lives, and determine when such a person is free for ministry in the church.¹⁰

¹ Rom. 8: 5-13; Gal. 5:16, 17

² Eph. 2:1-3; 4:20-24

³ Rom. 6:16; 2 Pe. 2:19

⁴ Col. 1:9, 10; 1 Pe. 4:2

⁵ Eph. 4:17-19; Titus 3:3

⁶ Pro. 23:29-35; Rom. 7:14-24; Col. 3:5-10

⁷ Luke 17:1-3; Gal. 5:19-21

⁸ Pro. 4:14-19; 5:22; Hab. 2:15-16

⁹ Zeph. 3:5

¹⁰ 1 Cor. 6:9-11; 1 Tim. 1:12-16

[SECOND READING]

Yes - 127; No - 8

In accordance with the resolution on page 36 of the 2001 *Yearbook*, the Standards of Worship and Life have been replaced by the Biblical Principles For Living, effective with this Annual Conference.

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, we encourage the Board of Christian Education to continue its work of preparing lesson plans for The Biblical Principles For Living.

Whereas, culture, language, and social issues continually change, statements need to be updated and produced that will effectively address changes in cultures and ongoing issues that will face the church, and

Whereas, the Inter-Cultural Ministries Study Committee believes that its work is completed,

Resolved, that every seven years the Chairman of Annual Conference appoint a Biblical Principles For Living Review Committee and further,

Resolved, that the Review Committee review the existing list of Biblical Principles For Living for any needed updates and consider the need for the production of new Principles.

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.

Report of the Beneficiary Society(see page 163)

Resolved, that the report be accepted.

Report of the Committee on Examination of Annual Conference Minutes (see page 165)

Resolved, that the report be adopted.

Report of the Committee on Examination of the Minutes of Particular Churches (see page 167)

Resolved, that the report be accepted.

Report of the Ministerial Convention Committee (see page 168)

Resolved, that the report be accepted.

The following was elected:

Board of Christian Education

Nancy A. Mertus (3 years)

Lt. Colonel Chaplain David H. Jones gave testimony of the Lord working both in his life and in the situation in Bagdad, Iraq. The church in Iraq is alive and well, and has been a blessing.

Resolved, that we adjourn.

Walter E. Bortree closed the meeting at 5:08 p.m. in prayer remembering God's work in Iraq.

Photos from the Newark, NJ BFC
Recognition Service - Tuesday Evening
(see page 44)



Sixth Meeting

Tuesday Evening, 6:30 PM

The meeting was called to order at 6:32 p.m. by Chairman Randall A. Grossman. Mark W. Tress opened the meeting in prayer.

The following have requested to be excused from all or part of the 121st Annual Conference: Rick C. Davis, Billy J. Dunn, Eliot H. Ramos

Resolved, that these requests for excuses be granted.

The Director of the Board of Missions, Dana E. Weller, introduced the following visiting missionaries: Rick & Donna Warner, Chris & Becky Merrick, Francisco & Elaine deSouza, Paul G. Zimmerman, Philip E. Yerrington, Mel & Jan Babcock, Totoram & Felecia Baran, Nelson Randolph, David 'Chico' Schlonecker, Scott Hoffman, William Early, John Pello, Byron G. Barnshaw, John C. Studenroth, also, former missionaries and Board of Mission board members: Clifford B. Boone, Ronald W. Hoyle, Robert L. & Lois Draper, Raymond R. Bertolet, David K. Schlonecker, Kevin W. Kirkpatrick, Dean A. Stortz, David R Way, R.C. Reichenbach and Roy A. Hertzog.

Robert A. Sloan, Jr. led in prayer for the missionaries.

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

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

The following was elected:

Board of Christian Education

Beth Wiegand - (2 years)

Report of the Study Committee: Credentials and Multi-Staff Churches (see page 170)

Resolved, that the report be accepted.

Resolved, that the following be adopted at Second Reading for inclusion in the *Faith and Order*, Article 510 General Rules of Elections and Resignations:

510 - 1 Categories

- (1) There are three categories of nominees for election to boards and committees. They are ministers, elders, and laypersons.
- (2) Pastoral Staff members are not eligible to serve in the categories of elders or laypersons.

[SECOND READING]

Yes - 117; No - 2

Resolved, that the following be adopted for First Reading and included in the *Faith & Order* as 204-4 and 204-5:

204-4 Pastoral Staff

The pastoral staff of a Particular Church is composed of, and limited to, those men who are serving as a minister in the BFC. For an individual to serve as a minister in the BFC, he must be ordained by or have had his previous ordination recognized by the BFC or he must be under the care of the Ministerial Candidate Committee.

204-5 Church Staff

The church staff of a Particular Church is composed of individuals who are employed by that Particular Church. The church staff shall include the pastoral staff, but is not limited to the pastoral staff. Others included in the church staff would be secretaries, sexton, director of women's ministries, director of children and youth, choir director, etc. The title, pastor, when it is used in association with a person that is occupying a position on a church staff, is to be reserved for those who are members of the pastoral staff.

[FIRST READING]

Yes - 105; No - 20

Resolved, that the following be adopted for First Reading, with the following numerical changes, and their corresponding explanation in the *Faith and Order*:

204-1.1 - The minister and pastor are interchangeable terms.

204-1.2 - A minister or pastor in the Bible Fellowship Church must be holding or seeking credentials in the Bible Fellowship Church.

204-1.3 - The Office of Minister [presently in the *F&O* as 204-1.1]

204-1.4 - The Qualifications for the Ministry [presently in the *F&O* as 204-1.2]

[FIRST READING]

Resolved, that the following be adopted for First Reading:

Change 204-1.2 – Educational Requirements:

(1) All men desiring to be ordained to the ministry of the BFC shall have been graduated from college/university and are encouraged to pursue a seminary degree. The minimum requirement is 3 years of theological training or its approved equivalent. A man may be an applicant or candidate during the period of his training, but the 3 years of theological study shall be completed before he becomes a probationer. Exceptions to these rules may be made for some mature men; however, in no case will a man be recommended for ordination examination before completing the equivalent of 3 years of theological training.

(2) Candidates for the ministry should be men of broad reading interests, giving evidence of understanding and practical wisdom.

[FIRST READING]

Yes - 109; No - 17

Resolved, that the following be adopted at Second 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".

[SECOND READING]

Yes - 119; No - 1

The conference held a recognition service for the Newark Bible Fellowship Church, Newark, NJ.

The registrar of Annual Conference verified that the delegate from the church was duly elected and welcomed him into Annual Conference membership.

The delegate, Totoram Baran, introduced the members of the church who were in attendance. Daniel G. Zeigler, former Director of Church Extension, gave some remarks and a history of the founding of the church in Newark. Delbert R. Baker, II, also gave some remarks about his excitement of pastoring the Newark Bible Fellowship Church and described the responsibilities of each of the members present. Brother Baker led the conference in the singing of *It Is Well With My Soul*. Members of the congregation sang the song, *God Is*.

The Charter was presented to the church. Daniel P. Allen led in prayer thanking God for this church and asked His blessing upon it.

Resolved, that we adjourn.

The meeting was adjourned at 8:50 p.m.

Seventh Meeting

Wednesday Morning, 9:00 AM

The meeting was called to order by Chairman Randall A. Grossman at 9:00 a.m. Richard B. Ravis led the conference in singing *Wonderful Grace of Jesus*. After praying, he then led the conference in singing *Jesus, Lover of My Soul*. J. Richard Vroman, delegate of Christ Community BFC, Piscataway, NJ, read 1 Peter 4:7-11. The conference then sang *Be Unto Your Name*. Dennis J. Lawrence spoke on "Humility: Being Like God in Grace." The worship time was closed as the conference sang *Grace Alone*.

The following submitted a request to be excused from various meetings of the conference: Willis I. Dowling.

Resolved, that the request be granted.

Resolved, that Laurence M. Morris be seated as Alternate Delegate from Maple Glen, PA.

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

Resolved, that the request from the Board of Elders of the Royersford BFC be received.

Whereas, the Elders of the BFC of Royersford sense deeply the Lord's desire for unity in His church and desire as well to see our denomination make every effort to maintain unity in the bond of peace among all genuine believers in Jesus Christ, and

Whereas, the Elders of the BFC of Royersford sense deeply the Lord's desire for truth in doctrinal matters and sense that doctrinal formulations must be based on Scriptural teaching, and

Whereas, the *Faith and Order (F&O)* of the BFC understands in principle a difference between "essential" and "non-essential" or primary and secondary areas of biblical truth and teaching, (as evidenced in the overall formation of its doctrinal confession), and

Whereas, in particular the *F&O* of the BFC makes specific allowances for difference of opinions regarding aspects of

historic reformed soteriology, (i.e., limited atonement and irresistible grace are not part of our doctrinal confession), and

Whereas, in particular by its selective silence regarding certain aspects of the Holy Spirit's work, the *F&O* of the BFC allows for some variations in the understanding of the Holy Spirit's ministry in the church today, and

Whereas, in particular the *F&O* of the BFC makes allowances for differing views of ecclesiology, both in its essence, (i.e., whether or not the church and Israel are the same) and in its function (whether we must have evening service, women's missionary society, etc.), and

Whereas, as the *F&O* of the BFC makes allowances in regards to various views of creation (young or old earth), and

Whereas, in particular the *F&O* of the BFC makes allowances for various views respecting the 2nd Coming of Christ (i.e., pre, mid, pre-wrath or post-trib), and

Whereas, in particular the *F&O* of the BFC makes allowances for various understandings regarding the judgments of God, and

Whereas, some of these allowances have been made in our doctrinal position in recognition that good and godly men have differed in some of these areas, but whose ministry of teaching the whole counsel of God is not thus imperiled, and wanting also to avoid the sin of being schismatic without scriptural grounds, thus unduly dividing the body of Christ and restricting membership and service therein, and

Whereas, regarding the issue of the millennium in particular, good and godly men whose commitment to the Word of God is unswerving, yet whose conclusions differ, though also experiencing the blessing of God upon their ministries in that souls have been saved and saints have been matured, and

Whereas, the return of Christ and the end of the age should be a cause for great hope, comfort and consolation instead being a cause for division, argumentation and judgmentalism, therefore, be it

Resolved, that the Elders of the BFC of Royersford request the Chairman of Annual Conference to appoint a study committee

of 5 ministers to explore the viability of making allowances for additional millennial views for inclusion into the *F&O* of the BFC, and be it further

Resolved, that this study committee report its findings and make recommendations to the 122nd Annual Conference of the Bible Fellowship Church.

The request of the Board of Elders of the Royersford BFC failed.

Yes - 38; No - 93

Elliot H. Ramos gave an update on his ministry at Lighthouse BFC, Allentown, PA. They have recently entered into a radio ministry. A sample of the programming was heard. Hans R. Waldvogel gave thanks to God for this ministry asking His blessing on it.

Resolved, that the Chairman of Annual Conference make a designation to prepare an answer to the Board of Elders of the Royersford, BFC and further

Resolved, that the answer be presented to the 121st Annual Conference at its afternoon session and that the answer be recorded in the minutes of the eighth meeting of the 121st Annual Conference. (see pages 48, 64)

Report of the Study Committee on the Role of Women in the Church (see page 173)

Resolved, that the report be accepted.

Resolved, that the Chairman appoint a committee of seven, including ministers and laypersons to study the question, 'Do the Scriptures allow women to serve in the office of Deacon / Deaconess?' and report to the 122nd Annual Conference.

Resolved, that we adjourn.

The meeting was adjourned at 12:33 p.m as Louis Pronnicki closed the meeting in prayer.

Eighth Meeting

Wednesday Afternoon, 1:30 PM

The meeting was called to order by the Chairman at 1:30 p.m.

The Registrar requested excuses for Clyde W. Snyder and Howard N. Wells due to the medical emergency of Clyde's sister, Peg Lord. Louis S. Curcio prayed for the Lord's will to be done and His glory to be seen in this situation.

Resolved, that the requests be granted.

Resolved, that Andrew T. Crossgrove and Thomas P. Shorb be appointed to give an answer to the request of the Board of Elders of Royersford BFC.

Whereas, a request has been received from the Elders of the Royersford church to study the matter of granting eschatological liberty regarding views on the millennium, and

Whereas, the Annual Conference wishes to study, in a broader fashion, the issue of the millennium as found in Article 27 of the *Faith & Order*, be it therefore

Resolved, that the Chairman appoint a committee of five to study the issue of the millennium in all the articles of our *Faith & Order* that address it and report back to the 122nd Annual Conference with its recommendations.

Resolved, that the following be adopted at Second Reading:

Declaration on Particular Issues: Affiliations

155-1. 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.

155-2. 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

155-3. 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

155-4. 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

[SECOND READING]

Yes - 119; No - 9

Dana E. Weller introduced one of our missionaries, Sanjay Dalavai, Vice President of Financial Affairs of BCM.

Resolved, that the following "Miscellaneous Bylaws, Gift Annuities" be adopted at Second 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.

[SECOND READING]

Resolved, that the following “Miscellaneous Bylaws, Gift Annuities” be adopted at Second Reading:

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.

[SECOND READING]

Resolved, that the following procedure for the “Pastoral Search Committee” be adopted at Second 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)]

[SECOND READING]

Resolved, that the following change be adopted at Second Reading:

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

[SECOND READING]

Resolved, that the following rules for funds administered by the BFC Board of Directors be adopted at Second Reading:

512-1.6 The Real Estate Fund

(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.

[SECOND READING]

Resolved, that the following legislation related to BFC Homes, Inc., be adopted at Second 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

[SECOND READING]

Yes - 119; No - 6

LeRoy S. Heller, a long time member of the Board of the Homes, Inc., prayed, thanking the Lord for the opportunity to meet the needs of the elderly and asking for His continual blessing in this endeavor.

Whereas, the "Standards of Worship and Life" are removed from the *Faith & Order*, and

Whereas, the material approved in 2001 defining the consideration of individuals who have experienced divorce as possible elders or deacons, currently placed in the *Faith & Order*, §108-4, needs to be preserved, therefore be it

Resolved, that the Board of Communications include this material

in “Principles of Order” §204-2 (Elders) and §204-3 (Deacons).

Whereas, there will be places in the “Principles of Order” that refer to the “Standards of Worship And Life”, therefore be it **Resolved**, that the Board On Communications review the “Principles of Order” and where the name “Standards of Worship And Life” appear it be changed to state, “Biblical Principles for Living” and “Declaration of Particular Issues.”

Whereas, the Inter-Cultural Ministries Study Committee believes that it has completed the work assigned to the Committee by Annual Conference,

Resolved, that Annual Conference approve the dissolution of the Inter-Cultural Ministries Study Committee.

Resolved, that Ronald C. Mahurin be ratified as Conference Pastor for another three-year term.

John C. Vandegriff, Jr. thanked the Lord for Ronald C. Mahurin and his faithful service and for his ongoing ministry as Conference Pastor.

Resolved, that the salary for the Conference Pastor be \$26,000, and in addition we provide \$7,200 for car and professional expenses and \$4,800 for health insurance.

Resolved, that the recommended minimum salary for a pastor serving in the BFC, including Social Security, be \$28,764. 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 rate of mileage reimbursement for conference business conducted for 2004 be 24¢ per mile.

Resolved, that the Administrative Budget for January 1, 2004 to December 31, 2004 be adopted.

Resolved, that the Administrative Budget for January 1, 2005 to December 31, 2005 be approved for submission to the churches for their pledges.

The conference paused to observe the Lord's Supper. Richard B. Ravis led the conference in singing *You Are My King*. John C. Vandegriff, Jr. and Clair Shiffman read Matthew 27:1-54 with a visual presentation of the Scripture and pictures of the scenes regarding the last hours of Jesus. John C. Vandegriff, Jr. prayed. Dean A. Stortz then thanked the Lord for the bread which symbolizes the body of Christ. Dennis M. Cahill thanked the Lord for the cup which symbolizes the blood of Christ. The Conference sang *The Wondrous Cross*. An offering was taken for the "Darlene Mahurin Memorial Fund" as the conference sang *Be Unto Your Name*.

The Conference showed its respect for James A. Beil who has served for many years as a member of the Board of Directors with their applause.

Whereas, every Bible Fellowship Church is eligible to be incorporated when it becomes a Particular Church, and

Whereas, every incorporated Bible Fellowship Church is able to hold title to church property, and

Whereas, it is prudent to minimize the threat of possible legal action against the Bible Fellowship Church, be it

Resolved, that every Bible Fellowship Church upon recognition as a Particular Church, seek incorporation, and further

Resolved, that when any Particular Bible Fellowship Church incorporates, the Articles of Incorporation include the Trust Clause found in § 408-1 and 408-2 of the *Articles of Faith*, and further

Resolved, that upon incorporation every church consult with the Board of Directors to determine the feasibility of taking title to property titled to the Bible Fellowship Church, and further,

Resolved, that when the Board of Directors determines it is feasible for the church to take title to property deeded to the Bible Fellowship Church the church take immediate steps to

take title to the property.

Whereas, the purpose of Church Extension Ministries is to form, foster and nurture to maturity new congregations, and

Whereas, this purpose does not include support and care for recognized churches of Annual Conference, and

Whereas, the Board of Church Extension has neither resources nor expertise to revitalize declining and vulnerable churches, and

Whereas, newly recognized churches and churches in decline may need various kind of support, therefore be it

Resolved, that the Board of Church Extension recommend to the Annual Conference that a committee formed of representatives of the Ministerial Relations Committee, the Board of Directors, and the Board of Church Extension be appointed by the Chairman of Annual Conference to study and propose mechanisms to provide support for weak or declining churches.

The Chairman appointed two representatives from each of the aforementioned Committees / Boards chosen by each Committee / Board. The representatives of the Board of Church Extension shall serve as the organizing group.

Resolved, that the appointment be ratified.

Resolved, that the Annual Conference ratify the election to the Pinebrook Educational Foundation of Raymond R. Dotts and Jay H. Fasnacht for terms to end in 2007.

Whereas, the MRF annuity rate for 2004 is \$209 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 2005 be \$211 per year of service.

Whereas, the religious denomination known as the Bible Fellowship Church has, and functions through, Ministers of the

Gospel who are duly ordained or licensed; and

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

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

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

Resolved,

1. An amount equal to 100% of the pension payments received during the year of **2005** 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 *Yearbook* of the Annual Conference of the Bible Fellowship Church and in other appropriate records maintained by the conference.

3. The pension payment to which this rental / housing allowance applies shall be the pension payment resulting from all service of such retired or disabled ordained or licensed minister from all employment by any local church, Annual Conference or institution of the Bible Fellowship Church or of any former denomination that is now a part of the Bible Fellowship Church, or from any other employer who employed the minister to perform services related to the ministry and who elected to make contributions to the pension funds of the

Bible Fellowship Church for such retired minister's pension.

Resolved, that the Bible Fellowship Church adopt the following Vision Statement:

“We, the Bible Fellowship Church, seek to become an expanding fellowship of churches united in making disciples of Jesus Christ.”

Resolved, that the Proposed Budget of the Board of Communications for conference year January 1 to December 31, 2005 be approved as presented (see page 161)

Resolved, that a contribution of three hundred twenty-five dollars (\$325) for the conference year 2004 be given to the Board of Communications from each agency to help underwrite the cost of printing and distributing the *Fellowship News*. Payments are to be made to the Business Manager, Paul T. Rutman, at the 121st Annual Conference.

Resolved, that one dollar and seventy-five cents (\$1.75) per member of the Bible Fellowship Church for 2004 be forwarded to the Board of Communications from each church to help underwrite the cost of printing and distributing *Fellowship News*. Payments are to be made to the Business Manager, Paul T. Rutman, at the 121st Annual Conference.

Resolved, that the cost of the *2004 Yearbook* be \$8.50 per copy.

Whereas, the website has become a major part of the Board of Communications, therefore be it

Resolved, that we elevate the Webservant to an appointed position similar to that of the Editor and Business Manager.

Resolved, that the following legislative additions to the Board of Communications be adopted at First Reading: (Changes are underlined.)

512-9.1 Composition and Election

- (1) The Board of Communications shall be composed of the Editor of *Fellowship News*, the Business Manager of *Fellowship News*, Webservant, and three ministers and two laypersons.
- (2) The Editor of *Fellowship News*, Business Manager of *Fellowship News* and Webservant shall be appointed by the Board of Communications for a three-year term subject to ratification by Annual Conference. The election of these officers shall be in such a manner that their respective terms shall not expire at the same time.
- (7) It shall maintain and oversee the denominational website. Change current (7) to (8).

[FIRST READING]

Whereas, the Board of Communications believes it is important to implement the above action immediately, and

Whereas, the Board would like to have its three positions on different term years, therefore be it

Resolved, that by the “rule of exception” the 121st Annual Conference ratify the appointment of Stephen C. Mann as Webservant for a term of two years.

Whereas, Paul T. Rutman has faithfully served as Business Manager since the early 1990s and continues to serve with excellence, be it therefore

Resolved, that 121st Annual Conference ratify the appointment of Paul T. Rutman as Business Manager for the term of three years.

Resolved, that the following legislative material related to the Assistant Registrar be adopted at 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 Communications.

- (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.

[FIRST READING]

Resolved, that the following legislative material related to the Assistant Registrar be adopted at First Reading:

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:

506-3 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.

[FIRST READING]

Report of the Statistical Committee (see page 189)

Resolved, that the report be accepted.

Report of the Committee on Auditing (see page 172)

Resolved, that the report be accepted.

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

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

Whereas, Kevin W. Clineff, Louis S. Curcio, and Kevin W. Kirkpatrick were approved for ordination to the gospel ministry of the BFC, and

Whereas, Robert A. Johnson, II and Michael J. Tannous were approved to have their previous ordination recognized by the BFC, 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, Pastors Donald R. Ellwanger, Mark L. Morrison, Robert S. Commerford, Mark A. Baumgardner, Dennis W. Spinney, Raymond R. Dotts, and John R. Stover have resigned from their positions of ministry in their particular churches, therefore be it

Resolved, that we give thanks to the Lord for their ministry and service at their particular churches and pray for God's guidance as they seek to serve the Lord with the calling and

gifts that He has given them.

Whereas, the Boards and Committees of the BFC have labored diligently during this past year, and

Whereas, they have reported faithfully to the 121st Annual Conference, therefore be it

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

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

Whereas, their reports have been of great value in attempting to bring the BFC into conformity with the Scriptures, therefore be it

Resolved, that we thank the Lord for their diligent work.

Whereas, the Annual Conference has been working on the “Biblical Principles for Living” for 13 years, and

Whereas, the 121st Annual Conference has completed the final work on the “Biblical Principles for Living”, therefore be it

Resolved, that we thank the Inter-Cultural Ministries Study Committee for its fine work and dedication to the completion of its assigned task.

Whereas, our three denominational facilities, BFC Homes, Inc., Pinebrook Bible Conference and Victory Valley Camp, are ministering on our behalf, and

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

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

Whereas, Phillip E. Atkins has faithfully served as Director of Victory Valley Camp, and

Whereas, he has resigned as director to pursue a new direction from the Lord, therefore be it

Resolved, that we give thanks to the Lord for his service to the

BFC.

Whereas, the Annual Conference heard from Scott G. Ott, the new director of Victory Valley Camp, therefore be it

Resolved, that we pray that God will grant Scott G. Ott wisdom, direction and strength as he serves the Lord at Victory Valley Camp.

Whereas, the Lord has sovereignly worked in the establishment of the Long Neck, DE mission and

Whereas, Pastor Kenneth F. Barber, has faithfully served as organizing pastor, and

Whereas, the 121st Annual Conference of the BFC has welcomed the New Life Bible Fellowship Church of Long Neck, DE as a Particular Church according to our rules, therefore be it

Resolved, that the members of the 121st Annual Conference encourage each of our churches to pray diligently for the success of the Long Neck, DE church.

Whereas, the Lord has sovereignly worked in the establishment of the Newark, NJ mission and

Whereas, Pastor Delbert R. Baker, II has faithfully served as organizing pastor for many years, and

Whereas, the 121st Annual Conference of the BFC has welcomed the Newark Bible Fellowship Church, Newark, NJ as a Particular Church according to our rules, therefore be it

Resolved, that the members of the 121st Annual Conference encourage each of our churches to pray diligently for the success of the Newark, NJ church.

Whereas, Ronald C. Mahurin has faithfully served during his third year as Conference Pastor with a spirit of love and compassion for our BFC churches and pastors, therefore be it

Resolved, that we praise our heavenly Father for his ministry and pray for continued blessings on that ministry.

Whereas, since our last Annual Conference the Lord saw fit to call

home to glory three faithful servants: William W. Mull, retired pastor and missionary; Doris Hoyle, retired missionary and wife of Ronald C. Hoyle; and Laura Cassel, wife of retired pastor Alva C. Cassel, and

Whereas, these godly people have had a tremendous impact on all those who knew them, therefore be it

Resolved, that we thank the Lord for their lives and ministries and pray for God's comfort on their loved ones.

Whereas, the Annual Conference heard a report from Chaplain (LTC) David H. Jones concerning his service in Iraq, and

Whereas, he reported that God is working in Iraq among the Iraqis and among our soldiers, therefore be it

Resolved, that we seek God's continued direction on His work in Iraq and for the protection of our soldiers.

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 121st Annual Conference, therefore be it

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

Whereas, the Pages, Jeffrey S. Albrecht, Mark E. Barninger, Raymond R. Bertolet, Scott B. Evans, Glenn R. Felty, Robert W. Green, Ronald L. Kohl, Thomas H. Morrison, Jeff Rossignol, David K. Schlonecker, Timothy J. Schmoyer, William F. Early, and Head Page, Raymond L. Cole have humbly, readily, helpfully, cheerfully and diligently enabled the work of the 121st Annual Conference to smoothly advance, therefore be it

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

Whereas, Calvin T. Reed, Arthur J. Simpson, Jr., and Dennis J. Lawrence 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 insight into His Word.

Whereas, Richard B. Ravis has served the Annual Conference as worship leader, therefore be it

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

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 for their labors.

Whereas, Randall A. Grossman has served outstandingly as Chairman of the 121st Annual Conference of the Bible Fellowship Church, therefore be it

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

Resolved, that the following serve as the answer to the Board of Elders of the Bible Fellowship Church of Royersford:

Dear Brother Elders of the BFC of Royersford

Greetings in the name of our Lord Jesus Christ.

We, the Annual Conference of the Bible Fellowship Church respectfully acknowledge the request of the Board of Elders of Royersford, PA submitted to the 121st Annual Conference of the BFC. The request was received by Annual Conference and entered into the Minutes of the 121st Annual Conference of the BFC. Thank you for following the prescribed procedures for communicating with the Annual Conference and for stating your recommendation and its rationale with care and clarity.

The Annual Conference considered your recommendation.

The vote on your recommendation was: Yes - 38; No - 93. However, the Annual Conference demonstrated its willingness to give fresh study to the Scriptures on the subject in a broader context by approving the following:

Whereas, a request has been received from the Elders of the Royersford church to study the matter of granting eschatological liberty regarding views on the millennium; and

Whereas, the Annual Conference wishes to study, in a broader fashion, the issue of the millennium as found in Article 27 of the *Faith & Order*; be it therefore

Resolved, that the Chairman appoint a committee of five to study the issue of the millennium in all these articles of our *Faith & Order* that address it and report back to the 122nd Annual Conference with its recommendations.

We submit this action as the response of the 121st Annual Conference to your request. Would you pray for the Study Committee and for us as we seek an accurate understanding of God's Word regarding issues related to the millennium.

[The above, in letter form, will be sent by the Secretary of Annual Conference.]

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

The Chairman made the following appointments:

Registrar: J. Mark McCreary

Assistant Registrar: Jonathon W. Arnold, Sr.

Agenda and Program Committee: Officers of the 122nd Annual Conference (Randal A. Grossman, William G. Schlonecker, David A. Thomann, Jonathon W. Arnold, Sr., Andrew T. Crossgrove, Thomas P. Shorb)

Arrangements Committee: David A. Thomann (Chairman); Daniel P. Allen, J. Mark McCreary, Thomas P. Shorb, Randall A. Grossman (122nd Annual Conference)

Chairman)

Committee on Statistics: LeRoy S. Heller (Chairman); Hugh C. Coulbourn, Jr., David N. Schoen, David A. Thomann, Gregory A. Uhrich

Committee on Examination of Minutes of Particular Churches: Ralph M. Soper (Chairman); William H. Bartron, Kevin W. Clineff, Jacob J. Susek, Jr., Allen R. Vivona

Resolved, that the appointments be ratified.

The Chairman made the following appointments:

Committee to Study What the Scriptures Say About Women Serving as Deacons / Deaconesses:

Clifford B. Boone, Ralph E. Ritter, Michael J. Tannous, Carl C. Cassel, Richard A. Moyer, Robert C. Newman, David W. Eisenhower

Committee to Study the Millennium

Robert C. Kaatz, Jacob J. Susek, Jr., Albert J. Dommel, Kevin W. Kirkpatrick, John C. Studenroth

Resolved, that these appointments be ratified.

The corporate and official denominational address will be: 25 E. Lemon St., Lititz, PA 17543. 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 121st Annual Conference was closed in prayer by the Vice Chariman, William G. Schlonecker, remembering Donald R. Hibbs, a former BFC pastor, who is experiencing severe health issues. Conference closed at 5:50 p.m.

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Board of Missions

Celebrates

One Voice

“But you will receive power when the Holy Spirit comes on you; and you will be my witnesses in Jerusalem, and in all Judea and Samaria, and to the ends of the earth.”

Acts 1:8

Encouraging and Supporting the Great Commission with

- Annual Retreat Within a Retreat
- May Missionary Rally
- Dual Reach - Church Mentoring
- Culture Link - Short-Term Trip Training
- Missionary Care
- Parents of Missionaries Retreat
- Missions Speakers
- Missions Project Coordinator
- Short-Term Trip Coordinator
- Missionary in Residence at Pinebrook
- Prayer Calendar



2004 Board Members

Back Row from left: Donald Kuntzman, James Harris, Daniel Oswald, Pastor Jake Susek, Donald Faust, Pastor Ralph Soper; Chairman, Leroy Herb

Front Row from left: Pastor Robert Sloan, Dana Weller; Director, Gerald Schlonecker, Pastor Tom Shorb

Bible Fellowship Church - Board of Missions

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Report of the Committee on Arrangements

The Committee on Arrangements for the 121st Annual Conference met twice during the conference year. The purpose of the committee continues to be the reviewing of 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.

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 121st Annual Conference is Louis Curcio, Assistant Pastor, Hatfield, PA, and the Head Page is Raymond L. Cole, Youth Pastor, Newark, DE.

The committee reviewed the proposed legislation entitled: "Rules for Special Consideration". It was determined that although this may assist in the running of Annual Conference it was deemed too cumbersome for actual usage. The committee thanked Roy A. Hertzog and Carl C. Cassel for their extensive work on this project.

Recommendations

1. **Resolved**, that the 122nd Annual Conference be held at Pinebrook Bible Conference, Stroudsburg, PA, April 25-27, 2005 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, 2005.
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 Communications.

- (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:

506-3 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.

