

One Hundred
Forty-first
Annual Meeting
of the
Bible Fellowship Church
Conference
2024

BFC.org
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**Announcing:
142nd BFC Conference**

Convenes: April 28-30, 2025

Place: Pinebrook Bible Conference

Officers:

Daniel L. Williams - Moderator

Steven J. DelDuco - Vice Moderator

Ronald L. Kohl - Secretary

Reports Due: February 15, 2025

Convened at Pinebrook Bible Conference

East Stroudsburg, Pennsylvania

April 23-24, 2024

Published by Order of BFC Conference

Ronald L. Kohl, Editor

Officers of the 141st BFC Conference:

Moderator, Daniel L. Williams

Vice Moderator, Timothy J. Schmoyer

Secretary, Ronald L. Kohl

~ ~ ~

Assistant Secretary, Timothy S. Radcliff

Assistants to the Secretary:

Jared M. Burkholder

Andrew J. Vassel

Publisher, Rachel Schmoyer

Photographer, Loren Skinker

Corporate and Denominational Address:

1011 Brookside Road, Suite 145

PO Box 3555

Allentown, PA 18106

Regions for 2024

Berks PA Region:

Scott A. Allison, Leader
Blandon, Exeter, Kutztown, La Roca de
Reading, Oley, Reading, Sinking Spring,
Topton

Bucks-Mont PA Region:

Jeffrey A. Kauffman, Leader
Boyertown, Elverson, Graterford,
Harleysville, Hatfield, West Norriton,
Quakertown, Red Hill, Royersford,
Spring City, Welsh Road, Zionsville

Capitol PA Region:

Steven J. DelDuco, Leader
Adams County, Dauphin, Harrisburg,
Harrisburg City, York

DELMARVA Region:

R. Daniel Wagner, Leader
Camden, DE; Greater Townsend, DE;
Long Neck, DE; Milford, DE; Newark,
DE; Chestertown, MD; Elkton, MD

Lancaster Region:

Kevin W. Kirkpatrick, Leader
Ephrata, Lancaster: Faith & Christ
Alone, Lebanon, Paradise, Terre Hill

Lehigh Valley Region:

R. Scott Wright and Adam K. Crain,
Co-Leaders
Allentown: Cedar Crest & Citylight;
Bethlehem, Breinigsville, Coopersburg,
Emmaus, Finesville, NJ; Fogelsville,
Forks Township, Harmony, NJ;
Nazareth, Northern Lehigh, Saucon,
Whitehall

Metro NJ Region:

Denville, Brick, Newark, Piscataway

Mid Hudson NY Region:

Clinton Corners, Carmel, LaGrangeville

Northumberland County PA Region:

Mt. Carmel, Shamokin, Sunbury

Pocono PA Region:

Lehighton, Mt. Pocono, Stroudsburg

South Jersey/Philly Region:

Richard E. Taylor, Leader
Cape May Courthouse, NJ; Wallingford,
PA; Wissinoming, PA; Woodbury
Heights, NJ

South/West Region:

Las Cruces, NM; Naples, FL; Merida,
Mexico; Tapachula, Mexico; Villa
Magna, Mexico

City Concerns:

Ralph E. Ritter, Leader
Citylight Bible Church, Allentown,
PA; La Roca de Reading, Reading,
PA; Newark, NJ; Grace Fellowship,
Harrisburg, PA; Wissinoming, PA

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Directory of Boards and Committees

BFC Elected & Ratified Positions

BFC President - William G. Schlonecker (2027)

BFC Executive Director - David T. Allen (2025)

Conference Pastor - Ralph M. Soper (2025)

Directory of Boards & Committees

(Elected by BFC Conference)

BFC Executive Board

(2025) Steven J. DelDuco, L. James Roberts, Jr., Byron D. Roth, Daniel L. Williams

(2026) Randall A. Grossman, Ronald L. Kohl, John W. Sullivan, William J. Walters

(2027) Gary E. Karch, Ronald W. Reed, Robert A. Sloan

President- William G. Schlonecker (2027), schlownwg@aol.com

Vice President of Corporation - Robert A. Sloan, 777rasjr@gmail.com

Secretary of Corporation - Ronald L. Kohl, sportspastor33@gmail.com

Treasurer - John W. Sullivan, jsullivan@capital-planning.com

Executive Director - David T. Allen (2025), dallen@bfc.org

Ministerial Credentials Committee

(2025) Keith M. Long, Keith A. Strunk

(2026) Jesse A. Benack, S. Wayne Rissmiller

(2027) Jason L. Hoy, Ralph M. Soper, R. Scott Wright

Chairman - S. Wayne Rissmiller, wayne@cbfc.net

Vice-Chairman - Jason L. Hoy, jhoy@cedarcrest.church

Secretary - Ralph M. Soper, conferencepastor@bfc.org

Ministerial Candidate Committee

(2025) Andrew W. Barnes, David A. Smith

(2026) David E. Gundrum, Joshua P. Miller, Richard E. Taylor

(2027) Andrew T. Crossgrove, Christopher M. Von Holt

Chairman - Joshua P. Miller, jmiller@gracebfc.com

Secretary - Andrew T. Crossgrove, acrossgrove@faithbfc.org

Applications Secretary - Andrew W. Barnes, abarnes@gracebfc.com

Ministerial Relations Committee

- (2025) Randall A. Grossman, Ronald W. Reed
- (2026) Glendon R. LeSuer, Jr., Daniel Z. Krall, Timothy J. Schmoyer
- (2027) William G. Schlonecker, J. Robert Vaughn

Chairman - Timothy J. Schmoyer, PastorTim@whitehall.church
Secretary - Daniel Z. Krall, dzkrall@ephatabfc.com

Committee on Nominations

- (2025) John J. Hanner, Beckie Merrick
- (2026) Lynn Gilmartin, Jules J. Hull III, Daniel W. King
- (2027) Mark L. Morrison, Nancy Yerrington

Chairperson - Daniel W. King, dking460@gmail.com

Conference Judicatory

- (2025) Donald D. McKinney, Robert A. Sloan
- (2026) Clyde D. Bomgardner, Jr., James R. Knapp, Randall A. Grossman
- (2027) Kevin W. Kirkpatrick, Richard T. Paashauss, Ronald W. Reed, L. James Roberts, Jr.,

Secretary - Clyde D. Bomgardner, Jr., clyde@c-ccm.org
Chairman - Ronald W. Reed, ronfilreed@msn.com

Special Appellate Judicatory

- (2025) Ken Lord, J. Richard Vroman, Scott Wright
- (2026) Robert A. Moreau
- (2027) Timothy Faust, Joshua P. Miller

Secretary - Joshua P. Miller, jmillier@gracebfc.com

Officers of 142nd BFC Conference

Moderator - Daniel L. Williams, danwilliams1717@gmail.com
Vice Moderator - Steven J. DelDuco, sdelduco@livinghopebfc.org
Secretary - Ronald L. Kohl, sportspastor33@gmail.com

Directory of Other Committees

(Self Elected/Appointed & Ratified by Executive Board)

BFC Life Committee

David T. Allen, Richard T. Paashaus, S. Wayne Rissmiller, William G. Schlonecker, Dana E. Weller

Chairman - William G. Schlonecker, schlonwg@aol.com

Secretary/Treasurer - David T. Allen, dallen@bfc.org

Communications Committee

Gregory Alderfer, Ronald L. Kohl, Matthew Printz, Kaylena Radcliff, Ralph E. Ritter, Rachel Schmoyer, Jeff Tintle

Chairman - Ronald L. Kohl, sportspastor33@gmail.com

Secretary - Matthew Printz, printzm@gmail.com

Fellowship News Editor - Carolyn Ritter, fellowshipnews@bfc.org

OneVoice Editor - Ralph E. Ritter, onevoice@bfc.org

Historical Committee

Jill A. Davidson, Ronald W. Hoyle, Jason Musselman, C. Robert Roth, Timothy J. Schmoyer, Richard E. Taylor (Archivist)

Chairperson - Jill A. Davidson, jilladavidson@gmail.com

Secretary - Richard E. Taylor, retaylor@gracebfc.org

Pinebrook Educational Foundation

(2025) Helen L. Gemmill, Byron D. Roth

(2026) Stephen C. Cassel, John J. Hanner

(2027) Rachel E. Schmoyer, John W. Sullivan

Chairman - Stephen C. Cassel, scassel@ptd.net

Vice-Chairman - John W. Sullivan, jsullivan@capital-planning.com

Secretary/Treasurer - Helen L. Gemmill, HGemmill@mcneeslaw.com

Director - Andrew T. Crossgrove, acrossgrove@faithbfc.org

Youth and Young Adults Committee

Cory E. Arnold, Jared M. Burkholder, Jarrod J. Cruise, Jeremy L. Harkins, Sandy H. Holbert, Rebekah Manwiller, Loren Skinker, Chris Von Holt

Chairman - Jules J. Hull III, jhull@cedarcrest.church

Vice-Chairman - Cory E. Arnold, c.arnold453@gmail.com

Secretary - Rebekah Manwiller, bfcbyya@gmail.com

Treasurer - Jared M. Burkholder, jburkholder@bethelbfc.org

Directory of Study Committees

(Appointed Committees)

Committee to Review Biblical Principles for Living:

Timothy M. Zuck (Convener); Timothy S. Radcliff, R. Daniel Wagner

Study Committee on Mode of Believers' Baptism for People with Disabilities and Infirmities:

Scott Wright (Convener); David E. Gundrum, Joshua P. Gibson, Joseph Kim

Study Committee on Mode of Believers' Baptism with Regard to Membership:

William G. Schlonecker (Convener); James Arcieri, Ronald L. Kohl, Mark R. Orton, S. Wayne Rissmiller

Study Committee on Abortion (per Stroudsburg request):

Beau E. Coffman (Convener); W. Scott Kappes, Juan Carlos Morales, Sal Piccolo, Ronald W. Reed, John C. Studenroth, Mary Tannous

Study Committee to Examine Articles of Faith 24-27:

Andrew T. Crossgrove (Convener); Timothy J. Bertolet, Daniel J. Hoffstetter, S. Wayne Rissmiller, Timothy J. Schmoyer, Keith A. Strunk, Aaron J. Susek

Directory of Departments

(Self-appointed & ratified by Executive Board)

Board of Church Health

Clyde D. Bomgardner, Jr., Beau E. Coffman, Steven J. DelDuco, Aaron D. Smith,
Daniel L. Williams

Interim Director of Church Health - Robert A. Sloan, Jr., 777rasjr@gmail.com

Chairman - Steven J. DelDuco, sdelduco@livinghopebfc.org

Vice Chairman - Beau E. Coffman, st.elliott@gmail.com

Secretary - Daniel L. Williams, danwilliams1717@gmail.com

Board of Church Extension Ministries

Mark E. Barninger, Eric Herb, Sr., Ken Klein, Mark L. Morrison, James
MacArthur, Carlos G. Rodriguez, William G. Schlonecker, Aaron D. Smith,
Richard E. Taylor, Timothy M. Zuck

Director - David E. Gundrum, davgun@dejazzd.com

Chairman - Richard E. Taylor, retaylor@gracebfc.org

Vice Chairman - Mark L. Morrison, mlbamorrison@gmail.com

Secretary - William G. Schlonecker, schlonwg@aol.com

Treasurer - Ken Klein, diverklein@yahoo.com

Board of Missions

John Elias, Susanne Figard, Swannie Griffith, Kevin W. Kirkpatrick, Barry Miller,
Lesa Miller, Thomas H. Morrison, Sean McNamara, Kim Stengele, Craig Tress,
Stephen Large

Director - James MacArthur, jmacarthur@bfc.org

Chairman - Sean McNamara

Board of Victory Valley Camp

Colin Bartholomew, James Crosley, Carolyn Cruise, Jason J. Englehart, Rachel
Kessler, John Masters, Kelly Moono, Mark R. Orton, Craig Peoples, Timothy J.
Schmoyer, Michael Walker

Director - Curtis Cutler, director@victoryvalleycamp.org

Chairman - Timothy J. Schmoyer, pastortim@whitehall.church

Vice Chairman - Colin Bartholomew

Treasurer - Kelly Moono

Secretary - Carolyn Cruise

Directory of BFC Conference Committees

(Appointed Committees)

Committee on Agenda and Arrangements:

Ronald L. Kohl, Chairman; David T. Allen, Steven J. DelDuco, Joel B. Klase,
Timothy S. Radcliff, R. Daniel Wagner, Daniel L. Williams

Committee to Examine the Minutes of 141st BFC Conference

Thomas P. Shorb, Richard E. Taylor, R. Daniel Wagner

Registrars for the 142nd BFC Conference

Joel B. Klase, Registrar
Jules J. Hull III, Assistant Registrar

Prayer Committee:

Daniel L. Williams (Chairman); Daniel W. King (Secretary); Michael W.
Walker (Treasurer); Kevin W. Kirkpatrick, Stephen J. Morton, James D. Reff II,
Michelle Sallee.