Committee on Arrangements for 121st Annual Conference:
David A. Thomann, Chairman; Daniel P. Allen, Secretary; Clyde D. Bomgardner, Louis S. Curcio, Randall A. Grossman, J. Mark McCreary, Thomas P. Shorb

Report of the Committee on Credentials

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

The *Faith & Order* questionnaire was sent to each of the ministers holding Ordination Credentials with the Bible Fellowship Church. All of the brethren returned their questionnaires except: Herbert K. Lea, Edgar H. Munyan, and Harold D. Yarrington. The Committee is well satisfied with the responses of those who handed in their questionnaires. The Committee will continue to communicate with those who have not returned their questionnaire.

The Lord, in His providence this year, has chosen to take home William W. Mull one of our ministering brethren. We thank God for his ministry among us, his commitment to missionary work and we look forward to the day we will be reunited with him in glory.

The following changes in status were approved:

Robert S. Commerford was changed from Ordained Ministers Working Under the Direction of the Bible Fellowship Church to Ordained Ministers on Leave of Absence.

Donald R. Ellwanger was changed from Ordained Ministers Working Under the Direction of the Bible Fellowship Church to Ordained Ministers Between Calls.

David N. Heineman was changed from Ordained Ministers Working Under the Direction of the Bible Fellowship Church to Ordained Ministers Working in the Chaplaincy Under the Sponsorship of the Bible Fellowship Church.

Mark L. Morrison was changed from Ordained Ministers Working Under the Direction of the Bible Fellowship Church to Ordained Ministers Between Calls.

Barry J. Minsky was changed from Ordained Ministers Working in the Chaplaincy Under the Sponsorship of the Bible Fellowship Church to Ordained Ministers in Retirement.

The Committee met with five 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.

1. **Whereas**, the Ministerial Candidate Committee has recommended Kevin W. Clineff, Louis S. Curcio, and Kevin W. Kirkpatrick for ordination, and

Whereas, the Ministerial Candidate Committee has recommended prior ordination recognition for Robert A. Johnson, II and Michael J. Tannous, 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 Kevin W. Clineff, Louis S. Curcio, and Kevin W. Kirkpatrick be ordained to the gospel ministry of the Bible Fellowship Church and, further

Resolved, that the prior ordination of Robert A. Johnson, II and Michael J. Tannous to the gospel ministry be recognized by the Bible Fellowship Church and, further

Resolved, that the service of ordination be held Monday, May 17, 2004 at 7:30 PM 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.
 Allen, David T.
 Arnold, Jonathon W.
 Baker, Delbert R. II.
 Bennett, C. Larry
 Bomgardner, Clyde D. Jr.
 Boone, Clifford B.
 Brush, R. Jerome
 Cahill, Dennis M.
 Clapier, G. Wayne
 *Clineff, Kevin W.
 Cole, Charles E.
 Cooper, Brian H.
 Cowen, Timothy S.
 Crossgrove, Andrew T.
 *Curcio, Louis S.
 Dowling, Willis I.
 Dunn, William J.

Erb, Ronald C.
 Fischer, Carl J. Jr.
 Grossman, Randall A.
 Gundrum, David E.
 Harris, Richard D.
 Heller, LeRoy S.
 *Johnson, Robert A. II
 Keeler, Kenneth D.
 *Kirkpatrick, Kevin W.
 Lawrence, Dennis J.
 Mahurin, Ronald C.
 McCreary, J. Mark
 Paashauss, Richard T.
 Pronnicki, Louis
 Ramos, Elliot H.
 Ravis, Richard B.
 Reed, Calvin T.
 Reitz, Roger L.

Ritter, Ralph E.
 Schlonecker, William G.
 Schoen, David N.
 Shorb, Thomas P.
 Simpson, Arthur J. Jr.
 Sloan, Robert A. Jr.
 Smith, Gene W.
 Soper, Ralph M.
 Spackman, Carl K.
 Spinney, Dennis W.
 Stortz, Dean A.
 Stover, John R.
 Susek, Jacob, J. Jr.

Tait, Jonathan P.
 *Tannous, Michael J.
 Taylor, Richard E.
 Thomann, David A.
 Uhrich, Gregory A.
 Vandegriff, John C. Jr.
 Vivona, Alan R.
 Way, David R.
 Weller, Dana E.
 Wells, Howard N.
 Wickstead, James A.
 Widger, Byron

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

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

Aukamp, William A.
 Denlinger, Ronald K.
 Harding, W. Neil Jr.
 Head, Jim D.
 Johnston, Walter M.
 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

Heineman, David, N. - Hospital
 Hurst, Kenneth J. - Military
 Moyer, Richard A. - Prison Ministry

IV. Ordained Ministers Working in Other Christian Ministries

Ellingson, Bruce A.
 Lea, Herbert K.

Martin, Carl T.

V. Ordained Ministers Between Calls

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

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

VI. Ordained Ministers on Leave of Absence

Byrd, Terris L.
Commerford, Robert S.
Fable, 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.
Minsky, Barry J.
Moyer, Edward
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.
Weaber, Harold C.
Yarrington, Harold D.
Ziegler, Daniel G.

Credentials Committee makes the following additional recommendations:

2. **Resolved**, that an Ordination Service be held Monday, May 23, 2005, at a place to be determined.
3. **Resolved**, that Faith BFC, Spring City, PA, Bethany BFC, Hatfield, PA, Berean BFC, Terre Hill, PA, Salem BFC, Lehighton, PA, and Community BFC, Red Hill, PA be encouraged to have services acknowledging the ordinations of Kevin W. Clineff, Louis S. Curcio, and Kevin W. Kirkpatrick and the recognition of the prior ordinations of Robert A. Johnson II and Michael J. Tannous 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, Vice Chairman; Ralph M. Soper, Secretary; Dennis M. Cahill; LeRoy S. Heller.

Report of the Ministerial Candidate Committee

The Ministerial Candidate Committee “shall safeguard the doctrinal purity of the church by exercising vigilance when examining prospective ministers concerning their beliefs and practices, endeavoring to approve only those who are committed without reservation to the authority of the Scriptures and the doctrines and practices of our church as the system of doctrine taught in the Scriptures.” [*Faith & Order*, §512-13 (5)] The committee interviews men and conducts examinations to assure the churches of the BFC that the men who are eligible for a call are committed to the understanding of Scripture which is at the heart of our church.

The Ministerial Candidate Committee has met eleven times since February, 2003. Eighteen men were interviewed. We are thankful to God who continues to send men to us for service.

The following men were interviewed: Mark E. Barninger, Jonathan H. Bosse, Kevin W. Clineff, Raymond C. Cole, Louis S. Curcio, John C. Elias, Glenn R. Felty, Troy S. Good, Fred J. Hoffman, Robert A. Johnson II, Kevin W. Kirkpatrick, Ferdie R. Madara, Alan G. Miller, Philip G. Norris, Mark A. Scott, Michael J. Tannous, Colby A. Weinhofer, and Edward M. Williams.

The following men were recommended to the Committee on Credentials for ordination examination: Kevin W. Clineff, Louis S. Curcio, and Kevin W. Kirkpatrick.

The following were recommend to the Committee on Credentials for examination for recognition of prior ordination: Robert A. Johnson II and Michael J. Tannous.

The following men were approved as probationers eligible to receive a call: Jeffrey S. Albrecht, Mark A. Baumgardner, Timothy J. Bertolet, Robert K. Fields, Alan G. Miller, and David W. Peters.

The following men were issued licenses: Timothy J. Bertolet, Robert K. Fields, Donald E. Kuntzman, Alan G. Miller, Eric R. North, and David W. Peters.

Resolved, that the list of men under the care of the Ministerial Candidate Committee as of February 28, 2004, is as follows:

Probationers*

Albrecht, Jeffrey S.	Allentown, PA
Baumgardner, Mark A.	Sellersville, PA

Bertolet, Timothy J. (2004)	Lebanon, PA
Clark, Gerald D. (2002)	Stanfordville, NY
Clineff, Kevin W. (2001)	Spring City, PA
Curcio, Louis S. (2002)	Hatfield, PA
Fields, Robert K. (2004)	Bethlehem, PA
Johnson, Robert A. II (2002)	Lehighton, PA
Kirkpatrick, Kevin W. (2001)	Terre Hill, PA
Kuntzman, Donald E. (2003)	Center Valley, PA
Mann, Stephen C. (2003)	Hellertown, PA
Miller, Alan G. (2003)	Harleysville, PA
North, Eric R. (2003)	Howell, NJ
Peters, David W. (2004)	Quakertown, PA
Tannous, Michael J. (2001)	East Greenville, PA

(*year of licensure in parentheses)

Candidates

Barninger, Mark E.	Harrisburg, PA
Bertolet, Raymond R.	Millsboro, DE
Evans, Scott B.	Oley, PA
Kohl, Ronald L.	Allentown, PA
Miller, Keith J.	Bristol, PA
Morrison, Thomas H.	Las Cruces, NM
Norris, Philip G.	Dover, PA
Schlonecker, David K.	Emmaus, PA
Schmoyer, Timothy J.	Dover, DE
Scott, Benjamin G.	Langhorne, PA
Weinhofer, Colby A.	Akron, PA

Applicants

Brandt, David E.	South Hamilton, MA
Clark, Timothy G.	Jenkintown, PA
Cole, Raymond L.	Newark, DE
Elias, John C.	Coopersburg, PA
Easton, Michael L.	Bear, DE
Felty, Glenn R.	Allentown, PA
Franka, Ondrej	Serbia
Good, Troy S.	Boyertown, PA
Green, Robert W.	Newark, DE
Gunderson, Peter J.	Spring City, PA
Hoffman, Fred J.	Fountain Hill, PA
Lenz, Christopher D.	Denville, NJ
Leshner, Dennis L.	Kutztown, PA
Madara, Ferdie R.	Benton, PA
Rossignol, Jeffery A.	Manheim, PA
Scott, Mark A.	Piscataway, NJ

Ministerial Candidate Committee: Calvin T. Reed, Chairman;
Richard E. Taylor, Secretary; Delbert Baker II, Brian H. Cooper,
and David E. Gundrum.

Report of the Board of Directors, Bible Fellowship Church

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

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

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. American Insuring Group, LTD, continues as agent of record for BFC sponsored health insurance plans. Policy holders with questions or concerns should contact Mr. David Ross, who administers the program for American Insuring Group, LTD. Mr. Charles Lavigna serves the Board of Directors as Medical Insurance Coordinator and liaison with Mr. Ross. He is available to churches as needed.

The Board expresses its deep appreciation to James A. Beil for thirty-one years of faithful service as a director. For seven years he served as Chairman of the Board of Directors and for many years he served as Hospitalization Secretary. His leadership and wisdom will be missed.

During the year, a legal suit against BFC and others was filed in Dutchess County, NY. At this time the complaint is still outstanding. We urge you to pray that this matter will be settled in a fair and expeditious manner. However, since the vulnerability of particular churches and the conference rests in large part on the responsibility in law that is attributed to those who hold title to property in which illegal activity is alleged, we advise the Annual Conference to adopt the resolutions that accompany this report. We also advise each church to review its insurance coverage to assure that coverage is adequate. We also strongly urge that every church that conducts or houses nursery schools, or any other weekday activities on church property seek legal advice to make certain that practices comply with all relevant laws and to assure that the church is taking all reasonable action to protect itself against legal claims.

We recommend that legislation approved at first reading (2003

Yearbook pages 56-57) be approved at Second Reading by the 121st Annual Conference.

All funds are deposited at Wachovia Bank. Accounts were reviewed by Linda K. Ruhl.

We recommend that the 121st Annual Conference adopt the following:

1. **Resolved**, that the rate of mileage reimbursement for conference business conducted for 2004 be 24¢ per mile.
2. **Resolved**, that the Administrative Budget for January 1, 2004 to December 31, 2004 be adopted.
3. **Resolved**, that the Administrative Budget for January 1, 2005 to December 31, 2005 be approved for submission to the churches for their pledges.
Pledges for the 2005 Administrative Budget shall be received by the financial secretary by September 1, 2004.
4. **Whereas**, every Bible Fellowship Church is eligible to be incorporated when it becomes a Particular Church, and **Whereas**, every incorporated Bible Fellowship Church is able to hold title to church property, and **Whereas**, it is prudent to minimize the threat of possible legal action against the Bible Fellowship Church, be it **Resolved**, that every Bible Fellowship Church upon recognition as a Particular Church, seek incorporation, and further **Resolved**, that when any Particular Bible Fellowship Church incorporates, the Articles of Incorporation include the Trust Clause found in § 408-1 and 408-2 of the *Articles of Faith*, and further **Resolved**, that immediately upon incorporation, each church take title and assume legal responsibility for all property previously titled to the Bible Fellowship Church.

Board of Directors, Bible Fellowship Church: 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

December 31, 2003

Assets

Current Assets

Cash

General Fund	86,132.70
Ministers' Assistant Fund	5,901.19
Church Assistant Fund	6,237.41
Pastoral Intern. Fund	6,653.39
Special Projects Fund	8,675.00

Total Cash	<u>113,599.69</u>
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Accounts Receivable	<u>-.</u>
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Total Current Assets	<u>113,599.69</u>
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Fixed Assets

R. Est. – Pinebrook Conference	435,268.08
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R. Est. – Victory Valley	<u>111,877.01</u>
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Total Fixed Assets	<u>547,145.09</u>
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Total Assets	<u>660,744.78</u>
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Liabilities

Prepayments	<u>-.</u>
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Net Worth	<u>660,744.78</u>
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Total Liabilities & Net Worth	<u>660,744.78</u>
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General Fund Statement of Income

December 31, 2003

Income

Administrative Budget	124,543.75
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Interest	<u>1,502.43</u>
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Total Income	<u>126,046.18</u>
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Expenses

Pastoral Internship Fund	500.00
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An. Conference Entertainment	6,000.00
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An. Conference Expense (Arrange Com)	3,582.69
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Beneficiary Fund	500.00
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Conference Pastor	36,935.00
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Historical Committee	1,000.00
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Ministers' Retirement Fund	50,000.00
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Publication & Printing	4,500.00
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Ministerial Convention Exp.	1,085.68
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Expenses of Committees	
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Com to Exam Church Min.	196.74
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Credentials Committee	918.19
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Ministerial Candidate Com.	2,578.07	
Ministerial Relations Com.	808.85	
Nominating Committee	335.94	
Statistical Committee	186.21	
Com. on Intercultural Min.	745.35	
Conference Agenda & Program	197.84	
Multiple Staff Study	253.84	
Secret Society Study Com.	32.10	
Strategic Planning Com.	<u>1,945.27</u>	
Total Committee Expense		8,198.40
Chaplaincy Expense		139.60
Board of Directors' Expenses		<u>20,308.43</u>
Total Expenses		132,749.80
Gain or (Loss)		(6,703.62)

Real Estate Fund Balance

December 31, 2003

Assets

Current Assets

Cash	48,507.44
Funds Invested	153,473.86
Notes	
Brooklyn, NY	57,750.00
Thompson, CN	41,010.75
Long Neck, DE	175,000.00
Newark, NJ	18,872.08
Ocean Co., NJ (06/05)	48,476.37
Mortgage	
Beraca Church	<u>64,996.58</u>
Total Current Assets	608,087.08

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
Long Neck, DE	161,155.00
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>1,565,314.72</u>
Total Assets	2,173,401.80

Liabilities**Mortgages**

Brooklyn, NY	140,000.00
Thompson, CN	66,183.30
Howell, NJ	44,186.70
Ocean Co., NJ - Parsonage	48,476.37
Ocean Co., NJ - Church	<u>103,423.00</u>
Total Liabilities	402,269.37

Trust Funds

Brooklyn, NY	67,750.00
Thompson, CN	66,243.70
Howell, NJ	101,959.30
Holmes, NY	78,311.00
Kutztown, PA	88,957.50
Long Neck, DE	161,155.00
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 984,852.31

Net Worth 786,280.12

Total Liabilities, Net Worth & Trust Funds 2,173,401.80

Real Estate Fund Income Statement

December 31, 2003

Income

Church Contributions	12,017.48
Interest Received	<u>13,438.07</u>
Total Income	25,455.55

Expenses

Property Investigations	810.00
P.J.C. Expenses	90.50
Grants to Missions	<u>15,000.00</u>
Total Expenses	15,900.50

Gain or (Loss) 9,555.05

2003 Church Giving

Church	Budget <u>Pledge</u>	Given for <u>Budget</u>
Allentown, PA, CC	6,500	... 6,500
Allentown, PA, Lighthouse	360	... 360
Bethlehem, PA	1,800	... 1,950
Blandon, PA	1,800	... 1,800
Brooklyn, NY	50	... 0

Camden, DE	500	1,000
Clinton Corners, NY	100	0
Coopersburg, PA	5,500	5,500
Denville, NJ	0	175
Emmaus, PA	8,044	7,909
Ephrata, PA	5,260	5,260
Finesville, NJ	700	700
Fleetwood, PA	600	650
Graterford, PA	2,400	2,400
Harleysville, PA	4,300	4,300
Harrisburg, PA	3,520	3,450
Hatfield, PA	4,000	4,000
Holmes, NY	0	600
Howell, NJ	400	400
Kutztown, PA	1,170	1,170
Lancaster, PA	6,000	6,000
Lebanon, PA	2,900	3,625
Leighton, PA	655	655
Long Neck, DE	0	0
Maple Glen, PA	550	550
Mt. Carmel, PA	1,260	1,260
Mt. Pocono, PA	1,700	1,700
Nazareth, PA	2,300	1,750
Newark, DE	1,200	1,200
Newark, NJ	1,150	1,150
Ocean Co., NJ	475	0
Old Bridge, NJ	300	0
Oley, PA	3,650	3,346
Paradise, PA	1,020	1,070
Phila. Wissinom'g, PA	650	650
Piscataway, NJ	600	800
Poughquag, NY	1,200	1,200
Quakertown, PA	5,000	5,000
Reading, PA	2,800	2,900
Red Hill, PA	475	475
Royersford, PA	0	1,500
Scranton, PA	0	50
Shamokin, PA	0	0
Sinking Spring, PA	3,000	3,996
Spring City, PA	0	0
Stroudsburg, PA	1,500	2,500
Sunbury, PA	3,220	3,220
Terre Hill, PA	600	520
Thompson, CT	300	300
Wallingford, PA	4,750	4,750
Walnutport, PA	140	0
Whitehall, PA	0	225
York, PA	2,000	1,994
Zionsville, PA	0	500
BFC Homes, Inc.	1,300	1,300

Bd. Church Extension	250	250
Bd. Missions	2,000	2,000
Pinebrook Bible Conference	1,000	1,000
Brotherhood Mutual	6,890	6,890
Totals	107,869	112,450

Pledges to the Administrative Budget

Church	2003 Pledge	2004 Pledge
Allentown, PA, CC	6,500	7,345
Allentown, PA, Lighthouse	360	360
Bethlehem	1,800	2,028
Blandon, PA	1,800	2,000
Brooklyn, NY	50	50
Camden, DE	500	500
Clinton Corners, NY	100	100
Coopersburg, PA	5,500	5,750
Denville, NJ	175	175
Emmaus, PA	8,044	9,040
Ephrata, PA	5,260	6,160
Finesville, NJ	700	800
Fleetwood, PA	600	600
Graterford, PA	2,400	2,400
Harleysville, PA	4,300	4,300
Harrisburg, PA	3,520	3,820
Hatfield, PA	4,000	4,200
Holmes, NY	600	600
Howell, NJ	400	400
Kutztown, PA	1,170	1,322
Lancaster, PA	6,000	6,000
Lebanon, PA	2,900	2,900
Lehighton, PA	655	655
Long Neck, DE	0	0
Maple Glen, PA	550	600
Mt. Carmel, PA	1,260	1,260
Mt. Pocono, PA	1,700	2,000
Nazareth	2,300	2,600
Newark, DE	1,200	1,300
Newark, NJ	1,150	1,150
Ocean Co., NJ	500	500
Oley, PA	3,650	4,160
Old Bridge, NJ	400	400
Paradise	1,020	500
Phila. Wissinom'g, PA	650	650
Piscataway, NJ	600	1,000
Poughquag, NY	1,200	1,500
Quakertown, PA	5,000	5,500

Reading, PA	2,800	3,100
Red Hill, PA	475	475
Royersford, PA	1,500	1,700
Scranton, PA	50	50
Shamokin, PA	200	0
Sinking Spring, PA	3,000	4,000
Spring City, PA	0	0
Stroudsburg, PA	1,500	1,500
Sunbury, PA	3,220	3,640
Terre Hill, PA	600	600
Thompson, CT	300	330
Wallingford, PA	4,750	5,500
Walnutport, PA	140	140
Whitehall, PA	225	225
York, PA	2,000	2,000
Zionsville, PA	500	500
BFC Homes, Inc.	1,300	1,300
Bd. Church Extension	250	250
Bd. of Missions	2,000	2,100
Pinebrook Bible Conference	1,000	1,000
Brotherhood Mutual	6,890	8,517
Totals	111,214	121,552
Proposed Budget		121,552
% of Budget Pledged		100.0

Administrative Budgets

	Proposed 2004 Budget	Revised 2004 Budget	Proposed 2005 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	55,000	55,000	57,000
5. Annual Conference			
a. Conference Entertainment	6,000	6,000	6,000
b. Conference Expense	4,085	4,085	4,085
6. Fund to Assist Churches	100	100	100
7. Board of Communications	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	3,700	3,400
10. M.C.C. Internship Fund	250	250	250
11. Historical Committee	1,500	1,500	1,000
12. Conference Pastor	36,320	38,000	38,000
13. Contingencies	45	117	65
Total Budget	117,000	121,552	122,700
% of previous budget	110.3	113.0	101.0

Report of the Board of Church Extension

The mission of Church Extension Ministries is to begin new Bible Fellowship Churches in new communities of North America and to strengthen those new works already begun. *How, then, can they call on the one they have not believed in? And how can they believe in the One of whom they have not heard? And how can they hear without someone preaching to them? And how can they preach unless they are sent? As it is written, "How beautiful are the feet of those who bring good news!" Romans 10:14,15.*

The Board of Church Extension met quarterly during 2003 to oversee this work. In addition, committees of the Board have met as necessary to create policy and strategy, oversee finances and personnel, and oversee the purchase, sale and maintenance of properties.

The Board is thankful for our Executive Director, David E. Gundrum. Brother Gundrum has been faithful in visiting the churches of the BFC, working with the church planters of churches and missions under the authority of Church Extension Ministries, and working to initiate new church starts. We are also thankful for Ruth Richards for her valuable administrative efforts in the Church Extension office. In addition, John Pello, Outreach Assistant, and Chris Merrick, Ministry and Work Team Coordinator, and Ray Bertolet, Assistant Church Planter working primarily with the Delmarva Project, have provided valuable support to our ministry teams. The Board is grateful for all those who are partners with us in this vital ministry of beginning new churches through prayer, financial support and volunteer service. Please continue to pray for the work of Church Extension in the BFC.

Some of the highlights for 2003 are:

- We approved the opening of a mission in Worcester County, Maryland. We are now asking the Lord to provide a church planter for that mission.
- Stephen C. Mann was called as church planter for the Hellertown Mission during 2003. Public worship has begun, a committed core has been gathered and outreach to the community continues in Hellertown.
- The Thompson Mission Church has called and affirmed elders and was recognized as a Particular Church at the 120th Annual Conference.

- This past year, the Joint Committee on Ethnic Church Planting has assessed and approved Carlos Rodriguez to be a candidate to serve in planting an Hispanic church in the city of Reading, PA. Church Extension is working in conjunction with the Board of Missions on this project.
- During 2003 Thomas H. Morrison was hired and sent as church planter at the Las Cruces, NM, Mission Church. Pray for Tom and Paula as they seek to establish and grow that work.
- The New Life Bible Fellowship Mission Church of Rehobeth, DE, purchased an eight acre property during 2003. Plans are underway to finance the construction of a first phase on that property.

The following is a list of men who are presently serving under Church Extension Ministries:

Old Bridge, NJ	John C. Vandegriff, Jr.
Brooklyn, NY	Ralph E. Ritter
Chesapeake, VA	Willis I. Dowling
Hellertown, PA	Stephen C. Mann
Las Cruces, NM	Thomas H. Morrison
Long Neck, DE	Kenneth F. Barber
Newark, NJ	Delbert R. Baker, II
Ocean County, NJ	Dean A. Stortz
South Allentown, PA	Elliot H. Ramos
Thompson, CT	Dennis W. Spinney
Reading, PA	Carlos Rodriguez

The Board of Church Extension makes the following resolutions:

1. **Whereas**, the Board of Church Extension is of the opinion that the New Life Mission Church of Lewes/Rehobeth, DE, 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 New Life Mission Church of Lewes/Rehobeth, DE, be recognized as a Particular Church, and that its delegate be received into membership of the one-hundred- twenty-first Annual Conference of the Bible Fellowship Church.
2. **Whereas**, the Board of Church Extension is of the opinion that the Newark Bible Fellowship Church of Newark, NJ,

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 the Newark Bible Fellowship Church of Newark, NJ, be recognized as a Particular Church, and that its delegate be received into membership of the one-hundred- twenty-first Annual Conference of the Bible Fellowship Church.

3. **Whereas**, the purpose of Church Extension Ministries is to form, foster and nurture to maturity new congregations, and

Whereas, this purpose does not include support and care for recognized churches of Annual Conference, and

Whereas, the board of Church Extension has neither resources nor expertise to revitalize declining and vulnerable churches, and

Whereas, newly recognized churches and churches in decline may need various kind of support, therefore be it

Resolved, that the Board of Church Extension recommend to the Annual Conference that a committee formed of representatives of the Ministerial Relations Committee, the Board of Directors, and the Board of Church Extension be appointed to study and propose mechanisms to provide support for weak or declining churches.

Board of Church Extension: Richard E. Taylor, Chairman; Byron Widger, Vice Chairman; William E. 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, William G. Schlonecker

Financial Report

January 1, 2003 to December 31, 2003

Balance, December 31, 2002		\$ 28,479.12
Income		
Undesignated		
From BFC Churches	134,639.87	
From Other Sources	38,676.00	
Designated		
From BFC Churches	161,978.70	
From Other Sources	129,374.74	

Other		
Reimbursements	50.00	
Designated In/Out	18,890.50	
Interest	91.11	
Fund Interest Income	<u>1,500.00</u>	
Total Income		485,200.92
Expenses		
Appropriations	303,520.18	
Executive Director		
Salary/Retirement	47,300.00	
Medical Insurance	11,540.42	
Related Expenses		
Housing & Travel	28,318.99	
Education/Conferences	2,167.47	
Administrative Contingency	519.95	
Support Staff/Office Operation		
Salary/Benefits	15,020.31	
Office Expenses	18,041.33	
Rent	5,925.00	
Other		
Internship	1,100.00	
Board Expenses	3,519.56	
Conference Expenses	575.00	
Insurance, Taxes, Pensions	3,976.10	
Designated In/Out	<u>18,278.21</u>	
Total Expenses		<u>\$ 459,802.52</u>
Total, Balance, December 31, 2003		<u><u>\$ 53,877.52</u></u>
Depository		
Savings Account	45,585.27	
Department Checking Acct.	8,292.25	
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 12/31/02	Receipts	Expenses	Balance 12/31/03
Luzerne County Project	127.30	-	-	127.30
Las Cruces, NM	397.93	17,425.25	7,192.22	10,630.96
Lewes/Rehoboth Mission	2,626.47	22,962.50	37,219.02	11,630.05
Assistant Church Planter	1,734.78	60,029.27	51,504.39	10,259.66
Ocean County Church	4,629.92	14,665.05	9,900.00	9,394.97
Intercultural/Ethnic Churches	5,350.00	4,700.00	10,050.00	0.00
Internship Program	562.75	3,300.00	1,100.00	2,762.75
Director's Reimbursed Expen	67.23	1,179.73	997.69	249.27
Outreach Seminar	250.00	.	.	250.00

Deposited in Mennonite Foundation		
	ERF	
Date	Dep/(Exp.)	Balance
01/01/03		\$ 4,240.02
12/31/03	(\$1,540.08)	\$2,699.94
	CRF	
Date	Dep/(Exp.)	Balance
01/01/03		\$37,040.28
12/31/03	\$11,831.96	\$48,872.24
	ZELF	
Date	Dep/(Exp.)	Balance
01/01/03		\$21,146.48
12/31/03	\$3,897.79	\$25,044.27
	MRF	
Date	Dep/(Exp.)	Balance
01/01/03		\$101,646.50
12/31/03	(\$5,628.02)	\$ 96,018.48
12/31/03 Value of Mennonite Funds		\$172,634.93
01/01/03 Value of Mennonite Funds		\$169,073.28
<p>Definitions of Funds</p> <p>ERF – Emergency Reserve Fund holds moneys available to meet the operating expenses of the Ministry</p> <p>CRF – Capital Resource Fund holds moneys available to be loaned to Ministries of the Church Extension Ministry for improving and replacing equipment and facilities.</p> <p>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.</p> <p>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.</p>		

2004 Proposed Budget

Income

Undesignated		
From BFC Churches	\$ 147,000	
From Others Sources	32,874	
Designated		
From BFC Churches	195,000	
From Other Sources	94,000	
Other		
Interest	100	
Fund Interest Income	<u>1,500</u>	
Total Income		\$ 470,474

Expenses

Appropriations	335,165	
Executive Director		
Salary/Retirement	47,300	
Medical Insurance	11,000	
Related Expenses		
Housing & Travel	28,000	
Education/Conferences	2,200	
Administrative Contingency	500	
Support Staff/Office Operation		
Salary/Benefits	15,100	
Office Expenses	14,700	
Rent	6,225	
Other		
Internship	1,500	
Board Expenses	2,300	
Conference Expenses	575	
Insurance, Taxes, Pensions	4,909	
Repayment/Interest	<u>1,000</u>	
Total Expenses		\$ 470,474

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

Report of the Conference Pastor ~ Ronald C. Mahurin

As we come to the completion of the first term of office as Conference Pastor, I am reminded of the testimony given by the Apostle Paul in Phil.4:10-14. "I rejoice in the Lord greatly . . . you have shown great concern for me. . . I have learned to be content in whatever circumstances I am . . . I have learned the secret . . . I can do all things through Him who strengthens me . . . you have done well to share with me . . ."

Throughout the past three years these statements have taken on a new and deeper meaning to me personally. I am learning anew that it is only "in the Lord" that I can greatly rejoice, regardless of the circumstances. The secret being, of course, "through Him who strengthens me."

"You have done well to share with me in my affliction." During the past three years, three women who greatly impacted my life and who had a profound impact on the BFC were graduated to glory. I thank the Lord for the memory of Darlene Mahurin, Ruth Hartman, and Laura Cassel, and I thank you for the beautiful way you have shared in your brothers' sorrow and rejoiced with them in their hope and confidence that "to be absent from the body is to be present with the Lord." For we who remain, to worship, work, witness, and enjoy the warmth of the body of Christ, take courage in knowing we "can do all things through Him who strengthens us."

The grace of God, in salvation, has been manifested in each soul who has come to Christ. It has been encouraging to see a significant number of believers being baptized and join the local church. Several churches have commissioned their members to full-time missionary service and the number of short-term missions trips are at an all time high. Expanding our outreach at home through Church Extension is limited only by men and means. Let us join together in praying, "the Lord of the Harvest to send out workers into His harvest" (Matt. 9:38) and may our brethren and congregations in Church Extension be able to say of you and your congregation, "They really do care" as evidenced by your prayers and financial support.