Adjunct Committees

Beneficiary Society

(Elected by Beneficiary Society)
Chairman - Philip G. Norris (2026), philnorr9@aol.com
Secretary/Treasurer - David T. Allen (2025), dallen@bfc.org
Daniel L. Williams (2027), danwilliams1717@gmail.com

Ministerial Convention Committee

(Elected by Ministerial Convention)
Beau E. Coffman, Jeffrey A. Kauffman, Michael C. Meadows, Barry T. Parsons,
R. Scott Wright
Chairman - Scott Wright, scott@aplaceforyou.org
Advisor - Ralph M. Soper, conferencepastor@bfc.org

Conference Payments

BENEFICIARY SOCIETY:

Beneficiary Society - \$100 per member (or \$50 paid semi-annually April 28 & Nov. 1)

Payment should be paid at BFC Conference, mailed, or paid online:

Beneficiary Society, c/o Bible Fellowship Church

PO Box 3555

Allentown, PA 18106

or give online at BFC.org/BeneficiarySociety

BFC DEPARTMENTS PAYMENTS:

Conference Assessment - make checks payable to Bible Fellowship Church and mail to:

Bible Fellowship Church

PO Box 3555

Allentown, PA 18106

Church Extension - make checks payable to Board of Church Extension and send to:

Church Extension Department

PO Box 3534

Allentown, PA 18106

or give online at ChurchPlantingBFC.org/Donate

PLEDGE SHEET DUE DEC. 1: ChurchPlantingBFC.org/pledge

Missions - make checks payable to Board of Missions and send to:

Board of Missions

PO Box 3555

Allentown, PA 18106

or give online at BFCBOM.org

Victory Valley Camp - make checks payable to Victory Valley and send to:

Victory Valley Camp

7352 Salem Bible Church Road

Zionsville, PA 18092

or give online at VictoryValleyCamp.org/Giving-options

PLEDGE SHEET DUE JAN. 1st: VictoryValleyCamp.org/pledge

BFC COMMITTEES:

Education Training Committee - make checks payable to Bible Fellowship

Church & mail to:

Bible Fellowship Church

PO Box 3555

Allentown, PA 18106

Youth and Young Adults Committee - Make checks payable to Board of

Youth and mail to:

Bible Fellowship Church

PO Box 3555

Allentown, PA 18106

Pinebrook Educational Foundation - make checks payable to Pinebrook

Educational Foundation and mail to:

Pinebrook Educational Foundation

c/o Bible Fellowship Church

PO Box 3555

Allentown PA 18106

BFC Life Committee - make checks payable to BFC Life Committee & mail

to:

BFC Life Committee, c/o Bible Fellowship Church

PO Box 3555

Allentown, PA 18106

Table of Ordained Ministers

| Ordained Active Ministers | Year of BFC License | Year of Ordination | Year of Present Status |
|----------------------------------|----------------------------|---------------------------|-------------------------------|
| Allen, David T. | 2000 | 2003 | 2010 |
| Allison, Scott A. | 2019 | 2021 | 2019 |
| Arcieri, James R. | 2009 | 1988 | 2024 |
| Barnes, Andrew W. | 2013 | 2015 | 2014 |
| Barninger, Mark E. | 2006 | 2007 | 2008 |
| Benack, Jesse A. | 2018 | 2020 | 2018 |
| Bertolet, Raymond R. | 2005 | 2007 | 2005 |
| Bickel, Mark A. | 2009 | 2012 | 2009 |
| Bickings, Richard F. | 2010 | 2013 | 2024 |
| Boyer, Brad L. | 2015 | 2018 | 2015 |
| Brush, R. Jerome | 1988 | 1992 | 1991 |
| Bunting, Wesley H. | 2019 | 2021 | 2019 |
| Burgess, Ronald | 2017 | 2018 | 2016 |
| Burkholder, Jared M. | 2013 | 2021 | 2019 |
| Burton, William A., III | 2020 | 2023 | 2020 |
| Chi, Freddy A. | 2018 | 2023 | 2018 |
| Coffman, Beau E. | 2013 | 2016 | 2017 |
| Cowen, Timothy S. | 1997 | 2000 | 1997 |
| Crain, Adam K. | 2021 | 2023 | 2021 |
| Crossgrove, Andrew T. | 1999 | 2002 | 2002 |
| Cruise, Jarrod J. | 2017 | 2020 | 2017 |
| Davies, Larry W. | 2017 | 2020 | 2017 |
| DelDuco, Steven J. | 2007 | 2009 | 2011 |
| Diaz, Stephen A. | 2015 | 2017 | 2015 |
| Dupiche, Joshua A. | 2013 | 2016 | 2016 |
| Filbert, Jason A. | 2015 | 2019 | 2015 |
| Fischer, Carl J., Jr. | 1990 | 1985 | 2007 |
| Franklin, Neil J., Jr | 2021 | 2024 | 2021 |
| Gibson, Joshua P. | 2013 | 2015 | 2013 |

| | | | |
|------------------------|------|------|------|
| Grossman, Randall A. | 1981 | 1983 | 1990 |
| Gundrum, David E. | 1986 | 1988 | 2000 |
| Hanner, John J. | 2017 | 2020 | 2017 |
| Harkins, Jeremy L. | 2022 | 2024 | 2022 |
| Harvey, Paul S. | 2019 | 2020 | 2019 |
| Hebel, Andrew R. | 2020 | 2024 | 2020 |
| Hoffstetter, Daniel J. | 2020 | 2023 | 2020 |
| Hoy, Jason L. | 2011 | 2014 | 2021 |
| Hull, Jules J., III | 2017 | 2020 | 2022 |
| Johnson, Robert A., II | 2002 | 1990 | 2002 |
| Kauffman, Jeffery A. | 2018 | 2020 | 2018 |
| King, Daniel W. | 2016 | 2020 | 2023 |
| Kirkpatrick, Kevin W. | 2001 | 2004 | 2001 |
| Klase, Joel B. | 2013 | 2016 | 2019 |
| Kohl, Ronald L. | 2004 | 2007 | 2004 |
| Krall, Daniel Z. | 2017 | 2020 | 2022 |
| Long, Keith M. | 2010 | 2013 | 2020 |
| Mack, Ezekiel R. | 2015 | 2018 | 2022 |
| Madara, Ferdie R. | 2006 | 1995 | 2006 |
| Meadows, Michael C. | 2022 | 2024 | 2021 |
| Miller, Andrew J. | 2021 | 2024 | 2021 |
| Miller, Joshua P. | 2007 | 2010 | 2012 |
| Morales, Juan Carlos | 2019 | 2021 | 2019 |
| Morrison, Mark L. | 1996 | 1999 | 2006 |
| Morton, Stephen J. | 2015 | 2017 | 2023 |
| Nessler, Timothy R. | 2015 | 2017 | 2017 |
| Notary, Michael J. | 2022 | 2024 | 2022 |
| Orton, Mark R. | 2009 | 2006 | 2009 |
| Parsons, Barry T. | 2019 | 2021 | 2019 |
| Poland, David M. | 2018 | 2020 | 2018 |
| Radcliff, Timothy S. | 2015 | 2017 | 2021 |
| Ramirez, Marcos G. | 2008 | 2011 | 2007 |
| Reff, James D. II | 2016 | 2019 | 2016 |

| | | | |
|--------------------------|------|------|------|
| Ritter, Ralph E. | 1991 | 1994 | 2017 |
| Rissmiller, S. Wayne | 2015 | 2018 | 2016 |
| Rodriguez, Carlos G. | 2008 | 2010 | 2004 |
| Schmoyer, Timothy J. | 2004 | 2007 | 2009 |
| Siegrist, Roger L. | 2018 | 2020 | 2018 |
| Smith, Aaron D. | 2012 | 2016 | 2016 |
| Smith, David A. | 2011 | 2014 | 2018 |
| Smith, Ronald B. | 2011 | 2014 | 2011 |
| Soper, Ralph M. | 1985 | 1987 | 2016 |
| Strunk, Keith A. | 2011 | 2014 | 2011 |
| Susek, Aaron J. | 2008 | 2011 | 2009 |
| Sweet, L. Marc | 2015 | 2017 | 2015 |
| Triestman, Benjamin J. | 2015 | 2018 | 2015 |
| Verdon, William C., II | 2020 | 2021 | 2020 |
| Von Holt, Christopher M. | 2019 | 2021 | 2019 |
| Wagner, R. Daniel | 2014 | 2016 | 2016 |
| Walker, Michael W. | 2012 | 2015 | 2015 |
| Williams, Daniel L. | 2006 | 2009 | 2014 |
| Wright, Scott | 2009 | 2012 | 2023 |
| Yerrington, Philip E. | 1978 | 1981 | 2019 |
| Zuck, Timothy M. | 2008 | 2011 | 2014 |

| Ordained Ministers Working under the Direction of the Board of Missions | Year of BFC License | Year of Ordination | Year of Present Status |
|--|--------------------------------|-------------------------------|---------------------------------------|
| Evans, Scott B. | 2005 | 2007 | 2008 |
| Head, Jim D. | 1994 | 1996 | 1998 |
| H., D. | 2019 | 2024 | 2019 |
| Istrate, Daniel | 2014 | 2017 | 2014 |
| Johnston, Walter M. | 1987 | 1987 | 1991 |
| Moyer, Jerry L. | 1992 | 1994 | 1997 |
| Riddell, David W. | 1985 | 1987 | 1987 |
| Studenroth, John C. | 1991 | 1976 | 2000 |

| Ordained Ministers Working in the Chaplaincy under the Sponsorship of the BFC | Year of BFC License | Year of Ordination | Year of Present Status |
|--|----------------------------|---------------------------|-------------------------------|
| Mack, Ezekiel R. (Military) | 2015 | 2018 | 2015 |
| Susek, Jacob J. (Fellow. Comm.) | 1994 | 1983 | 2011 |
| Ordained Ministers Working in Other Christian Ministries | Year of BFC License | Year of Ordination | Year of Present Status |
| Bertolet, Timothy J. | 2004 | 2007 | 2020 |
| Bomgardner, Clyde D., Jr. | 1997 | 2000 | 2012 |
| Brandt, David E. | 2006 | 2009 | 2023 |
| Clineff, Kevin W. | 2001 | 2004 | 2020 |
| Dunn, William J. | 1999 | 2002 | 2020 |
| Eyster, Jordan K. | 2011 | 2014 | 2016 |
| Ordained Ministers Working in Non-BFC Churches | Year of BFC License | Year of Ordination | Year of Present Status |
| Curcio, Louis S. | 2002 | 2004 | 2015 |
| Peters, David J. | 2008 | 2011 | 2023 |
| Ramos, Elliot H. | 1998 | 2001 | 2020 |
| Vargas, Ricardo M. | 2021 | 2024 | 2024 |
| Ordained Ministers Between Calls | Year of BFC License | Year of Ordination | Year of Present Status |
| Fox, Sean A. | 2018 | 2020 | 2018 |
| Hogan, Timothy S. | 2015 | 2017 | 2024 |
| LeTowt, Nathaniel C. | 2018 | 2021 | 2024 |
| Martin, Carl T. | 1983 | 1986 | 2020 |
| Morrison, Thomas H. | 2005 | 2008 | 2018 |
| Ordained Inactive Ministers | Year of BFC License | Year of Ordination | Year of Present Status |
| Edwards, Joshua D. | 2008 | 2011 | 2020 |

| Ordained Ministers on Leave of Absence | Year of BFC License | Year of Ordination | Year of Present Status |
|---|----------------------------|---------------------------|-------------------------------|
|---|----------------------------|---------------------------|-------------------------------|

| | | | |
|-------------------|------|------|------|
| McNally, Bryan C. | 2012 | 2015 | 2024 |
|-------------------|------|------|------|

| Ordained Ministers in Retirement | Year of BFC License | Year of Ordination | Year of Present Status |
|---|----------------------------|---------------------------|-------------------------------|
|---|----------------------------|---------------------------|-------------------------------|

| | | | |
|-------------------------|------|------|------|
| Aukamp, William C. | 1985 | 1988 | 2016 |
| Baker, Delbert R., II | 1976 | 1979 | 2013 |
| Barber, Kenneth F. | 1985 | 1971 | 2006 |
| Bigley, T. James, Jr. | 1962 | 1966 | 2002 |
| Boone, Clifford B. | 1989 | 1992 | 2020 |
| Buck, Leonard E. | 1958 | 1970 | 1997 |
| Cahill, Dennis M. | 1986 | 1984 | 2021 |
| Clapier, G. Wayne | 1980 | 1981 | 2012 |
| Cole, Charles E. | 1996 | 1970 | 2016 |
| Coulbourn, Hugh C., Jr. | 1977 | 1970 | 2001 |
| Dodson, Richard C. | 2013 | 2015 | 2020 |
| Ellingson, Bruce A. | 1963 | 1966 | 2005 |
| Erb, Ronald C. | 1981 | 1983 | 2024 |
| Felty, Glenn R. | 2006 | 1966 | 2018 |
| Gehman, Richard J. | 1964 | 1971 | 2002 |
| Harris, Richard D. | 1976 | 1978 | 2023 |
| Heller, LeRoy S. | 1955 | 1958 | 2017 |
| Herb, John H. | 1962 | 1966 | 2005 |
| Hoyle, Ronald W. | 1978 | 1954 | 1998 |
| Jones, David H. | 1978 | 1983 | 2015 |
| Kappes, W. Scott | 2012 | 2015 | 2020 |
| Kuntzman, Donald E. | 2003 | 2006 | 2022 |
| Lawrence, Dennis J. | 1993 | 1996 | 2024 |
| Lenahan, Frank E. | 2005 | 2009 | 2020 |
| LoRusso, John R. | 2012 | 2015 | 2024 |
| Mahurin, Ronald C. | 1960 | 1959 | 2001 |

| | | | |
|--------------------------|------|------|------|
| Manney, David L. | 1961 | 1976 | 2011 |
| Morrison, Philip E. | 1980 | 1982 | 2023 |
| Moyer, Duane E. | 1998 | 2001 | 2014 |
| Moyer, Richard A. | 1995 | 2000 | 2020 |
| Norris, Philip G. | 2004 | 2007 | 2015 |
| Paashauss, Richard T. | 1988 | 1990 | 2020 |
| Plows, Keith E. | 1966 | 1968 | 2000 |
| Pollock, Thomas A. | 1996 | 1999 | 2024 |
| Prontnicki, Louis | 1983 | 1985 | 2022 |
| Ravis, Richard B. | 1990 | 1985 | 2022 |
| Reed, Calvin T. | 1982 | 1984 | 2024 |
| Reitz, Roger L. | 1972 | 1974 | 2011 |
| Ruhl, Jeffery L. | 1997 | 2000 | 2021 |
| Schlonecker, David K. | 2012 | 2014 | 2020 |
| Schlonecker, William G. | 1985 | 1988 | 2021 |
| Schoen, David N. | 1982 | 1987 | 2023 |
| Shorb, Thomas P. | 1977 | 1979 | 2015 |
| Sloan, Robert A., Jr. | 1988 | 1986 | 2016 |
| Smith, Gene W. | 1991 | 1978 | 2008 |
| Spinney, Dennis W. | 1984 | 1993 | 2022 |
| Tannous, Michael J. | 2001 | 2004 | 2024 |
| Taylor, Richard E. | 1973 | 1975 | 2016 |
| Thomann, David A. | 1978 | 1977 | 2020 |
| Uhrich, Gregory A. | 1989 | 1983 | 2017 |
| Vandegriff, John C., Jr. | 1974 | 1972 | 2013 |
| Way, David R. | 1989 | 1993 | 2010 |
| Weaber, Harold C. | 1963 | 1967 | 1998 |
| Weller, Dana E. | 1972 | 1974 | 2014 |
| Wells, Howard N. | 1990 | 1992 | 2020 |
| Widger, Byron | 1985 | 1988 | 2023 |
| Zimmerman, Paul G. | 1966 | 1971 | 2006 |

In Memoriam: Austin G. Shelly November 27, 1929 - March 28, 2024

When Austin G. Shelly was in high school, two seemingly contradictory matters were both taking place concurrently in his life. And by the end of Shelly's life, those two truths came together in a beautiful, God-honoring way.

First truth: Austin Shelly didn't like to read or study. "He was a reluctant student," said his daughter Susanne Figard at Shelly's memorial service. "He didn't like to read and study." Not surprisingly, Shelly hated school and hoped to become a non-student at the earliest possible time.

Second truth, in the words of his eldest daughter Susanne: "God was already doing a work in his heart." And as is so often the case, when God moves a person, He moves him or her to study and know His Word and to take what is learned and turn it into ministry.

In a sense, the latter truth overcame the former, and Shelly, after taking classes to become an auto mechanic, soon found God calling him to ministry. So before long, the reluctant student went off to the Bible Institute of Philadelphia (now Cairn University). Following his graduation, Shelly continued his education at Rockmont College (now Colorado Christian University) and finally earned his MDiv from Gordon Divinity School (now Gordon-Conwell Theological Seminary). Not bad for someone who at one point had hated school.

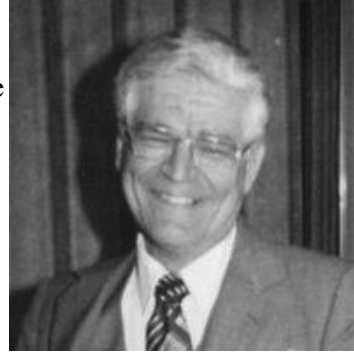
Shelly, who passed away peacefully on March 28, 2024 at Phoebe-Allentown at the age of 94, had a long and varied life in ministry. He served as a missionary to Venezuela for 13 years. During that time he taught several subjects at the *Instituto Biblico Las Delicias* (Las Delicias Bible Institute).

After returning to the U.S. in 1970, Shelly returned to pastoral ministry both inside and outside the Bible Fellowship Church. He had pastored a church in Millersville, PA prior to going to the mission field, and after coming back he served as pastor of Faith Bible Fellowship Church in Fleetwood, PA, New Life Bible Fellowship Church in Oley, PA, and Evangel Fellowship Church in Allentown, PA. Teaching the Bible had become a life's passion for Shelly, who combined a love for God's Word with a dedication to serving the Lord by serving others.

"He kept teaching Bible classes for the rest of his life in a simple, clear style that always used examples from Bible characters and always, always ended with how we should apply what the Bible taught to our lives," noted Shelly's daughter Joanne Englehart. "God gave Dad a love of His Word and the knowledge of His Word."

As a pastor, as a husband, and as a father, Shelly was known for his humility and patience, as well as for his desire to share his Christian faith with others. When the subject of Jesus came up, his daughter Joanne said his approach to evangelism was profoundly simple. "Dad would say, 'Let me tell you about Him. I know Him personally.'"

In addition to Ruth, his wife of 68 years, Shelly was survived by daughters Susanne Figard of Emmaus, PA and Joanne M. Englehart (husband Jason) of Kutztown, PA, and by son David P. Shelly (wife Sherry) of Fresno, OH. All three of his children have long been involved in ministry or missions. Other survivors include grandchildren Andrew Figard of Emmaus, PA; Leah (husband Frank) Near of Whitehall, PA; Daniel (wife Mary) Montanye of Bowers, PA; Emily (husband Kyle) Peart of Anchorage, AK; Jocelyn (hus-



band Connor) Crawford of Lewiston, ME; Joy (husband Kris) Malysz of Green Lane, PA; and Rachel Shelly of Fresno, OH. He also had two great-grandchildren, Lance and Olivia Peart. He was predeceased by a sister, Beatrice (Shelly) Delong, and a son-in-law, Keith Figard.

“The theme of my Dad’s life was God’s faithfulness, and Dad reminded us of it all the time as he thanked the Lord every chance he got,” Joanne Englehart said. “God made Dad humble, patient, and always available.”

“It is amazing to me how God took a young man with no interest in academics and used him, throughout a lifetime of 94 years, in reading, studying, and teaching the Bible,” Susanne Figard observed. “Only the power of God could have done that.”

One of the highlights of Conference was receiving three new churches. The following churches graduated from Church Extension Ministries and are now particular churches.



Harmony BFC in Harmony, NJ came through Church Extension as a connectional church. Richard Paquette (on the right) is the pastor.



Living BFC in Adams County, PA is pastored by John J. Hanner.



Church Planter Daniel J. Hoffstetter gave God the credit for the rapid growth experienced at Redeemer BFC in Topton, PA

MINUTES

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| Second meeting..... | 12 |
| Third meeting..... | 22 |
| Fourth meeting..... | 27 |
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BFC Conference Proceedings – 2024

First meeting

Tuesday, April 23, 2024, 10 A.M.

The 141st Conference of the Bible Fellowship Church was called to order by Conference Moderator Daniel L. Williams at 10 a.m. in the Fellowship Hall at Pinebrook Bible Conference. “Why have we assembled, why have we gathered, if not to exalt our Head, the Lord Jesus Christ?” he asked, noting that 62 Particular Churches and 12 Mission Churches are represented in these proceedings. “Recasting Our Vision” is the theme for the 141st BFC Conference. Williams then prayed for the work and ministry to be enacted over the next two days: that it would be an encouragement to all who participate.

Aaron J. Susek led musical worship with the assistance of Mark E. Barninger. The pastors and delegates joined in singing “Only a Holy God,” “Ancient of Days,” and “Be Thou My Vision.”

Randall A. Grossman gave the keynote address entitled “Fulfill Your Ministry.” Colossians 4:17 served as his primary text. It reads, “And say to Archippus, ‘See that you fulfill the ministry that you have received in the Lord.’”

Grossman referred to the words of D. Martyn Lloyd-Jones, who in introducing a sermon said, “My business is to prepare you for whatever might happen.” This is our burden and privilege as the Bible Fellowship Church: paying attention to the signs of these challenging times and preparing our people for what lies ahead while focusing on the faithfulness of God. “God is still sovereign,” Grossman noted. “Jesus said, ‘I will build My church.’ And He will...but we must be faithful in the meantime.”

He cited the example of the little-known servant of Christ named Archippus—one who is mentioned in two New Testament texts and who is referenced by Paul in Philemon 2 as “our fellow soldier.” That likely means he was serving in the capacity of pastor.

Paul’s challenge to Archippus in Colossians 4:17 to “fulfill the ministry that you have received in the Lord” quite possibly connects to the responsibility, given to Archippus, to fill in for another in a church-planting capacity. Grossman pointed to and elaborated upon three key words: “ministry,” “received,” and “fulfill.”

Ministry is to be understood as service to the Lord, and for the benefit of our brothers and sisters. We are to be servants of the Word; Archippus’ responsibility was to preach God’s Word, declaring God’s truth faithfully—even if his flock was quite likely a small one. Our calling is Archippus’ calling: to read, study, prepare, pray for, preach, and teach, all anchored on the Word of God. Preaching the Word, Grossman said, should be our highest priority, not something we do on Saturday nights, at the last minute, in preparation for delivering a sermon on Sunday morning.

Second, Archippus *received* his ministry from God. “Essentially it’s something received from the Lord,” Grossman explained of a pastor’s ministry. “It’s a calling from Him.”

What we receive from the Lord is very specific, Grossman said. “The actual places where we serve are of God, are of Christ.” Archippus was placed by God to serve in Colossae at a small house church; this was God’s clear plan for his life.

Quoting 1 Corinthians 12:4-5, Grossman pointed out that our calling and gifting is Trinitarian in nature. According to those verses, the Spirit gives the gifts, the Father grants the effectiveness, and the Lord Jesus gives the service.

While the world is filled with ambition and arrogance, “The Christian church should

be known for its humility and obedience,” Grossman said. “You’ve received a ministry from the Lord, and He’s the general. And He’ll work it out. That’s actually a very liberating state of mind for us to have: work hard at whatever it is that God has given us to do but trust God to work it out.”

Fulfill, the final key word in Colossians 4:17, is Paul’s command to Archippus to “finish the job; do it right.” As we work hard at the ministry we receive from God, He provides confirmation: part of the enduring nature of ministry when the temptation to quit is sometimes very real. “The real thing carries through. There’s an endurance there,” Grossman said. “Finishing well confirms my call to the ministry.”

“Finishing well confirms our call that it really was from the Lord,” he said. Paul was using an athletic metaphor when he spoke of “finishing my course” in 2 Timothy 4:7—“I have fought the good fight, I have finished the race, I have kept the faith.”

Grossman said ministry that lasts has to be planned so finishing well is the logical result. “It’s like a marathon, a long distance race,” he explained. “We have to pace ourselves. We can’t sprint all the time. We have to pace ourselves, like a good distance runner does.”

Archippus’ burden, as given by the apostle Paul, was to do his ministry right and finish well, no matter how large the flock he was called to serve. “It’s not about size... God uses little people and gets great things done. And He does it this way so that He gets the glory,” Grossman said. Just as God used the English Puritans in a great way, God used the Bible Fellowship Church in times past and will be faithful to do so in times to come. We’re called to do our best and “cross the finish line, not stumbling but sprinting.”

Following the sermon, Daniel W. King led Conference in a season of corporate prayer.

Richard B. Brewer, Pinebrook Bible Conference’s director, welcomed the pastors and delegates to Conference while providing a few key updates, including ongoing repairs, renovations, and upgrades following a recent fire in the kitchen and dining hall. He noted the presence of over 700 teens at two BFC Sno-Glo weekends in winter, 2024. “We’re excited to partner with you,” Brewer said, also noting weekend retreats and three weeks of Summer Conference.

Robert A. Sloan Jr., member of the Spruce Lake Retreat Board of Directors, reported on the relationship between the BFC and Spruce Lake Retreat. Six years have now passed since Pinebrook was sold to Spruce Lake ministries.

“They have been wonderful,” Sloan said of Pinebrook’s approach to ministry. “For us as a denomination, they value our relationship...and most importantly, they share our commitment to the Lord Jesus Christ. They stand firmly on the Word of God.”

“I don’t know that it could be any better,” he concluded. “The Lord has blessed, and the relationship is amazing.”

The Conference Moderator announced the following roles:

Timekeeper: Mark L. Morrison

Parliamentarian: Joshua P. Miller

Committee on Resolutions: Daniel Z. Krall, Michael C. Meadows,

Wesley H. Bunting

Committee on Minutes of the 141st BFC Conference: Thomas P. Shorb,

Richard E. Taylor, R. Daniel Wagner.

Resolved, that the appointments be ratified.

Conference Secretary Ronald L. Kohl appointed Timothy S. Radcliff as Assistant Secretary and Jared M. Burkholder and Andrew J. Vasel as assistants to the secretary.

Resolved, that the appointments be ratified.

The Moderator also noted that Ryan Diffenderfer is serving as the Overseer of the Pages while Joshua Von Holt is Head Page. The Moderator noted the key role that the pages serve at BFC Conference.

Report of the Registrar:

Resolved, that the roll of eligible members of the 141st BFC Conference constitute the Conference Bar for the 141st BFC Conference.

The roll of the 141st BFC Conference was established as follows:

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| Allentown, PA (Cedar Crest) | Jason L. Hoy, Adam Crain, Jules J. Hull III, Chris M. Von Holt, Scott Allen, William J. Walters, Rick D. Whitmire |
| Allentown, PA (Citylight) | Stephen A. Diaz, Rick Dobrowolski (Probationer) |
| Bethlehem, PA | R. Scott Wright, Jeremy Harkins (Probationer), Michael J. Notary (Probationer), Marcus J. Brunstetter, Byron D. Roth, Swannie W. Griffin, III |
| Blandon, PA | Daniel L. Williams, R. Jerry Brush, Brad D. Kunkle |
| Boyertown, PA | Barry T. Parsons, Andrew J. Vasel |
| Breinigsville, PA | Benjamin J. Triestman, John E. Schleicher |
| Brick, NJ | L. Marc Sweet, Donald W. Salafia, Jr. |
| Camden, DE | R. Daniel Wagner, Albert F. Biddle, Jr. |
| Cape May Court House, NJ | Brad L. Boyer, Carl J. Fahrner |
| Carmel, NY | (Vacant) |
| Clinton Corners, NY | (Vacant), Wayne M. Chadwell |
| Coopersburg, PA | Peter Bogert (Probationer), Jacob Dearmon (Probationer), Stephen C. Cassel, Robert A. Moreau |
| Dauphin, PA | Mark E. Barninger, Dennis Souder |
| Denville, NJ | Daniel A. Cali (Probationer), Thomas Sacco, Jr. |
| Emmaus, PA | David A. Smith, Jared M. Burkholder, Scott A. Hoffman, Gary E. Karch |

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| Ephrata, PA | Daniel Z. Krall, Benjamin Ross (Probationer), Anthony Iezzi |
| Exeter, PA | William A. Burton III, Lee Davis |
| Finesville, NJ | (Vacant) |
| Forks, PA | Timothy M. Zuck, Daniel F. Mazzeo |
| Gettysburg, PA* | John J. Hanner, R. Edward Snyder-Ritter |
| Graterford, PA | Mark R. Orton, Rodger E. Spangler |
| Harleysville, PA | Andrew T. Crossgrove, Michael W. Walker, Andrew J. Miller, Richard C. Lutz |
| Harmony, NJ* | Richard J. Paquette (Probationer**), David W. Heller |
| Harrisburg, PA (Grace BFC) | Joshua P. Miller, Andrew W. Barnes, Steven J. DeDuco, Don Maurer |
| Harrisburg, PA (Grace Fellowship) | (Vacant), Jayonn C. Folks |
| Hatfield, PA | Joel B. Klase, Larry J. Allen |
| Hellertown, PA | Keith A. Strunk, Kevin Sine |
| Kutztown, PA | Sandy Holbert (Probationer), Doug Steffy, Nickolas T. Timpe |
| LaGrangeville, NY | Evan T. Climpson (Interim) |
| Lancaster, PA | Keith M. Long, William C. Verdon II, Neil J. Franklin, Jr. (Probationer), John J. Brown, Joseph A. Kim |
| Las Cruces, NM | David M. Poland |
| Lebanon, PA | Jarrod J. Cruise, Eric E. Herb (Probationer), Jack S. Herb, Jr. |
| Lehighton, PA | Robert A. Johnson II, Steven Ramos, Richard Reich |
| Long Neck, DE | Richard F. Bickings, Tom Lioy |
| Merida, MEXICO | Marcos G. Ramirez |
| Mt. Carmel, PA | Roger L. Siegrist, James P. Ketner |
| Mt. Pocono, PA | James L. Farver (Probationer), Ronald E. Miller |