We give praise to the Lord for the great group of young people in our churches and for those faithful youth pastors and leaders who are discipling these young emerging leaders.

I continue to search for resources to aid our pastors, elders, deacons and others in leadership who desire to "grow in grace and knowledge of the Lord" and increase their leadership abilities. I want to remind you of Ministry Insights International, Inc. at www.ministryinsights.com (Insight International Inc. leadingfromyourstrength.com/15797.php) for help in defining the requirements of staff positions and matching the position to the right candidate. For very helpful tools for training elders, contact www.bible-equip.com/esn; www.ccbt.org/ (Center for Church Based Training); www.biblicaleldership.org. and www.lewisandroth.org, publisher of Alexander Strauch materials.

While the primary emphasis of the Conference Pastor is in ministering to our pastors and their families, the Ministerial Relations Committee is especially committed to "the care of the churches." These brethren are a tremendous blessing to me in providing much needed wisdom and guidance and I commend them to you as a source of wise counsel. The breath of knowledge, experience, and wisdom of these men provide a great resource to our churches.

The Darlene J. Mahurin Memorial Fund has provided \$1400 to 13 families this past year. The only way to maintain this source of help for our pastors and families is through continuing contributions. Checks may be made out to Cedar Crest Bible Fellowship Church, designated D.J.M. Memorial Fund and sent to the Cedar Crest Bible Fellowship Church, 1151 South Cedar Crest Boulevard, Allentown, PA 18103.

It is extremely humbling for me to realize the responsibility "of the stewardship of God's grace which was given to me for you" (Ephesians 3:2). My brethren, who is sufficient for these things? I am not! Please pray for me as I pray for you that together we will "by faith conquer kingdoms, perform acts of righteousness, obtain promises, shut the mouths of lions, quench the power of fire, escape the edge of the sword, from weakness made strong, become mighty in war and put foreign armies to flight" (Hebrews 12:33-34).

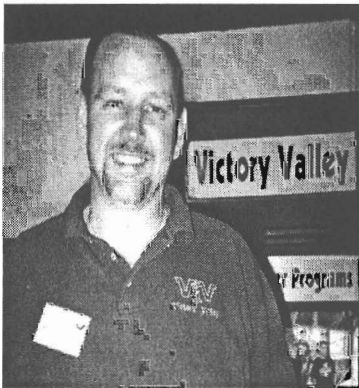
**Conference Pastor
Financial Report
January 1, 2003 to December 31, 2003**

Balance, December 31, 2002		(\$ 615.54)
Receipts	<u>\$ 6,622.97</u>	
Total Receipts		6,622.97
Expenditures		
Phone	1,334.09	
Meals	1,157.26	
Travel	2,948.76	
Lodging	576.55	
Office Supplies	<u>738.19</u>	
Total Expenditures		<u>6,754.85</u>
Balance, December 31, 2003		<u><u>\$ (747.42)</u></u>

Darlene J. Mahurin Memorial Fund

Opening Balance	\$ 3,425.00
Deposits 2003	325.00
Withdrawn	<u>1,400.00</u>
Balance, December 31, 2003	<u><u>\$ 2,350.00</u></u>

13 Families Assisted.



Scott Ott, new Director of VVC



*Richard E. Taylor, Wallingford, PA
Checking the news*

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Report of the Director of Church Extension Ministries

*"And I will make them and the places around My hill a blessing.
And I will cause showers to come down in their season;
they will be showers of blessing."
Ezekiel 34:26*

What produces revival? Growth in the Church, and a church planting movement of such magnitude that many people are saved and churches are multiplied beyond any human planning? Charles Spurgeon writes, "*Divine omnipotence is the doctrine of revival.*" I could also add that divine omnipotence produces church planting movements. Is such divine omnipotence functioning today in church planting enterprises? Yes, in some areas of the world the effectual working of God's power is producing great church planting movements. But here in America such showers of blessing upon evangelism and church planting are not as evident.

Why isn't American Christianity experiencing the type of church planting movements and extension of the Kingdom as places like India, China and other regions of the world? I don't presume to have an answer for this void in America but it is an alarming consideration given the role the American Church has had in world evangelism, yet *America has now developed into a Mission field*. Maybe this development is part of the answer, *the fact that America is a Mission Field and we have not recognized it as being such*. Churches seem to understand that their ministry target areas have changed, but do they understand they have changed in ways that demand a more aggressive evangelistic fervor and a plan that includes evangelistic church planting? It is not enough to do evangelism through a weeknight visitation program or by participating in a crusade once a year. Churches must mobilize their evangelism and Mission efforts toward evangelistic church planting: planting a daughter church, partnering with a church plant in their Jerusalem, Judea, or Samaria, working with other churches in their regions to plant a church, and identifying church planters in their congregations and sending them out with a Team to plant churches.

Do we really have a vision of "*extending*" the BFC? If so, then we should rally around a denominational plan for church planting in America and eventually the planting of BFC overseas. Particular

Churches need to rethink their Missions philosophy. They will need to prioritize church planting and adopt a more balanced Missions plan, emphasizing all the regions of the Great Commission. We should never lose sight of our responsibility to send out missionaries to foreign fields and reach the unreached. This is a vital part of the Great Commission but just as vital is reaching people in America and planting churches here at home. Home Missions should not be looked upon as second best and in less need of our support.

The past year I took this message to many of our churches, following up on previous visits, and reinforcing the need to proclaim the Gospel and plant new churches. Church Extension has been blessed with an increased interest, from the BFC, in our vision of planting new churches in new areas. I praise God for how the Churches have supported us, involved themselves with our church plants, and invited Church Extension to be a part of their Missions programs. This is a great encouragement to those who serve in Church Extension. We have embarked on a new year and I am excited about seeing what the Lord will do in 2004. I pray that He will extend His Kingdom and the Bible Fellowship Church and shower His omnipotent power upon our evangelistic church planting efforts.

Here is my report of what has been accomplished this past year in Church Extension. ***“EXTENDING THE BFC IN 2003”***- This was our theme the past year and we took a big step in carrying out this theme by calling a man to serve in the Las Cruces, NM, Mission Church. It was amazing how the Lord provided for Thomas H. Morrison and his family. In December we were able to send the Morrisons to Las Cruces with an adequate support package and relieve Jack Becker of his duties at the Mission Church so he could return to his missionary service in Mexico. *The move to Las Cruces was the most distant point that Church Extension has traveled in order to plant a church.* If you look at the charge the BFC has given to our Mission, you will see that the whole of North America is to be reached by Church Extension. This is a tremendous assignment, but Las Cruces may be our first step toward being a national denomination.

The following list will review what else we did to extend the BFC in 2003:

- Our Churches and Mission Churches were blessed with over 40 people saved this past year and 16 baptized.
- Thousands of pieces of Gospel literature were distributed,

hundreds of homes were contacted with our Door-to-Door Community Surveys and our men, along with Ray Bertolet and John Pello, made 5,300 evangelistic visits.

- The Thompson, CT, Mission Church was received into Annual Conference as a Particular Church.
- Church Extension, working with the Joint Committee on Ethnic Church Planting and the Berks County Hispanic Task Force, was able to complete its Demographic Studies of Reading, PA, and work toward the calling of Carlos Rodriguez to plant our second Hispanic BFC Church in the city of Reading, PA.
- The Newark, NJ, BFC was assessed and prepared for reception into Annual Conference.
- The purchase of property for the New Life Mission Church in DELMARVA was secured and a building plan was implemented.
- The Director and Board had to face a number of challenges in Church Extension as the ministry of Church planting is so viciously attacked by the Devil.
- Many meetings were held in Churches and with Boards of Elders and Missions Committees promoting the vital Mission of Church Planting and raising support for our Mission.
- Two significant meetings were held with BFC Churches who are looking into Daughter Church Planting.
- We had our fourth Summer Church Planting Intern, Darryl Evans, serve at the Rehoboth/Long Neck Mission Church.
- We interviewed several men who are considering church planting.
- Our Policy & Strategy Committee continued its work of developing a Policy Manual and a Five-Year Plan for Church Planting.
- Ray Bertolet and Thomas H. Morrison attended Church Planter's Boot Camp in June.
- Numerous trips were made to our Churches and Mission Churches to assist them.
- A significant number of new interested people were added to our mailing and e-mail lists.
- Our Donor/Partner list grew this past year and we were able to see a 12% overall increase in giving.
- Plans were finalized for the opening of a new Mission in Worcester County, Maryland.
- Several individuals gave significant annuity gifts through

Mennonite Foundation for Church Extension.

- Twelve BFC Churches participated with our Church Extension Mission Churches and Churches, assisting in VBS Programs, literature distribution, work projects, and other areas of helping out.
- This past year our Aquila and Priscilla ministry blossomed with Phil and Sandy Mitchell from the Emmaus Church commissioned as Aquila and Priscilla Missionaries to the Hellertown Mission Church and Harry and Sandra Workman being sent out from our Sinking Spring BFC as well as making plans this year to move to DELMARVA and further assist church planting on the Peninsula.
- 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.

Church Extension had a busy year. As we look to 2004 we are asking the Lord to ***“Pour Out His Spirit”*** upon our Mission. This is our new theme. We need the Spirit’s outpouring upon our church plants so that we see people saved and the Churches and Mission Churches grow.

Here are some of the things we are planning in 2004.

- The construction of new Church buildings at the New Life Mission Church in Long Neck, DE, and Newark BFC, Newark, NJ.
- The reception into Annual Conference of the Newark, NJ, and Rehoboth/ Long Neck, DE, Mission Churches as Particular Bible Fellowship Churches.
- Preparing to graduate the Newark, NJ, Bayshore, NJ, and Ocean County, NJ, Churches from Church Extension at the end of 2004.
- The purchase of property and full-time meeting places at the Las Cruces, NM Mission Church and Bayshore, NJ, Church.
- The appointment of an Organizing Elder Board for Las Cruces and a plan for oversight of this new venture in New Mexico.
- The possible restart of a Church in Cape May Court House, NJ.

- The preliminary work of investigating a church plant in Millsboro/Dagsboro, DE.
- The calling of Carlos Rodriguez and the opening of a new Hispanic Mission in the city of Reading, PA.
- Revisiting the vision for a Hispanic Church Plant in Lancaster, PA.
- The calling of a man to Worcester County, MD, to begin meetings in this new state of Maryland.
- Investigating the planting of a Daughter Church in Middletown, DE, in cooperation with the Newark, DE, BFC.
- Facilitating a group that is meeting in the Adams/Dauphin County, PA, area and the possibility of a church plant in this target area.
- Looking into our second church plant in New England.
- Evaluating and seeking to further develop our present works.
- Working to increase our prayer support base and encouraging new donors to partner with us through the giving opportunities offered by Mennonite Foundation.
- Planning for our fifth Summer Church Planting Intern.
- Recruiting qualified and gifted church planters.

My prayers in 2004 are directed toward seeing the Holy Spirit pour Himself out upon each of our Church Extension Churches and Church Plants, and the Churches that are the Bible Fellowship Church denomination. Along with my prayers, and the prayers of the many who partner with Church Extension, we need the prayers and support of individuals and churches that have not been in partnership with us. If the Bible Fellowship Church is to be a church planting movement, seeing people saved and churches multiplied, then we need to unite in our efforts of evangelism and church planting.

*“Until the Spirit is poured out upon us from on high,
And the wilderness becomes a fertile field
...how blessed will you be...”*

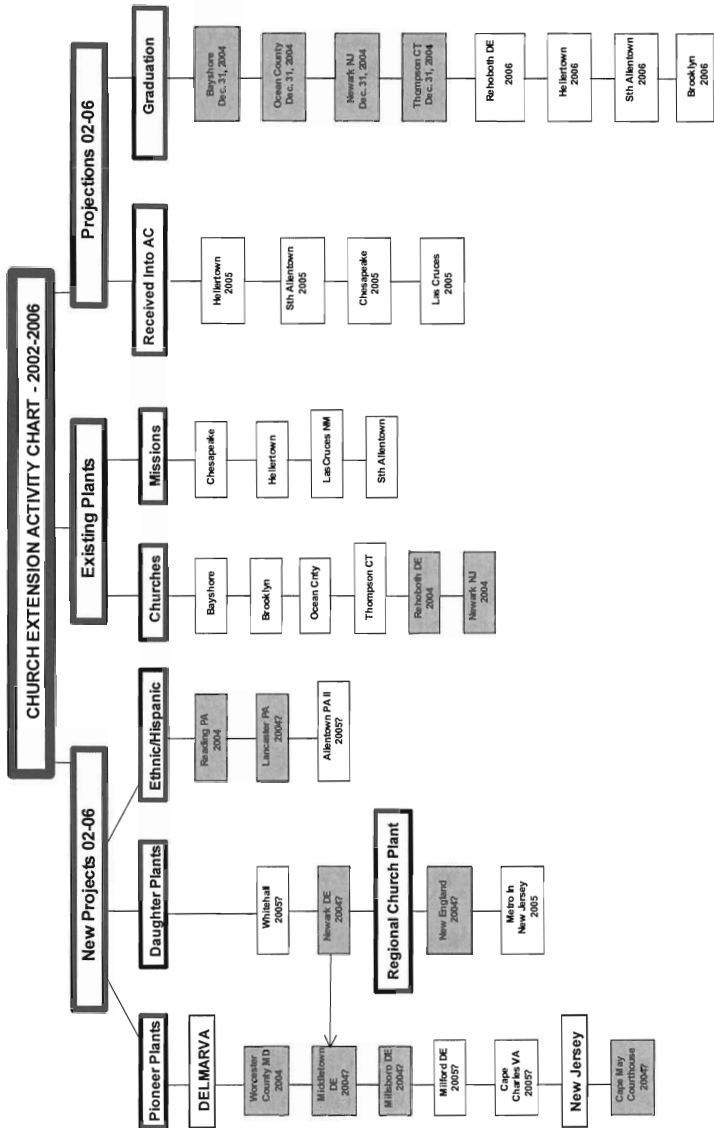
Isaiah 32:15

I praise God for the privilege it is to serve our great Lord and the Bible Fellowship Church. Pray for me in 2004 and the Board of Church Extension to have God’s wisdom. Pray for our staff team: Ruth Richards, Carol Snyder, John Pello and Ray Bertolet. Most of all, pray for our men and their families who serve in Church Extension Ministries. They are your home missionaries,

called of God to plant churches.

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

Addendum – Church Extension Activity Chart.



Report of the Board of Missions

*All self consume, all sin destroy! With earnest zeal endue
Each waiting heart to work for Thee; O Lord, our faith renew!
Lord, send the old-time power, The Pentecostal power!
Thy floodgates of blessing, on us throw open wide!
Lord, send the old-time power, The Pentecostal power!
That sinners be converted and Thy Name glorified!*

Many have read with passion the account of the transformed disciples rushing from their meeting place proclaiming the Good News in the languages of the people. The result of the day was the conversion of thousands of souls touched by the Gospel spoken to them within their own cultural background.

Reading the account in Acts 2 prompts many to cry out to God, “Thy floodgates of blessing on us throw open wide!” God has repeatedly answered that prayer throughout the history of the BFC.

Just in the past few weeks the following took place:

- A sixteen year old girl told me of her assured call of God upon her life for career missions.
- A high school senior emailed me the news of her acceptance into a mission training college to pursue her call for missions that she has had upon her heart since tenth grade!
- A retiring couple sat in my office and shared their plans to step into career missions.
- A young man declared that he was praying for a career change to pursue missions.
- We received two applications from people ready to go.
- As I am writing this I am waiting for a couple to arrive that want to talk about their future in missions
- At our last board meeting we approved a couple who have sold all to begin their deputation.

When you consider that last year, twenty-seven BF churches sent out 56 short term mission teams and individuals, and as I write, four different BFC young adults are overseas on a one-to-two-year mission- related ministry. A retired BFC pastor and his wife have just completed an overseas ministry.

It is certainly evident that the “floodgates of blessings” are indeed open wide upon us. God is giving our people a passion for His world.

To assist our churches to meet the expanding call of God upon

us, the Board of Missions provides the following services to the Bible Fellowship Church:

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

- **Design Your Impact Workshop** - This five hour seminar enables church leaders to discover their congregation's key characteristics and resources (their DNA) and move toward identifying a strategic missions focus that can unleash powerful, new global dynamic from their church.
- **Knowing God's Will Seminars** are conducted each year on a denominational level in a fall RWR held at Pinebrook, but is 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 on our website (see #3) of all our missionaries that are available for 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.
- **Short-term Planning** advice and assistance in partnering with your missionaries by means of short-term missions trips through the services of Chris Merrick, Short-Term Projects Coordinator and Nelson Randolph, Short-Term Partnership Coordinator.

2. Prayer Calendar: The Prayer Calendar can now provide your congregation prayer information that is current. The new format

now provides an attractive readable prayer aid that can be provided to the churches at a reduced rate. Nearly 1900 are sent out each month.

3. Board of Missions Website: Started this year, the website is quickly becoming a focal point of information needed by everyone interested in missions in the BFC. This site continues to grow with information useful for both the church leadership and anyone seeking God's direction for possible service through the Board of Missions. Personal support needs and biographical information are now continually updated and available 24 hours a day. There are also helpful links in planning short-term or career missions involvement. You can log onto the site at www.bfcbom.org.

4. Email Subscriber Lists:

- **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. Readership is around 100.
- **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. Readership 190

5. 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 place 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 chair people, laymen, and students. Readership 230 each week with a full archive on our website.

6. May Missionary Rally: This annual gathering of missionaries and BF churches provides a world-wide panorama of missions, both local and overseas. It also provides networking opportunities and interaction between churches as they endeavor to highlight God's heart for the world in their church.

7. Missionary In-Residence at Pinebrook Bible Conference

Summer Family Camp: This year starts a new effort to promote missions in the BFC by supplying a missionary family for each of the eight weeks of family camp. The campers in each week will have opportunity to interact at a very personal level with a missionary from the BFC. Additionally, they will have opportunity to present their ministry during public meetings.

8. Office activities:

The office remains the hub for donor and church information and financial processing. We compile and maintain all the necessary information to keep you 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 board are totally dependant upon the financial support of the BFC.

To follow are the statistical information and financial reports 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.

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

General Statistical Report on December 31, 2003

1. Number of Sending Boards under which our
missionaries are working **40**
2. Number of countries in which our missionaries
are working **31**

3. Number of Missionaries:

	Family Units	Couples	Singles	Total Adults
Active Missionaries	84	62	22	146
Leave of Absence	0	0	0	0
Appointees	3	2	1	5
Active Applicants	2	1	1	3
TOTALS	89	65	24	154

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

Area	Families	Adults	Countries
USA	43	76	United States of America
North America	5	10	Canada, Mexico (excluding U.S.)
Central America	3	5	Costa Rica, Guadeloupe
South America	3	6	Bolivia, Brazil
Europe	16	29	Austria, France, Germany, UK, Greece, Hungary, Spain, Northern Ireland, Yugoslavia, Czech Republic
Africa	5	7	Kenya, Tanzania, Morocco, Comoros Islands
Asia	9	15	Kyrgyzstan, Russia, Mongolia, Kazakhstan, India, Thailand, Ukraine
Southeast Asia & Pacific	4	6	Philippines, Australia, Malaysia
Totals	89	154	31

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 Charstar
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	New York, USA - evangelism, teaching and discipleship
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 Eljas	Yugoslavia - evangelism, discipleship, church planting, relief work and radio ministry
Rick Erb	Ukraine - training Russian nationals in church planting
Theresa Faust	Malaysia - ministering to physically and mentally impaired persons and their families
Ondrej & Milina Franka	Yugoslavia - evangelism, discipleship, church planting, relief work and radio ministry
Maggie Gallo	Pennsylvania, USA - graphic design, ministry support
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 - Executive Director Push the Rock
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
Cheryl Kline	Thailand - orphanage ministries
Paul & Kathryn Kline	Greece - church planting and evangelism
Brian & Carol Ann Lawrence	Canada - church planting and evangelism among the Kurds
Robert & Teo Lockhart	Hungary - project coordinator for Word of Life camps.
Jim & Trudi MacArthur	Pennsylvania, USA - US Director Christar
Dave & 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, teaching, secretarial
Duane & Joetta Moyer	Guadeloupe - Church, youth work
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 - school administration, teaching
Tim & Michelle Obarow	Ohio, USA - mission aviation production manager
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
Nelson & Robyn Randolph	Pennsylvania - Missionary Partnership Coordinator
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
Joyce Sacher	Pennsylvania, USA - camp ministry
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
Bill & Patti Sherman	Florida - office administration
Gary & Karen Shogren	Costa Rica - seminary & Bible college professor
Efthemes & Irene Sioukiouroglou	Greece - outreach to Muslim refugees and church planting
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 administrators at Kodaikanal School
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, BFC 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 and approved 6 candidates (Cheryl Kline, Nelson Randolph, Bill & Patti Sherman and Efthemes & Irene Sioukiourogrou)

Individuals Ending Their Active Missionary Service:

Linda Clayton - HCJB
 Dick & Flo Gehman - AIM
 Marvin & Peggy Klaassen - Gospel Mission of South America
 Sharon Ohlin - United World Missions
 Nicole Saggio - Coalition for Christian Outreach

Annual Reports From Missionaries: Annual activity reports from missionaries will be sent out by the missionaries themselves. These reports for 2003 will be sent out in early 2004.

Dates To Mark On Your Calendar Of Events:

Thursday, May 6, 2004 Conference-Wide Missionary
 Rally 10:00 am to 3:00 pm at
 Faith BFC, Lancaster, PA

Statement of Financial Position

As of December 31, 2003

Assets (Cash & Investments)	
Cash in Bank & On Hand	\$ 315,843.21
Board of Pension Bond	40,000.00
General Fund Investments	358,755.69
Supplemental Aid Investments	226,014.64
Housing Fund Investments	<u>253,668.16</u>
Total Assets	<u><u>\$1,194,281.70</u></u>
Liabilities (Support, SAF & Projects)	
Missionary Support / Projects	\$ 290,191.66
Ethnic Church Planting	16,671.01
Collegiate Outreach	2,106.98
Pastoral Scholarship	5,625.42
Awaiting Designation	55.22
SAF	(17,742.07)
Support Excess Reserve	<u>32,264.60</u>
Total Liabilities	\$ 329,172.82

Funds Held in Trust	
Prior Year's GF Balance	\$ 290,923.92
Prior Year's SA Balance	236,474.45
Prior Year's HF Balance	262,547.48
SAF Account Adjustments	17,742.07
This Year's Excess (Deficit)	(3,453.28)
Increase in Market Value	
General & Housing Funds	39,212.87
Supplemental Aid Fund	<u>21,661.37</u>
Total Funds Held in Trust	865,108.88
Total Liabilities & Funds Held	<u><u>\$ 1,194,281.70</u></u>

Statement of Revenues & Expenditures
General Fund

For the Year Ended December 31, 2003

General Fund Income:

Undesignated Income - Churches	\$ 9,372.17
Undesignated Income - Other	2,614.57
Honorarium Income	2,480.32
Special Events Offerings	787.20
Prayer Calendar Income	4,501.25
Associate Director's Support	3,200.00
General Fund Investment Interest	12,229.35
Board Ministry Income	77,401.21
Other Income	1,630.00
Missions Week Contributions	2,411.00
Subsidized Housing Income	8,145.29
Gain / (Loss) on Securities	<u>(405.07)</u>
Total Income	\$ 124,367.29

General Fund Disbursements:

Supplemental Support - Dana	\$ 4,674.14
Regular Board Expenses	3,922.97
Board of Communications	448.00
Missionary Specials	1,400.00
Pensions	8,199.96
Hospitality	637.99
Special Events	1,189.31
Office Supplies & Equipment	7,007.40
Office Furniture, Etc.	3,140.00
Publicity, Postage	6,420.98
Prayer Calendar	3,560.00
Administrative Budget	3,800.00
Telephone	2,207.49
Global Focus	73.82
World Missions Week	5,136.75
Missionary Rally	770.00
Hospitalization	21,323.59
Office Expense - (Rent)	15,396.00

Associate Director	54,200.00	
Secretarial & Financial Services	9,477.49	
Payroll & Taxes	4,535.28	
Office Cleaning	480.00	
Miscellaneous Expense	<u>152.00</u>	
Total Regular Disbursements		158,153.17
General Fund Excess (Deficit)		(33,785.88)
Bequest Income applied to Operation Expenses		<u>34,111.32</u>
Total General Fund Excess		<u>\$ 325.44</u>

Statement of Revenues & Expenditures Various Funds

For the Year Ended December 31, 2003

Housing Fund (HF):

HF Income & Interest Income	\$ 8,145.29	
HF Rents & Assistance Paid	<u>8,145.29</u>	
HF Excess		<u>\$ -.</u>

Supplementary Aid (SA) Analysis:

SA Interest & Investment Income	\$ 5,349.41	
SA Board Ministries Income	12,574.22	
Gain (Loss) on Securities	<u>(3,960.28)</u>	
Total SAF Income	13,963.35	
Cumulative SAF Income	<u>(17,742.07)</u>	
SA Cumulative Excess / (Deficit)		<u>\$ (3,778.72)</u>

Cumulative Missionary Support & Projects Analysis:

Missionary Support & Projects (Income):

(Includes Income & Credit adjustments)

Missionary Support	\$ 1,499,187.65	
Missionary Projects	536,119.57	
Ethnic Church Planting	25,387.06	
Awaiting Designation	<u>153,352.33</u>	
Cumulative Total Income		\$ 2,214,046.61

Missionary Support & Projects (Disbursements):

(Includes Disbursements & Debit adjustments)

Missionary Support	\$ 1,288,184.80	
Missionary Projects	449,198.36	
Ethnic Church Planting	8,716.05	
Awaiting Designation	<u>138,774.58</u>	
Cumulative Total Disbursements		<u>1,884,873.79</u>

Missionary Support & Projects

Cumulative Excess	<u>\$ 329,172.82</u>
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Notes to the Financial Statements

For the Period January 1, 2003 to December 31, 2003

- Note 1 The Board of Missions has provided a Balance Sheet as of December 31, 2003, 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, 2003.
- 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, 2003.

Note 4 Fidelity Investments

	12/31/2003 Market Value	12/31/2003 Cost Basis
GNMA #28984	\$ 741.41	\$ 674.37
FHLMC #180822	192.83	180.08
FHLMC #1136	818.58	816.36
FHLMC #1614	7,1022.19	7,000.00
FNMA #1994-1	19,347.89	19,000.00
BANK SULLIVAN	99,801.00	100,000.00
VANGUARD PRIMECAP	90,922.91	80,177.02
WEITZ VALUE	44,230.12	39,163.93
COLUMBIA HIGH YIELD	34,404.31	32,479.70
VANGUARD ST CORP ADM.	264,105.55	262,976.57
FIDELITY CASH RESERVES	47,504.01	47,504.01
CASH	3,333.05	3,333.05
	<u>\$ 612,423.85</u>	<u>\$ 593,305.09</u>

Note 5 Fidelity Investments - Supplemental Aid Fund

	12/31/2003 Market Value	12/31/2003 Cost Basis
FID ADVISOR MID CAP	5,429.29	5,000.00
FID ADVISOR NAT'L RES	10,521.75	10,111.92
TEMPLETON DEV MKTS	4,370.51	4,648.50
VANGUARD GROWTH & Income	30,061.09	29,201.61
VANGUARD PRIME CAP	18,639.52	16,436.00
WEITZ VALUE	8,985.50	7,955.98
US TREAS NOTES	116,636.00	111,756.57
ARTISAN INTL EQUITY	7,521.01	7,000.00
CASH RESERVES	23,849.96	23,849.96
CASH	0.01	0.01
	<u>\$ 226,014.64</u>	<u>\$ 215,960.55</u>

Note 6 Missionary Account

These were adjustments to Missionaries Accounts.
Books reviewed by Ellis Lee Hostetter, CPA. "Audit Letter" available upon request.

Report of the Board of Directors, BFC Homes, Inc.

Motivated by the compassion of our Lord and Savior Jesus Christ, the mission of the BFC Homes, Inc. is to provide the services for older adults and infirm which promote social, physical, psychological, emotional, intellectual and spiritual well-being. In fulfilling this mission, Fellowship Community adheres to the concept of ministry of the BFC, which recognizes and affirms the maturity, dignity and eternal destiny of each person. The Board of Directors seeks to honor this mission by maintaining a commitment to excellence, innovative program and quality service to the 298 residents who reside at Fellowship Community and to the 232 employees who provide the service.

The Board of Directors met quarterly during 2003 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 IV (Hershey Court) concludes and the construction of Phase V (Brunner Court) begins.

Some of the highlights for 2003 are:

- Construction of Fellowship Terrace, Hershey Court and the renovations to Fellowship Manor has been completed.
- Fellowship Terrace and Hershey Court are now fully occupied.
- The Courtyard designed for residents with Alzheimer's disease was completed and is now fully occupied.
- Plans to build Brunner Court have been completed and construction should begin during the Spring of 2004.
- The Department of Health and Department of Public Welfare have surveyed Fellowship Manor and Fellowship Terrace. The survey results indicated that the number of deficiencies was below State and National averages.
- Fellowship Manor and Fellowship Terrace achieved full accreditation from the Joint Commission on Accreditation of Health Care Organizations. Fellowship Manor achieved a score of 98% and Fellowship Terrace a score of 100%.
- Resident satisfactory surveys demonstrated that 96% of the residents rated the services provided by Fellowship Community as very good to excellent.
- The Park Fund is progressing slowly. The current amount in

the Park Fund is \$85,000. 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.

- The occupancy of Fellowship Manor remains at over 98%, Fellowship Terrace at 97% and the Courts at 100%.

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 the churches and individuals. The church contributions are used to assist BFC members who no longer have the resources to be maintained as private pay residents.

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

Note that the financial report prepared by Lisa Hazler, CPA, is a condensed version of the full financial report audited by ParenteRandolph. The fiscal year of BFC Homes, Inc., is from July 1, 2002 to June 30, 2003. The audited report from ParenteRandolph is available and may be obtained by contacting the Secretary of the Board.

Board of Directors, BFC 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, D. Thomas Phillips, Hans Waldvogel

Bible Fellowship Church Homes, Inc.