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| Nazareth, PA | Carl J. Fischer, Jr., Peter B. Cobucci |
| Newark, DE | Andrew R. Hebel (Probationer), Ronald L. Bove, Kenneth J. Klein |
| Newark, NJ | Ron Burgess, Melvin Hinton |
| Oley, PA | Scott A. Allison, James D. MacArthur, Bill Ryan, Timothy Spacek |
| Paradise, PA | Jesse A. Benack, Daniel J. Eckman |
| Philadelphia, PA | Ralph E. Ritter |
| Piscataway, NJ | (Interim), Mark A. Scott, Mark C. Baker |
| Quakertown, PA | Ronald L. Kohl, Ezekiel R. Mack, Robert E. Smith |
| Reading, PA (Grace BFC) | Randall A. Grossman, Ronald W. Reed |
| Reading, PA (La Roca) | Carlos G. Rodriguez, Luis Beltran, Vladimir Caba |
| Red Hill, PA | Michael C. Meadows (Probationer), Jason Fetherolf, J. Robert Vaughn |
| Royersford, PA | Daniel W. King, Anthony Zook |
| Shamokin, PA | Ferdie R. Madara, William Kerstetter |
| Sinking Spring, PA | S. Wayne Rissmiller, Paul Harvey, Donald D. McKinney, Mark R. Sondag, Timothy P. Stump, John R. Weller |
| Spring City, PA | Jeffrey A. Kauffman, Sean P. McNamara |
| Stroudsburg, PA | Beau E. Coffman, Michael D. Murphy |
| Sunbury, PA | Joshua P. Gibson, Douglas A. Gaugler |
| Terre Hill, PA | Kevin W. Kirkpatrick, Andrew S. Littlejohn |
| Topton, PA* | Daniel J. Hoffstetter, Larry W. Davies |
| Townsend, DE | Ronald B. Smith, Dave Graham |
| W. Norriton, PA (Redeemer) | (Vacant), Roger Eastman, David C. Frampton |
| Wallingford, PA | Aaron J. Susek, Mark A. Bickel, Timothy S. Cowen, Mark E. Kessler |
| Walnutport, PA | Aaron D. Smith, Jason P. Musselman |

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| Whitehall, PA | Timothy J. Schmoyer, Daryl A. Crawford (Probationer), Philip E. Yerrington, Mark Hargrove, Jerald A. Lagler |
| Woodbury Heights, NJ | Timothy R. Nessler, Harry Nessler |
| York, PA | Wesley H. Bunting, Ricardo M. Vargas (Probationer), Kenneth L. Good |
| Zionsville, PA | Benenz J. Hitchcock (Probationer), James Pruitt |

*Contingent upon their graduation as a particular church at this Conference

**Contingent upon the graduation of Harmony BFC as a particular church at this Conference

Ordained Ministers Serving in Bible Fellowship Ministries:

BFC Executive Director — David T. Allen

Conference Pastor — Ralph M. Soper

Church Extension — David E. Gundrum (Director), Raymond R. Bertolet, Freddy A. Chi, Joshua P. Dupiche, Jason A. Filbert, Tracy Haines (Probationer), Juan Carlos Morales, Mark L. Morrison, Timothy S. Radcliff, James D. Reff

Board of Missions — James MacArthur (Director)

Ordained Missionaries:

Scott B. Evans, James D. Head, D.B.H., Daniel Istrate, Walter M. Johnston, Jerry L. Moyer, David W. Riddell, John C. Studenroth

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

Jacob J. Susek, Jr.

Ordained Ministers Working in Other Christian Ministries:

Timothy J. Bertolet, Clyde D. Bomgardner, Jr., David E. Brandt, Kevin W. Clineff, William J. Dunn, Jordan K. Eyster

Ordained Ministers in Retirement or on Permanent Disability:

William C. Aukamp, Delbert R. Baker II, Kenneth F. Barber, T. James Bigley, Jr., Clifford B. Boone, Leonard E. Buck, Dennis M. Cahill, G. Wayne Clapier, Charles E. Cole, Hugh C. Coulbourn, Jr., Richard C. Dodson, Bruce A. Ellingson, Ronald C. Erb, Glenn R. Felty, Richard J. Gehman, Richard D. Harris, LeRoy S. Heller, John H. Herb, Ronald W. Hoyle, David H. Jones, W. Scott Kappes, Donald E. Kuntzman, Francis E. Lenahan, John R. LoRusso, Ronald C. Mahurin, David L. Manney, Philip E. Morrison, Duane E. Moyer, Richard A. Moyer, Philip G. Norris, Richard T. Paashaus (Delegate for Finesville, NJ), Keith E. Plows, Thomas A. Pollock, Louis Pronnicki, Richard B. Ravis, Calvin T. Reed, Roger L. Reitz, Jeffrey L. Ruhl, David K. Schlonecker, William G. Schlonecker, David N. Schoen, Austin G. Shelly, Thomas P. Shorb, Robert A. Sloan, Jr., Gene W. Smith,

Dennis W. Spinney, Michael J. Tannous, Richard E. Taylor, David A. Thomann, Gregory A. Uhrich, John C. Vandegriff, Jr., David R. Way, Harold C. Weaber, Dana E. Weller, Howard N. Wells, Byron Widger, Paul G. Zimmerman

Ordained Ministers Between Calls:

Sean A. Fox, Timothy S. Hogan, Nathaniel C. LeTowt, Carl T. Martin, Thomas H. Morrison

Additional Lay Members of the BFC Executive Board:

L. James Roberts, John W. Sullivan II

Report of the Committee on Agenda and Arrangements: (see page 44)

Resolved, that the report be accepted.

Resolved, that the proposed agenda for the 141st BFC Conference be accepted as the guide for our deliberations.

Resolved, that the Registrar be authorized to seat alternate delegates as required during the Conference and report them to Conference in his report at the conclusion of Conference.

Resolved, that the 142nd BFC Conference be held at Pinebrook Bible Conference, April 28-30, 2025.

Resolved, that committee reports for the 142nd BFC Conference be sent in digital format to the BFC Conference Secretary by Feb. 15, 2025 at sportspastor33@gmail.com.

The following first-time delegates to BFC Conference, both pastors and elders, were introduced as voting members and then welcomed by Conference:

Scott Allen, Allentown PA; Daniel A. Cali, Denville, NJ; Evan Climpson, Lagrangeville, NY; Jacob Dearmon, Coopersburg, PA; Carl Fahrner, Cape May Court House, NJ; Benenz Hitchcock, Zionsville, PA; Antony L. Iezzi, Ephrata, PA; Mark Kessler, Wallingford, PA; Shawn Rohrbach, Topton, PA; Thomas Sacco Jr., Denville, NJ; Donald Salafia, Brick, NJ; Ricardo Vargas, York, PA;

Report of the Committee on Examination of BFC Conference Minutes (140th): (see page 117)

Resolved, that the report be adopted.

Whereas, our brother D.H. has been licensed by the BFC Candidate Committee as a Probationer under the care of the BFC Board of Missions in 2019, and

Whereas, he has already been recommended to the Ministerial Credentials Committee as a Candidate for Ordination, and

Whereas, the Ministerial Credentials Committee has examined the Candidate and has recommended him for Ordination, and

Whereas, the candidate was unable to attend the 140th BFC Conference in April, 2023, and will be unable to attend the 141st BFC Conference in April, 2024 due both to distance and his assignment as a missionary under the BFC Board of Missions, and

Whereas, the candidate is available to be ordained before returning to his assignment

in March, 2024, therefore be it

Resolved, that we poll the registered members of the 140th BFC Conference to vote to approve the recommendation of the Ministerial Credentials Committee for his ordination, and, should that be in the affirmative, further

Resolved, that we open the Minutes of the 140th BFC Conference and include him along with the others as ordained by the Bible Fellowship Church, and further

Resolved, that a member of the Ministerial Credentials Committee officially lay hands upon him and pray and extend to him the right hand of fellowship at a service established for that purpose, and further

Resolved, that his home church, Paradise Bible Fellowship Church, establish a date and time for this service to occur and to invite members of the 140th BFC Conference to attend and witness the ordination of our brother and the recognition of his local church of his ordination.

Resolved, that all minutes of the 140th BFC Conference be approved given the previous amendment.

Reports of Elected Boards and Committees

Report of the Nominating Committee:

Resolved, that the report be accepted.

The following were elected to boards or committees:

BFC President:

William G. Schlonecker (3 years)

Officers of the 142nd BFC Conference

Secretary:

Ronald L. Kohl (1 year)

Report of the Ministerial Credentials Committee: (see page 104)

Resolved, that the report be accepted as amended.

Whereas, the Ministerial Candidate Committee has recommended ordination for Neil J. Franklin Jr., Jeremy L. Harkins, D. H., Michael J. Notary, and Ricardo M. Vargas, and

Whereas, the Ministerial Candidate Committee has recommended Andrew R. Hebel, Michael C. Meadows, and Andrew J. Miller for recognition of previous ordination, and

Whereas, these brethren have served acceptably as ministers of the Bible Fellowship Church for the required period of time or the equivalent thereof, and

Whereas, after examination, the Ministerial 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, and

Whereas, the Credentials Committee sent an email to approve D. H. for ordination and, after being approved by the registered members of the 2023 BFC Conference, an ordination service was held for him in March 2024, therefore be it

Resolved, that Neil J. Franklin Jr., Jeremy L. Harkins, Michael J. Notary, and Ricardo

M. Vargas be ordained to the gospel ministry of the Bible Fellowship Church, and that Andrew R. Hebel, Michael C. Meadows, and Andrew J. Miller be recommended for recognition of previous ordination.

Resolved, that an Ordination Service be held at the 141st BFC Conference, and be it further

Resolved, that Ebenezer Bible Fellowship Church, Bethlehem, PA, Faith Bible Fellowship Church, Lancaster, PA, and Faith Bible Fellowship Church, York, PA be encouraged to have a service in recognition for the ordination of Jeremy L. Harkins, Neil J. Franklin Jr., Michael J. Notary, and Ricardo M. Vargas, respectively, and that the Bible Fellowship Church of Newark, Newark, DE, Community Bible Fellowship Church, Red Hill, PA, and Welsh Road Bible Fellowship Church, Maple Glen, PA be encouraged to have a service in recognition of previous ordination for Andrew R. Hebel, Michael C. Meadows, and Andrew J. Miller, respectively, and that they be encouraged to invite the Ministerial Credentials Committee to send representation to be present at the service.

Report of the Ministerial Candidate Committee: (see page 102)

Resolved, that the report be accepted.

Resolved, that the list of men under the care of the Ministerial Candidate Committee be approved.

The following men who are under the care of the Ministerial Candidate Committee were introduced to Conference:

Marcus Brunstetter, Bethlehem, PA; Jacob Dearmon, Coopersburg, PA; Richard Dobrowolski, Allentown, PA; Tracy Haines, Chestertown, MD; Eric E. Herb, Jr., Lebanon, PA; Benenz Hitchcock, Zionsville, PA; Sandy Holbert, Kutztown, PA; Michael C. Meadows, Red Hill, PA; Andrew J. Miller, Maple Glen, PA; Jason Musselman, Slatington, PA; Shawn Rohrbach, Topton, PA; Benjamin Ross, Ephrata, PA; Nathan G. Trommler, Allentown, PA; Ricardo Vargas, York, PA; Joshua Von Holt, Bethlehem, PA;

Report of the Ministerial Relations Committee: (see page 111)

Resolved, that the report be accepted.

Resolved, that each church provide a minimum of 3% of the pastor's salary for retirement, plus an additional 1% match if the pastor is voluntarily contributing 1%.

Report of the Conference Pastor: (see page 113)

Resolved, that the report be accepted.

Ronald W. Reed prayed for the ministry of Ralph M. Soper as Conference Pastor and for his wife Sharon as they partner in the work of supporting pastors and their spouses.

Conference adjourned for lunch at 12:12 p.m. as Daniel Z. Krall prayed.



The Officers of the 141st Conference, Secretary Ronald L. Kohl, Moderator Daniel L. Williams, and Vice-Moderator Timothy J. Schmoyer, pose together for a photo.



Registrar Joel B. Klase gives instructions to members of Conference.

BFC Conference Proceedings - 2024

Second meeting

Tuesday, April 23, 2024, 1:30 P.M.

The afternoon session was called to order by the Moderator at 1:30 p.m.

Michael W. Walker prayed for the upcoming elections, which were then conducted electronically.

The following resolution for receiving Living Bible Fellowship Church of Adams County, PA as a new Particular Church in the BFC was introduced:

Whereas, the Board of Church Extension has assessed the elder candidates and has reviewed the financial reports of the Adams County Mission Church (Living Bible Fellowship Church), and

Whereas, Church Extension affirms that the Adams County Mission Church (Living Bible Fellowship Church) has sufficient men qualified to be elders, and a sufficient committed participant group who will sign as charter members, and

Whereas, the financial reports of Adams County Mission Church (Living Bible Fellowship Church) have been reviewed, therefore be it

Resolved, that Adams County Mission Church (Living Bible Fellowship Church), Adams County, PA, be received into the BFC Conference, and be recognized as a Particular Church.

The resolution was enthusiastically approved and was accompanied by a hearty round of applause from the pastors and delegates who by their clapping welcomed Living Bible Fellowship Church into the BFC as a new Particular Church.

David E. Gundrum, Director of Church Extension Ministries, commended all the churches who played roles in the establishment of all three new Particular Churches that are slated to graduate at the 141st BFC Conference.

Via a video presentation, Carol Snyder explained how she and her late husband Clyde were instrumental in the beginnings of Adams County's only BFC church. "There was no Bible Fellowship Church in Gettysburg, so we thought it would be a good place to get one started," she said. Grace Bible Fellowship Church, Harrisburg, commissioned the Snyders to help initiate the work in Gettysburg in 2005.

Living Bible Fellowship Church's pastor, John J. Hanner, introduced a team from Adams County who traveled the three hours to celebrate the church's graduation. "I just want to take a moment to say thank you," Hanner told Conference. "The reality is that God works through us, and He gets the glory. It's really an act of God, and I thank you."

Gundrum noted the relative scarcity of seats in Pinebrook's auditorium. "The reason we're outgrowing this place is because we keep adding churches," he said.

"It's taken 20 years, but it's really God's timing, isn't it," Hanner said of the process of planting a BFC church in Adams County, PA.

R. Edward Snyder-Ritter, a member of Living Bible Fellowship's TLT (Transitional Leadership Team), asked God's blessing on the work in Gettysburg, PA.

Report of the BFC Executive Board: (see page 46)

Executive Director David T. Allen elaborated upon this year's Conference theme, "Recasting Our Vision." "We've been given a mission—that is, a great Commission—by our Lord Jesus Christ, and that is to make disciples," Allen said.

Allen provided a few particulars from the Executive Board report and other interesting happenings around the BFC, and then reviewed the BFC's financial statements before presenting both a revised budget for 2024 and a proposed budget for 2025.

Resolved, that the Executive Board report be accepted.

Resolved, that the 2024 revised BFC Executive Board budget be adopted by the 141st BFC Conference.

Resolved, that an assessment rate of two (2.0) percent be adopted by the 141st BFC Conference for 2025 (based on assessable receipts from 2023).

Resolved, that the 2025 proposed Executive Board budget be adopted by the 141st BFC Conference.

The Executive Board recommended the following resolutions concerning the Ministers Retirement Fund (MRF):

Whereas, the MRF annuity rate for 2024 was \$221 per year of service, and

Whereas, cost-of-living adjustments no longer apply to MRF payments, therefore be it

Resolved, that the MRF annuity rate for calendar year 2025 be \$221 per year of service.

Resolution Relating to Rental/Housing Allowances for Retired or Disabled Ministers of this Conference for Calendar Year 2025:

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 2025 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 BFC Conference and whose name and relationship to the conference is recorded in the Yearbook of BFC Conference and in other appropriate records maintained by the conference.

3. The pension payment to which this rental/housing allowance applies shall be the pension payment resulting from all service of such retired or disabled ordained or licensed minister from all employment by any local church, BFC 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 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."

The Bible Fellowship Church Executive Board has recognized that credentialed BFC pastors who were not members of the MRF at the time when the MRF was closed, but still receive pension benefits that were paid by their church into a 403(b) Retirement Plan, should be able to receive the same recognition as those who receive pension benefits under the MRF.

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, contributions paid to an authorized 403(b) plan for the benefit of 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 proceeds drawn from a 403(b) plan during the year of 2025 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.

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 BFC Conference and whose name and relationship to the conference is recorded in the Yearbook of BFC Conference and in other appropriate records maintained by the conference.

3. The pension payment to which this rental/housing allowance applies shall be considered the pension payment resulting from all service of such retired or disabled ordained or licensed minister from all employment by any local church, BFC 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 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."

The following resolution was approved by the BFC Executive Board at its February 1, 2024 meeting and was presented to the 141st BFC Conference for its consideration.

Whereas, there is a growing concern as to whether or not our premillennial doctrine is an essential conviction necessary to participate and serve in our churches, and

Whereas, churches seeking pastors are increasingly finding otherwise qualified candidates who do not hold to our premillennial convictions and therefore cannot serve among us, therefore be it

Resolved, that the Moderator appoint a committee of seven ordained pastors who will study Articles of Faith 24-27 with a view to possibly revising, moving, or removing our statements on the millennium and who will bring recommendations to the next BFC Conference.

The resolution was approved. The Moderator will appoint the suggested committee to study Articles of Faith 24-27.

Jarrod J. Cruise provided an update on the health of Calvin T. Reed, who recently underwent multiple bypass surgery and then prayed for his recovery.

Consideration of Legislation at First Reading

Article 508-4, Agenda & Arrangements Committee

Whereas, BFC Conference has incorporated electronic/digital balloting, and

Whereas, The Committee on Agenda and Arrangements sees the need to make certain that we follow our Principals of Order as written, therefore be it

Resolved, that Article 508-4 Election Procedures of BFC Conference be revised as follows:

508-4 Election Procedures of BFC Conference (revised – proposed changes in bold)

(1) Nominations shall be closed at the opening of each meeting for all elections to be conducted at that particular meeting.

(2) The consent of an individual shall be obtained before nominating that individual for election at BFC Conference.

(3) A ballot listing the names of all nominees shall be prepared **by the Secretary/Assistant Secretaries and necessary instructions for voting shall be given by the Moderator.**

(4) **Each voting member of BFC Conference may cast his vote, and the Secretary/Assistant Secretary shall tabulate the results.**

(5) **If a runoff ballot is needed, the Secretary/Assistant Secretary shall prepare the new ballot and tabulate the results. In the event where no candidate receives at least 50 percent of the vote, the candidate with the lowest number of votes shall be dropped until an election is reached.**

(6) Elections may be conducted by oral nomination **and paper or digital ballot, with appropriate instructions being given to members of BFC Conference prior to voting.**

[FIRST READING]

Yes - 123; No - 2.

Article 512-2.1, Purpose and Process, Board of Church Extension

512-2.1 Purpose & Process – This replaces the original 512-2.1, Purpose Church Extension Ministries exists to expand the Bible Fellowship Church by planting new churches and incorporating existing (non-BFC) churches.

New churches are planted by evangelizing in communities where Bible Fellowship Churches do not exist, forming and nurturing them to maturity.

Existing churches desiring to affiliate with the Bible Fellowship Church will meet with Church Extension Ministries to determine the church's doctrinal and organizational compatibility and its future viability. If approval is granted, the church would come under the care of Church Extension Ministries until recommendation can be made that it be presented for recognition as a particular church to the BFC Conference.

[FIRST READING]

Yes - 141; No - 3.

Articles 510-1.2 & 512-4 Board of Church Health

Resolved, that Article 510-1.2 (Committee on Examination of Minutes of Particular Churches) be deleted, and that the remainder of the article be renumbered accordingly.

Resolved, that the following changes be made to Article 512-4 (Board of Church Health), Section 512-4.3, Duties:

- Switch the order of (1) and (2).
- Insert at (3): It shall examine the minutes of congregational meetings of Particular Churches. It shall ensure that Particular Churches are conducting meetings in conformity with the BFC Faith & Order. It shall determine annually, by use of the Suggested Format for Congregational Meetings (see § 403-3), the adequacy of the minutes of each Particular Church. It shall notify any Particular Church of inadequacies found in the minutes, along with suggested corrective measures.
- Renumber the following duties.

[FIRST READING]

Yes - 135; No - 10.

The Executive Director rolled out BFCO150, a refreshed vision for the Bible Fellowship Church that includes a series of six specific items that will represent goals for the 150th BFC Conference. It includes the following:

- Every church passionately focused on fulfilling the Great Commission and the BFC Mission.
- The leadership of each church spiritually and practically equipped to lead its people.
- A harmonious unity in our shared beliefs with respect for local church autonomy.
- An expanding influence of the Bible Fellowship Church.
- The BFC empowering indigenous church planters who partner with the Bible Fellowship Church in planting churches that are contextually appropriate.
- Expanded ministry opportunities for children and youth in evangelism and discipleship.

BFC President William G. Schlonecker prayed, asking for God's direction on these fresh vision initiatives.

By a hand vote, Conference approved the pursuance of these vision items.

Several boards and committees that report directly to the Executive Board provided updates on their respective ministries.

Report of Victory Valley Camp: (see page 89)

Curtis A. Cutler, Victory Valley Camp director, provided several updates on the camp's ministry, all of which seem to be trending in an upward direction. "Can I just say God is good? This past year at Victory Valley has been amazing," he said.

Cutler noted that Victory Valley's new pool opened a day before the first day of camp and is already paid in full. He said the number of applications for summer ministry positions is at an all-time high, as was the number of campers at Winter Blast. Almost 1200 campers attended Victory Valley this past year, with several of them receiving Christ Jesus as Savior or rededicating their lives to Him.

He considers those who serve at the Valley as front-line warriors in a culture that is increasingly hostile to Jesus Christ and Christianity. Despite the increasing challenges, God is using Victory Valley Camp to break through darkness. "He is bringing more and more to our doorstep that they may hear and believe the Good News of Jesus Christ."

"We are at capacity. This generation more and more needs to know about the love of Jesus," Cutler added, asking our churches, pastors, and delegates to renew their support for the ministry of Victory Valley Camp. "What are we willing to give in order to reach this next generation for Jesus?" Cutler asked "I know my answer: whatever He asks of me...the culture is after our kids. Shouldn't the church be after them as well?"

Timothy J. Schmoyer, Director of Victory Valley Camp's Board, thanked God for His faithfulness to Victory Valley and asked the Lord for increased opportunities and venues for reaching children for Christ.

Report of the Board of Missions: (see page 69)

James Arcieri, Director of the BFC's Department of Missions, announced his impending move to Florida and, as such, his resignation as Director. "This may be my last BFC Conference," he said. He stressed the urgency of reaching people for Christ. He spoke of the need for "ordinary people seeing extraordinary results" through the sharing of the gospel. While he would no longer be active in the BFC, he stressed his support for our BFCON150 vision points. "I want to encourage you, brothers, to consider...he who gives, gains. He who keeps, loses," Arcieri said.

Sean McNamara prayed for Jim & Vicki Arcieri as they move south, and for the ongoing ministry of the Department of Missions.

The following missionaries greeted Conference: Glenn Blauser (JAARS), Bill Early (Trans World Radio), Chris Merrick (BFC), Joseph & Thana Moussa (Arabic Christian Church), Duane Moyer (retired missionary and former Director, BFC BOM), Jerry & Carolyn Moyer (World Team Europe), Efthemes and Eirini Sioukiouoglou (FIM, Greece), John Studenroth (campus ministry, Kutztown University).

Report of Church Extension Ministries: (see page 78)

David E. Gundrum, Director of Church Extension Ministries, talked about the ministry of church planting in the BFC. He noted that Church Extension has been planting new Particular Churches at the rate of almost one per year. “Our mission at the Board of Church Extension is aggressive,” he said. “We take risks... That’s what carrying out mission is all about. It’s all about being aggressive, and being aggressive with the gospel, for the glory of God, through the leading of the Holy Spirit. We’re sensitive to those things.”

Gundrum introduced his sizable team of church planters, briefly describing each planter’s location and ministry. He noted that there is a current need for church planters. Richard E. Taylor prayed for Church Extension Ministries.

Report of the Board of Church Health: (see page 86)

The ministry of the Board of Church Health is to strengthen already-healthy churches and revitalize struggling ones. Our Lord’s reminder is that Jesus will build His church, and He provides both shepherds and flocks to be shepherded. “The people you have are the people the Lord gave you,” Interim Director Robert A. Sloan Jr. reminded Conference. We shouldn’t try to be someone we’re not. “You’re you, and that’s OK.”

Sloan cited our York, PA church as an example of a revitalized church in the BFC. “We’re not a board or committee with all the answers,” he said. “But one of the things that’s helpful... is to have an outside set of eyes to come and see and listen.”

Church Health provides help, sometimes in the form of surrogate elders, as well as counsel and resources that may help a struggling church to build momentum. “As a Band-Aid, we’re here to help,” Sloan said.

Report of the Pinebrook Educational Foundation: (see page 96)

The Pinebrook Educational Foundation was established in the 1990s “to keep the emphasis on encouraging Christian students in glorifying God in their particular fields of study,” said Andrew T. Crossgrove, Director of the PEF since 2018 (and a former recipient of a PEF scholarship).

“I encourage you to put it in your budget to put into the fund, Crossgrove said, noting that he hopes to visit the various regions to promote the PEF.

Report of the BFC Life Committee: (see page 115)

William G. Schlonecker noted that the BFC Life Committee’s partnership with Spruce Lake is alive and well. “I think that momentum is picking up once again as our participation with Pinebrook is growing. He promoted the upcoming BFC Women’s Retreat in May, three weeks of Summer Conference, and the Senior Saints retreat in October.

Report of the Communications Committee: (see page 94)

Ronald L. Kohl cited the availability of 2023 updates of the Faith and Order (red and blue books). “Everyone has a story, your church has a story,” Kohl said, asking for ideas for future BFC OneVoice stories to encourage the rest of the BFC.

Report of the Historical Committee: (see page 95)

Richard E. Taylor noted that there are so many stories of “how things got started” in the BFC.

Report of the Prayer Committee: (see page 123)

Daniel W. King offered comments on the upcoming BFC Day of Prayer, which this year will offer two locations on two separate dates. “We encourage you to champion this event at your churches and to be praying for this event now.”

Report of the Youth & Young Adults Committee: (see page 100)

Jules J. Hull III said that 32 different churches added up to more than 700 Sno-Glo attendees. “We want to love our young people and support you in walking through this dark world with them,” he said.