Balance Sheet

June 30, 2003

ASSETS

Current Assets:

Cash & cash equivalents	\$ 2,352,941
Assets whose use is limited, under trust indenture, held by trustee	1,047,724
Accounts receivable, residents, net of estimated allowance for doubtful collections of \$100,000 in 2003	869,777
Note receivable	79,444
Inventories	67,495
Prepaid expenses and other current assets	104,556
Total current assets	<u>\$ 4,521,937</u>

Assets whose use is limited,

Under trust indenture, held by trustee	1,998,142
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Long-Term Investments	2,598,538
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Property and Equipment, Net	19,213,389
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Deferred Financing Costs, Net	1,233,710
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Total	<u><u>\$ 29,565,716</u></u>
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LIABILITIES & NET ASSETS

Current Liabilities:

Current maturities of long-term debt	\$ 355,000
Accounts payable:	
Trade	272,581
Construction	1,139,048
Amounts withheld from employees for taxes, etc.	31,368
Accrued expenses:	
Salaries and wages	107,989
Vacation, sick and personal wages	192,069
Interest	181,702
Deferred revenue	102,583

Total current liabilities	<u>\$ 2,382,340</u>
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Long-Term Debt	21,435,000
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Refundable Fees and Deposits	4,328,448
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Deferred Revenues from Advance Fees	1,041,468
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Total liabilities	<u>29,187,256</u>
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Net Assets:

Unrestricted	320,838
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Temporarily restricted	57,622
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Total net assets	<u>378,460</u>
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Total	<u><u>\$ 29,565,716</u></u>
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Statement of Operations

For the Year Ended June 30, 2003

Unrestricted Revenues, Gains and other support:	
Net resident service revenues	\$10,377,300
Other revenues including third-party payor settlement agreements	159,457
Investment (loss) income	(289,642)
Unrestricted contributions	31,542
Net assets released from restrictions	<u>12,141</u>
Total unrestricted revenues, gains and other support	<u>10,290,798</u>
Expenses:	
Healthcare	5,254,744
Dietary	1,075,544
Housekeeping and laundry	492,768
Social services and activities	584,863
Plant operations	795,492
General and administrative	1,018,538
Depreciation	691,706
Amortization	53,103
Interest	<u>1,072,523</u>
Total expenses	<u>11,039,281</u>
Operating Income (Loss)	(748,483)
Change in Net Unrealized Gains and Losses on Investments other than Trading Securities	444,309
Net assets released from restrictions used for purchase of property and equipment	<u>-</u>
Increase (Decrease) in Unrestricted Net Assets	<u>\$ (304,174)</u>

Statement of Changes in Net Assets

For the Year Ended June 30, 2003

Unrestricted Net Assets:	
Operating (loss) income	\$ (748,483)
Change in net unrealized gains and losses on investments other than trading securities	444,309
Net assets released from restrictions used for purchase of property and equipment	<u>-</u>
(Decrease) increase in unrestricted net assets	<u>(304,174)</u>
Temporarily Restricted Net Assets,	
Contributions	60,451
Net assets released from restrictions used for:	
Operations	(12,141)
Purchase of property and equipment	<u>-</u>
Increase (Decrease) increase in temporarily restricted net assets	<u>48,310</u>
(Decrease) increase in Net Assets	<u>(255,864)</u>
Net Assets, Beginning	<u>634,324</u>
Net Assets, Ending	<u>\$ 378,460</u>

Report of the Board of Directors, Pinebrook Bible Conference

The commitment of Pinebrook Bible Conference is to honor and please God and to minister to the Christian community. Our outreach is to the believer and to those who need Christ. This goal is achieved through Bible conferences, retreats, seminars, banquets, personal witness and the housing of East Stroudsburg Christian Academy. Each year, thousands come to Pinebrook Bible Conference to enjoy the facilities and to be blessed by God. Many decisions are made either to trust Christ or to follow Him and the Church is the better for it.

Ministry for God is often challenged and Pinebrook Bible Conference is no exception to this fact. After enjoying a fairly sound financial year in 2002, we have struggled in 2003. However, God is faithful and all obligations have been met. We praise Him for meeting our needs. Friends of Pinebrook responded generously to appeals that were made. Some staff-related situations have kept us looking to the Lord for wisdom and direction. Alva C. Cassel has served as acting director during this time, at the request of the Board of Directors of Pinebrook Bible Conference.

Despite some of these challenges, the program and projects at the conference center have continued on. The long-awaited-and-needed restrooms adjoining the dining hall have been installed for the convenience of our guests. A new loading dock and an extensive upgrading of our kitchen, including the electrical service has been done. This also included paving and a new drain at the front of the dining area. These things along with other upgrades continue to make Pinebrook Bible Conference a place to be enjoyed and to comfortably worship God.

We thank the Lord for our capable, faithful and dedicated staff both full-time and part-time who share the vision of Pinebrook Bible Conference and work here to serve the Lord in the conference ministry.

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, Jonathon W. Arnold, Sr., Charles E. Cole, Brian H. Cooper, Jay H. Fasnacht, Kermit K. Gehman, LeRoy O. Herb, Gerald Schlonecker, Hans Waldvogel

Alva C. Cassel, Acting Director; Nate Brosius, Director of Operations; J. Mark McCreary, Director of Ministries

Balance Sheet

December 31, 2003

Assets

Current Assets		
Cash in Bank - Checking	\$ 31,927.79	
Cash on Hand & A/R	2,434.63	
Payroll Account	9,521.36	
Securities - Market Value	<u>26,674.70</u>	
Total Current Assets		\$ 70,558.48
Fixed Assets		
Land	1,239,793.39	
Buildings-Net Depreciation	573,310.26	
Current Inventory	32,011.49	
Vehicles-Net Depreciation	<u>1,944.67</u>	
Total Fixed Assets		<u>1,847,059.81</u>
TOTAL ASSETS		1,917,618.29

LIABILITIES AND EQUITY

Current Liabilities		
Accounts Payable	25,070.45	
Payroll Taxes Payable	1,183.04	
Line of Credit - UP Bank	45,000.00	
Payroll Deductions Payable	2,209.25	
Other Payables	62,546.37	
Sales Tax Payable	<u>964.01</u>	
Total Current Liabilities		136,973.12
Long Term Liabilities		
Mortgage	212,886.19	
Mortgage Principal Paid	<u>(8,968.62)</u>	
Total Long Term Liability		203,917.57
Designated & Restricted Liabilities		
Cabin Fever Fund	6,100.00	
Deposits - All Retreats	45,539.26	
Deposits - Summer Conference	18,941.35	
Scholarship/Tip Fund	<u>11,124.20</u>	
Total Restricted Funds		81,704.81
EQUITY		
Equity at Beginning of Year	1,501,682.07	
This Year's Gain (Loss)	<u>(6,659.28)</u>	
Total Equity		<u>1,495,022.79</u>
TOTAL LIABILITIES & EQUITY		1,917,618.29

Consolidated Statement
of Income and Expenses
For The Year Ended December 31, 2003

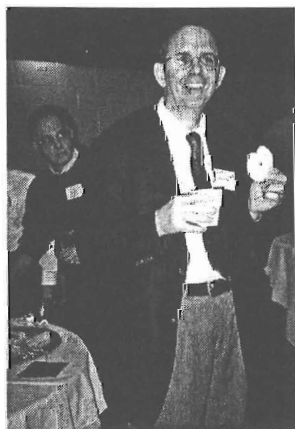
INCOME

Summer Conferences - BFC	247,682	18.3
Retreats	753,075	55.7
Camp Site Rentals	13,280	1.0
Banquets, Meals/Breaks/Pizza	24,710	1.8
Ladies Retreat	26,844	2.0
Senior Citizens Retreat	12,935	1.0
PED Retreat Income	3,571	0.3
Gift Store Sales	28,654	2.1
Snack Shop Sales	36,344	2.7
Vending Machine Sales	12,345	0.9
Other Sales	43,516	3.2
Land Leases & Rentals	21,150	1.6
Interest Received	477	0.0
Terms Taken & Damage Reimb.	2,348	0.2
Gifts Received	102,181	7.6
Offerings Received	22,048	1.6
Total Income	<u>1,351,160</u>	<u>100.0</u>

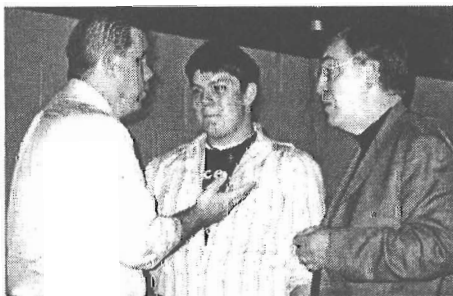
EXPENSES

Gift Store Expense	50,898	3.8
Snack Shop Expense	33,403	2.5
Vending Machine Expense	2,726	0.2
Custodial Expenses	116,249	8.6
Kitchen Expenses	296,132	21.9
Miscellaneous Retreat Costs	1,625	0.1
Pinebrook Retreat Expenses	9,072	0.7
Banquets	2,179	0.2
Sports	595	0.0
Music/Audio Visual	3,355	0.2
Maintenance	113,824	8.4
Maintenance Supplies	12,063	0.9
Pest Control	1,410	0.1
Water Supply Expense	765	0.1
Sewer Plant Supplies/Maint.	8,099	0.6
Swimming Pools Expense	9,515	0.7
Electric	78,688	5.8
Gas	12,553	0.9
Oil	62,715	4.6
Vehicle Costs	21,654	1.6
Insurances	124,041	9.2
Payroll, FICA & Processing	181,972	13.5
Honoraria Paid	12,894	1.0
Gifts to Churches (RWR)	8,440	0.6
Summer Conference Program	27,959	2.1
Office Supplies & Equipment	20,717	1.5
Computer Expenses	6,087	0.5
Printing, Advertising & P/R	10,515	0.8

Telephone	20,261	1.5
Postage Stamps & Meter	19,758	1.5
Board Expenses	3,743	0.3
Benefits, Training & Educate	19,043	1.4
Legal & Accounting	100	0.0
Sanitation Removal	9,104	0.7
Medical Supplies	454	0.0
Interest Paid	14,012	1.0
Depreciation/Principal Expnd	27,138	2.0
Principal Reduction of debt	(11,535)	(0.9)
Real Estate Taxes	26,596	2.0
General Improvements	1,623	0.1
Other & Misc. Expenses	3,001	0.2
Total Expenses	1,363,443	100.9
Other Income (Loss)		
Securities Gain (Loss)	5,624	0.4
GAIN (LOSS)	(6,659)	(0.5)
Mortgage/Loan Principle Paid	11,536	
CASH GAIN (LOSS) NOTE:	(18,195)	



Raymond Bertolet
Snack Time!



Billy Dunn, Josh Heffner, and Dana Weller
Serious Discussion!



Harvey J. Fritz
Serious Decisions!

Report of the Board of Victory Valley Camp

*"Give thanks to the Lord, for he is good;
his love endures forever." Psalm 107:1*

It has been an exciting year at Victory Valley Camp. We give thanks to God for the way He has used both full-time and summer staff as instruments of His love to touch and change the lives of 716 future parents and leaders of our church, community, and world. Fifty-three campers made professions of faith, and thirty campers committed themselves to a greater level of obedience to and love for God.

Our long-time Executive Director, Phil Atkins, has moved on toward another level in his ministry career. As Phil and his family have faithfully served Victory Valley Camp for over eighteen years, the camp has experienced improved facilities and new programs. We wish Phil and his family success as he pursues the next chapter of his life.

*"Commit to the Lord whatever you do and your plans will succeed.
The Lord worked out everything for his own ends"*

Proverbs 16:3-4a

The Board of Directors is seeking God's direction as they search for an individual who will provide vision, leadership, and growth for this ministry that has served the Bible Fellowship churches for nearly half a century. We continue to praise the Lord for the stability provided by the three remaining full-time staff at the camp. Donna Bauer/Program Director, John Masters/Facilities Manager, and JoAnna Walker/Registrar and Bookkeeper continue to operate the camp efficiently during this transition and preparation for the 2004 camp season.

Under Donna's direction, dynamic new plans and changes in program are being made for the 2004 summer camping season. Some of these changes are: a Bible Fellowship Church Teen Camp, 3-day and 2-day trips for Venture Quest, 4 weeks of Day Camp, and Mini-Camps for children's camp and Outpost.

Victory Valley Program Dates for 2004 - 2005

2004

April 2-4

Jr. Staff Retreat

April 23-25

Father/Daughter Retreat

May 1	Spring Spruce Up Work Day
May 2	Alumni Day
May 14-16	Mother/Son Retreat
May 28-30	Lifeguard Course with CPR & First Aid
June 20-Aug. 14	Summer Camping Season
June 16	Teen Open House
Oct. 2	Golf Challenge
Oct. 9	Father/Son Retreat
Oct. 16	Mother/Daughter Retreat
Oct. 15-17	Fall Fix Up Work Day
Dec. 4	VIP Banquet
2005	
Jan. 14-16	Sno-Valley 1
Jan. 21-23	Sno-Valley 2
Jan. 28-30	Sno-Valley 3
Apr. 15-17	Father/Daughter Retreat
Mar. 18-20	Jr. Staff Retreat
May 7	Spring Spruce Up Work Day
May 20-22	Mother/Son Retreat
May 27-29	Lifeguard Course with CPR & First Aid

Victory Valley Camp Board, Dennis J. Lawrence, Chairman; Dennis E. Spinney, Vice Chairman; Timothy D. Weaber, Secretary; Bernice Mann, Treasurer; C. Larry Bennett, Jonathan D. Reynolds, David L. Weller, Howard N. Wells, Gary Wolfinger

Financial Report

Statement of Financial Position

As of December 31, 2003

Assets

Current Assets

Cash on Hand	\$ 83	
Cash in Bank - Checking	1,756	
Cash in Bank - Money Market	30,086	
Accounts Receivable	151	
Marketable Securities	<u>1,603</u>	
Total Current Assets		\$ 33,679

Long-Term Assets

Capital Expenditures	18,714	
Pool	69,696	
Modular	60,174	
Fixed Assets	111,822	
Real Estate	399,841	
Tracter	20,900	
Victory Hall	<u>266,651</u>	
Total Long-Term Assets		<u>947,798</u>

Total Assets		<u><u>\$ 981,477</u></u>
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Liabilities**Current Liabilities**

Payroll Taxes Payable	<u>\$ 2,703</u>	
Total Current Liabilities		\$ 2,703

Long-Term Liabilities

Tractor Loan	18,700	
Loan - Individual	100,000	
Loan - BFC Homes, Inc.	<u>20,428</u>	
Total Long-Term Liabilities		<u>139,128</u>

Total Liabilities		<u>\$ 141,831</u>
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Net Assets

Temporarily Restricted	23,181	
Unrestricted Net Assets	<u>816,465</u>	
Total Net Assets		<u>839,646</u>

Total Liabilities and Net Assets		<u><u>\$ 981,477</u></u>
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Statement of Activities
For the Year ended December 31, 2003

REVENUES AND SUPPORT

VIP Contributions	\$ 41,831	
Campers Fees:		
Summer	156,189	
Winter	19,282	
Church Support	37,797	
Donations		
Capital	7,386	
Camper Offerings	2,985	
Campership Projects	1,396	
Staff Scholarships	1,814	
Misc Contribution	-	
Interest Income	190	
Dividend Income	56	
Program:		
Crafts	804	
Dry Goods	4,794	
Horsemanship	13,755	
Pictures	2,740	
Snack Shack	11,788	
Rental:		
Equipment	8,196	
Retreat	<u>54,830</u>	
Total Revenues and Support		\$ 365,833

Expenses for Programs

Direct Program Expenses		
Assistant Director's Salary	\$ 26,052	
Continuing Education	25	

Craft Supplies	468	
Dry Goods	2,528	
Educational Materials	4,148	
Health Insurance	11,182	
Horsemanship	7,796	
Medical Supplies	1,371	
Payroll Taxes	3,985	
Pictures	2,396	
Recreational Supplies	12,390	
Salaries	28,624	
Snack Shack	6,586	
Staff Goods	1,188	
Summer Project	379	
Travel	221	
Total Expenses for Direct Programs		109,339
Expenses for Buildings and Grounds		
Facilities Manager	21,318	
Cleaning Supplies	64	
Continuing Education	53	
Health Insurance	1,038	
Maintenance & Repairs	18,045	
Payroll Taxes	1,624	
Pool Supplies	1,549	
Real Estate Taxes	5,326	
Salaries	1,238	
Tree House	500	
Utilities	21,818	
Waste Disposal	2,528	
Total Expenses for Building & Grounds		75,101
Expenses for Food Service		
Equipment	5,433	
Food	28,296	
Total Expenses for Food Service		33,729
Total Expenses for Programs		<u>218,169</u>
Excess Revenues and Support		
Over Expenses for Programs		\$ 147,664
Expenses for General Administration		
Continuing Education	\$ (385)	
Development Project Manager	4,000	
Director's Salary	32,561	
Dues & Fees	1,457	
General Insurance	22,522	
Health Insurance	15,358	
Office Salaries	19,253	
Office Supplies	5,481	
Payroll Taxes	3,764	
Postage	4,770	
Promotion & Advertising	7,951	
Telephone	3,719	
Travel	529	
Total Expenses for General Administration		120,980
Expenses for Debt Service		

Interest Expense	7,378
Total Expenses for General	
Administration and Debt Service	128,358
Change in Net Assets	19,306
Net Assets, Beginning of Year	820,340
Net Assets, End of Year	<u>\$ 839,646</u>

Notes to Financial Statements

For the Year Ended December 31, 2003

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 and Merch & Co. Stock. The cost or donated value on December 31, 2003 was \$1,603

Note 4. Long Term Debt Reduction

	<u>Tractor Loan</u>	<u>Note Payable BFC Homes, Inc</u>
2004	\$ 6,800	\$ 8,061
2005	6,800	8,635
2006	5,100	3,732
Total reduction on debt	<u>\$ 18,700</u>	<u>\$ 20,428</u>

Note 5. Note Payable - Unsecured

Monies were loaned to Victory Valley in the amount of \$100,000.00. The terms are interest only at the rate of 5%, payable quarterly. The principal will be forgiven at death of individual.

The financial position of Victory Valley Camp has been reviewed by Ellis Lee Hostetter & Co., P.C. "Audit Letter" available upon request.

TRANSFORM VISION INTO REALITY

Is your church considering land purchase, new construction, renovations or expansion? Is this new territory for you? We can help!

JHM & Associates provides feasibility study and capital fundraising services to meet these needs. We have been assisting churches of many denominations for over 14 years.

It would be our pleasure to discuss how we could best serve your church as you prepare for the future.

"We could not have moved forward with our project without the assistance of JHM & Associates. Their services were exactly what we needed."

Rev. Ann Pearson, North Canton Community UMC

We look forward to hearing
from you.

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Mechanicsburg, PA 17055
Call toll free 1-888-227-3006
E-mail: jmiller@jhmassociates.com

Or visit our web site at:
www.jhmassociates.com

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Report of the Inter-Cultural Ministries Study Committee

The Inter-Cultural Ministries Study Committee met several times this past year in order to complete its work on The Biblical Principles For Living (BPL). This year we are presenting the remaining BPLs for second reading along with the Declarations On Particular Issues: *Dedication Of Children* and *Harmful Indulgences*. You will be receiving along with your Report Book, a separate Booklet containing The BPLs and Declaration On Particular Issues.

The BPLs and Declaration On Particular Issues have been reviewed, discussed at a special meeting of Pastors and Delegates, edited, approved by the Committee, and are presented to Annual Conference for approval. They will be included in the *Faith & Order* along with the BPLs that were approved at second reading. When all the BPLs are approved at second reading they will replace the *Standards Of Worship And Life* following the 121st Annual Conference. The Committee is asking that the Board Of Communications produce a Booklet titled *Biblical Principles For Living and Declarations On Particular Issues*.

The Committee sent out The BPLs via E-mail and numerous members of Annual Conference gave the Committee their suggestions and insights. The Committee held a hearing on the BPLs at the Coopersburg BFC on January 13, 2004. The participants in the Hearing gave further suggestions for the Committee to consider. The BPL 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 BPL. The Committee does not believe that any of the changes it made are substantial and will therefore present the remaining 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 and is again being presented with this Report.

The Joint Committee met several times this past year and concentrated its efforts on Hispanic Church Planting, particularly

with the Berks County, PA, region of BFC Churches. We met this past year with the Berks County "Hispanic Church Planting Task Force." The Task Force completed a power point presentation and made presentations to all the Berks County BFC Churches in order to gain their support for the Reading, PA, project. The Task Force received positive comments and commitments of support from all the Berk's Churches. The Task Force concluded its work and a "Reading Hispanic Church Planting Resource Team" has been put into place to facilitate the planting of the Church and assist the Church Planter.

The Committee has recruited and assessed a Hispanic church planter for Reading. In March of 2003, we interviewed Carlos Rodriquez from Guadalajara, Mexico. Brother Rodriquez again visited Reading and the Berk's Churches this past summer with his wife. All went well and we are now arranging the final plans to bring Brother Rodriguez and his family to Reading in July 2004.

Hispanics make up nearly fifty percent of the population in cities like Allentown, Reading, and Lancaster and will continue to grow throughout the United States. Hispanic church planting will take patience, hard work, and long-term commitments from those churches in the BFC that become involved. The Committee encourages the BFC Churches to consider ways to reach out to Hispanic people groups in their ministry target areas.

The Lord has moved the Hispanic people groups of the world to where Bible Fellowship Churches exist. We are called to share the Gospel and raise up churches in order for people to become worshippers of God. We have a great opportunity to do this among the many Hispanics here in America.

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

The Joint Committee is made up of John C. Elias, Donald Faust, David E. Gundrum, Elliot Ramos, David K. Schlonecker, and Dana E. 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 eight *Biblical Principles For Living*, therefore be it
Resolved, that the 121st Annual Conference approve for second reading the following Biblical Principles For Living: *Marriage & Singleness, Family, Divorce, Shared Life, Stewardship, Work & Rest, Civil Government, Christian Liberty & Servanthood*.
2. **Whereas**, the Inter-Cultural Ministries Study Committee has reviewed, edited and approved the *Declarations On Particular Issues*, therefore be it
Resolved, that the 121st Annual Conference approve for second reading the following Declarations On Particular Issues: *Dedication Of Children and Harmful Indulgences: #1003, #1003-1, #1003-3*.
3. **Whereas**, the Harmful Indulgence Declaration; *Tobacco* has not been presented for First Reading, therefore be it
Resolved, that the 121st Annual Conference approve for first reading the Declaration On Particular Issues, *Harmful Indulgences; Tobacco*.
4. **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,
5. **Resolved**, we encourage the Christian Education Committee to continue its work on preparing lesson plans for The Biblical Principles For Living.
6. **Whereas**, culture, language, and social issues continually change, statements need to be updated and produced that

will effectively address changes in cultures and ongoing issues that will face the church, and

Whereas, the Inter-Cultural Ministries Study Committee believes that its work is completed,

Resolved, that every seven years the Chairman of Annual Conference appoint a *Biblical Principles For Living Review Committee* and further,

7. **Resolved**, that the Review Committee review the existing list of *Biblical Principles For Living* for any needed updates and consider the need for the production of new Principles.
8. **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.
9. **Whereas**, the Inter-Cultural Ministries Study Committee believes that it has completed the work assigned to the Committee by Annual Conference,
Resolved, that Annual Conference approve the dissolution of the Inter-Cultural Ministries Study Committee.
10. **Whereas**, there will be declarations of particular issues in the Principles Of Order that refer to the *Standards Of Worship And Life*, therefore be it
Resolved, that the Committee On Communications review the Principles Of Order and where the name *Standards Of Worship And Life* appear it be changed to state, "Biblical Principles For Living."

The Inter-Cultural Ministries Study Committee: Roy A. Hertzog, Chairman; David E. Gundrum, Secretary; Delbert R. Baker II, Carl C. Cassel, G. Wayne Clapier, Daniel G. Ziegler

Report of the Ministerial Relations Committee

We once again express our gratitude to God for His faithfulness in providing for the shepherding of His flock through men called to serve as pastors. We are dependent upon Him to lead each congregation and pastors according to His perfect will.

The following pastorates were established under our rules:

Thompson, CT	Dennis W. Spinney	July 27, 2003
Harleysville, PA	Allen G. Miller	November 25, 2003
Graterford, PA	Mark A. Baumgardner	January 1, 2004
Lebanon, PA	Timothy J. Bertolet	January 21, 2004
	(Pastor of Youth & Young Families)	
Bethlehem, PA	Robert K. Fields	February 1, 2004
	(Pastor of Discipleship)	
Brooklyn, NY	Ralph E. Ritter	February 15, 2004
Quakertown, PA	Ronald C. Kohl	June 1, 2004

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

Church	Pastor	Effective Date
Sinking Spring, PA	Donald R. Ellwanger	May 31, 2003
Paradise, PA	Mark L. Morrison	July 27, 2003
Shamokin, PA	Robert S. Commerford	October 26, 2003
Graterford, PA	Mark A. Baumgardner	January 15, 2004
Thompson, CT	Dennis W. Spinney	February 8, 2004
Camden, DE	Raymond R. Dotts	June 30, 2004
Stroudsburg, PA	John R. Stover	April 25, 2004

The following churches are presently in the process of seeking a pastor, either a senior pastor or addition to a pastoral staff: Coopersburg, PA, Graterford, PA, Holmes, NY, Mt. Carmel, PA, Paradise, PA, Shamokin, PA, Stroudsburg, PA, Thompson, CT. Pray for these congregations and those involved in the search process.

The Conference Pastor, Ronald C. Mahurin, is completing his first term serving the Lord among us in this position. The committee expresses deep appreciation to Brother Mahurin for his dedicated, loving, and sacrificial ministry to the brethren in ministry. He has been an integral source of encouragement, counsel, and exhortation as he serves as an extension of this committee. During his term, his ministry has begun to expand beyond being a "pastor to pastors," and he has become more

involved with boards of elders as well. In the upcoming term, he will once more focus primarily on personal ministry to other pastors. Continue to pray for Ron's ministry to shepherds of God's flock.

The committee has met with numerous churches through the year, sometimes to provide guidance in their search for a pastor, other times to provide assistance in resolving difficulties that have arisen. May God grant an increasing "spirit of unity among us as we seek to follow Christ Jesus, so that with one heart and mouth we may glorify the God and Father of our Lord Jesus Christ" (Romans 15:5-6).

The committee makes the following recommendations to the 121st Annual Conference:

1. **Resolved**, that we recommend that Ronald C. Mahurin be ratified as Conference Pastor for another three-year term.
2. **Resolved**, that the recommended minimum salary for a pastor serving in the BFC, including Social Security, be \$28,764.00. 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.
3. **Resolved**, that the salary for the Conference Pastor be \$26,000.00, and in addition we provide \$7,200.00 for car and professional expenses and \$4,800 for health insurance.

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

Report of the Board of Higher Education

During the 2003 calendar year, the Board of Higher Education (BHE) has met four times, for a total of thirty-three 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 2006: Gary E. Karch, Robert C. Newman

Term expiring in 2005: Stephen C. Cassel, Jessica Sterner

Term expiring in 2004: Raymond R. Dotts, Jay H. Fasnacht

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

Working Relationships with Biblical Theological Seminary

In the past year, the BHE has had in place 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 previous reports, 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 good job under these circumstances, but we have had no success in solving this problem. We appreciate Ed's enthusiasm and willing spirit. For the fall term of 2003, with a total enrollment of about 320, Biblical has four 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

In spite of the hard work of our BHE member Dr. Claude Gates, the second BHE-sponsored College Fair (held at Calvary BFC in Coopersburg October 3-4) was a serious disappointment due to low turnout both of college-bound students and their parents and of participating Christian colleges. As a result, the board has voted not to try another College Fair at least for the year 2004.

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. This year, the BHE has asked the PEF to consider setting up a fund to help pastors (especially in smaller BF churches) attend seminars, workshops, audit courses, or get continuing education credits. We have regularly heard reports from board members John Studenroth on the work of Collegiate outreach and Bob Newman on the Interdisciplinary Biblical Research Institute.

This year has been a rather discouraging one for the BHE, as none of our projects has prospered. We thank the Lord that He has provided funding for the PEF, and that they are now beginning to award a significant number of scholarships.

Brothers, we thank you again for praying for us this past year. Pray that we will desire God's 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 Raymond R. Dotts and Jay H. Fasnacht for terms to end in 2007.

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

Pinebrook Educational Foundation

The Board of Directors of the Pinebrook Educational Foundation met two times in 2003.

The Foundation received gifts totaling \$2,980 in 2003. Legal expenses of \$11,070.47 related to the Charles D. Weaver bequest and revisions to denominational legislation relating to the Foundation, were paid in February, 2003. Additionally, the Foundation paid \$664.23 to the BFC Board of Directors to reimburse for its carrying costs. The BFC Board of Directors had previously paid the aforementioned legal expenses and carried an account receivable from the Foundation for a considerable amount of time until the Foundation's payment took place.

The Board received a report that the second reading of the revised Pinebrook Educational Foundation legislation was accepted by the BFC's Annual Conference in April, 2003.

The Board was also informed that Lehigh County Orphans Court has approved dissolution of Pinebrook Junior College. The Articles of Dissolution have been filed with the Department of State of the Commonwealth of Pennsylvania.

Significant Board actions are described below:

1. Added \$2,500 of the supplemental bequest of \$2,655.11 received from the estate of Charles D. Weaver in 2002 to the Charles D. Weaver Memorial Scholarship Fund, bringing the total of that Board-Designated Endowment to \$63,500. The balance of \$155.11 was added to un-designated operating funds.
2. Granted scholarships as follows:
 - a. \$1,000 to Daniel Bosh from the Board-Designated General Scholarship Fund. Daniel Attends Philadelphia Biblical University.

- b. \$1,000 to Rachel Taylor from the Board-Designated General Scholarship Fund. Rachel Attends Philadelphia Biblical University.
- c. \$1,000 to Sarah Taylor from the Board-Designated General Scholarship Fund. Sarah attends Messiah College.
- d. \$1,000 to Timothy Paashaus from the Temporarily Restricted General Scholarship Fund. Timothy attends Lancaster Bible College.
- e. \$500 from the Rev. and Mrs. R. C. Reichenbach Scholarship Fund and \$500 from the Board-Designated General Scholarship Fund to Rachel Schmoyer. Rachel attends Philadelphia Biblical University.

Jay H. Fasnacht, Secretary

PINEBROOK EDUCATIONAL FOUNDATION

Financial Report

Balance Sheets

December 31, 2003 and 2002

ASSETS	<u>2003</u>	<u>2002</u>
Cash in Lafayette Ambassador Bank	\$ 2,243	\$ 806
Investments	<u>175,710</u>	<u>169,518</u>
Total Assets	<u>\$ 177,953</u>	<u>\$ 170,324</u>
 LIABILITIES & NET ASSETS		
Amount Held for Bd of Higher Ed. Expenses	183	60
Net Assets:		
Unrestricted	112,478	114,252
Temporarily Restricted	8,581	2,827
Permanently Restricted	<u>56,711</u>	<u>53,185</u>
Total Net Assets	<u>177,770</u>	<u>170,264</u>
Total Liabilities and Net Assets	<u>\$ 177,953</u>	<u>\$ 170,324</u>

Statements of Income & Changes in Net Assets

Years Ended December 31, 2003 & 2002

	<u>2003</u>	<u>2002</u>
Investment Income (Loss)	\$ 21,261	\$ (1,696)
Contributions Received	2,980	78,244
Scholarships Awarded	(5,000)	(3,000)
Legal Expenses	(11,070)	---
Other Expenses	<u>(665)</u>	<u>(250)</u>
Net Income	7,506	73,298
Net Assets at Beginning of Year	170,264	96,966
Net Assets at End of Year	<u>\$ 177,770</u>	<u>\$ 170,264</u>

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

Schedule of Investments

December 31, 2001 & 2000

	<u>2003</u>	<u>2002</u>
Sovereign Bank - CD	\$ 10,372	\$ 9,771
Verizon Common Stock - 116 Shares	4,069	4,495
Davis Funds - NY Venture B	11,700	8,914
Vanguard:		
Money Market	---	26,818
Bond Funds	89,648	85,734
Stock Fund	<u>59,921</u>	<u>33,786</u>
Total Investment	<u>\$ 175,710</u>	<u>\$169,518</u>

New Facility - Faith BFC, Lancaster, PA



Report of the Stewardship Council

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

The Stewardship Council met once for the purpose of completing its work in anticipation of the second reading of Annual Conference materials that would transfer its *Faith and Order* responsibilities to the Board of Directors and enable the Council to cease.