The following results of elections were communicated to Conference. The following were elected to boards or committees:

BFC Executive Board (ministers):

Robert A. Sloan (3 years)

BFC Executive Board (elders):

Gary E. Karch (3 years)

Ronald W. Reed (3 years)

Ministerial Credentials Committee (ministers):

Jason L. Hoy (3 years)

Ralph M. Soper (3 years)

R. Scott Wright (3 years)

Ministerial Candidate Committee (ministers):

Andrew T. Crossgrove (3 years)

Christopher M. Von Holt (3 years)

Ministerial Relations Committee (ministers):

William G. Schlonecker (3 years)

Ministerial Relations Committee (elders):

J. Robert Vaughn (3 years)

Committee on Nominations (ministers):

Mark L. Morrison (3 years)

Committee on Nominations (laypersons):

Nancy Yerrington (3 years)

Lynn Gilmartin (2 years)

Conference Judicatory (ministers):

Kevin W. Kirkpatrick (3 years)

Richard T. Paashaus (3 years)

Conference Judicatory (elders):

Ronald W. Reed (3 years)

L. James Roberts, Jr. (3 years)

Special Appellate Judicatory (ministers):

Joshua P. Miller (3 years)

Special Appellate Judicatory (elders):

Timothy Faust (3 years)

Officers of the 142nd BFC Conference

Conference Moderator:

Daniel L. Williams (1 year)

A guest of Conference, Mark L. Crocco, prayed as Conference adjourned for dinner at 5:15 p.m. after explaining the ministry of the Rephidim Project, which focuses on text-driven preaching. A short meeting of the Beneficiary Society preceded the dinner hour.



Missionaries Efthemes and Irene Sioukiouoglou greet Conference during the Board of Missions report.

BFC Conference Proceedings - 2024

Third meeting

Tuesday, April 23, 2024, 6:45 P.M.

Aaron J. Susek called Conference's service of ordination to order at 6:45 p.m. by leading Conference in the singing of "O for a Thousand Tongues to Sing." The reading of 1 Corinthians 13 by Jesse A. Benack set the tone for the ordination service. He then prayed for God's blessing upon the ordinands. S. Wayne Rissmiller explained the BFC ordination process.

Neil J. Franklin Jr., Jeremy L. Harkins (unable to attend due to illness), Michael J. Notary, and Ricardo M. Vargas were ordained to the ministry of the gospel while Andrew R. Hebel, Michael C. Meadows, and Andrew J. Miller had previous ordinations recognized.

Executive Director David T. Allen presented a sermon entitled, "A Thriving Ministry" as a challenge to the men who were to be ordained. His central focus was the concept that "it takes three to thrive." In his youth, Allen attended the three weekly services of his church: Sunday morning, Sunday evening, and Wednesday night. Those were the "three to thrive" of Allen's youth, but Allen instead reminded Conference of a three-fold emphasis that our churches pretty much universally adopt: the call to exalt the Savior, edify and equip the saints, and evangelize the lost."

That said, he then turned to another "three to thrive" found in 1 Corinthians 13:13. "But now abide faith, hope, and love, these three; the greatest, however, of these is the love." "Here are the three character qualities that you must possess in order to thrive in your personal life, your family life, and in your ministry," Allen said.

To have faith is to share your faith, he noted. As Ed Stetzer noted, "It's time for all of us to start preaching our good news again." "If you're spending all your time in the Word you're not spending any time in the world," Allen said in challenging our pastors to evangelize regularly. As the apostle Paul commanded Timothy, "Do the work of an evangelist."

Turning to hope, he said we have to both possess hope and give hope. "Our hope is in our relationship with Jesus," Allen reminded his audience, citing passages in Romans 5 and Romans 15. Christians are people who "rejoice in hope of the glory of God" (Romans 5:2). As possessors of hope, we are called to give hope in a world largely devoid of hope. "We give hope by presenting a vision of the future that's better than the present," Allen said. As leaders, we must give a vision that is worthy of being followed.

Finally, we are called to both have love and give love. As the lack of love was a problem with the church at Corinth, it is often sorely lacking in our churches today. "Our passion for right doctrine and theology cannot come at the expense of love," Allen said. "The Bible is very clear that truth and love must exist together. You cannot have one without the other."

"If you want to thrive as a pastor, the greatest asset you can bring to your ministry is love," he stressed. "Above all, keep loving one another earnestly, since love covers a multitude of sins," 1 Peter 4:8 reads.

Jason L. Hoy administered the vows of ordination. Members of the Ministerial Credentials Committee laid hands on and prayed for each man. Keith M. Long provided the declaration of ordination. The ordination service concluded with the singing of “Take My Life and Let It Be” and a benedictory prayer.

The evening session also featured the reception of Harmony Bible Fellowship Church of Harmony, NJ, as a new Particular Church. Harmony is the first NJ church welcomed into the Bible Fellowship Church since 2008. Unlike many BFC churches that begin as mission churches and are either started anew or birthed as daughter congregations of existing BFC churches, Harmony comes into the BFC as an already-existing congregation whose history dates back to 1991 and who met for worship for the first time at a local Howard Johnson’s as Sovereign Grace Baptist Church on Memorial Day weekend in 1992.

For its first several years, the church met in a series of hotel conference rooms before moving to a former Seventh Day Adventist Church. Harmony Bible Fellowship Church occupied its own building in Harmony Twp. in 2022.

The following resolution was presented by the Conference Secretary:

Whereas, the Board of Church Extension has assessed the elder candidates and has reviewed the financial reports of Harmony Bible Fellowship Church, Harmony, NJ, and

Whereas, Church Extension affirms that Harmony Bible Fellowship Church, Harmony, NJ has sufficient men qualified to be elders, and a sufficient committed participant group who will sign as charter members, and

Whereas, the financial reports of Harmony Bible Fellowship Church, Harmony, NJ have been reviewed, therefore be it

Resolved, that Harmony Bible Fellowship Church, Harmony, NJ be received into the BFC Conference, and be recognized as a Particular Church.

The church’s pastor, Richard J. Paquette, was joined by three of the church’s elders in greeting Conference. David W. Heller, one of the church’s elders and its first Conference delegate, introduced Harmony Bible Fellowship Church’s story. “We do appreciate just the opportunity to now join with fellow churches of like mind. We really appreciate that,” he said.

When COVID-19 hit in 2020, the leadership of the church recognized that unless something changed, it would have to face the winds of change alone. They realized that being an independent church might not be advantageous...and then the Lord started directing the church’s leaders that help was nearby—in the Bible Fellowship Church. “The Lord was showing us and moving us and directing us to the BFC,” Heller said.

Possible connection with the BFC started in earnest in 2022 as the church met with Church Extension Ministries Director David E. Gundrum. Its new connection comes with a new name. “We’re very happy to be called Harmony Bible Fellowship Church,” Heller said.

Brad L. Boyer prayed to close out the evening at 8:15 p.m.

Ordination Photos

April 23, 2024

Pinebrook Bible Conference



Members of the Ministerial Credentials Committee and the ordinands sing along with musical worship leader Aaron J. Susek and the Conference attendees to begin the Ordination Service.



Executive Director David Allen challenges the ordinands to “A Thriving Ministry” by having and giving love.





Previous page, top to bottom, left to right:

- Jason Hoy prays for Ricardo Vargas
- Wayne Rissmiller prays for Andrew Hebel
- Ralph Soper prays for Mike Meadows
- Scott Wright prays for Mike Notary

Left:
Keith Long prays for Neil Franklin, Jr

Below:
Jesse Benack prays for Ricardo Vargas



BFC Conference Proceedings - 2024

Fourth meeting

Wednesday, April 24, 2024, 8:45 A.M.

The morning session of the 141st BFC Conference was called to order by the Moderator at 8:45 a.m. Aaron J. Susek, with guitar accompaniment by Mark E. Barninger and Richard B. Ravis, led Conference in the singing of “My Worth is Not in What I Own,” “How Firm a Foundation,” and “We Will Feast in the House of Zion.” Susek also led Conference in a call-and-response prayer.

Andrew T. Crossgrove opened the Word of God in a sermon entitled, “A Fruitful Ministry.” He noted that in our quest to shepherd our respective flocks, our relationship to Christ is foundational and absolutely necessary. “As we go and we preach and teach, we do it ‘in Christ,’” he said.

Crossgrove directed his listeners to John 15 and the Lord’s Upper Room Discourse, pointing to the sense of lost-ness that Jesus’ disciples felt upon hearing His words and struggling to understand that He would shortly be departing from them. John 15 speaks of abiding in Him, knowing that the Father will prune us as we serve the Lord. “We are reminded of the blessing that we have of being ‘in Him,’” Crossgrove said.

John 15 contains the last of the seven “I Am” sayings of Jesus: “I am the true vine.” “The imagery of the vine was not foreign to the disciples,” for Israel was referred to as God’s vine in several Old Testament passages. But Jeremiah’s prophecy cries out against Israel, accusing it of becoming a straying, wild vine. Jesus, however, is the true vine and we are His branches. As we stay connected to Him and abide in Him, we flourish—but apart from Him we can do nothing. “Apart from Him we have no spiritual life,” Crossgrove said.

We are “in Him” but are also called to abide in Him in an intimate relationship. We are to listen for His voice and follow Him as He calls. While the surrounding culture is a wilderness, Crossgrove said, “We find our way through in life and in ministry...by listening to the voice that calls our name and knows how to get us through.”

“The question is, ‘Are you abiding in Christ?’” Crossgrove asked. We need to make time for intimacy with Him—in His Word, in prayer, and being quietly in His presence. And we need to submit to His pruning as He shapes us for His purposes and His glory. “Are we ready and willing to be pruned by the Father?” Challenges and trials—and even suffering—are used by God to prune us so that we bear fruit and grow in Christ.

Hebrews 12:6 offers the reminder that the Lord “disciplines the one He loves, and chastises every son whom He receives.” While discipline may seem painful and unpleasant, it later bears “the peaceful fruit of righteousness to those who have been trained by it” (Heb. 12:11). “Pruning hurts, but it’s good,” Crossgrove stressed.

We need to enter into God’s Word so that by it God might prune us. We need to listen to the Lord and His Holy Spirit so that He develops in us a fruitful life that may include a fruitful ministry, all for His glory. “A true follower of Christ will experience a transformation in our lives...our lives will be transformed more and more into the image of Christ. As we walk with Him we will look more and more like Him...and we will have a fruitful ministry,” Crossgrove said. This requires that we set aside important time for intimacy with Christ even when the pressures of ministry call us to activity. “The doing of ministry is important...but we have to be careful not to do the work of Spirit without spending time with Christ—before ministry,” Crossgrove explained. He closed by reading part of a prayer that appears in *The Valley of Vision*.

Stephen J. Morton of the Prayer Committee led Conference in a time of corporate prayer, using 2 Chronicles 7:14 as a reminder and incentive to come before God's great throne of grace. Conference closed its time of intercession by singing the *Doxology*.

Conference Pastor Ralph M. Soper offered a prayer of comfort and condolence for Philip G. Norris following the death of his wife Carla. He also prayed for others who have suffered loss or are in need of healing in life-threatening situations.

After the morning break, a final election was conducted for the position of Vice-Moderator.

Scott A. Allison, Pastor of New Life BFC, Oley, PA introduced the following resolution to Conference for its consideration.

The undersigned, being all of the elders of New Life Bible Fellowship Church (the "Church"), hereby adopt the following:

Whereas, the Bible Fellowship Church desires to be an expanding fellowship of churches, and,

Whereas, the current ordination requirement of memorizing the BFC Articles of Faith can be considered unnecessarily burdensome for the following reasons:

- Not all men who would be good pastors have the ability to memorize such a large quantity of material.
- BFC churches hiring new pastors from outside the denomination are hindered in their hiring process, because many suitable candidates are unwilling to undertake such a task for a mere *possibility* of being hired by a church.

And **Whereas**, other church-planting networks and denominations have simpler entrance requirements than the BFC, and

Whereas, most men with church planter gifting will choose a path that gets them on the field in the most practical and least burdensome manner, and

Whereas, there are various ways in which to test ordination candidates' theological orthodoxy, now therefore, we the undersigned, being all of the elders of the Church, hereby adopt the following Resolution:

Resolved, that the Bible Fellowship Church modify its ordination process and requirements in such a way as to continue and perhaps improve its rigorous screening of potential pastors in theology, character, and qualifications for shepherding God's people, while also removing unnecessary hindrances to the process, especially those which have nothing to do with biblical qualifications, like ability to memorize.

Resolved, that the request be received.

The Ministerial Candidate Committee distributed the following "Guidelines for the Oral Examination of the BFC Articles of Faith." In response, and in good faith, Allison withdrew the Oley elders' request, noting that the MCC's response satisfies their request.

The Purpose for the Oral Examination on the *BFC Articles of Faith* is to determine a Candidate's knowledge and understanding of the Articles. The Candidate will demonstrate that he knows the Articles, has the ability to explain and teach the Articles, and is in agreement with them.

The following guidelines should be followed in order for the Candidate to satisfactorily present his knowledge and understanding of the *Articles of Faith*:

- The Candidate will demonstrate a thorough knowledge of what the Articles state and may be called upon to recite an Article as best he can or articulate a comparable paraphrase of the Article while not losing specific key words or teachings within the Article.
- The Candidate will be able to give clear definitions and explanations of certain words and teachings within the Articles e.g. propitiation, imputation, depravity, immediate/mediate, Trinity, inerrancy/infallibility/ inspiration / perseverance/ preservation, etc.
- The Candidate will be asked to explain how he would teach on a particular Article and discuss it in a class or from the pulpit. What would he emphasize or minimize.
- The Committee expects the Candidate to come for the test: having studied the Articles intensely, understands the Articles completely, and gives clear evidence that he is in agreement with the Articles and can teach them. This will be demonstrated to the Committee by his clear and correct responses to the Committee's questions and their discussions with the candidate.

Consideration of Legislation at Second Reading

Article 506-6, Excuses for BFC Conference (2023 Yearbook, p. 20)

506-6 Excuses for BFC Conference

(1) Any lay delegate desiring to be excused from a meeting which will result in his church lacking lay representation shall submit a request in writing to the Registrar. The Registrar shall present such requests to BFC Conference, which shall grant or deny the request.

[SECOND READING]

Yes - 145; No - 4.

(2) Add the following to the end of the paragraph:

Ordained Ministers in retirement or permanent disability who do not attend BFC Conference are excused without a written request.

[SECOND READING]

Yes - 149; No - 3.

Ministerial Relations Committee (2023 Yearbook, p. 20)

Note: Proposed changes are in italics.

511-6, Ministerial Relations Committee

511-6.2(1) Composition and Election

The Board shall be composed of four ordained ministers who *have served or* are serving as pastors, and three elders.

[SECOND READING]

Yes - 148; No - 2.

Report of the Study Committee on Mode of Believers' Baptism with Regard to Membership (2023 Yearbook, p. 24)

Article 202-3.1, Qualifications and Duties of Church Membership. Proposed changes are in bold face.