The financial statement will reflect that the residual funds of the Council were returned to the individual agencies of the BFC:

Pinebrook Bible Conference

Board of Missions

Board of Church Extension

Victory Valley Camp

Fellowship Community – Fellowship Community elected not to receive funds.

Stewardship Council Organization: Gary E. Karch, Chairman; J. Mark Mc Creary, Vice-Chairman; Dana E. Weller, Secretary; Torry Hinkle, Treasurer.

Stewardship Council Members: One representative of agency, Gary E. Karch, Torry Hinkle, John L. English (members at large).

Financial Report

January 1, 2003 - February 13, 2004

Beginning Cash Balance (12/31/02)	\$ 2,868.52
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Harleysville National Bank

Receipts

Checking Acct. Interest (2003)	7.66
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Checking Acct. Interest (2004)	.73
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Total Receipts	8.39
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Balance (2/13/2004)	\$ 2,876.91
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Expenses

Pinebrook Bible Conference	719.23
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BFC Board of Missions	719.23
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BFC Board of Church Extension	719.23
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Victory Valley Camp	719.22
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Total Expenses	2,876.91
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Ending Cash Balances (2/13/04)	\$ 0.00
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This report was examined by Gary J. Wolfinger.

Report of the Board of Christian Education

The Board met quarterly this year to give input and oversight to the Christian Education programs of the denomination. Much of the work is done in sub-committees. We deeply appreciate your Board members and their interaction with the hands-on ministries of the Bible Fellowship Church.

Christian Education Training

The CE Training committee provided leadership for the September 27 Teacher Training Day held in Coopersburg. Rodney Pry of the Pennsylvania State Sunday School Association was the keynote speaker. The more-than 100 attenders participated in workshops and discussion groups tailored to their particular areas of ministry. The day was valuable and well-received. The next Teacher Training Day is scheduled for April 2, 2005.

A list of Resource Speakers has been distributed to each church. These speakers are willing to come to local regions or churches to assist in training and encouraging your staff in their Christian education ministries. Copies of the list are available from G. Wayne Clapier, chairman of the CE Training Committee.

Pastor-Elder-Deacon Retreat Committee

The 2003 Retreat held at Pinebrook In the Poconos on October 31 - November 1 featured Todd Mangum, a professor at Biblical Seminary, addressing men's need to evaluate priorities as leaders. On November 5-6 the 2004 PED Retreat will be held at Pinebrook. We have been challenged to renew our focus on leadership training and development, particularly for elders and deacons in the context of the BFC. The committee is working to clarify the focus of this retreat and make it a valuable asset to the local church and denomination. Please forward your ideas and input to Pastor Jonathan P. Tait.

Family Ministries Committee

Recognizing the need to strengthen family ministries throughout the denomination, this committee was formed. As a

first step in this process, a Couple's Night Out entitled, "Simply Romantic Nights," has been planned for two locations in the Spring of 2004. The evenings will include challenge and encouragement with Dr. Wayne Schantzenbach, a dessert buffet, great fellowship, and a gift of resources to strengthen the marriages of those who attend. Plans are to offer similar evenings for BFC regions in the future as an encouragement to couples throughout the denomination.

Walk Thru the Bible

This year, the BFC Board of Christian Education in conjunction with Walk Thru the Bible ministries and Pastor David Schoen have continued to offer Old and New Testament Walk Thrus to the local church or region. For more information on how to have a seminar in your church, with special arrangements and pricing, please contact David N. Schoen. Three seminars are currently planned for 2004.

Audio-Visual Materials

This year the Audio-visual Library has been culled, with the excess materials being forwarded to the library at the Wissinoming BFC. The most widely used videos are still available through the Library by contacting Bethel BFC in Emmaus, PA. As video prices have come down, many local churches have chosen to purchase video teaching materials for their repeated use rather than borrowing them from the Library. Contact the Bethel Church for a current listing of our resources.

Other Board Responsibilities

Two years ago the Annual Conference directed the Board of Christian Education to develop materials that could be used to teach the Biblical Principles of Living to various age groups in the local church setting. The Board has taken this responsibility seriously and has chosen to provide a simplified version of each BPL along with questions, creative teaching ideas, and discussion starters for each. The work is complete for 9 of the BPLs and our goal is to complete the remainder during 2004. Because these are not a change of doctrine and have not been prepared for inclusion in the *Faith and Order*, we are not asking for approval of these

resources. Instead we are providing them in written form for each church and, when the work is completed, we plan to provide the complete set of resources on-line at www.BFC.org.

The financial statement for the Board of Christian Education is submitted by our treasurer, Nancy Mertus. It has been reviewed for accuracy.

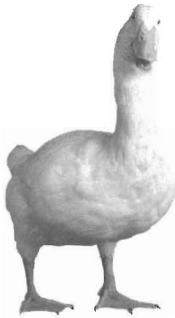
We continue to solicit your ideas and input as to how we as a Board of Christian Education can serve the local church and denomination more effectively. Special thanks to each one who has helped make our work effective this past year.

The Board of Christian Education: Richard T. Paashauss, Chairman; David N. Schoen, Vice Chairman; Michael Herb, Secretary; Nancy Mertus, Treasurer; Judy Althouse, G. Wayne Clapier, Timothy S. Cowen, David Eisenhower, Carol Gearhart, Mark Matson, Mark L. Morrison, Jonathan P. Tait

Financial Report

Opening Balance		\$ 11,803.15
Incoming		
CE Training	965.00	
Church Contributions	4,085.00	
PED Income	5,389.00	
Interest Income	<u>158.76</u>	
Total Income		10,597.76
Expense		
AV Expense	52.66	
Bank Charges	8.00	
Board of Communications	325.00	
CE Training	1,729.29	
Committee Expenses	863.93	
Family Ministries	2,614.53	
PED Expenses	6,027.56	
Walk Thru the Bible	<u>334.81</u>	
Total Expense		<u>11,955.78</u>
Ending Balance		<u><u>\$ 10,445.13</u></u>

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David W. Ranck
PO Box 277, Ephrata, PA 17522
888.463.8258
dave@successtraining.org

Report of the Board of Youth & Young Adults

The purpose of the Board of Youth and Young Adults is to bring glory to God and honor to God as it ministers to the adult youth leaders, teens, and young adults of the BFC. We do this by: 1) Promoting unity, 2) Providing training, and 3) Being a catalyst for networking.

To these ends we as a board met four times this year. We planned and operated several events to try to accomplish these goals.

This year we reorganized our committee structure in order to more efficiently do our business. We now have: Events Committee, which oversees the events we plan; Leadership Committee, which oversees our Leadership and “Here Am I Send Me” retreats; and Young Adult Committee, which oversees the ministry with young adults.

The BFC Mission to Youth

We strongly believe that we as a board and we as a denomination must be ever growing in our efforts with the young people in our sphere of influence. We have a wonderful opportunity with many children in our churches and with many whom they can contact. **It is better to reach them early.** George Barna has said, “Adults essentially carry out the beliefs they embraced when they were young. The reason why Christians are so similar in their attitudes, values and lifestyles to non-Christians is that they were not challenged to think and behave differently – radically differently, based on core spiritual perspectives, when they were children. We believe that the time is now to reach out to them with all the fervor we can muster.”

We are here to help in any way we can. Our goal is to offer as much help as possible, and we are working on plans to help.

One way is with **One Voice**. We have a great program set up for Saturday night, May 22, 2004. From 4:30 PM until 6:15 PM we have Stabler Arena for BFC youth. For this special time we have Daniel’s Window, Dr. Buster Soaries and CPR Comedy. Then the doors are opened for the youth-designed evening concert with Jars of Clay. This is a great opportunity. Use it.

Board of Youth and Young Adults: Clyde D. Bomgardner, Jr., Chairman; Ronald L. Kohl, Vice Chairman; John C. Vandegriff, Jr., Secretary; William J. Dunn, Treasurer; Michael L Easton, Sue Homsher, Dennis J. Lawrence, Charles A. Mann, Dorothy Ruch.

Financial Report

2003

Opening Checking Balance: \$ 809.98

Revenues and Support:

Sno-Glo 2003	\$ 111,757.38
Sno-Glo (2004 Deposit)	6,000.00
Church Contributions	1,445.00
Young Adult Shore Trip	440.00
Fallout 2003	1,000.00

Total Revenue 120,642.38

Expenditures:

Sno-Glo 2003	\$107,141.77
Administrative Assistant	1,560.00
Committee Expenses	569.24
Young Adult Retreat	1,132.51
Board of Communications	325.00
Future Ministry Deposit	860.00
Postage	373.08

Total Expenditures: 111,961.60

MMA Transfer to Checking: 12,683.28

Total Assets of Board of Youth \$ 22,174.04

Account held at East Penn Bank, Emmaus PA

Reviewed by David K. Schlonecker, Emmaus BFC.

Report of the Historical Committee

The minutes of the second meeting of our denomination record the following:

“In the second session, held on May 28, 1860, in the Meeting House in Upper Milford Township, Lehigh County, Pennsylvania, nothing of importance was decided.”

This frank assessment of their meeting might serve to summarize the year's activity for the Historical Committee. Actually, while little was done, we are not without significant accomplishments.

One very large undertaking has been completed. The Annual Conference Minutes are now available in their entirety on our website. This work of preservation moved along to completion largely because of the efforts of Roy and Diane Hertzog who scanned and edited them for publication. This valuable collection is now available to anyone who wants to research decisions of our Annual Conference. You will find these minutes at our website, [www. BFCHistory.org](http://www.BFCHistory.org).

Another undertaking is about to begin. The Historical Committee has contacted the retired pastors of our denomination to ask them to share significant stories of their ministries. Our goal is to publish these stories so that they will be preserved and available to those who want to know what we are really like.

The Historical Society will meet this year at Terre Hill. We will hear the story of the Terre Hill Church as researched by its pastor, Kevin Kirkpatrick. Jill Davidson, Chairperson of the Historical Committee, will present a paper that will identify and present significant lay persons who have been part of our history. You are invited to this meeting which will be held Saturday, October 30, 2004.

Don't let the story contained in your records and documents be thrown out in someone's dumpster. Gather up your church's older records and papers and place them in the denominational archives where they will be preserved and made available for research.

The Historical Committee: Jill Davidson, Chairperson; Richard E. Taylor, Archivist, Secretary; Carl C. Cassel, Harold P. Shelly, Robert W. Smock, David E. Thomann

Financial Report

2003

Balance, 12/31/2002:		\$1,056.02
Receipts		
Sales	\$ 174.00	
Returned check	26.00	
Annual Conference Allowance	<u>1,000.00</u>	
Total Receipts		1,200.40
Expenses		
Website	330.30	
Mileage	44.64	
LHMS	30.00	
Archive Maintenance	<u>500.00</u>	
Total Expenses		<u>907.94</u>
Balance 12/31/2003		\$ 1,348.48

This account has been reviewed by Timothy S. Cowen.

These funds are held at Wachovia Bank, Brookhaven, PA.

Report of the Conference Judicatory

The Conference Judicatory received no communications from any of 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: Gregory A. Uhrich, 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 Strategic Planning Committee

In addition to meeting this past year on a bi-monthly basis, the Strategic Planning Committee took on two extensive projects that required a significant amount of attention and time. We greatly value the work of the committee members as well as the pastors and laymen who assisted us in our efforts.

The first of these projects was the development of the "Vision Statement" for the BFC. Committee members synthesized the information gleaned from the November 2003 Summit Meeting at Pinebrook Bible Conference as well as from surveys distributed to each of our local churches. With their findings in mind, we began to meet with the pastors, elders, and deacons in each region of the denomination to begin developing "action steps" based on all of the input received thus far. These gatherings have been of great value and the input received has been significant. We found the leadership of the BFC to be supportive, encouraged, and forward-looking in their perspective. Their input is currently being synthesized to determine specific action steps for the next strategic moves for the denomination.

The second of these projects has been the planning for the *One Voice* gathering scheduled for May 22-23, 2004 in Bethlehem, PA. The two-day event will promote the corporate worship, fellowship, and commitment of our churches, particularly focusing our attention on being "united to make disciples of Jesus Christ." Our goal is to provide a two-day event that will be presented in a God-honoring way with excellence that will be valued by all who attend. Special thanks to all who have given significantly of their time and gifts to prepare this long-awaited event. Details regarding the weekend are provided on the website at www.BFC.org under "*One Voice*."

Along that same line, the Committee determined that a denomination-wide event similar to *One Voice* should be planned for 2007 and reconsidered on a triennial basis.

The two projects described above have impacted on our efforts to provide consolidation of denominational offices. We still believe this need is significant and will attempt to move this concern to the "front burner" in the months ahead. As an interim move in this process, steps are being taken to provide a denominational 800 number that would be answered by one of our

church secretaries as a contact point for those seeking information regarding the denomination.

Without much fanfare, the regions of the BFC continue to develop. Corporate efforts for ministry, support, and fellowship between local churches has been of significant value across the denomination this past year. We applaud the efforts of our pastors and congregations to serve together by region and encourage those who have not yet participated in such endeavors to do so in the year ahead. Please be reminded of the directives regarding regionalization that are clarified in the *Faith and Order*, §601-3.2.

Additional work was done in conjunction with the Board of Communications to suggest changes to make the BFC website as well as the BFC e-groups more effective. We have also urged the Board of Communications to provide the denomination with a new logo.

We appreciate the input of the pastors this past year and believe that the information we have been given will be of significant help as we clarify corporate vision for the days ahead. It should be noted as well that the input from Conference Chairman, William G. Schlonecker, was a great help in our work.

Resolved, that the Bible Fellowship Church adopt the following as its vision statement:

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

The Strategic Planning Committee has adopted the following plan to begin the implementation of the proposed vision statement. In the next year, the Strategic Planning Committee will:

- encourage each BF Church to include the adopted vision in its prayer ministry and hold special times of prayer for the development of our denomination.
- develop a focus group to facilitate resource sharing between churches in the BFC
- in coordination with the Board of Christian Education, hold a leadership training session focused on the task of making disciples.
- in coordination with the Board of Church Extension, ask each region to submit a plan to plant a church. The plan shall include a potential site for a new church and a list of available resources for a church plant.

- clarify the image of the BFC and, in coordination with the Board of Communications, publicize that image.
- report to the Annual Conference in April, 2005, on the accomplishment of the tasks listed in this plan.
- present a new plan for the Annual Conference in April, 2005.

Strategic Planning Committee: Dana E. Weller, Chairman; Richard T. Paashaus, Secretary; Byron Barnshaw, Elliot H. Ramos, Richard E. Taylor, J. Robert Vaughn, Robert H. Zentz



Back row - Ralph Ritter, Raymond Bertolet, Willis Dowling, Dean Stortz

Middle row - Dennis Spinney, John Vandegriff, Elliot Ramos,
Stephen Mann, Delbert Baker

Seated - Carol Snyder, David Gundrum, Ruth Richards

Missing - Tom Morrison, Kenneth Barber, John Pello

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“In my forty-seven years of living and my twenty-three years of ministry there has never been a better investment of my time and money than the last two New York trips I have been on.” *Pastor Doug Pabody, University Heights Baptist Church, Indianapolis, IN*

Report of the Board of Pensions

2003 Review and Status: Ministers' Retirement Fund (MRF) annuity payments to the 34 current beneficiaries rose to \$201,000 in 2003 (compared to \$196,000 in 2002: see Statement of Cash Receipts and Disbursements). 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 2036. Between now and then, it is estimated that the MRF will distribute future benefits totaling nearly \$4,210,000. The Present Value lump sum cost of funding these future annual benefits is \$2,340,000. The Net Assets in the MRF are just over \$84,000 (see Balance Sheet). Therefore, in round numbers, the present value shortfall is approximately \$2,256,000, which is being funded by contributions from the Administrative Budget and the churches (see discussion below). The present value shortfall will decrease annually, since no future service credits are being accrued. To provide future retirement benefits, churches are also contributing to each pastor's individual 403(b) account (the Ministers Annuity Fund, or MAF).

Interest Bearing Notes: As approved by the 119th Annual Conference (April, 2002), the Board of Pensions has begun to issue interest bearing notes to cover the near-term liquidity shortage of the MRF. The first four notes in the cumulative amount of \$40,000 were issued by the Board of Pensions on June 1, 2003 to the Board of Missions. It is expected that the Board of Pensions will offer \$30,000 to \$40,000 of notes during 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 \$57,000 for 2005, and \$60,000 for 2006. As approved at the 119th Annual Conference (April 2002), the rate for churches is currently \$8.00 per member plus \$800. This is projected to increase to \$9.00 per member plus \$900 for calendar year 2006. Long-term projected contributions from the Administrative Budget and the churches are shown in the accompanying tables.

Planned Giving: The Board of Pensions urges members of the BFC to consider including the MRF in their estate planning arrangements. The simplest and most tax efficient method would be to name the MRF as a contingent or primary beneficiary (for married or singles, respectively) of a portion of an IRA or 403(b) account. This arrangement can be adjusted or revoked at any time, and does not involve changing one's Will. For more information, please contact the Board at P.O. Box 148, Harleysville, PA 19438.

Church Dissolution: The Board of Pensions has been in contact with the Board of Directors concerning accrued liabilities for MRF and MAF payments existing at the time a church closes. It has been requested that any accrued liabilities should be satisfied from the net proceeds, if any, from the sale of the church property.

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

1. **Whereas**, the MRF annuity rate for 2004 is \$209 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 2005 be \$211 per year of service.
2. Resolution Relating to Rental/Housing Allowances for Retired or Disabled Ministers of this Conference **for Calendar Year 2005**
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 **2005** 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 *Yearbook* of the Annual Conference of the Bible Fellowship Church and in other appropriate records maintained by the conference.
3. The pension payment to which this rental/housing allowance applies shall be the pension payment resulting from all service of such retired or disabled ordained or licensed minister from all employment by any local church, Annual Conference or institution of The Bible Fellowship Church or of any former denomination that is now a part of The Bible Fellowship Church, or from any other employer who employed the minister to perform services related to the ministry and who elected to make contributions to the pension funds of The Bible Fellowship Church for such retired minister's pension.

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

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

Board Of Pensions Balance Sheet

Fiscal Year Ended December 31, 2003

	FYE 12/31/03	FYE 12/31/02
ASSETS		
Cash: Harleysville National Bank	\$ 50,253.70	\$ 18,945.48
Account #016005680		
Money Market Funds	24,804.07	50,545.95
Vanguard Account #30-9884338180		
Mutual Funds	45,334.47	33,459.86
(5 different stock funds) ¹		
Receivables ²	5,040.00	20,492.50
Total Assets	\$ 125,432.24	\$ 123,443.79
LIABILITIES (BOP Notes, with accrued interest)	(41,113.00)	0.00
NET ASSETS	\$ 84,319.24	\$ 123,443.79

Footnotes: Note 1: All mutual funds held at Fidelity #579-930164. Note 2: Receivables represent the amount owed to the MRF through the 4th quarter ending December, 2003. Net Assets are projected to decline until 2012 to a point of approximately negative \$225,000. However, liquidity will be maintained by the issuance of interest bearing notes.

Board Of Pensions Statement of Cash Receipts and Disbursements

Fiscal Year Ended December 31, 2003

	FYE 12/31/03	FYE 12/31/02
INCOME		
Administrative Budget	\$ 50,000.00	\$ 45,000.00
Contributions from Churches	116,895.18 ¹	81,654.76
Payments from Board of Missions	18,840.60 ²	17,211.84
Gifts and Bequests	-	-
Total Income	\$ 185,735.78	\$ 143,866.60
EXPENSES		
Retirement Payments:		
Regular	\$ 201,064.20 ³	\$ 195,732.72
Board of Missions	\$ 18,161.95 ²	\$ 17,027.28
Administrative Expenses	1,201.41 ⁴	1,408.42
Total Expenses	\$ 220,427.56	\$ 214,168.42
Net Income	\$ (34,691.78) ⁵	\$ (70,301.82)

Footnotes: Note 1: This reflects membership contributions for balances due for 2002, and contributions during 2003. Contributions from Churches increased and Receivables decreased due to a change in when the 4th quarter payments are due: December 31 of the current year instead of January 31 of the following year. 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 the net (decrease) in the MRF Account Balance for the 12 months attributable to the excess of expenses compared to income.

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

BFC MINISTERS' RETIREMENT FUND PROJECTIONS

Status as of December 31, 2003

STARTING DATA & ASSUMPTIONS

TOTAL MRF VALUE as of	12/31/03	125,432
Benefits begin at Normal Retirement Age		65
Number of Current / Future / Total Beneficiaries	34 / 11 /	45
MRF Annuity Annual Payout Rate 2004 / 2005	209 / 211	
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		

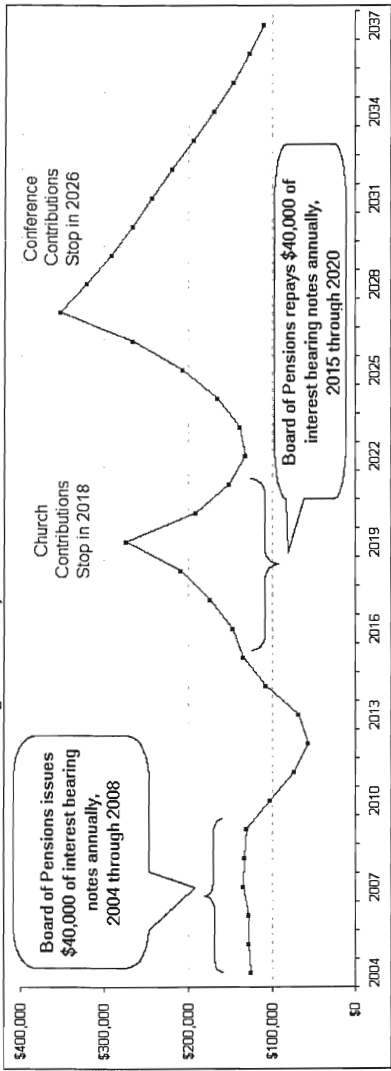
ANNUAL CONTRIBUTION DATA & ASSUMPTIONS

Year	Per Member	Admin Budget	Year	Per Member	Admin Budget		
2004	8.00	55,000	2017	12.00	92,000	Basic Church Contribution	
2005	8.00	57,000	2018	13.00	95,000	Rate per Member times 100	
2006	9.00	60,000	2019	0.00	99,000	BFC members as of 12/31/2002	
2007	9.00	62,000	2020	0.00	103,000	7,308	
2008	9.00	64,000	2021	0.00	107,000	Annual Membership Growth	
2009	10.00	67,000	2022	0.00	111,000	1%	
2010	10.00	70,000	2023	0.00	116,000	(historical avg 1.5% since 1987)	
2011	10.00	72,000	2024	0.00	121,000	Church Contribution Example	
2012	11.00	75,000	2025	0.00	125,000	Members	150
2013	11.00	78,000	2026	0.00	130,000	times Rate per Member	8.00
2014	11.00	81,000	2027	0.00	0	equals	1,200
2015	12.00	85,000	2028	0.00	0	plus Basic Contribution	800
2016	12.00	88,000	2029	0.00	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 actual mortality.

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 2006	2006 to 2010	2010 to 2035
	20%	20%	0%

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

Projected Annual Annuity Payments to MRF Beneficiaries by Calendar Year												
2004	200,457	2010	224,790	2016	181,519	2022	109,045	2028	45,553	2034	27,151	
2005	202,375	2011	212,607	2017	181,519	2023	94,060	2029	38,893	2035	23,432	
2006	213,951	2012	199,971	2018	173,407	2024	86,679	2030	34,009	2036	19,214	
2007	221,724	2013	177,179	2019	151,170	2025	73,525	2031	34,009	2037	0	
2008	222,746	2014	196,393	2020	147,618	2026	53,923	2032	34,009	2038	0	
2009	223,768	2015	190,399	2021	132,466	2027	49,827	2033	31,646			
										Total Payments		
										4,208,939		

Prepared by the BFC Board of Pensions, January 2004

Report of the Board of Communications

*“The Lord's message rang out from you
not only in Macedonia and Achaia
—your faith in God has become known everywhere.”
—1 Thessalonians 1:8*

The believers in Thessalonica took seriously the job of getting the message of the gospel to those who desperately needed it. The message “rang out” from them. They were distinguished in that they faithfully spread the good news of Jesus Christ wherever they went. Their initial enthusiasm blossomed into an evangelistic enterprise that touched probably hundreds and perhaps thousands of people from the way the Apostle speaks of the result of their efforts (“has become known everywhere”).

I have often thought: “Wouldn’t it be great if those early Christians could come back and do a seminar, conference, write a book, or something that would help us understand how they could make such rapid advance in such short time?” But we really know how they did it, don’t we? They “gossiped the gospel” with the demonstration of Christ in their lives and speech.

We have newer ways of “ringing out the gospel” today. Churches are using the Internet to disseminate the gospel. I did some exploring from the Church Directory section of our www.bfc.org web site and found innovative examples of gospel presentations. Our Paradise and York Churches are to be especially commended for their creative web site presentations of the gospel. The Paradise church’s site is particularly noteworthy for its interactive presentation with a tie into the church itself.

However, I was struck by how many of our churches do not have presentations of the gospel on their web sites. We may be overlooking some real “ringing out the gospel” opportunities. Hopefully our bfc.org site will be able to offer an evangelistic presentation that local churches may be able to use for their sites.

The Board of Communications still labors hard to facilitate the flow of information and inspiration between our churches and agencies and be the “communication connection” for the BFC. You may enter the conversation by submitting articles for publication in our *Fellowship News*. Please take advantage of our compact disc with the latest edition of both the *Yearbook* and the

Faith and Order (soon to come out), and explore our web site (www.bfc.org) to find out what is happening in our agencies and sister churches. Take time to visit our table while at Annual Conference—I know you will find much helpful material there!

The committee wishes to apologize for not making good on our pledge to produce a CD this year. Since it was delayed, it was then determined not advisable to produce the CD so close to Annual Conference. For those who already paid we will honor this by offering the 2004 edition at no charge.

To help us serve you most efficiently, please contact the following people when you have a question or suggestion:

Fellowship News—articles and questions about editorial policy:

Carol Z. Snyder, 3091 York Road, Gettysburg, PA 17325

717-337-3408 / ccsnyder@supernet.com

Billing of Accounts

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

717-731-1490 / ptrutman@yahoo.com

Webservant

Stephen Mann

svmann@compuserve.com / www.bfc.org.

Orders for anything published by the Board:

Dan Allen, PO Box 299, Ephrata, PA 17522

717-733-2526 / ebfc@ptd.net

The Board presents the following for your prayerful consideration:

1. **Resolved**, that the Proposed Budget of the Board of Communications for conference year January 1 to December 31, 2005 be approved as presented.
(See attached.)
2. **Resolved**, that a contribution of three hundred twenty-five dollars (\$325.00) for the conference year 2004 be given to the Board of Communications from each agency to help underwrite the cost of printing and distributing the *Fellowship News*.

Payments are to be made to the Business Manager, Paul T. Rutman, at the 121st Annual Conference.

3. **Resolved**, that one dollar and seventy-five cents (\$1.75) per member of the Bible Fellowship Church for 2004 be forwarded to the Board of Communications from each church to help underwrite the cost of printing and distributing *Fellowship News*.

Payments are to be made to the Business Manager, Paul T. Rutman, at the 121st Annual Conference.

4. **Resolved**, that the cost of the *2004 Yearbook* be \$8.50 per copy.

5. **Whereas**, the website has become a major part of the Board of Communications, therefore be it

Resolved, that we elevate the Webservant to an appointed position similar to that of the Editor and Business Manager, and further

Resolved, that we make the necessary changes to the *Faith & Order*:

Changes are underlined.

512-9.1 Composition and Election

- (1) The Board of Communications shall be composed of the Editor of *Fellowship News*, the Business Manager of *Fellowship News*, Webservant, and three ministers and two laypersons.

- (2) The Editor of *Fellowship News*, Business Manager of *Fellowship News* and Webservant shall be appointed by the Board of Communications for a three-year term subject to ratification by Annual Conference. The election of these officers shall be in such a manner that their respective terms shall not expire at the same time.

- (7) It shall maintain and oversee the denominational website.

Change current (7) to (8).

6. **Whereas**, the Board of Communications believes it is important to implement the above action immediately, and **Whereas**, the Board would like to have its three positions on different term years, therefore be it **Resolved**, that by the “rule of exception” the 121st Annual Conference ratify the appointment of Stephen C. Mann as Webservant for a term of two years.
7. **Whereas**, Paul T. Rutman has faithfully served as Business Manager since the early 1990s and continues to serve with excellence, be it therefore **Resolved**, that 121st Annual Conference ratify the appointment of Paul T. Rutman as Business Manager for the term of three years.

Board Of Communications: William H. Bartron, Chairman; Daniel P. Allen, Secretary; Paul T. Rutman, Business Manager; Carol Z. Snyder, *Fellowship News* Editor; Stephen C. Mann, Webservant; Clyde W. Snyder, Jonathan P. Tait

Financial Report

December 31, 2002 to December 31, 2003

Balance, December 31, 2002 \$ 8,716.93

Receipts:

From Administrative Budget	4,500.00	
From Boards & Committees	1,950.00	
From Churches	11,875.00	
<i>Yearbook Sales</i>	5,369.45	
<i>Faith & Order</i>	1,523.50	
Church Supplies	352.50	
Shipping	21.59	
Miscellaneous	8.00	
Interest Received	13.39	
Total Receipts		<u>\$ 25,613.43</u>
Total		<u>\$ 34,330.36</u>

Expenditures:

Fellowship News:

Design & Layout	2,480.00
Printing & Mailing	13,348.07
Editor's Expense	329.18
Editor's Honorarium & Proof	1,100.00
Annual Conference Expense	431.39
Business Manager Expense	54.00
Board Expense	393.94
<i>Faith & Order</i>	982.54

Yearbook Expense	5,312.88	
Church Supplies	935.37	
Storage Rental - Warehouse	600.00	
Mahurin Booklet	240.00	
Web Site	2,659.45	
Miscellaneous Expense	<u>350.00</u>	
Total Expenses		<u>29,217.32</u>
Balance, December 31, 2003		<u><u>\$ 5,113.04</u></u>

Board of Communications funds held in Wachovia Bank, Camp Hill, PA.
Books were reviewed and approved by Charles Kline.

Proposed Budget - 2005

Receipts

Administrative Budget	4,500
Boards and Committees	1,950
Churches	14,000
Yearbook Sales	5,500
Yearbook/Fellowship News Sponsors	250
Faith & Order / "Articles of Faith"	2,300
Church Supplies	800
Shipping	100
Interest	<u>50</u>
Total Receipts	29,500

Expenses

<i>Fellowship News:</i>	
Layout & Design	2,500
Printing & Mailing	14,350
Editor's Expenses	350
Editor's Honorarium	1,300
Annual Conference Expense	400
Board Expense	500
Faith & Order/Articles of Faith	1,000
Yearbooks Costs	6,000
Storage Rental	600
Business Manager's Expenses	100
Church Supplies	500
Web Page Expense	1,325
Miscellaneous	<u>550</u>
Total Expenses	29,500

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 \$42,500 in dividend checks to the BFC.

Below is a list of churches and ministries currently enrolled in the partnership group:

Berean, Terre Hill	Calvary, Shamokin
Bethany, Hatfield	Cedar Crest, Allentown
Bethany, Mt. Carmel	Community, Red Hill
Bethany, Whitehall	Emmanuel, Sunbury
BFC Board of Directors	Faith, Harleysville
BFC Board of Missions	Faith, Lancaster
BFC Church Extension	Faith, York
BFC, Ephrata	Grace, Quakertown
BFC, Graterford	Grace, Harrisburg
BFC, Kutztown	Lighthouse, Allentown
BFC, Maple Glen	Mt. Pocono
BFC, Royersford	Salem, Lehighton
BFC, Walnutport	Trinity, Blandon
Calvary, Coopersburg	Wissinoming, Philly
Calvary, Scranton	

Report of the Beneficiary Society of the BFC

*The Lord is my strength and my shield: my heart trusteth in Him,
and I am helped. Therefore, my heart greatly rejoiceth,
and with my song will I praise Him.*

Psalm 28:7

The Beneficiary Society continues to meet the need of its constituents as our sovereign Lord calls home His beloved saints. This year Ruth Hartman, wife of Pastor Jansen E. Hartman, and William W. Mull, former Pastor and Missionary, entered into the presence of their Lord. Both Pastor Hartman and Mrs. Addy Mull received the stipulated amounts from the Society. Barbara Chappell and Marilyn Coble also received aid. The Society rejoices that we can assist our brother and sisters in their need, and also remember them in our prayers.

Officers of the Beneficiary Society: John H. Riggall, President;
R. C. Reichenbach, Secretary; LeRoy S. Heller, Treasurer

Financial Report January 1, 2003 to December 31, 2003

ASSETS - January 1, 2003		\$ 188,314.02
Receipts		
Dues	\$ 3,465.00	
Administrative Budget	<u>500.00</u>	
Total Receipts		3,965.00
Investment Income		
Interest -		
Wachovia	9,857.36	
Less Accrued Interest Paid	(788.06)	
Dividends		
Wachovia	71.07	
Loss on Securities Sold	<u>(1,477.10)</u>	
Total Investment Income		<u>7,663.27</u>
		199,942.29
Expenditures		
Board & Secretarial Expenses	67.89	
Gifts	350.00	
Death Benefits	<u>11,000.00</u>	
Total Expenditures		<u>11,417.89</u>
Total Assets - December 31, 2003		<u><u>\$ 188,524.40</u></u>

Checking and Savings Accounts

Lebanon Val Farmers Bank - Ck	\$ 1,761.59	
Wachovia - Cash & MM 1.28%	<u>10,671.67</u>	
Total Checking & Savings Acct.		\$ 12,433.26

		Market Value	Cost
Investments - Wachovia	%		
FNMA Remic - 03-08DC	6.00	\$ 927.76	\$ 943.17
FNMA - 03-86WC	6.00	14,980.05	15,150.00
FNMA - 03-8-CJ	6.00	5,438.76	5,602.33
FHLMC - 2590CY	5.50	1,846.50	2,046.00
FNMA - 03-17MJ	5.50	30,187.11	29,994.24
FHLMC - 2594WW	5.50	7,864.00	8,000.00
FHLMC - 2600WJ	5.50	7,686.08	8,080.00
FHLMC - 2600MM	5.50	12,769.51	13,000.00
ABNAMPR MTG - 03-5A10	5.50	6,278.09	6,271.90
FHLMC - 2615UU	5.50	2,858.16	3,000.00
FHLMC - 2632JJ	5.00	1,832.32	2,000.00
ABN AMRO MTG - 038A11	5.50	5,039.90	5,106.00
ABN AMRO MTG - 03-8A6	5.50	5,028.95	5,050.00
FNMA - 03-57BL	5.50	1,914.88	2,000.00
FHLMC - 2646JJ	5.00	885.37	985.00
FHLMC - 2643EE	5.00	5,523.18	6,000.00
FHLMC - 2663CN	6.00	7,777.92	8,080.00
GNMA - 03-66JD	5.50	3,825.60	4,000.00
GNMA - 03-68AD	5.50	2,879.07	3,000.00
GNMA - 03-67C	5.50	5,661.48	5,820.00
GNMA - 03-67KC	6.00	2,988.21	3,030.00
GNMA - 03076GD	6.00	8,867.25	9,000.00
GNMA - 03-76KD	5.50	4,700.15	4,962.50
GNMA - 03-81B	5.50	2,945.13	3,000.00
GNMA - 03-86W	5.50	5,764.92	6,000.00
FHLMC - 2724GG	5.50	5,850.00	5,970.00
FHLMC - 2722EE	<u>5.50</u>	<u>9,251.74</u>	<u>10,000.00</u>
Total Investments		171,572.09	<u>176,091.14</u>
Total Assets - Dec. 31, 2003			<u><u>\$ 188,524.40</u></u>

Notes

1 - Investments are listed at cost or Face Value.

2 - Anticipated income on Wachovia investments for year is \$9,896

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

Report of the Committee to Examine Annual Conference Minutes

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. Recommended corrections take effect upon adoption of the report by Annual Conference. The Committee shall subsequently submit to Annual Conference two corrected copies of the *Yearbook* certified to contain an accurate account of the proceedings of the previous Annual Conference, including more minor matters such as corrected punctuation. These copies shall be placed in the BFC Archives. (Legislation assigning these duties took effect October 1992).

The following corrections to the 2003 *Yearbook* were either received or discovered by the Committee:

- p. xvii, line 2, "new comers" should read "newcomers"
- p. xviii, line 11, "...hen he finished, ..." insert "...hen [sic] [When] he finished, ..."
- p. 22, caption under photograph, line 2, "Top: Biddle, ..." should read "Top: Knowles, .."
- p. 45, line 14, "It shall advise particular churches ..." should read "It shall advise Particular Churches ..."
- p. 50, line 1, "...the particular church ..." should read "...the Particular Church..."
- p. 60, line 16, "...Tom H. Morrison ..." should read "...Thomas H. Morrison..."
- p. 66, caption under second (lower) photograph, line 1, "William J. Gehman" should read "Richard J. Gehman"
- p. 69, line 16 from bottom, "...undo..." should read "...undue..."
- p. 91, lines 12 and 20 from bottom, "Thompson, CN" should read "Thompson, CT"
- p. 92, lines 4 and 11, "Thompson, CN" should read "Thompson, CT"
- p. 98, lines 12 and 13, "...to oversee the Church Extension Mission Churches and Churches." should read "...to oversee both the Church Extension Mission Churches and the Particular Churches under the care of the Department."
- p. 107, line 15, "...keep..." should read "...kept..."

- p. 107, lines 16-18, "Receipting of financial donations are meticulously recorded for both the donor's and the missionary's records." should read "Financial donations are meticulously recorded for both the donor's and the missionary's records, and receipts are sent to the donors."
- p. 134, line 9 from the bottom, "With the passing of the second reading, legislation ..." should read "With the passing of legislation at second reading, ..."
- p. 173, line 14 from the bottom, "Benefits, Training & Educate" should read "Benefits, Training & Education"
- p. 180, line 10 from the bottom, "layperson" should read "laypersons"
- p. 181, line 17 from the bottom, "Leadreship" should read "Leadership"
- p. 182, line 6 from the bottom, "...shoulders having learned..." should read "...shoulders and having learned..."
- p. 190, line 9 from the bottom, "Jennie Lockerbie" should read "Jeannie Lockerbie"
- p. 192, line 14, "bu tall" should read "but all"
- p. 192, line 17, "where 30 or 1,000" should read "whether 30 or 1,000"
- p. 196, line 2, "May 15-16, 2004" should read "May 22-23, 2004"
- p. 203, caption under photograph, "Pastor Phil, Missionary Mark, ..." should read "Pastor Mark, Missionary Phil, ..."
- p. 208, line 8, "...maybe to give..." should read "...may be to give..."
- p. 208, line 16, "...such policy..." should read "...such a policy..."
- p. 208, line 17, "...understood..." should read "...easily understood..."
- p. 209, column two, line 12 from the bottom, "...CommonWealth of PA" should read "Commonwealth of PA"
- p. 211, line 3, "... Studies Committee..." should read "...Study Committee..."
- p. 213, line 19, "...principle..." should read "...principles..."
- p. 214, line 16, "This violate..." should read "This violates..."
- p. 237, line 21, "Kutztown, PA 19539, (610) 948-7945" should read "Kutztown, PA 19530, (610) 683-6459."

Committee to Examine the Minutes of the 120th Annual Conference: Jonathan P. Tait, Chairman; William J. Shive; John C. Studenroth.

Report of the Committee on Examination of Minutes of Particular Churches

The Committee on Examination of Minutes of Particular Churches met on Monday, 3/ 8/04 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, 2004.

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 Pastor 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 a 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.

There were no petitions this year from the churches.

The following is proposed for 2nd Reading:

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; Jacob J. Susek, Jr., Secretary; William H. Bartron, Kevin Clineff, Allan R. Vivona.

Report of the Ministerial Convention Committee

The Annual Ministerial Convention was held on Tuesday and Wednesday, September 30 and October 1, 2003 at Pinebrook Bible Conference Center. The Conference theme was entitled: The Peacemaker: Responding to Conflict Biblically. Four sessions were held which included the following topics: "Glorify God," "Get The Log Out of Your Own Eye," "Go and Show Your Brother His Fault," and "Go and Be Reconciled." Each session was taught by Glen Ridenour who serves on the Advisory Committee for the Christian Conciliation Services, Glenside, PA, and on the Philadelphia Bar Association. These sessions were encouraging, instructional and helpful as Glen shared how to handle and resolve conflict in a variety of relationship settings. The women had a planned time of fellowship and interaction while the pastors met for their business meeting. At the business meeting, the following members were elected to serve on the 2004 committee: Howard N. Wells and Allan R. Vivona.

The Committee is constituted as follows:

2003 Convention Committee

Ron C. Erb, Chairman
Charles E. Cole, Secretary
Jonathon W. Arnold, Treasurer
C. Larry Bennett
Ralph E. Ritter
Ronald C. Mahurin, Advisor

2004 Convention Committee

Howard N. Wells, Chairman
Charles E. Cole, Secretary
Ralph E. Ritter, Treasurer
C. Larry Bennett
Allan R. Vivona
Ronald C. Mahurin, Advisor

Length of terms are as follows 1 year - C. Larry Bennett; 2 years - Charles E. Cole, Ralph E. Ritter.; 3 years - Allan R. Vivona, Howard N. Wells

The 2004 Ministerial Convention is scheduled for September 28,29, 2004. The theme will be "Pastoral Leadership: CEO or Shepherd or What?" addressing expectations, challenges, and opportunities of men called by God to serve in the local church. Our guest speaker will be Dr. Gil Peterson, Chancellor, Lancaster Bible College. Plan to attend the 2004 Ministerial Convention at Pinebrook Bible Conference.

Ministerial Convention Committee: Howard N. Wells, Chairman; Charles E. Cole, Secretary; Ralph E. Ritter, Treasurer; C. Larry Bennett, Allan R. Vivona, Ronald C. Mahurin, Advisor.

Financial Report December 23, 2002 to December 31, 2003

Balance Brought Forward December 23, 2002 \$ 785.23

Receipts:

Board of Directors, BFC	\$ 1,000.00	
Convention Registrations	<u>4,995.75</u>	
Total Receipts		5,995.75

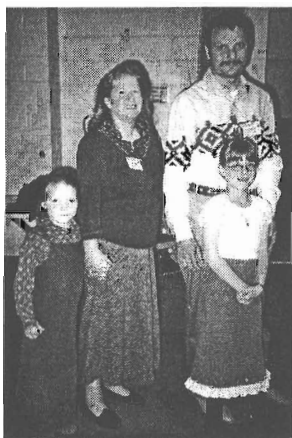
Expenditures:

Board Expenses	344.91	
Pinebrook Bible Conference	4,036.00	
Postage & Printing	216.31	
Seminar Supplies	753.28	
Speaker Fee	900.00	
Refunds	<u>302.50</u>	
Total Expenditures		<u>6,553.00</u>

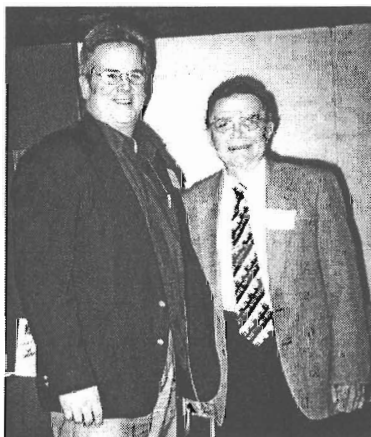
Balance, December 31, 2003		<u><u>\$ 227.98</u></u>
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Books audited by William Ashworth

Missionaries Welcomed



The Warners



Phil Yerrington & Paul Zimmerman

Report of the Study Committee: Credentials & Multi-Staff Churches

The study committee on credentials and multi-staff churches bring the following legislation to Annual Conference:

Resolved, that the material in bold italics be adopted at Second Reading for inclusion in the *Faith & Order*, Article 510 General Rules of Elections and Resignations

510 – 1 Categories

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

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

Resolved, that the following material be adopted for First Reading:

1. For inclusion in the *Faith and Order* as 204-4 and 204-5:

204-4 Pastoral Staff

The pastoral staff of a Particular Church is composed of, and limited to, those individuals who are serving as a minister in the BFC. For an individual to serve as a minister in the BFC, he must be ordained by or have had his previous ordination recognized by the BFC or he must be under the care of the Ministerial Candidate Committee.

204-5 Church Staff

The church staff of a Particular Church is composed of individuals who are employed by that Particular Church. The church staff shall include the pastoral staff, but is not limited to the pastoral staff. Others included in the church staff would be secretaries, sexton, director of women's ministries, director of children and youth, choir director, etc. The title pastor, when it is used in association with a person that is occupying a position on a church staff is to be reserved for those who are members of the pastoral staff.

2. The following numerical changes, with their corresponding explanation in the *Faith and Order*:

204-1.1 - The minister and pastor are interchangeable terms.

204-1.2 - A minister or pastor in the Bible Fellowship Church must be holding or seeking credentials in the Bible Fellowship Church.

204-1.3 - The Office of Minister [presently in the *F&O* as 204-1.1]

204-1.4 - The Qualifications for the Ministry [presently in the *F&O* as 204-1.2]

3. To change 204-1.2 – Educational Requirements:

Current 204-1.2 reads as follows (*italics* represent section to be changed)

(1) *All men desiring to be ordained to the ministry of the BFC shall have been graduated from high school and have 3 years of theological training or its equivalent.* A man may be an applicant or candidate during the period of his training, but the 3 years of theological study shall be completed before he becomes a probationer. Exceptions to this rule may be made for some mature men; however, in no case will a man be recommended for ordination examination before completing the equivalent of 3 years of theological training.

(2) Candidates for the ministry should be men of broad reading interests, giving evidence of understanding and practical wisdom.

Proposed First Reading changes in ***bold italics***.

(1) ***All men desiring to be ordained to the ministry of the BFC shall have been graduated from college/university and are encouraged to pursue a seminary degree. The minimum requirement is 3 years of theological training or its approved equivalent.*** A man may be an applicant or candidate during

the period of his training, but the 3 years of theological study shall be completed before he becomes a probationer. Exceptions to this rule may be made for some mature men; however, in no case will a man be recommended for ordination examination before completing the equivalent of 3 years of theological training.

(2) Candidates for the ministry should be men of broad reading interests, giving evidence of understanding and practical wisdom.

Study Committee: Credentials and Multi-Staff Churches:

LeRoy S. Heller, Chairman; Jacob J. Susek, Jr., Secretary; Calvin T. Reed, L. James Roberts, Jr., Ralph M. Soper

Report of the Auditing Committee

As required by Article 511-2.1 of the *Faith & Order* a diligent search was performed. It was determined that after corrections and/or additions were made to several reports, all were in compliance.

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

Report of the Study Committee: Role of Women in the Church

The Committee to Study the Role of Women in the Church met to complete the task of refining legislation with regard to women serving as deacons. The following is our work presented to Annual Conference:

Legislation to be adopted at first reading at the One-Hundred-Twenty-First Annual Conference of the Bible Fellowship Church

To provide a framework to our thinking this committee supports the "Danvers Statement"¹ (see appendix 1). Further, the footnotes in the "whereas" statements that follow are for clarification only and will not become part of the legislative changes.

1. **Whereas**, the Bible calls for male leadership in the church² and in the home,³ and
Whereas, the *Faith and Order* of the Bible Fellowship Church clearly states that the office of deacon is an office of service, not oversight,⁴ and

¹ Appended "The "Danvers Statement" was prepared by several evangelical leaders at a Council for Biblical Manhood and Womanhood meeting in Danvers, Mass., in December, 1987. It was first published in final form by the CBMW in Wheaton, Ill., in November, 1988.

² 1 Corinthians 11:2-3; 1 Timothy 2:12-14; 3:1-7; Titus 1:5-9

³ Ephesians 5:22-24, 32-33

⁴ *Faith and Order of the Bible Fellowship Church*

204-3.1 "The office of deacons is presented in the Scriptures as an office not of ruling, but of service. . . . His office is one of sympathetic service to the church and to the distressed, friendless, or sick, after the example of our Lord Jesus Christ."

401-2.3 "The general responsibility of the deacons is one of sympathetic and benevolent service to the church, to the distressed, and to the friendless and sick, showing the mercy and concern of the church for the material and natural needs of others. The

Whereas, the Bible names a woman as a deacon,⁵ and gives examples of other godly women who served in the church,⁶ and

Whereas, the Bible has specific requirements for this office of scrvicc,⁷ therefore be it

deacons shall assume the responsibility to care for such specific benevolent and material services as directed them by the Board of Elders."

401-2.4 "The function of the deacons is to see that the material and natural needs of the church constituency are met so that the elders can give freely of their time and concern to the spiritual needs of the congregation."

⁵ Romans 16:1-2

⁶ Rom. 16:1, 3, 12; Phil. 4:2, 3; 1 Tim. 3:11; 5:9, 10; Titus 2:3, 4

⁷ 1 Timothy 3:11

Robertson, A. (1997). *Word Pictures in the New Testament. Vol. V c1932, Vol. VI c1933* by Sunday School Board of the Southern Baptist Convention. (1 Ti 3:11). Oak Harbor: Logos Research Systems.

1 Timothy 3:11 Women (γυναίκας [gunaikas]). Accusative with δεῖ εἶναι [dei einai] understood (ὁσαυτως [hosautōs], likewise) as in verse 8. Apparently "women as deacons" (Rom. 16:1 about Phoebe) and not women in general or just "wives of deacons." See Pliny (Ep. X. 97) *ministrae*.

Pliny to the Emperor Trajan (Letters 10.96; written A.D. 111 or 112)
Documents on the Persecution of the Early Church; <http://www.bible-researcher.com/persecution.html>

Quo magis necessarium credidi ex duabus ancillis, quae ministrae dicebantur, quid esset veri, et per tormenta quaerere.

Accordingly, I judged it all the more necessary to find out what the truth was by torturing two female slaves who were called deaconesses.

Wuest, K. S. (1997, c1984). Wuest's Word Studies from the Greek New Testament : For the English reader (Ro 16:1). Grand Rapids: Eerdmans. Pliny the Younger, about a.d. 104, appears to refer to them in a letter to Trajan, in which he speaks of the torture of two maids who were called *ministrae* (μινιστράε) (female ministers).

Wuest, K. S. (1997, c1984). Wuest's Word Studies from the Greek New Testament : For the English reader (1 Ti 3:11). Grand Rapids: Eerdmans. The word "wives" is γυναίκα (gynai), "a woman." The word, when used in reference to the marriage relation, means "a wife." Here, it should be translated "women." It does not necessarily refer to the wives of the deacons, and for the following reasons: first, the words, "even so," are the translation of ὁσαυτως (ὡσαυτως), which is used in

Resolved, that the Bible Fellowship Church allow qualified women to serve as deacons / deaconesses in the church,⁸ and be it further

Resolved, that since the Bible calls for male leadership in the church and in the home, in obedience to the Scriptures, certain provisos must be observed if a woman is to serve on the Board of Deacons:

1. Women who serve on the Board of Deacons shall not constitute a majority of the board (1 Timothy 2:12).
2. A woman shall not hold an office of leadership or

introducing a second or third in a series, the series here is of Church officials; second, there is no possessive pronoun in the Greek, which would be needed if the women were the wives of the deacons; third, the four qualifications which follow correspond, with appropriate variations, to the first four required of deacons as regards demeanor, government of the tongue, use of wine, and trustworthiness; and fourth, this is a section dealing wholly with Church officials. The reference here is to women who hold the office of deaconess, as Phoebe (Rom. 16:1);

Keener, C. S., & InterVarsity Press. (1993). The IVP Bible background commentary : New Testament (1 Ti 3:11). Downers Grove, Ill.: InterVarsity Press. "Scholars debate whether "women" here refers to deaconesses or to male deacons' wives, although even the Roman government was aware of Christian deaconesses (female deacons) by a.d. 112."

Easton, M. (1996, c1897). Easton's Bible Dictionary "Deaconess — Rom. 16:1, 3, 12; Phil. 4:2, 3; 1 Tim. 3:11; 5:9, 10; Titus 2:3, 4). In these passages it is evident that females were then engaged in various Christian ministrations. Pliny makes mention of them also in his letter to Trajan (A.D. 110).

C. F. Pfeiffer, H. F. Vos & J. Rea, Ed. (1975). The Wycliffe Bible Encyclopedia, Chicago: Moody Press. It is probable that there were in the different churches groups of women engaged in visiting those of their own sex in the same way as the deacons performed their duties. The rules given in 1 Tim 3:11 and Tit 2:3–5 as to the conduct of women have been referred to the office of the deaconess. 1 Tim 5:9–10 have also been suggested as requirements for the office. It is not certain that these passages refer to that office, although there existed such an order later in church history. Pliny the Younger, writing as governor of Bithynia to the emperor Trajan in a.d. 112, indicated that by that time there were deaconesses among the Christians whom he assigned to torture in that province.

⁸ 1 Timothy 3:11

exercise authority over men on the Board of Deacons (1 Timothy 2:12).

3. A woman shall not serve on the Board of Deacons in a capacity which places her in a position exercising authority over men in the church (1 Timothy 2:12).

Resolved, that these provisos become part of the *Faith and Order* of the Bible Fellowship Church and titled “401-2.5” and that the former 401-2.5 become 401-2.6.

2. **Whereas**, the *Faith and Order* of the Bible Fellowship Church uses three terms (Minister, Elder, Layperson) when discussing matters of election, office, or positions of service in the church, therefore be it

Resolved, that the following changes be made to the current documents of the *Faith and Order*:

204-3. Deacons

204-3.1 The office of deacon is presented in the Scriptures as an office not of ruling, but of service. A deacon should be a **layperson** (replaces man) of deep spiritual life, exemplary conduct, and sound judgment (1 Tim. 3; Acts 6:1-8). **This** (replaces His) office is one of sympathetic service to the church and to the distressed, friendless, or sick, after the example of our Lord Jesus Christ.

401-2. The Board of Deacons

401-2.1 The Board of Deacons shall be composed of all deacons/**deaconesses** duly elected by and from the congregation who meet the qualifications of the Scriptures. They shall be mature **laypersons** (replaces men) who demonstrate a spiritual wisdom and compassion so that they might serve the needy in a Christ-like, merciful way.

401-2.6 Since the Bible calls for male leadership in the church⁹ and in the home¹⁰, in obedience to the Scriptures,

⁹ 1 Corinthians 11:2-3; 1 Timothy 2:12-14; 3:1-7; Titus 1:5-9

¹⁰ Ephesians 5:22-24, 32-33

certain provisos must be observed if a woman is to serve on the Board of Deacons:

1. If women are to serve on the Board of Deacons, they shall not constitute a majority of the board.
2. A woman shall not hold an office of leadership or exercise authority over men on the Board of Deacons (Chair or Vice-Chair).
3. A woman shall not serve on the Board of Deacons in a capacity which places her in a position exercising authority over men in the church.

401-2.5 Election and Installation of Deacons. Each congregation may elect deacons in keeping with the qualifications set forth in Scripture. Deacons must be **laypersons** in full communion in the church in which they are to exercise their office.

The term of office shall be determined by the Particular Church by congregational vote, but shall not be less than three years, except when a Particular Church desires a probationary term of service for newly chosen deacons. When possible the Board of Deacons shall be divided into not fewer than three classes as determined by congregational vote in each of the Particular Churches.

In the event of a vacancy by death, resignation, or removal, a **layperson** (replaces man) may be elected to fill the unexpired term of office....

Questions to the congregation - end of 401-2.5

(1) Do you, the members of this church, acknowledge and receive this brother (**sister**) as a deacon (**deaconess**)?

(2) Do you promise to give him (**her**) all the honor, encouragement, and support in the Lord to which **this** (replaces his) office entitles him (**her**)?

After the members of the church have answered these questions in the affirmative by holding up their right hands, the minister shall proceed to set apart the candidate by prayer to the office of deacon and shall give to him (**her**) and to the congregation an exhortation suited to the occasion.

Committee to Study the Role of Women in the Church: Carl J. Fischer, Jr. Chairman; Betty Herb, Secretary; E. Davis DeRonde, Doris Hoyle, Michael T. Littlejohn, J. Mark McCreary, James E. Mortland, Robert C. Newman, Robert A. Sloan

Appendix 1

The Danvers Statement

The Council on Biblical Manhood and Womanhood
 Recovering Biblical Manhood and Womanhood
 A Response to Evangelical Feminism
 Wayne Grudem and John Piper

Rationale

We have been moved in our purpose by the following contemporary developments which we observe with deep concern:

1. The widespread uncertainty and confusion in our culture regarding the complementary differences between masculinity and femininity;
2. the tragic effects of this confusion in unraveling the fabric of marriage woven by God out of the beautiful and diverse strands of manhood and womanhood;
3. the increasing promotion given to feminist egalitarianism with accompanying distortions or neglect of the glad harmony portrayed in Scripture between the loving, humble leadership of redeemed husbands and the intelligent, willing support of that leadership by redeemed wives;
4. the widespread ambivalence regarding the values of motherhood, vocational homemaking, and the many ministries historically performed by women;
5. the growing claims of legitimacy for sexual relationships which have Biblically and historically been considered illicit or perverse, and the increase in pornographic portrayal of human sexuality;
6. the upsurge of physical and emotional abuse in the family;
7. the emergence of roles for men and women in church leadership that do not conform to Biblical teaching but backfire in the crippling of Biblically faithful witness;
8. the increasing prevalence and acceptance of hermeneutical oddities devised to reinterpret apparently plain meanings of Biblical texts;
9. the consequent threat to Biblical authority as the clarity of Scripture is jeopardized and the accessibility of its meaning to ordinary people is withdrawn into the restricted realm of technical ingenuity;

10. and behind all this the apparent accommodation of some within the church to the spirit of the age at the expense of winsome, radical Biblical authenticity which in the power of the Holy Spirit may reform rather than reflect our ailing culture.

Purposes

Recognizing our own abiding sinfulness and fallibility, and acknowledging the genuine evangelical standing of many who do not agree with all of our convictions, nevertheless, moved by the preceding observations and by the hope that the noble Biblical vision of sexual complementarity may yet win the mind and heart of Christ's church, we engage to pursue the following purposes:

1. To study and set forth the Biblical view of the relationship between men and women, especially in the home and in the church.
2. To promote the publication of scholarly and popular materials representing this view.
3. To encourage the confidence of lay people to study and understand for themselves the teaching of Scripture, especially on the issue of relationships between men and women.
4. To encourage the considered and sensitive application of this Biblical view in the appropriate spheres of life.
5. And thereby
 - to bring healing to persons and relationships injured by an inadequate grasp of God's will concerning manhood and womanhood,
 - to help both men and women realize their full ministry potential through a true understanding and practice of their God-given roles,
 - and to promote the spread of the gospel among all peoples by fostering a Biblical wholeness in relationships that will attract a fractured world.

Affirmations

Based on our understanding of Biblical teachings, we affirm the following:

1. Both Adam and Eve were created in God's image, equal before God as persons and distinct in their manhood and womanhood.

2. Distinctions in masculine and feminine roles are ordained by God as part of the created order, and should find an echo in every human heart.
3. Adam's headship in marriage was established by God before the Fall, and was not a result of sin.
4. The Fall introduced distortions into the relationships between men and women.
 - In the home, the husband's loving, humble headship tends to be replaced by domination or passivity; the wife's intelligent, willing submission tends to be replaced by usurpation or servility.
 - In the church, sin inclines men toward a worldly love of power or an abdication of spiritual responsibility, and inclines women to resist limitations on their roles or to neglect the use of their gifts in appropriate ministries.
5. The Old Testament, as well as the New Testament, manifests the equally high value and dignity which God attached to the roles of both men and women. Both Old and New Testaments also affirm the principle of male headship in the family and in the covenant community.
6. Redemption in Christ aims at removing the distortions introduced by the curse.
 - In the family, husbands should forsake harsh or selfish leadership and grow in love and care for their wives; wives should forsake resistance to their husbands' authority and grow in willing, joyful submission to their husbands' leadership.
 - In the church, redemption in Christ gives men and women an equal share in the blessings of salvation; nevertheless, some governing and teaching roles within the church are restricted to men.
7. In all of life Christ is the supreme authority and guide for men and women, so that no earthly submission-domestic, religious, or civil-ever implies a mandate to follow a human authority into sin.
8. In both men and women a heartfelt sense of call to ministry should never be used to set aside Biblical criteria for particular ministries. Rather, Biblical teaching should remain the authority for testing our subjective discernment of God's will.
9. With half the world's population outside the reach of indigenous evangelism; with countless other lost people

in those societies that have heard the gospel; with the stresses and miseries of sickness, malnutrition, homelessness, illiteracy, ignorance, aging, addiction, crime, incarceration, neuroses, and loneliness, no man or woman who feels a passion from God to make His grace known in word and deed need ever live without a fulfilling ministry for the glory of Christ and the good of this fallen world.

10. We are convinced that a denial or neglect of these principles will lead to increasingly destructive consequences in our families, our churches, and the culture at large.

The "Danvers Statement" was prepared by several evangelical leaders at a CBMW meeting in Danvers, MA., in December, 1987. It was first published in final form by the CBMW in Wheaton, IL., in November, 1988. We grant permission and encourage interested persons to use, reproduce, and distribute the Danvers Statement. Additional copies of this brochure are available for a donation of \$9.00 for 50, and \$15.00 for 100, postpaid, from CBMW, P.O. Box 317, Wheaton, IL 60189.