Anyone desiring to be a member of the BFC shall give testimony and evidence of faith in Christ and the new birth. He shall be in sympathy with the Faith & Order, be baptized subsequent to salvation, and manifest holiness toward God and separation from the world (Acts 2:41-47).

This represents a return to the original legislation presented by the Study Committee on Mode of Believers' Baptism with Regard to Membership in 2023 following the introduction of a substitute motion. Conference agreed to return this to First Reading legislation.

[FIRST READING]

Yes - 93; No - 54.

The legislation failed to reach the necessary two-thirds vote required of Principles of Order.

Report of the Study Committee on Strengthening Our Position on Abortion (2023 Yearbook, pp. 24-26)

Proposed changes/additions to existing BPL Article 152, Abortion, are in bold face.

Article 152 - Abortion

152-1 God is the creator, sustainer, and giver of life. Only He has the right to say under what conditions it may be taken away.¹ His Word declares that man is made in His image **and is endowed with the dignity of personhood from the moment of fertilization,**² and it is for this reason that the death penalty was commanded for murder in the Old Testament.³ It is an evil before God to **intentionally murder** unborn children, since they too bear His image, even if they are disabled or the result of rape or incest. **If the life**

of the mother is in jeopardy, it is the moral and ethical obligation of the mother's medical care team to work to preserve the life of both baby and mother to the greatest extent their abilities and resources allow. Therefore, since abortion is murder, as members of Christ's body, the Church, we may not have, give direct assistance to, or perform an elective abortion.⁴ Any BFC church member(s) who, after rejecting repeated, godly, and compassionate counsel, continue(s) to have unrepentant sinful involvement in abortion will be subject to church discipline as prescribed by our Lord in Matthew 18.⁵

¹ Gen. 9:5-6

² Psa. 139:13-16; Gen. 1:27

³ Exo. 21:14

⁴ Prov. 24:11-12

⁵ Matt. 18:15-20

152-2 Within the marriage bond a pregnancy and resulting child must be accepted as from God, and the parents are commanded to love the child.⁶ Pregnancies resulting from promiscuous or licentious behavior are not to be terminated by abortion, which only adds sin forbidden by the sixth commandment to sin forbidden by the seventh commandment.⁷ Therefore, anyone contemplating an abortion, even though outside the Church, should be encouraged to preserve life by completing the pregnancy.⁸ The child can either be raised by its biological parents or be adopted by others. **The Church must strive to create a culture where women and men feel safe in coming forward to share their struggles without fear of being condemned.**

⁶ Psa. 127:3-5

⁷ Exo. 20:13-14; 1 Cor. 6:18

⁸ Heb. 10:24

No Second Reading vote was taken on either 152-1 or 152-2 due to the following substitute motion:

Resolved, that we refer the legislation back to committee with the directive to include a clarifying statement on what to do when the life of the mother would almost surely be lost by carrying the baby to term.

The substitute motion passed by an 83-56 vote.

152-3 As Christians, we call upon our government leaders, with complete dependence on God, to establish equal justice and equal protection for the preborn according to the authority of God's Word, at the local, state and federal levels, without exception or compromise.⁹ We call upon pastors and leaders to use their God-given gifts of preaching, teaching, and leading with one unified, principled, prophetic voice to uphold and promote God's justice for all, including our preborn neighbors, at any and all stages of development.¹⁰

⁹ Deut. 16:18-20; Proverbs 20:10; Romans 13:3-4; 1 Pet. 2:13-14

¹⁰ Prov. 24:11-12; Psalm 82:4; Micah 6:8; Matt. 14:1-12; Mark 6:14-29

[SECOND READING]

Yes - 81; No - 77. Requiring a two-thirds vote, the legislation fails at Second Reading.

Executive Board, Article 8-1, Gender (2022 Yearbook, p. 12)

The BFC Executive Board recommended these adjustments to Article 8-1 of the Articles of Faith, Man, at the 139th BFC Conference. They were adopted at First Reading and have been approved by a two-thirds majority by the Boards of Elders of our Particular Churches. Proposed changes are in bold face.

Article 8-1

God, by a special, instantaneous act, created man in His image—holy, righteous, and possessing true knowledge—by forming him out of the dust of the earth and breathing into his nostrils the breath of life. Thus man became a living soul. **In creating man in his image, God created them male and female. Males and females each have unique and complementary physical attributes determined by their God-given biological sex and serve to form and distinguish a person's God-given sexual identity and function.**

Due to the nature of the changes in verbiage agreed upon by substitute motion to an Article of Faith, Conference voted to return this to First Reading status.

[FIRST READING]

Yes - 133; No - 20.

The Executive Director announced that James MacArthur has accepted the position of Director of the BFC Department of Missions. Conference responded with a round of applause.

Results of runoff election:

Officers of the 142nd BFC Conference

Conference Vice-Moderator:

Steven J. DelDuco (1 year)

Steven J. DelDuco prayed for the Darlene J. Mahurin Fund and for the meal to follow as Conference broke for lunch at 12:15 p.m.

BFC Conference Proceedings - 2024

Fifth meeting

Wednesday, April 24, 2023, 1:30 P.M.

Wednesday afternoon's final session of the 141st BFC Conference was called to order by the Moderator at 1:30 p.m.

The third graduation ceremony for a new Particular Church was introduced by David E. Gundrum with the following resolution:

Whereas, the Board of Church Extension has assessed the elder candidates and has reviewed the financial reports of the Topton, PA Mission Church (Redeemer Bible Fellowship Church) Topton, PA, and

Whereas, Church Extension affirms that the Topton, PA Mission Church (Redeemer Bible Fellowship Church) Topton, PA, has sufficient men qualified to be elders, and a sufficient committed participant group who will sign as charter members, and

Whereas, the financial reports of Topton, PA Mission Church (Redeemer Bible Fellowship Church) Topton, PA, have been reviewed, therefore be it

Resolved, that Topton, PA Mission Church (Redeemer Bible Fellowship Church) Topton, PA, be received into the BFC Conference, and be recognized as a Particular Church.

Conference gave a rousing welcome to Redeemer BFC as the latest Particular Church in the BFC. David E. Gundrum, Director of Church Extension Ministries, referred to Redeemer BFC as "Another new gift of a church to the BFC," calling Topton an "incubator model" of Oley BFC as Oley worked with church planter Daniel J. Hoffstetter, who was then commissioned to serve in Topton.

After sitting under the ministry of New Life BFC in Oley, PA for several months, a core team began to plan what the new work would look like and then began to hold worship services at the local Grange. Starting in March 2024, Redeemer moved to a new location, sharing space with Trinity Lutheran Church in the center of Topton.

Pastor Daniel J. Hoffstetter said what he called his leadership "dream team" came together very quickly as the various needs of the mission church were met. "We were just really set from the beginning," Hoffstetter explained.

They quickly went into the community to conduct outreach events and families began to attend Redeemer's various activities. "We have seen God do some amazing things," Hoffstetter said. "Above all, men, women, and children are coming to know the Lord in a deeper way," he added. Over the past three years, 10-15 baptisms have been indicators of the Holy Spirit's activity among His people in Topton.

James MacArthur prayed for God's blessing upon Redeemer BFC of Topton, PA.

The Moderator announced that \$1,562 in offerings was given by our pastors and delegates to the Darlene J. Mahurin Fund.

Continuance of Legislation at Second Reading

Preamble to the BPL (Article 100-1.2) – (2022 Yearbook, p. 12)

The following proposed changes were adopted at First Reading at the 139th BFC Conference in 2022 but were not voted upon as Second Reading legislation in 2023. The proposed changes are in bold face.

The BFC acknowledges the Scriptures as the supreme and final authority of faith and conduct and the Holy Spirit as the source of power and guidance for the believer. These principles are summaries of the biblical truth that reveals the Lord's directives in various aspects of life. **These principles are intended to be interpreted in a way that is consistent with Scripture and the Articles of Faith.**

[SECOND READING]

Yes - 141; No - 1.

Preamble to the Articles of Faith & Biblical Principles of Order (2022 Yearbook, pp. 12-13)

These proposed changes were also adopted at First Reading at the 139th BFC Conference but were not voted upon in 2023. The proposed changes are in bold face.

After the third paragraph, add a new paragraph (in bold):

The BFC has adopted this Faith and Order (F&O) not in substitution for, but in subordination to, the Word of God. These standards have been received as being based on the Scriptures; even the elements not drawn directly from the Word have been acknowledged as based on the general rules and tenor of the Word. These standards seek to provide an effective means for the application of the teaching of the Scriptures to the faith, worship, government, and discipline of the church. Although these standards have been acknowledged to be of lesser importance than the inspired words of the Scriptures, they cannot be neglected without resulting in serious impairment of the life of the church.

The BFC Conference is the final interpretive authority for the Bible Fellowship Church on Scripture's meaning regarding the application of the doctrines set forth in the Articles of Faith and Biblical Principles for Living.

[SECOND READING]

Yes - 138; No - 4.

The following resolutions were proposed for the aforementioned third paragraph:

The BFC has adopted this Faith and Order (F&O) not in substitution for, but in subordination to, the Word of God. These Articles and principles have been received as being based on the Scriptures; even the elements not drawn directly from the Word have been acknowledged as based on the general rules and tenor of the Word. These Articles and principles seek to provide an effective means for the application of the teaching of the Scriptures to the faith, worship, government, and discipline of the church. Although these Articles and principles have been acknowledged to be of lesser importance than the inspired words of the Scriptures, they cannot be neglected without resulting in serious impairment of the life of the church.

The above was adopted at First Reading by a hand vote.

R. Jerome Brush prayed for the Study Committee reports to follow.

Reports of the Study Committees

Report of the Study Committee to Codify the Prohibition on Women Teaching and Exercising Authority as given in 1 Timothy 2:12 (AKA: the Study Committee on the Role of Women in the Church (see page 126)

Resolved, that the report be accepted.

Whereas, the Study Committee on the Role of Women in the Church has reached a place where no consensus could be achieved and the 140th BFC Conference voted down the proposed legislation offered by both the Majority and Minority elements of the committee, therefore be it

Resolved, that we thank the members of the committee for their faithful service and declare the committee to be dissolved.

Report of the Study Committee on Eternal Conscious Torment (see page 128)

Resolved, that the report be accepted.

The committee came into being in response to a petition presented to the 139th BFC Conference by Whitehall Bible Fellowship Church (see p. 137, 2022 Yearbook). The Whitehall church petitioned Conference to form a study committee “to examine what Scripture teaches about the eternal destiny of the unregenerate, with careful attention to both its apologetic and shepherding use.” It submitted its report as a response to that petition.

Special thanks and appreciation to our brother Calvin T. Reed, who because of his recent surgery could not be physically present at Conference (though he watched the livestream). Presenter Ronald L. Kohl made mention of a helpful resource on the issue which is available free of charge through our publications department. The committee attempted

to respond to both biblical/theological issues as well as pastoral concerns connected to the traditional view of eternal conscious torment as a reality.

It was noted that the report attempted to answer many of the questions surrounding the Universalist and Annihilationist positions, but it was determined to devote more of the paper's attention to the traditional view of eternal conscious torment. A bibliography is provided for further reading and a deeper understanding of these positions.

Kohl admitted that the report comes with little proposed legislation—only a single footnote—because the conclusion is consistent with what is already present in the Articles of Faith and, more importantly, from a plain reading of Scripture itself.

The committee consulted with the Whitehall BFC church and received confirmation that this report satisfied their request.

Resolved, that Article 28-1 footnote 2 be expanded to include Matthew 25:46—“And these will go away into eternal punishment, but the righteous into eternal life.”

The resolution was adopted at First Reading and Conference agreed that it be implemented immediately by rule of exception.

Whereas, the Study Committee on Eternal Conscious Torment has presented its work in response to a petition to the Whitehall Bible Fellowship Church, and

Whereas, the committee feels that its report adequately answers concerns some in the Whitehall church have concerning the nature of condemnation afforded the unbelieving and unrepentant, therefore be it

Resolved, that we thank the members of the committee for their service and declare the committee to be dissolved.

Committee on Mode of Believers' Baptism for People with Disabilities and Infirmities (see page 145)

Resolved, that the report be accepted.

The committee proposed the following for adoption at First Reading:

Whereas, people with disabilities and infirmities are human beings created in God's image (Gen 1:26-28), and

Whereas, as God's grace allows, people with disabilities and infirmities are able to believe in Jesus Christ, and

Whereas, according to the gospel, whoever believes in Jesus Christ has everlasting life (John 3:16), is transferred into his kingdom (Col 1:13), is indwelt by the Holy Spirit (Eph. 1:13-14), and becomes a member of the Body of Christ (Eph. 2:13-16), therefore be it

Resolved, that Article 103-6.6 be added to the BFC Biblical Principles of Living, reading as follows:

Article 103-6.6 – Shared Life

Every human is created by God and bears his image (Gen. 1:26-28), and is “fearfully and wonderfully made” (Psa. 139:14). This applies to all humans without exception, including those with disabilities of various kinds. God our Savior desires that all people would be saved and come to the knowledge of the truth (1 Tim. 2:4), and this would include people with disabilities and infirmities. When God, by His grace, grants faith in Jesus Christ to a person (Eph. 2:8-9), it is the responsibility of the church to teach them to obey all that Christ commanded (Matt. 28:19-20) and to shepherd them faithfully as members of the flock of God (1 Pet. 5:2). For people with disabilities, this implies a responsibility on the part of the elders of each particular church to understand the needs of the members of their congregations living with disabilities or infirmities and to seek to include them, as far as possible, in the activities of their particular church, including in church membership and service as far as they are able. This would include making accommodations that would permit them to be baptized by another mode of baptism if they cannot be baptized by immersion, to partake of the Lord’s Supper, to participate in regular worship, to serve the body of Christ, etc., as deemed appropriate by the elders of a particular church.

[FIRST READING]

Yes, - 111; No - 21.