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Appendix 2

SHADOW MOUNTAIN COMMUNITY CHURCH

2100 Greenfield Drive, El Cajon, CA, 619/440-1802

Dr. David Jeremiah, Senior Pastor

Deaconess Board - General Job Description

A deaconess serves for three years, or for only one or two years if she is completing a term for someone who has been unable to finish a full three years.

The deaconess board meets at 9:45 am on the 4th Tuesday of every month. The meeting is held in various homes, lasts until noon, and is followed by fellowship over a simple lunch, for those who can stay.

There are three areas in which we are all involved, and each deaconess also functions on one small committee.

We are all involved in:

PRAYER CHAIN: One deaconess coordinates the prayer chain. When a church member asks for prayer regarding a particular need, it's our privilege to pray faithfully for that need - collectively at our meetings and individually throughout the month. Of course, we treat all prayer requests as confidential.

HOME FRIENDS: We are each assigned a special home-bound friend. There are a number of elderly church members who, because of poor health, are unable to attend services, and need to know that their church family cares about them. And that's what we try to do. Some of these people live in their own homes, and others are in nursing homes. We keep in touch with our own home-friend with visits, cards, little remembrances at special occasions, sometimes provide transportation to a doctor's appointment, and generally try to be a friend and spiritual encouragement. In December we pool assorted edible treats and

small personal items at our meeting, and each of us makes up a Christmas box of these goodies to take to her special home-friend, as a gift from all the deaconesses.

SICK & BEREAVED: We take turns in helping to provide a meal for sick or bereaved members, and we have a committee of 3 who coordinate our efforts. (In the case of a serious illness of a church member, that person's Sunday School class members will normally provide meals, if and when needed. If the person is not enrolled in a class, then the deaconesses step in). In the case of a death, we usually provide a meal for the family on the day of the funeral. (Sometimes several months pass without our being needed in either of these ways). A deaconess might also make a hospital visit, if this seems appropriate, or attend a funeral if the family is known to her. We also provide all the ingredients for a holiday meal at Thanksgiving and Christmas, for a family that is going through hard times. In addition to these areas of service, there are also a number of small committees with special responsibilities and each deaconess serves on just one of these:

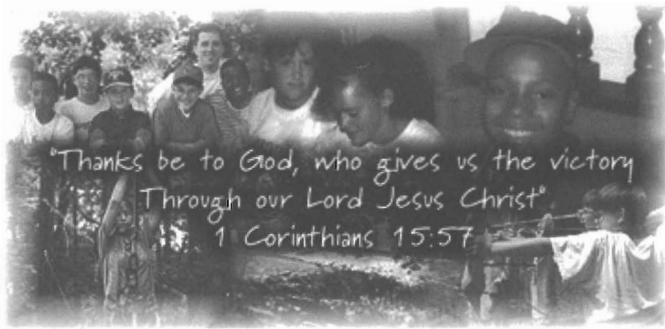
BAPTISM: The 2 or 3 deaconesses on this committee take turns in assisting women when they are baptized. They make sure that baptism robes and towels are taken care of, meet with the women just before baptism to pray with them, help them think through their testimonies, and generally help them feel at ease.

COMMUNION: The 3 deaconesses on this committee prepare the elements for communion, and clean up afterward.

NEW BABIES: This is usually a "committee" of 1, and this deaconess has the pleasure of visiting the new babies born to church members. She arranges a time convenient for herself and the new mother, and takes a rose and a book to the mother and prays with her for the baby.

NEW MEMBERS: The 3 or 4 deaconesses on this committee take turns at sitting in on the twice-monthly Sunday morning classes for new members, making them feel welcome, and joining the deacons in listening to their testimonies.

The board is also represented by having one deaconess on the **MISSIONS BOARD** and one on the **CUSSD BOARD**. The



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2004 Statistical Report

Pastor's Activities

Church	Pastor	Ord	Prob.	Elders	Deac	P. Visits	Other Vis.	Bapt.	Child. Ded.	Wed.	Fun.
Allentown, CC	Boone	8	0	12	13	176	1,395	24	12	5	4
Bethlehem	Cooper	7	1	12	9			26	3	2	7
Blandon	Fischer	1	0	8	7	492	1,124	5	0	4	9
Brooklyn, NY	Ritter	1	0	1	0	202	0	0	1	0	4
Camden, DE	Dotts	2	0	5	2	150	75	3	4	0	1
Clinton Crns. NY	Clark	1	1	2	2	48	38	1	0	0	1
Coopersburg		5	1	10	9	0	659	31	3	2	8
Denville, NJ	Harris	1	0	3	0	200	0	8	0	3	5
Emmaus	Schoen/Soper	7	0	16	11	782	660	20	3	3	4
Ephrata	Allen	2	0	6	7	201	285	15	4	1	2
Finesville, NJ	Widger	2	0	2	1	150	0	0	0	0	2
Fleetwood	Brush	1	0	4	4	103	0	6	3	2	2
Graterford		1	0	7	8	0	75	0	4	2	3
Harleysville	Crossgrve/Miller	1	1	5	5	175	0	3	1	3	4
Harrisburg	Spackman	1	1	4	4	250	20	5	1	2	3
Hatfield	Wells	1	1	7	11	73	75	0	0	0	1
Holmes, NY		0	0	3	2	0	0	0	0	0	0
Howell, NJ	North	0	1	3	0	50	0	2	0	0	0
Keypoint	Vandegriff	1	0	1	0	356	0	4	0	3	2
Kutztown	Vivona	2	0	3	3	316	0	3	2	1	0
Lancaster	DAThomm	6	0	11	9	155	420	14	4	3	2
Lebanon	Reed	3	1	12	7	312	1,271	6	5	4	3
Lehighon	Johnson	0	1	4	5	399	0	7	0	0	2
Maple Glen	Prontnicki	2	0	2	2	200	0	0	1	0	1
Mt. Carmel		1	0	4	0	0	0	5	0	0	0
Mt. Pocono	Erb	2	0	3	4	105	0	5	9	1	2
Nazareth	Arnold	4	0	8	9	253	0	10	0	0	2
Newark, DE	Schlonecker	2	0	9	10	180	250	16	14	4	4
Oley	Simpson	2	1	5	9	0	0	8	5	0	5
Paradise		0	0	5	6	70	0	0	0	0	2
Philadelphia	Clapier	1	0	2	1	487	0	1	1	1	3
Piscataway, NJ	Cahill/Ravis	2	0	4	4	201	162	11	9	0	0
Poughquag, NY	Wickstead	1	0	2	1	104	0	0	0	1	3
Quakertown		3	0	6	9	297	107	4	8	1	7
Reading	Grossman	4	0	8	11	317	202	11	1	2	5
Red Hill	Tannous	0	1	3	0	36	0	6	4	2	0
Royersford	Susek	1	0	7	8	200	100	17	2	1	4
Scranton	Reitz	3	0	2	2	368	0	0	0	3	2
Shamokin		3	0	6	0	26	0	6	0	0	0
Sinking Spring	Sloan	1	0	11	5	82	159	31	7	4	2
Spring City	Clineff	1	1	5	4	99	0	5	0	1	0
Stroudsburg	Stover	3	0	3	4	368	0	18	2	0	3
Sunbury	Cole	2	0	8	9	575	742	7	1	4	10
Thompson, CT	Spinney	1	0	2	0	150	0	4	1	1	0
Terre Hill	Kirkpatrick	0	1	4	3	146	0	0	2	1	0
Toms River, NJ	Stortz	1	0	1	2	271	0	6	1	1	1
Wallingford	Taylor	4	0	9	10	331	262	4	8	0	2
Walnutport	Tait	3	0	4	1	109	0	0	0	0	1
Whitehall	Smith	1	1	4	3	174	15	13	3	3	9
York	Keeler	2	0	11	8	120	75	6	4	1	5
Zionsville	Bennett	1	0	4	0	135	0	1	0	0	3
TOTALS		105	14	283	244	9,994	8,171	378	133	72	145
Allentown, L.	Ramos	1	0	3	0	246	0	2	2	2	0
Chesapeake, VA	Dowling	1	0	0	0	260	0	0	0	0	3
Hellertown	Mann	1	1	4	0	0	0	0	0	0	0
Las Cruces, NM	Morrison, T.	0	1	0	0	418	0	1	0	0	0
Longneck, DE	Barber	1	0	0	0	240	300	2	3	0	4
Newark, NJ	Baker	2	0	2	0	341	0	2	1	0	2
TOTALS		6	2	9	0	1,505	300	7	6	2	9
GRAND TOTALS		111	16	292	244	11,499	8,471	385	139	74	154

Membership

Church	Rec'd	Tran f. BFC	Tran O	Incr.	Died	WD	Dropped	Tran to Bfc	Tran O	Decr.	Net Inc.	Net Decr.	Member.
Allentown, CC	52	0	0	52	6	43	0	2	1	52			616
Bethlehem	35	6	2	43	7	0	7	0	7	21	22		364
Blandon	7	0	0	7	2	4	2	0	2	10		3	137
Brooklyn, NY	2	0	0	2	0	4	0	0	0	4		2	16
Camden, DE	5	1	0	6	1	0	3	0	0	4	2		41
Clinton Crms. NY	3	0	0	3	0	0	1	0	0	1	2		31
Coopersburg	4	0	8	12	2	0	7	0	0	9	3		270
Denville, NJ	0	0	0	0	0	0	0	0	0	0			27
Emmaus	11	1	0	12	4	1	0	0	0	5	7		344
Ephrata	19	0	1	20	2	3	0	0	3	8	12		215
Finesville, NJ	2	0	0	2	1	0	0	1	0	2			38
Fleetwood	8	0	0	8	0	0	19	5	0	24		16	90
Graterford	0	0	0	0	3	0	0	1	4	4		4	113
Harleysville	8	0	0	8	2	13	2	2	1	20		12	192
Harrisburg	11	0	0	11	4	2	16	0	0	22		11	114
Hatfield	4	0	0	4	1	0	1	2	2	6		2	124
Holmes, NY	0	0	0	0	0	0	20	0	2	22		22	37
Howell, NJ	0	0	0	0	0	0	0	0	0	0			20
Keyport	0	0	0	0	0	0	6	0	0	6		6	23
Kutztown	1	0	0	1	1	0	1	0	0	2		1	38
Lancaster	14	3	0	17	2	8	19	0	0	29		12	303
Lebanon	8	2	0	10	1	2	1	0	0	4	6		205
Lehighton	0	2	0	2	1	0	0	0	0	1	1		67
Maple Glen	0	2	0	2	0	0	0	0	0	0	2		35
Mt. Carmel	0	0	0	0	0	2	0	0	0	2		2	98
Mt. Pocono	7	0	0	7	0	0	0	0	0	0	7		133
Nazareth	11	0	0	11	2	3	1	1	0	7	4		201
Newark, DE	32	2	2	36	1	0	4	4	20	29	7		207
Oley	12	0	5	17	2	9	6	0	0	17			217
Paradise	0	0	0	0	2	0	0	0	0	2		2	115
Philadelphia	0	0	0	0	3	0	0	0	0	3		3	66
Piscataway, NJ	11	0	0	11	0	0	0	0	2	2	9		135
Poughquag, NY	4	0	0	4	0	0	0	0	0	0	4		29
Quakertown	3	2	0	5	4	18	0	2	0	24		19	192
Reading	10	10	12	32	3	2	10	4	2	21	11		399
Red Hill	11	0	0	11	0	35	0	2	8	45		34	92
Royersford	25	1	0	26	0	0	0	0	0	0	26		142
Scranton	0	0	0	0	0	0	1	0	0	1	0	1	26
Shamokin	6	0	0	6	2	0	0	0	0	2	4		93
Sinking Spring	47	0	0	47	2	7	0	0	0	9	38		466
Spring City	9	0	0	9	0	0	0	0	0	0	9		106
Stroudsburg	30	0	0	30	2	2	4	2	2	12	18		176
Sunbury	3	0	0	3	4	0	0	0	5	9		6	278
Thompson, CT	3	0	0	3	1	0	3	0	0	4		1	34
Terre Hill	5	2	0	7	0	0	0	0	0	0	7		59
Toms River, NJ	1	0	0	1	2	0	4	0	0	6		5	22
Wallingford	8	0	0	8	0	1	0	0	0	1	7		214
Walnutport	2	0	0	2	0	0	0	0	0	0	2		55
Whitehall	15	0	0	15	1	0	1	0	0	2	13		102
York	19	0	0	19	1	0	0	0	0	1	18		166
Zionsville	1	0	0	1	2	0	0	1	0	3		2	50
TOTALS	469	34	30	533	74	159	139	29	61	458	241	166	7,333
Allentown, L.	2	0	4	6	0	0	0	0	3	3	3		24
Chesapeake, VA													0
Hellertown													0
Las Cruces, NM	0	0	0	0	0	0	0	0	0	0			0
Longneck, DE													0
Newark, NJ	5	0	0	5	0	0	2	0	0	2	3		68
TOTALS	7	0	4	11	0	0	2	0	3	5	6	0	92
GRAND TOTALS	476	34	34	544	74	159	141	29	64	463	247	166	7,425

Enrollment/Attendance/Property/Offerings

Church	SS. Roll	SS	AM	PM	Chs	Par.	T Income	T. Offerings
Allentown, CC	872	550	725	265	1	0	1,442,233	1,218,688
Bethlehem		273	466		1	1	788,384	779,376
Blandon		116	209	50	1	0	331,565	294,459
Brooklyn, NY	16	15	24		0	1	47,798	21,053
Camden, DE	35	27	35	25	1	0	63,041	59,197
Clinton Crms. NY		44	48		1	0	111,052	110,719
Coopersburg	273	248	423	103	2	1	576,027	541,482
Denville, NJ	30	20	45		1	1	82,702	78,126
Emmaus		372	471	119	6	0	706,349	687,535
Ephrata	270	188	337	110	1	0	537,634	534,125
Finesville, NJ	59	32	53		1	1	118,495	118,455
Fleetwood	93	91	132	39	1	1	164,415	164,373
Graterford	141	110	128	35	1	2	237,438	234,580
Harleysville	295	149	250		1	2	373,500	373,481
Harrisburg		98	163		1	1	261,694	219,779
Hatfield			128	48	1	3	378,109	364,705
Holmes, NY	27	25	30	15	0	1	43,176	43,176
Howell, NJ	10	10	60		1	1	80,020	59,457
Keyport			68		0	1	82,904	69,963
Kutztown	49	35	59	15	1	1	85,562	85,484
Lancaster		159	274		2	0	569,984	590,803
Lebanon	401	286	298	199	1	1	436,339	429,389
Lehighton	86	53	84	63	1	1	74,010	64,300
Maple Glen	50	40	64		1	0	132,260	105,026
Mt. Carmel	83	75	83	32	1	1	94,088	94,088
Mt. Pocono		92	179		1	0	264,258	239,214
Nazareth	167	141	158	61	1	2	206,629	187,900
Newark, DE			487		1	2	677,456	613,303
Oley	244	244	409		3	1	634,894	619,276
Paradise		88	109	44	2	0	146,200	145,200
Philadelphia	45	40	55		1	0	62,833	62,833
Piscataway, NJ		101	267		0	0	379,011	379,011
Poughquag, NY	42	23	49		1	1	83,845	71,992
Quakertown	190	152	231	71	1	1	389,265	305,567
Reading	400	255	343	102	1	1	536,076	462,613
Red Hill	102	76	140		1	0	160,223	160,223
Royersford	180	120	250		4	2	283,766	252,160
Scranton	31	23	25		1	1	32,380	32,380
Shamokin	164	139	187	87	3	1	155,606	143,037
Sinking Spring		347	752		1	0	1,118,790	1,117,833
Spring City	57	57	101	23	1	1	84,063	84,063
Stroudsburg		115	219	83	1	1	497,989	476,533
Sunbury	185	157	263	149	1	1	525,260	358,145
Thompson, CT	46	32	61		1	0	68,178	52,818
Terre Hill	71	51	65	35	1	1	97,211	87,469
Toms River, NJ			33	25	1	1	58,133	48,233
Wallingford		184	283		1	2	470,195	436,826
Walnutport	23	13	59	10	1	2	79,030	79,030
Whitehall	85	60	138	44	1	0	146,688	127,290
York	176	115	165	46	2	0	258,401	224,976
Zionsville	30	24	51	27	2	1	87,063	75,454
TOTALS	5,028	5,665	9,736	1,925	64	43	15,322,222	14,185,198
Allentown, L.			46		1	1	40,394	28,531
Chesapeake, VA			15		0	0	20,302	20,302
Hellertown			35		0	0	35,660	35,660
Las Cruces, NM			28		0	0	21,489	20,604
Longneck, DE			30				25,121	25,121
Newark, NJ	64	53	71	13	1	0	110,355	110,195
TOTALS	64	53	225	13	2	1	253,321	240,413
GRAND TOTALS	5,092	5,718	9,961	1,938	66	44	15,575,543	14,425,611

Conference Disbursements

Church	Ad. Bud.	Missions	Ch. Ext.	Home	PJC	Ch. Ed.	V. Valley	PBC	T. Conf. Disb.
Allentown, CC	6,500	208,505	19,000	3,100	0	0	2,700	1,600	241,405
Bethlehem	1,950	59,765	6,660	3,660	0	0	1,580	1,780	75,395
Blandon	1,800	24,213	17,343	180	0	90	1,080	200	44,906
Brooklyn, NY	0	225	100	0	0	0	75	0	400
Camden, DE	1,000	2,475	2,615	0	0	0	0	0	6,090
Clinton Cms. NY	100	2,871	100	0	0	0	0	50	3,121
Coopersburg	5,500	50,174	25,816	800	0	250	2,000	1,500	86,040
Denville, NJ	175	1,089	1,000	0	0	0	0	0	2,264
Emmaus	8,044	67,167	17,200	1,500	0	100	9,800	1,300	105,111
Ephrata	5,260	52,015	1,800	150	200	500	250	150	60,325
Finesville, NJ	700	13,654	700	0	0	0	0	0	15,054
Fleetwood	700	14,546	2,045	500	0	0	200	100	18,091
Graterford	2,400	27,160	8,250	600	0	125	1,800	300	40,635
Harleysville	4,300	37,268	15,400	1,000	0	500	1,000	1,000	60,468
Harrisburg	3,500	29,965	2,600	475	0	125	475	375	37,515
Hatfield	4,000	19,806	9,300	500	0	300	1,000	1,000	35,906
Holmes, NY	600	3,515	400	250	0	300	200	100	5,365
Howell, NJ	400	5,250	2,877	0	0	0	500	500	9,527
Keyport	0	160		0	0	0	0	0	160
Kutztown	1,170	13,050	2,703	500	0	50	500	500	18,473
Lancaster	6,000	73,600	2,800	1,000	0	75	700	800	84,975
Lebanon	2,600	37,458	11,658	500	0	100	4,350	200	56,866
Lehighton	655	6,698	70	0	0	0	0	0	7,423
Maple Glen	550	17,523	1,700	0	0	50	0	0	19,823
Mt. Carmel	1,260	22,232	100	0	0	140	50	50	23,832
Mt. Pocono	1,700	39,960	8,900	0	0	0	1,200	0	51,760
Nazareth	1,800	27,610	9,800	250	0	50	400	750	40,660
Newark, DE	1,200	29,599	10,900	400	0	300	2,400	600	45,399
Oley	3,650	109,589	5,383	0	0	70	2,000	0	120,692
Paradise	1,020	23,221	2,146	100	0	0	300	300	27,087
Philadelphia	650	23	0	0	0	0	0	0	673
Piscataway, NJ	1,300	23,280	3,600	225	200	225	225	225	29,280
Poughquag, NY	1,200	2,023	3,004	50	0	50	200	200	6,727
Quakertown	5,000	46,290	15,100	100	0	100	1,300	850	68,740
Reading	2,800	85,415	12,025	250	0	200	2,000	500	103,190
Red Hill	475	7,499	6,500	0	0	0	0	0	14,474
Royersford	1,500	27,300	1,500	200	0	100	200	200	31,000
Scranton	50	280	0	0	0	0	0	0	330
Shamokin	300	6,965	0	100	0	0	100	200	7,665
Sinking Spring	3,996	71,394	19,248	750	0	50	1,050	1,480	97,968
Spring City	0	10,296	1,118	0	0	0	0	0	11,414
Stroudsburg	2,500	59,742	4,600	250	0	50	300	300	67,742
Sunbury	3,220	43,349	6,700	200	0	200	500	2,100	56,269
Thompson, CT	300	2,025	500	0	0	0	0	0	2,825
Terre Hill	520	14,390	750	50	0	50	50	50	15,860
Toms River, NJ	0	3,450	1,625	0	0	0	0	0	5,075
Wallingford	4,750	62,566	11,925	300	0	100	250	300	80,191
Walnutport	0	1,064	400	0	0	0	400	0	1,864
Whitehall	205	8,908	1,932	1,100	0	100	225	200	12,670
York	2,000	27,016	8,100	0	0	0	0	0	37,116
Zionsville	500	4,636	900	100	0	50	800	500	7,486
TOTALS	99,800	1,528,274	288,893	19,140	400	4,400	42,160	20,260	2,003,327
Allentown, L.	660	3,623	3,600	0	0	0	0	0	7,883
Chesapeake, VA	0	500	5,193	0	0	0	0	0	5,693
Hellertown	0	0	1,295	0	0	0	0	0	1,295
Las Cruces, NM	0	0	7,356	0	0	0	0	0	7,356
Longneck, DE	0	0	0	0	0	0	0	0	0
Newark, NJ	1,150	1,113	0	200	0	0	0	0	2,463
TOTALS	1,810	5,236	17,444	200	0	0	0	0	24,690
GRAND TOTALS	101,610	1,533,510	306,337	19,340	400	4,400	42,160	20,260	2,028,017

Local Disbursements

Church	Min. Salary	Min. Bene	Par. Allow	Insurance	Assis. Sal.	Assis. Bene	Christ. Ed.
Allentown, CC	34,650	5,982	25,000	45,165	188,151	20,948	24,897
Bethlehem	45,258	3,192	0	23,649	110,723	2,577	24,206
Blandon	31,278	14,111	18,000	15,265	33,100	8,506	8,318
Brooklyn, NY	24,552	1,597	0	0	0	0	314
Camden, DE	0	1,075	0	10,119	18,100	4,035	2,335
Clinton Crns. NY	12,000	1,917	12,000	8,219	0	9,600	900
Coopersburg	0	0	0	17,581	63,357	45,780	21,601
Denville, NJ	30,500	2,000	4,500	11,050	0	0	0
Emmaus	102,336	23,529	0	29,161	63,305	14,785	41,649
Ephrata	26,650	8,975	20,150	22,066	40,570	15,708	14,079
Finesville, NJ	28,300	4,340	2,200	2,524	0	0	2,059
Fleetwood	30,900	0	0	11,568	19,133	0	11,552
Graterford	3,505	3,322	0	10,200	12,000	11,782	13,269
Harleysville	43,669	13,125	16,200	18,749	0	0	18,268
Harrisburg	40,571	4,454	0	18,960	29,874	3,146	7,214
Hatfield	41,426	4,600	0	19,051	28,240	2,000	16,800
Holmes, NY	0	0	0	0	0	0	1,573
Howell, NJ	15,488	2,200	3,000	9,438	0	0	0
Keyport	22,366	0	0	8,989	0	0	908
Kutztown	26,056	3,705	9,967	11,182	0	0	955
Lancaster	50,560	495	14,400	18,369	41,915	10,800	9,793
Lebanon	41,168	14,247	18,000	28,101	37,394	6,671	23,722
Lehighon	19,700	5,122	0	6,517	0	0	6,291
Maple Glen	27,000	0	12,500	14,068	0	0	3,384
Mt. Carmel	0	0	0	0	0	0	4,260
Mt. Pocono	32,208	5,758	15,000	11,540	0	0	14,233
Nazareth	30,804	11,463	7,200	9,460	0	0	9,803
Newark, DE	38,300	23,934	24,000	42,176	107,725	27,261	42,629
Oley	42,068	2,400	23,000	27,320	86,088	4,700	11,892
Paradise	21,800	2,500	14,500	8,500	0	0	5,200
Philadelphia	17,295	2,800	12,000	0	0	0	2,051
Piscataway, NJ	57,062	6,473	0	20,596	50,111	5,684	2,840
Poughquag, NY	25,000	9,034	0	11,417	0	0	5,184
Quakertown	0	0	0	12,809	70,900	2,000	14,677
Reading	33,800	8,960	21,600	19,432	49,478	22,336	30,668
Red Hill	26,504	1,296	19,667	15,725	3,400	700	7,454
Royersford	24,276	8,826	22,980	14,082	20,140	1,356	18,640
Scranton	3,460	0	0	11,053	0	0	437
Shamokin	33,607	2,600	0	11,569	0	0	5,400
Sinking Spring	32,474	15,573	29,250	28,292	32,595	15,842	36,164
Spring City	24,708	0	5,765	3,700	0	0	1,500
Stroudsburg	30,341	10,892	0	15,837	15,385	355	13,149
Sunbury	39,187	6,759	0	19,123	36,818	5,190	19,676
Thompson, CT	17,513	5,889	6,000	0	0	0	1,536
Terre Hill	26,896	969	0	5,714	0	0	2,587
Toms River, NJ	15,600	3,425	0	0	0	0	386
Wallingford	50,384	1,120	0	17,822	48,583	1,320	11,272
Walnutport	28,977	1,444	101	10,566	11,735	380	1,600
Whitehall	23,010	6,960	11,330	5,100	11,500	14,750	500
York	27,950	12,757	22,000	18,829	28,235	2,100	9,582
Zionsville	25,518	2,000	3,400	8,999	0	0	3,134
TOTALS	1,426,675	271,820	393,710	709,652	1,258,555	260,312	530,541
Allentown, L.	0	1359	5,719	11,182	0	0	4,949
Chesapeake, VA	4,560	0	0	0	0	0	1,058
Hellertown	23,400	0	16,000	13,446	0	0	0
Las Cruces, NM	6,856	0	0	0	0	0	0
Longneck, DE	2,487	0	0	0	0	0	2,880
Newark, NJ	10,637	2,689	6,600	9,812	0	0	1,775
TOTALS	47,940	4,048	28,319	34,440	0	0	10,662
GRAND TOTALS	1,474,615	275,868	422,029	744,092	1,258,555	260,312	541,203

Local Disbursements Continued/Totals

Church	Debt Ser.	Benevolence	O. Missions	WMS	Conf. Del.	General Disb.	T. Gen. Disb	Total Disb.
Allentown, CC	187,296	10,020	24,343	1,068	0	653,761	1,221,281	1,462,686
Bethlehem	1,165	7,701	52,705	1,800	250	931,898	1,205,124	1,280,519
Blandon	50,519	2,250	30,068	0	309	66,487	278,211	323,117
Brooklyn, NY	13,340	265	2,265	0	0	13,486	55,819	56,219
Camden, DE	0	561	562	0	0	29,308	66,095	72,185
Clinton Crns. NY	10,414	600	1,740	0	0	9,426	66,816	69,937
Coopersburg	41,813	5,785	28,210	1,269	400	238,682	464,478	550,518
Denville, NJ	0	0	0	0	0	22,122	70,172	72,436
Emmaus	48,711	340	11,692	2,492	525	227,340	565,865	670,976
Ephrata	54,813	19,319	2,800	0	400	308,726	534,256	594,581
Finesville, NJ	17,689	9,816	141	0	0	24,759	91,828	106,882
Fleetwood	0	0	1,652	0	200	65,614	140,619	158,710
Graterford	52,182	1,950	5,516	0	300	67,508	181,534	222,169
Harleysville	45,683	25,402	4,475	3,029	350	119,117	308,067	368,535
Harrisburg	2,938	2,868	2,044	1,969	300	73,915	188,253	225,768
Hatfield	0	14,186	11,937	0	0	182,890	321,130	357,036
Holmes, NY	0	250	1,370	0	0	24,835	28,028	33,393
Howell, NJ	8,289	1,500	7,100	0	0	38,725	85,740	95,267
Keyport	10,271	0	0	0	0	39,910	82,444	82,604
Kutztown	0	300	2,893	0	0	16,063	71,121	89,594
Lancaster	54,161	4,409	31,171	0	360	347,635	584,068	669,043
Lebanon	91,379	5,282	8,172	0	450	112,937	387,523	444,389
Lehighton	7,000	1,384	9,246	5,131	0	28,870	89,261	96,684
Maple Glen	0	900	9,888	0	100	45,220	113,060	132,883
Mt. Carmel	2,874	636	11,340	0	0	47,567	66,677	90,509
Mt. Pocono	0	1,829	14,322	0	120	106,056	201,066	252,826
Nazareth	56,830	2,615	42,529	1,460	0	46,373	218,537	259,197
Newark, DE	163,974	21,816	45,952	192	0	263,272	801,231	846,630
Oley	2,750	13,581	31,240	0	0	257,148	502,187	622,879
Paradise	0	400	10,400	0	300	57,600	121,200	148,287
Philadelphia	0	350	4,032	0	0	22,305	60,833	61,506
Piscataway, NJ	0	5,397	1,299	0	250	120,118	269,830	299,110
Poughquag, NY	0	7,212	8,331	0	0	16,430	82,608	89,335
Quakertown	0	7,854	28,625	1,000	0	206,145	344,010	412,750
Reading	0	2,517	43,419	0	350	209,224	441,784	544,974
Red Hill	0	2,545	0	0	0	61,376	138,667	153,141
Royersford	0	1,008	86,800	0	200	284,540	482,848	513,848
Scranton	0	0	0	0	0	14,272	29,222	29,552
Shamokin	0	1,668	12,216	500	200	76,849	144,609	152,274
Sinking Spring	12,598	31,326	117,894	0	0	458,690	810,698	908,666
Spring City	12,000	0	540	0	150	37,361	85,724	97,138
Stroudsburg	0	5,760	19,602	0	0	75,084	186,405	254,147
Sunbury	0	1,500	21,885	1,300	0	306,185	457,623	513,892
Thompson, CT	13,052	1,874	1,250	0	0	14,590	61,704	64,529
Terre Hill	0	425	1,229	0	300	45,592	83,712	99,572
Toms River, NJ	21,634	1,050	0	0	0	21,476	63,571	68,646
Wallingford	81,057	9,509	14,229	0	0	175,421	410,717	490,908
Walnutport	0	629	854	0	0	17,932	74,218	76,082
Whitehall	0	1,720	0	1,250	0	26,274	102,394	115,064
York	7,265	2,305	5,350	2,223	300	116,029	254,925	292,041
Zionsville	0	962	0	210	100	34,572	78,895	86,381
TOTALS	1,071,697	241,576	773,328	24,893	6,214	6,807,715	13,776,688	15,780,015
Allentown, L.	0	458	2,481	0	0	13,854	40,002	47,885
Chesapeake, VA	0	100	500	0	0	14,063	20,281	25,974
Hellertown	0	0	0	0	0	0	52,846	54,141
Las Cruces, NM	0	638	1,700	0	0	3,467	12,661	20,017
Longneck, DE	0	0	0	0	0	14,890	20,257	20,257
Newark, NJ	2,200	3,676	45	0	0	88,578	126,012	128,475
TOTALS	2,200	4,872	4,726	0	0	134,852	272,059	296,749
GRAND TOTALS	1,073,897	246,448	778,054	24,893	6,214	6,942,567	14,048,747	16,076,764

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, 2005 (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, 2005.

If the Pastor's Statistical Report is not in the hand of the Committee on Statistics by March 1, 2005, 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 each 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 Missions

1011 Brookside Rd., Suite 145
Allentown, PA 18106-0555

Board of Pensions - Payments should be made April 30, July 30, October 30, and January 30. Make checks payable to Board of Pensions and send to:

Rick Volpe

Box 148, Harleysville, PA 19438-0148

Annual payment for the 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, Whitehail, 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

Directories

Directory of Missionaries, Appointees & Professional Associates

■ Professional Associate

◇ Appointee

➤ On Home Assignment for a portion of 2004-2005

● On leave of absence

Adams, Mr. & Mrs. Samuel (Melissa), Centrum Word of Life

Cerna Horna 67921, Czech Republic

Anderson, Mr. & Mrs. Keith (Carol), 214 Marissa Court,

Edinburg, TX 78539; (956) 380-3592

Aukamp, Rev. William, 4651 Crooked Oaks Road,

Piedmont, SD 57769; (605) 787-6910.

Babcock, Mr. & Mrs. Melvin (Jan), 832 West 58th Avenue,

Anchorage, AK 99518; (907) 561-1119.

Baran, Rev. & Mrs. Totoram (Felicia), Newark Bible Center, 225 East

Kinney Street, Newark, NJ 07105; (201) 344-6096.

Barnshaw, Mr. & Mrs. Byron (Lisa), 12 Salem Circle

Fleetwood, PA 19522; (610) 944-0971.

Beal, Mr. & Mrs. Bruce (Heather), Summer Institute of Linguistics

1531 N. Vernon Dr. Tucson, AZ 85739-9395

Bechtel, Miss Jennifer, 338 E. Walnut Street, Lebanon, PA 17042

Bickel, Mr. Mark, 1416 Harris Street Apt. A

State College, PA 16803; (814) 867-6331

Blauser, Mr. R. Glenn, JAARS Center Box 248

Waxhaw, NC 28123.

Blauser, Mr. & Mrs. Richard (Peggy), 102F Wycliffe Drive

Willow Street, PA 17584; (717) 464-0207

■ Bose, Mr. & Mrs. Scott Bose (Stacey) Brasilia International School

CP 6188, Brasilia, DF 70749-970

Buchanan, Dr. & Mrs. Osborne (Diane), 188 Faith Drive,

Maidencreek, Blandon, PA 19510-9472; (610) 926-9128,

O-375-0300.

◇ Bulgrien, Gena, 6461 Cherry Street, East Petersburg, PA 17520

Chappell, Mrs. Barbara, 2331 West First Street, Brooklyn, NY 11223

(718) 382-1435

Clayton, Miss Linda, Hospital Vozandes Del Oriente,

Shell, Pastaza, ECUADOR; 011-593-2-795-174-68-255.

Dalavai, Mr. Sanjay (Keren), 185 Heatherwood Drive

Ephrata, PA 17522; (717) 733-0162

◇ Daniel, Mr. & Mrs. Neil (Colanne) 416 Chestnut Street

W. Reading, PA 19611 (610) 371-0528

- Denlinger, Rev. Ronald (Joan), 49 Morning Dove Drive
Pownel, VT 05261-9699
- de Souza, Dr. Francisco (Eliane) 1718 Sequoia Court,
Allentown, PA 18104; (610) 336-9626
- Early, Mr. & Mrs. William (Lois), 2966 Aster Lane,
Lititz, PA 17543; (717) 581-0136
- ✧ Easton, Mr. & Mrs. Zach (Stephanie) call BOM for address
- ✧ Elias, Mr. & Mrs. John (Karen) 110 N. Main St.,
Coopersburg, PA 18036; (610) 282-2684
- Elijas, Mr. & Mrs. Jaroslav (Natalija), Detsianska 11, YU-21270
Backsky, YUGOSLAVIA
- Erb, Mr. Richard, 50 Letia CCCP 108/238, Donetsk 83000 Ukraine
- Faust, Miss Theresa, MALAYSIA
Call BOM office for address and mail restrictions.
- Franka, Rev. & Mrs. Ondrej (Milina), Detsianska 11,
21470 Backi Petrovac, YUGOSLAVIA (SERBIA).
- Gallo, Maggie 303 Cameron Road,
Willow Grove, PA 19090; (215) 659-9291
- Gibbon, Mrs. Marian, Box 21044, Nairobi
KENYA, EAST AFRICA;
- Harding, Rev. & Mrs. Neil (Marjorie), Varshavskoe Shosse 37
The Alliance Box 5 131000 MOSCOW/RUSSIA
- Harriman, Mr. & Mrs. Robert (Shirl), 1346 Cesar Chavez Road
Lot 1009, Alamo, TX 78516; (956) 783-2147
- Hartman, Miss Constance, Sierningerstr, 20
A-4400 Steyr, Austria EUROPE
- Hash, Mr. & Mrs. Tim (Barbara), 949 McGoff Hill Road
Lyndonville, VT 05851; (802) 626-9441
- Head, Rev. & Mrs. Jim (Lynne), 525 Shepherd's Creek Circle
Rutherfordton, NC 28139
- Hoffman, Mr. & Mrs. Aaron (Marlene), 351 Palomino Drive,
Lancaster, PA 17601, (717) 293-8298
- Hoffman, Mr. & Mrs. Scott (Sue) 2349 South Street,
Allentown, PA 18104; (610) 948-7945
- ☆ Hoyle, Mr. & Mrs. Marc (Elizabeth) 15 Westgate Road, Asheville,
NC 28806, (828) 236-9758
- Johnston, Rev. & Mrs. Walter (Susan), Q Plaza. P. O. Box 398,
1900 Cainta Rizal, PHILIPPINES.
- Kline, Miss Cheryl, 152 Moo 12 Ban Don Ton, Tambon Yuwa,
Amphur, Sanpatong, Chiangmai 50120, Thailand
- Kline, Mr. & Mrs. Paul (Kathryn), 12 Lydias St
Athens 11527, GREECE
- Lawrence, Mr. & Mrs. Brian (CarolAnn) 34 Huntington Avenue
Hamilton, ON L8T 1X6, Canada
- Lockhart, Mr. & Mrs. Robert (Teo), Elet Szava Alapitvany 252
Toalmas Kokai Utca 2, HUNGARY
- MacArthur, Mr. & Mrs. James (Trudi), 115 Hedgegrow Lane,
Reading, PA 19606; (610) 370-4508

- Manney, Rev. & Mrs. David (Rosemarie), HCJB World Radio, P.O.
Box 39800, Colorado Springs, CO 80949-9800
- Merkey, Mr. Kyle, JAARS Center, P.O. Box 248
Waxhaw, NC 28173
- Merrick, Mr. & Mrs. Christopher (Rebekah), 137 Focht Road,
Bernville, PA 19506; (610) 488-6085.
- Miller, Mr. & Mrs. Barry (Lesa), B. P. 17,
Azrou, MOROCCO/NORTH AFRICA; 011-212-556-2427.
- Miller, Mr. & Mrs. Craig (Karena), Missao Crista Evangelica do Brasil
Caixa Postal 5230 Agencia, Cabanagem 66613-970,
BELEM/PA, BRAZIL SA,
- Morrison, Rev. & Mrs. Philip E. (Janice), P.O. Box 80, Kijabe,
KENYA, EAST AFTRICA
- Moyer, Rev. & Mrs. Duane (Joetta), Section Boyer,
97129 Lamentin, Guadeloupe, West Indies
- Moyer, Rev. & Mrs. Jerry (Carolyn), 37B, rue de la Gerde d 'Or
78114 Magny-Les-Hameaux, France 011-22-1-3052-9907
- Murrin, Mr. & Mrs. Anthony (Joanna), M.N.T., Casilla 522,
Cochabamba, BOLIVIA, SOUTH AMERICA
011-591-424-6792.
- Newell, Mr. & Mrs. Michael (Trudy), 51 Ashbourne Rd.,
Wigston Fields, Leicester, LE 181SE, England
- Nicely, Mr. & Mrs. John (Judith), Calle Casqueras,18, 28816,
Camarma de Esteruelas, Madrid, Spain 011-34-91-885-7589
- Obarow, Mr. & Mrs. Timothy (Michelle), 1103 Vine Street
Coshocton, OH 43812; (740) 545-7285
- Ort, Mr. & Mrs. Jeffrey (Emily), Big Sky Bible Camp, 501 McCaffey Rd
Big Fork, MT 59911
- Patterson, Mr. & Mrs. Robert (Lana), P. O. Box 347,
Cumberland House, Saskatchewan, CANADA SOE OSO;
(306) 888-2262.
- Pauley, Rev. & Mrs. Wayne (Lois), 2725 Lakeshore Blvd., E-8
Millsboro, DE 19966
- Pello, Mr. & Mrs. John (Judith), 1036 S. 7th Street,
Allentown, PA 18103-0006 (610) 437-4657
- Pollock, Rev. & Mrs. Thomas (Rebecca), Rt. #1, Box 65,
Puposky, MN 56667-9721; (218) 243-2625.
- Poysti, Rev. & Mrs. Earl (Natasha), Box 1667,
Estes Park, CO 80517-1667; O-(303) 586-8638.
- Raines, Mr. Jason, BP 589, Maroni, Grand Comoros Islands
(Call BOM for restrictions)
- ☆Randolph, Mr & Mrs.. Nelson(Robyn) 1705 Reading Dr.,
Bethlehem, PA 18015; (610) 838-8729
- Ramirez, Mrs. Lillian, Los Lagos de Heredia Casa 58C,
Heredia 3003, COSTA RICA/CENTRAL AMERICA
- Reyes, Mr. & Mrs. Arthur (Victoria), Apdo Postal 106
San Jose del Cabo, BCS 23400 MEXICO

- Riddell, Rev. & Mrs. David (Rebecca), 4, Val del la Raviniere,
95520 Osny, FRANCE EUROPE; 011-33-1-30-31-18-61.
- Ruth, Mr. Randy, 4278 New Holland Road, Mohnton, PA 19540
- Sacher, Mrs. Joyce, R.R. #3 Box 3310E
Stroudsburg, PA 18360; (570) 629-9150
- Sandt, Miss. Amy, Philippines, (Call BOM for address and restrictions)
- Schlonecker, Mr. David Jr. 11 E. Elm Street, Emmaus, PA 18049
(484) 232-6593
- Scott, Mr. & Mrs. Daniel (Jacqueline), c/o CAP Shipping Service,
4665 Lower Roswell Road, PMB #122, Marietta GA 30068-
4238.
- Scott, Mr. & Mrs. Mark (Jocelyn), 129 Walnut Street
Piscataway, NJ 08854; (732) 968-1412
- Shelling, Mr. & Mrs. Ted (Grete), Steyregasse 25a A-8010 GRAZ,
AUSTRIA
- Shogren, Dr. & Mrs. Gary (Karen) c/o Seminario ESEPA,
Box 025216-184, Miami, FL 33102-5216
- Sioukiouoglou, Mr. & Mrs. Efthymes (Irene)
Call BOM for address
- ◆ Sloma, Mr. & Mrs. Robert (Donna) R.R. #1 Box 680
Weld, ME 04285; (207) 585-2410
- Solymosi, Mrs. Sarolta, Nedecvar u.11.II/12,
Budapest 1118, HUNGARY/EUROPE.
- Stengele, Mr. & Mrs. Donald (Julie), Kodaikanal International
School, Box 25, Kodaikanal, Tamil Nadu, INDIA;
011-91-4542-41104.
- Stengele, Miss Kim, P.O. Box 295,
Dodoma, TANZANIA/EAST AFRICA.
- Studenroth, Rev. John (Laura) 231 E. Main Street,
Kutztown, PA 19539; (610) 948-7945
- Stuebner, Mr. Edward, Box 1707, 709 Pennsylvania Avenue,
Fort Washington, PA 19034; (215) 646-2322.
- Tress, Mr. & Mrs. Craig (Mary), Word of Life, 1671 St. Albans Road,
Wisemans Ferry, 2775 AUSTRALIA
- Warner, Mr. & Mrs. Richard (Donna), P.O. Box 3 Tuvshrulex soum
Arthangal Aimag, MONGOLIA
(Call BOM office mail restrictions)
- Weller, Rev. & Mrs. Dana (Lanette), 703 Donald Drive,
Emmaus, PA 18049; (610) 967-2555.
- Whalen, Rev & Mrs. William, (Linda), 1506 13th Street, Belle Fourche
SD 57717
- Widman, Mr. & Mrs. Scott (Joanna), Mullartown House
159 Glassdrumman Road, Annalong, Newry, CO Down
BT34 4QL NORTHERN IRELAND
- Williams, Mr. and Mrs. Oliver (Linda), 46 Westbourne Street,
Leicester, ENGLAND LE4 5HJ.
(Call BOM for state side address)

- Wimble, Mr. & Mrs. Mark (Cathy), Call BOM for address
- Wingo, Rev. & Mrs. Barry (Candace), 10101 Dellwood Drive,
El Paso, Texas 79924
- Yerrington, Rev. & Mrs. Philip (Nancy), 7 Pine Tree Drive
Royersford, PA 19468; (610) 948-7945
- Zimmerman, Rev. & Mrs. Paul (Julie), 119 West Crooked Hill Road,
Apt. #105, Pearl River, NY 10965; (914) 735-9016.

Directory of Mission Boards

Africa Inland Mission International, Inc., P.O. Box 178, Pearl River, NY 10965

Telephone: (914) 735-4014

Mrs. Marion Gibbon (on loan to Samaritan's Purse)

Rev. & Mrs. Philip E. Morrison

Mr. Jason Raines

Miss Kim Stengele

Rev. & Mrs. Paul Zimmerman

American Missionary Fellowship, P.O. Box 368, 672 Conestoga Road, Villanova, PA 19085-0368

Telephone: (610) 527-4439

Rev. William Aukamp

BCM International, 309 Colonial Drive, P.O. Box 249, Akron, PA 17501-0249

Telephone: (888) 226-4685; (717) 859-6404

Rev. & Mrs. Totoram Baran

Mr. & Mrs. Sanjay Dalavai

Mr. Rick Erb

Mr. & Mrs. Jeffrey Ort

Mrs. Joyce Sacher

Mr. & Mrs. Robert Sloma (appointees)

Mr. & Mrs. Scott Widman

Bethany International Ministries, 6820 Auto Club Rd., Suite D, Bloomington, NM 55438

Telephone: (952) 944-2121

Miss Cheryl Kline

Bible Fellowship Board of Missions, 1011 Brookside Road, Suite 145, Allentown, PA 18106-0555

Telephone: (610) 398-8226

Rev. & Mrs. Dana Weller

Mr. & Mrs. Christopher Merrick

Mr. & Mrs. John Pello

Mr. & Mrs. Nelson Randolph

Rev. & Mrs. John Studenroth

**Campus Crusade For Christ, International, P.O. Box 629222
Orlando, FL 32862-8222**

Telephone: 1-800-826-0768

Mr. & Mrs. Mark Scott

CHRISTAR P. O. Box 14865, Reading, PA 19612-4865

Telephone: (610) 375-0300

Mr. & Mrs. Byron Barnshaw

Mr. & Mrs. Brian Lawrence

Mr. & Mrs. James MacArthur

Mr. & Mrs. Michael Newell

Mr. & Mrs. Wayne Pauley

Mr. Randy Ruth

Mr. & Mrs. Oliver Williams

DiscipleMakers, P.O. Box 74 State College, PA 16804-0074

Telephone (814) 234-7975

Mr. Mark Bickel

**European Christian Mission, P.O. Box 1006,
Point Roberts, WA 98281**

Miss Constance Hartman

**Fellowship International Mission, 555 South 24th Street,
Allentown, PA 18104-6666**

Telephone: (610) 435-9099

Dr. & Mrs. Osborne Buchanan

Dr. & Mrs. Francisco deSouza

Mr. & Mrs. Barry Miller

Mr. & Mrs. Efthemes Sioukiourogrou

**HCJB World Radio, P. O. Box 39800,
Colorado Springs, CO 80949-9800**

Telephone: (719) 590-9800

Rev. & Mrs. David Manney

**HELPS International Ministries, P.O. Box 1640, Asheville,
NC 28802**

Telephone: (828) 277-3812

Mr. & Mrs. Marc Hoyle

**Immanuel Ministries International, Inc.
1811 Flatbush Avenue P.O. Box 100052,
Brooklyn, NY 11210**

Telephone: (718) 377-0744

Mrs. Barbara Chappell

**InterAct Ministries, 31000 SE Kelso Road,
Boring, OR 97009-9027**

Telephone: (503) 668-5571

Mr. & Mrs. Melvin Babcock

InterFACE Ministries, P.O. Box 450816, Atlanta, GA 31145-0816

Mr. & Mrs. Ted Shelling

**JANZ TEAM Ministries, 2121 Henderson Highway,
Winnipeg, Manitoba, CANADA R2G 1P8**

Telephone: (204) 334-0055

Miss Jennifer Bechtel

- Miss Gena Bulgrien (appointee)
Latin America Mission, P.O.Box 52-7900, Miami, FL 33152-7900
 Telephone: (305) 884-8400
 Mrs. Lillian Ramirez
 Mr. & Mrs. Gary Shogren
- Life Action Revival Ministries, PO Box 31, Buchanan, MI 49107**
 Telephone: (269) 684-5905
 Mr. & Mrs. Neil Daniels (appointees)
- MMS Aviation, 24320 County Road 202, Box 1118, Coshocton, Ohio 43812-6118**
 Telephone: (740) 622-6848
 Mr. & Mrs. Timothy Obarow
- Mission to Unreached People, PO Box 30947, Seattle WA 98113**
 Telephone: (206) 781-3151
 Mr. & Mrs. Mark Wimble
- New Tribes Mission, 1000 East First Street, Sanford, FL 32771-1487**
 Telephone (407) 323-3430
 Mr. & Mrs. Barry Wingo
 Mr. & Mrs. Anthony Murrin
- NICS, INC., P.O. Box 18151, Memphis, TN 38181**
 Telephone: (901) 276-8377
 Mr. & Mrs. Scott Bose
- Northern Canada Evangelical Mission, Inc., Box 3030, Prince Albert, Saskatchewan S6V 7V4, CANADA**
 Telephone: (306) 764-3388
 Mr. & Mrs. Robert Patterson
- Oak Hills Fellowship, Inc., 1600 Oak Hills Road S.W., Bemidji, MN 56601**
 Telephone: (218) 751-8670
 Mr. & Mrs. Thomas Pollock
- Overseas Missionary Fellowship, 10 West Dry Creek Circle, Littleton, CO 80120-4427**
 Telephone: (800) 422-5330
 Miss Theresa Faust
- Pioneers, P. O. Box 725500, Orlando, FL 32872-5500;**
 Telephone: (407) 859-3388
 Mr. & Mrs. Richard Warner
 Mr. & Mrs. Daniel Scott
 Mr. & Mrs. William Sherman (appointees)
- Push the Rock, P.O. Box 95, Emmaus, PA 18049**
 Telephone: (610) 434-1661
 Mr. & Mrs. Scott Hoffman
 Mr. David Schlonecker, Jr.
- Rio Grande Bible Institute & Language School, 4300 South Business 281, Edinburg, TX 78539**
 Telephone: (512) 380-8100
 Mr. & Mrs. Keith Anderson
 Mr. & Mrs. Robert L. Harriman

RHMA, P.O. Box 300, Morton, IL 61550

Telephone: (309) 263-2350

Rev. & Mrs. Ron Denlinger

Russian Christian Radio, P. O. Box 1667,

1732 Mountain View Court, Estes Park, CO 80517

Rev. Earl Poysti

SEND International, P.O. Box 513, Farmington, MI 48332

Telephone: (810) 477-4210

Mr. & Mrs. Walter Johnston

Miss Amy Sandt

The Evangelical Alliance Mission, P. O. Box 969,

Wheaton, IL 60189-0969

Telephone: (708) 653-5300

Mr. & Mrs. John Nicely

Mr. & Mrs. Arthur Reyes

Rev. & Mrs. Philip E. Yerrington

The Fold, INC., P.O. Box 1188, Lyndonville, VT 05851

Telephone: (802) 626-5620

Mr. & Mrs. Tim Hash

Trans World Radio, P.O. Box 8700, 300 Gregson Drive,

Cary, NC 27512-8700

Telephone: (919) 460-3700

Mr. & Mrs. William Early, Jr.

UFM International, P.O. Box 306, 306 Bala Avenue,

Bala-Cynwyd, PA 19004

Telephone: (610) 667-7660

Mr. & Mrs. Craig Miller

United World Mission, 9401-B Southern Pines Blvd.,

Charlotte, NC 28773

Telephone: (800) 825-5896

Rev. & Mrs. W. Neil Harding

Urban Family Council, P.O. Box 11415,

Philadelphia, PA 19111-0415

Telephone:

Miss Maggie Gallo

WEC International, 709 Pennsylvania Avenue, P. O. Box 1707,

Fort Washington, PA 19034-8707

Telephone (215) 646-2322

Mr. Edward Stuebner

Word of Life Fellowship, Inc., P. O. Box 600,

Schroon Lake, NY 12870

Telephone: (518) 532-7111

Mr. & Mrs. Samuel Adams

Mr. & Mrs. Zach Easton (appointees)

Mr. Robert Lockhart

Mr. & Mrs. Craig Tress

World Team, 1431 Stuckert Road, Warrington, PA 18976

Telephone: (215) 491-4900

Mr. & Mrs. John Elias (appointees)

Rev. & Mrs. Jim Head

Mr. & Mrs. Paul Kline

Rev. & Mrs. Duane Moyer

Rev. & Mrs. Jerry Moyer

Rev. & Mrs. David Riddell

Wycliffe Bible Translators, P. O. Box 628200

Orlando, FL 32862-8200

Telephone: (407) 852-3600

Mr. & Mrs. Bruce Beal

Mr. & Mrs. Richard Blauser

Mr. R. Glenn Blauser, Jr.

Mr. & Mrs. Aaron Hoffman

Mr. Kyle Merkey

Yugoslavian Evangelistic Society/USA, P.O. Box 316,

Nazareth, PA 18064

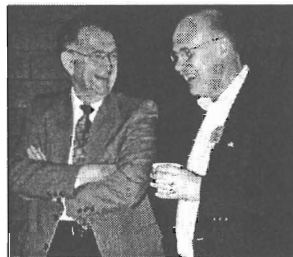
Mr. & Mrs. Jaroslav Eljas

Mr. & Mrs. Ondrej Franka

Retired Missionaries



The Drapers



*Missionary Ron Hoyle
with Pastor Larry Bennett*

Ordinands



Curcio, Kirkpatrick, Tannous, Johnson, Clineff

Directory of Delegates

Allentown, PA Cedar Crest

Walter E. Bortree, 1189 Terrace Circle, Allentown, PA 18103

610.435.5835, wbortree@earthlink.net

William J. Shive, 531 Twin Ponds Road, Breinigsville, PA 18031

610.395.4832, groovinbill@juno.com

Donald I. Transue, 410 Walnut St., Catasauqua, PA 18032

610.266.3602, dmalresm@aol.com

Bethlehem, PA

Mark W. Tress, 590 S. Cottonwood Rd, Northampton, PA 18067

610.262.6875; markwt@aol.com

Rick C. Davis, 5980 Shady Lane, Nazareth, PA 18064-8645

610.759.3662; rdavis5980@aol.com

Blandon, PA

Michael T. Littlejohn, 318 Lindbergh Ave., Blandon, PA 19510

610.926.5203, littlemt@apci.com

Brooklyn, NY

Michael Giordano, 53 Aster Ct., Brooklyn, NY 11229

718.648.8104

Camden, DE

Albert E. Biddle, Jr., 1652 Chestnut Grove Road, Dover, DE 19904

302.678.9364, (O) 302.744.2479 alcat7@yahoo.com

Clinton Corners, NY

Wayne M. Chadwell, 2711 Salt Pt. Tpk., Clinton Corners, NY

12514. 845.266.3512, chadwew@nationwide.com

Coopersburg, PA

Gene E. Parris, 1953 Peppermint Rd., Coopersburg, PA 18036

610.346.6818, (O) 610.481.5604; parris@enter.net

Denville, NJ

Ronald H. Young, 21 Edgewood Rd., Denville, NJ 07834

973.627.2435, ronaldhyoung@juno.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

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717.733.3883, (O) 717.733.1673, gehret@gehretassoc.com

Finesville, NJ

Michael P. Emrick, Jr., 260 Creek Rd., Phillipsburg, NJ 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, glednon_lesuer@irco.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, lboyles@prudentialrittenhouse.com

Holmes, NY

Hans R. Waldvogel, 290 S. White Rock Rd., Holmes, NY 12531
845.878.6409, HansWald@aol.com

Howell, NJ

Robert Gee, 37 Clark Dr., Howell, NJ 07731
732.458.3571

Kutztown, PA

Byron G. Barnshaw, 12 Salem Circle, Fleetwood, PA 19522
610.944.0971, (O) 610.375.0300, byron@imi.org

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717.626.8356, hakauffman25@juno.com
Richard G. Matthews, 6 Jimanna Road, Lancaster, PA 17602
717.397.3124, rgmbjm@juno.com

Lebanon, PA

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717.866.9626; (O) 717.273.800, tmherb@juno.com

Lehighton, PA

Bruce A. Kellerman, 1752 S. Lehigh Gorge Dr., Weatherly, PA 18255
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Long Neck, DE

Ralph L. Kulp

Maple Glen, PA

Keith Howland, 700 Lower State Rd., Apt. 8B7, North Wales, PA
19454, 215.591.3609, videovaultpics@yahoo.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

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610.759.0541

Newark, DE

Robert C. Kaatz, 6 Kinsey Way, New Castle, DE, 19720
302.324.8207, rckaatz@juno.com

Newark, NJ

Totoram Baran, 225 E. Kinney St., Newark, NJ 07105
973.344.6096

Old Bridge, NJ

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18445, 570.676.8649, jessuan@ptd.net

Oley, PA

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610.779.2762; janmusser@talon.net

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717.768.3012, paikeint@frontiernet.net

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215.743.4739

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J. Richard Vroman, 13 Ashley Road, Edison, NJ 08817
732.287.1979, vromans@juno.com

Poughquag, NY

Charles F. Webb, 40 Smith Crossing Rd., Wappingers Falls, NY 12590,
845.462.8160, webbfamily@optonline.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

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William E. Blair, 1034 Montgomery Ave., Pennsburg, PA, 18073
215.679.4534, wjsblair@juno.com

Royersford, PA

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610.948.3422, oeghlg@juno.com

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570.472.3165; lardebk@msn.com

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610.693.5945, ddpwhome@lusa.com
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610.374.9248, (O)610.375.5603, sbauer@comcast.net

- Spring City, PA
Howard Montgomery, 451 Kolb Rd., Spring City, PA 19475
610.495.7586
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G. Daniel Beaver, 3085 Emerald Blvd., Long Pond, PA 18334
570.643.4238, beaver@epix.net
- Sunbury, PA
Timothy L. Brosius, 1137 Old Danville Highway, Northumberland, PA
17857, 570.473.8220
- 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
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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
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610.799.0161
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Roger L. Shambough, 235 Piedmont Dr., 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

- Robert W. Gehret 717.733.3883
113 Wyneberry Drive, 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
- Charles A. Lavigna, 400 Gaul Road, Sinking Spring, PA 19608
610.678.5193, greenvalley@fast.net
- 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
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	1151 S. Cedar Crest Blvd. Allentown, PA 18103 web-site: CedarCrestBFC.org			
Allentown, PA, Lighthouse		11:00		7:00
610.791.9995 (Fax) 610.791.3355 EHDRamos@juno.com Elliot H. 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		10:30		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		7:00
845.266.8057 Gerald D. Clark David R. Way barbdave3@worldnet.att.net	1592 Hollow Road Clinton Corners, NY 12514			
Coopersburg, PA, Calvary	9:45	8:30/11:00	6:00	7:00
610.282.3161 (Fax) 610.282.9546 CalvaryBFC@juno.com Thomas P. Shorb Richard T. Paashauss	6782 N. Main St. PO Box 166 Coopersburg, PA 18036 web-site: www.calvaryBFC.org			
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: ebfcbfc.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. Jerry. 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	10:45		7:00
215.256.6026 mail@faithbfc.org Alan G. Miller 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		Thurs -7
610.838.3111 scbfc@bfc.org Albert J. Dommel	PO Box 198 Hellertown, PA 18055			
Holmes, NY, Faith	9:30	10:45	6:00	7:00
845.878.3861 Hwaldvog@JHMC.org (Vacant)	PO Box 79, Holmes, NY 12531			
Howell, NJ, Community	9:30	10:30		7:00
732-363-8941 ppgwave@optonline.net Eric 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		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		
505.647.1623 Thomas Morrison tompaulam@cs.com	(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			
Long Neck, DE, New Life		10:00		Tues - 7
302.945.4814 Kenneth F. Barber Raymond R. Bertolet kbarber371@mchsi.com	N-33 Pot Nets Creekside 1191 Crab Alley East Long Neck, DE 19966 www.newlife-bfc.org			
Maple Glen, PA	9:15	10:30	6:00	
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 Raymond L. Cole	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			
Old Bridge, NJ, Cottrell Corners Community		11:00		
732.970.8755 ruthvan@optonline.net John C. Vandegriff	442 Cottrell Road Matawan, NJ 07747 web-site: www.cottrellcorners.org			
Oley, PA, New Life	9:15	8/10:45	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	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 Ronald L. Kohl 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 gracebfreading@verizon.net 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 jsusek@roversfordbfc.org 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	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@dejazzd.com Robert A. Sloan, Jr.	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	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 Bert N. Brosius	1051 Catawissa Ave. Sunbury, PA 17801			
Terre Hill, PA, Berean	9:30	10:30	7:00	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			
Toms River, NJ		10:30	5:00	7:30
732.505.8174 ddstortz@juno.com Dean A. Stortz	(Location) 1060 Church Road (Mailing): 800 First Ave. Toms River, NJ 08757			
Wallingford, PA, Grace	9:00 / 10:45			
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 janipastor@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 web-site: www.bethanybfc.org			
York, PA, Faith	9:15	10:30		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.faithbfcyork.com			
Zionsville, PA	9:30	10:30	7:00	7:30
610.965.6346 zbfc@juno.com C. Larry Bennett	6401 Vera Cruz Rd. Zionsville, PA 18092			

Prayer Service Time, Wednesday, unless otherwise stated.

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
web-site: americaninsuringgroup.com

Phone: 610.775.3848, ext. 206

800 Service: 800.947.1270

Fax: 610.775.4449

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Office Location: 1011 Brookside Road, Suite 145, Allentown, Pa 18106
 Mailing Address: Box 3555, Allentown, PA 18106-0555
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 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

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 Email: ebfc@ptd.net
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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.pinebrook.org
Victory Valley Camp www.vvcamp.com



Long Neck, DE, folks in prayer.

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