Whereas, our brothers and sisters who have a physical or emotional disability desire to follow the Lord in obedience in baptism but cannot be baptized by immersion, and

Whereas, Christ, in the Great Commission (Matt. 28:18-20), commands the church to baptize disciples in the name of the Father, the Son, and the Holy Spirit, and

Whereas, the Scriptures further command that believers repent and be baptized in the name of the Lord Jesus Christ (Acts 2:28), and

Whereas, these commands do not admit any exceptions to the requirement to be baptized, even though there may be cases in which a believer may be in a circumstance which does not permit baptism by immersion, and

Whereas, based on the considerations and precedents cited in this report, and

Whereas, the committee believes its proposed change will remove barriers to membership for those Christians living with disabilities and preserve the seriousness of the ordinance of baptism, and

Whereas, there are ancient precedents allowing for a mode of baptism that would accommodate those with disabilities, therefore be it

Resolved, that Article 202-3.1, relating to Qualifications for Membership, be changed to read as follows:

Article 202-3.1

Anyone desiring to be a member of the BFC shall give testimony and evidence of faith in Christ and the new birth. He shall be in sympathy with the *Faith & Order*, be baptized subsequent to salvation, and manifest holiness toward God and separation from the world (Acts 2:41-47).

[FIRST READING]

Yes - 108; No - 24.

Other reports**Report of the Conference Judiciary: (see page 119)**

Resolved, that the report be accepted.

Report of the Examination of Minutes of Particular Churches: (see page 118)

Resolved, that the report be accepted.

Kevin W. Kirkpatrick noted that this committee is reporting to BFC Conference for the last time, since it is being absorbed into the responsibilities of the Church Health Committee.

Report of the Ministerial Convention Committee: (see page 122)

Resolved, that the report be accepted.

Report of the Beneficiary Society: (see page 120)

Resolved, that the report be accepted.

Report of the Registrar

The following delegates requested to be excused from part or all of the 141st BFC Conference:

Mark C. Baker (Piscataway, NJ), Wayne M. Chadwell (Clinton Corners, NY), Peter B. Cobucci (Nazareth, PA), Jason Fetherolf (Red Hill, PA), Jayonn C. Folks (Harrisburg City, PA), Gary E. Karch (Emmaus, PA), William Kerstetter (Shamokin, PA), James P. Ketner (Mt. Carmel, PA), Daniel F. Mazzeo (Forks Twp., PA), Shawn McNulty (Exeter, PA), Donald D. McKinney (Sinking Spring, PA), Robert A. Moreau (Coopersburg, PA),

Harry Nessler (Woodbury Heights, NJ), Thomas Sacco (Denville, NJ), Donald W. Salafia, Jr. (Brick, NJ), J. Rob Vaughn (Red Hill, PA)

Resolved, that these requests for excuses be granted.

The following delegate replacements occurred during the 141st BFC Conference:

Coopersburg, PA — Stephen C. Cassel replaced Robert A. Moreau on Wed. morning,
Kutztown, PA — Doug Steffy replaced Nickolas T. Timpe on Wed. morning,
Leighton, PA — Steven Ramos replaced Richard Reich on Wed. morning,
Piscataway, NJ — Mark A. Scott replaced Mark C. Baker on Wed. morning,
Reading, PA (La Roca) — Luis Beltran replaced Vladimir Caba on Wed. morning,
Sinking Spring, PA — Mark R. Sondag replaced John R. Weller on Wed. afternoon,
W. Norriton, PA — Roger Eastman replaced David Frampton on Wed. morning
Whitehall, PA — Mark Hargrove replaced Jerald A. Lagler on Wed. morning,

The following licensed and ordained men requested to be excused from part or all of the 141st BFC Conference. These requests were approved by the Ministerial Credentials Committee.

James Arcieri, William C. Aukamp, Delbert R. Baker II, Kenneth F. Barber, Timothy J. Bertolet, Peter Bogert, David E. Brandt, Jerry R. Brush, Leonard E. Buck, William A. Burton III, Freddy A. Chi, G. Wayne Clapier, Jr., Kevin Clineff, Charles E. Cole, Hugh C. Coulbourn, Timothy S. Cowen, Daryl A. Crawford, William J. Dunn, Bruce A. Ellingson, Scott B. Evans, Jordan K. Eyster, Jason A. Filbert, Carl J. Fischer, Jr., Richard J. Gehman, Jeremy L. Harkins, James D. Head, LeRoy S. Heller, Timothy S. Hogan, D. B. H., Ronald W. Hoyle, Daniel Istrate, Robert A. Johnson, Walter M. Johnston, Donald E. Kuntzman, Nathaniel C. LeTowt, Ronald C. Mahurin, David L. Manney, Carl T. Martin, Philip E. Morrison, Thomas A. Pollock, Calvin T. Reed, Roger L. Reitz, David W. Riddell, Jeffrey L. Ruhl, L. Marc Sweet, Michael J. Tannous, David A. Thomann, Gregory A. Uhrich, Ricardo M. Vargas, Harold C. Weaver, Paul G. Zimmerman

The following licensed and ordained men were noted as absent for part or all of the 141st BFC Conference without excuse:

None

The following Ordained Ministers in Retirement or on Permanent Disability were noted as being absent and excused without a written request from part or all of the 141st BFC Conference:

T. James Bigley, Jr., Clifford B. Boone, Richard C. Dodson, Glenn R. Felty, Richard D. Harris, John H. Herb, David H. Jones, Duane E. Moyer, Richard A. Moyer, Keith E. Plows, Louis Pronnicki, David K. Schlonecker, David N. Schoen, Gene W. Smith, David R. Way, Dana E. Weller, Byron Widger

Whereas, the Study Committee on the Importance of Preaching has completed its assignment and the legislation it proposed did not reach the necessary two-thirds majority among elder boards of our Particular Churches after it was adopted at First Reading, therefore be it

Resolved, that we thank the members of the committee for their service and declare the committee to be dissolved.

Appointments for the 142nd BFC Conference

The Moderator made the following appointments for the 142nd BFC Conference:

Registrar: Joel B. Klase

Assistant Registrar: Jules J. Hull III

Committee on Agenda & Arrangements: Ronald L. Kohl, Chairman; David T. Allen, Steven J. DelDuco, Joel B. Klase, Timothy S. Radcliff, R. Daniel Wagner, Daniel L. Williams.

Resolved, that the appointments be ratified.

Study Committee to study Articles of Faith 24-27 with a view to possibly revising, moving, or removing our statements on the millennium and will bring recommendations to the 142nd BFC Conference: The Moderator appointed the following: Andrew T. Crossgrove, Convener; Timothy J. Bertolet, Daniel J. Hoffstetter, S. Wayne Rissmiller, Timothy J. Schmoyer, Keith A. Strunk, Aaron J. Susek.

Resolved, that the appointments be ratified.

The following were also announced:

Secretary of the Conference Judicatory: Clyde D. Bomgardner, Jr.

Secretary of the Special Appellate Judicatory: Joshua P. Miller.

Report of the Committee on Resolutions

Whereas, Randall A. Grossman, David T. Allen, and Andrew T. Crossgrove challenged us through God's Word, and

Whereas, Daniel W. King, Kevin W. Kirkpatrick, and Stephen J. Morton led us in prayer, therefore be it

Resolved, that we thank the Lord for His faithful servants and His holy Word.

Whereas, Living Bible Fellowship Church of Adams County, PA, Harmony Bible Fellowship Church of Harmony Twp. NJ, and Redeemer Bible Fellowship Church of Topton, PA have been recognized at the 141st Annual Conference as Particular Churches,

therefore be it

Resolved, that we give praise to God for His work in these churches.

Whereas, we celebrated the ordinations of Neil J Franklin Jr., Michael J. Notary, Ricardo M. Vargas, and Jeremy L. Harkins, who wasn't able to be present, and

Whereas, the BFC recognized the previous ordinations of Andrew R. Hebel, Michael C. Meadows, and Andrew J. Miller, therefore be it

Resolved, that we give thanks to God for calling these men to serve Him as shepherds of His church. We also ask God's blessing on them and their churches.

Whereas, Aaron J. Susek, Mark E. Barninger, and Richard B. Ravis led our hearts and minds back to the living God again and again through worship in song, therefore be it

Resolved, that we thank them for their faithful ministry to us.

Whereas, Conference Secretary Ronald L. Kohl, Assistant Secretary Timothy S. Radcliff, and Assistants to the Secretary Jared M. Burkholder, and Andrew J. Vasel have served so well behind the scenes, and

Whereas, David T. Allen has served us diligently as Executive Director, and

Whereas, Daniel L. Williams served exceptionally as the Moderator of the 141st conference of the Bible Fellowship Church, therefore be it

Resolved, that we thank them for serving this conference so well.

Whereas, Ryan Diffenderfer and the team of quick-stepping pages did a wonderful job of serving the needs of the conference attendees, and

Whereas, Joel B. Klase and Jules J. Hull III served Conference well as Registrar and Assistant Registrar, respectively, and

Whereas, Rachel Schmoyer and Julie Sebastian have worked tirelessly and with exemplary efficiency leading up to and during this conference, therefore be it

Resolved, that we thank them for all the planning and work they did to make this conference a success.

Whereas, Raymond R. Dotts, and Austin G. Shelly have passed into glory and God's rest in the past year, therefore be it

Resolved, that we thank the Lord for their faithful ministry, and we pray for the comfort of their family members.

Whereas, we have much to thank God for and think about as a result of this year's sermons, reports, testimonies, and times of prayer, therefore be it

Resolved, that as we go from this place, we ask the Lord for His grace to search for opportunities boldly and actively to reach out with the good news of Jesus Christ personally and corporately to a lost and dying world.

The 141st Conference of the Bible Fellowship Church was adjourned with prayer by Christopher M. Von Holt at 3:55 p.m.

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Report of the Committee on Agenda and Arrangements

The committee met three times in the Conference Room at the Denominational Office in fulfilling its mandate to prepare the agenda and worship and to oversee the logistics and hospitality for the 141st BFC Conference. In addition to the appointed committee members, Ryan J. Diffenderfer and Josh Von Holt participated as *ex officio* members. The Committee invited Richard B. Brewer, Pinebrook's Executive Director, for his assistance in coordinating the logistics and hospitality of the BFC Conference at Pinebrook Bible Conference.

141st BFC Conference. This year's BFC Conference will convene at 10 a.m on Tuesday, April 23, 2024 at Pinebrook Bible Conference, East Stroudsburg, PA and will conclude on Wednesday, April 24. The theme of this year's Conference is "ReCasting Our Vision."

Speakers. Randall A. Grossman will provide the Tuesday morning keynote address while David T. Allen and Andrew T. Crossgrove will also provide messages.

Orientation. Orientation materials have been placed in the front of the Report Book that is distributed to each pastor and delegate. We ask each man to read and review the information prior to Conference, especially those who are voting members for the first time.

Live Streaming. Everyone may view the livestream sessions of BFC Conference over the internet. This is an asset allowing interested BFC folks from around the globe to view the worship and deliberations of BFC Conference. Please inform your congregations of this opportunity, which can be accessed through the website at BFC.org/BFCConference. BFC Conference may mute or suspend delicate or extremely personal issues on the floor of BFC Conference at the discretion of the Moderator. Please allow us grace if this becomes necessary.

Roles. Joel B. Klase will serve as Registrar and Jules J. Hull III as Assistant Registrar. Ryan J. Diffenderfer will serve as Overseer of the Pages. Josh Von Holt will be Head Page.

Appointments. The Committee has made the following appointments for the 141st BFC Conference:

Timekeeper: Mark L. Morrison

Parliamentarian: Joshua P. Miller

Committee on Resolutions: Daniel Z. Krall, Michael C. Meadows, Wesley H. Bunting

Recommendations:

1. **Resolved**, that the proposed agenda for the 141st BFC Conference be accepted as the guide for our deliberations.
2. **Resolved**, that the Registrar be authorized to seat alternate delegates as required during the Conference and report them to Conference in his report at the conclusion of Conference.

3. **Resolved**, that the 142nd BFC Conference be held at Pinebrook Bible Conference April 28-30, 2025.

4. **Resolved**, that committee reports for the 142nd BFC Conference be sent in digital format to the BFC Conference Secretary by February 15, 2025 at sportspastor33@gmail.com.

5. Proposed revision to Article 508-4, Election Procedures of BFC Conference

Whereas, BFC Conference has incorporated electronic/digital balloting, and

Whereas, The Committee on Agenda and Arrangements sees the need to make certain that we follow our Principals of Order as written, therefore be it

Resolved, that Article 508-4 Election Procedures of BFC Conference be revised as follows:

508-4 Election Procedures of BFC Conference (revised – proposed changes in bold)

(1) Nominations shall be closed at the opening of each meeting for all elections to be conducted at that particular meeting.

(2) The consent of an individual shall be obtained before nominating that individual for election at BFC Conference.

(3) A ballot listing the names of all nominees shall be prepared **by the Secretary/Assistant Secretaries and necessary instructions for voting shall be given by the Moderator.**

(4) **Each voting member of BFC Conference may cast his vote, and the Secretary/Assistant Secretary shall tabulate the results.**

(5) **If a runoff ballot is needed, the Secretary/Assistant Secretary shall prepare the new ballot and tabulate the results. In the event where no candidate receives at least 50 percent of the vote, the candidate with the lowest number of votes shall be dropped until an election is reached.**

(6) Elections may be conducted byoral nomination **and paper or digital ballot, with appropriate instructions being given to members of BFC Conference prior to voting.**

Committee on Agenda and Arrangements: Ronald L. Kohl, Chairman; R. Daniel Wagner, Secretary; David T. Allen (BFC Executive Director), Daniel L. Williams (141st BFC Conference Moderator), Timothy J. Schmoyer (Vice Moderator), Joel B. Klase (Registrar). *Ex-officio* members: Ryan J. Diffenderfer (Overseer of the Pages), Josh Von Holt (Head Page). Guests: Richard B. Brewer (Pinebrook Bible Conference Executive Director), Philip G. Norris (Committee to Review Conference Minutes), Rachel Schmoyer (BFC Communications Coordinator), Jared Burkholder (Assistant to the Secretary).

Report of the Executive Board

Each year provides a fresh start for each of our lives. As 2023 began we were still recovering from the organizational effects of COVID-19, but starting in February, with the addition of a new Accounting and Office Manager, Julie Sebastian, a refreshed office began to take shape. Julie, Jodi Shorb, and Rachel Schmoyer work together harmoniously and have streamlined our operations so that much more is being and can be done efficiently and effectively. Fresh eyes see things in a different light and that newness has enabled us to refresh both our thinking and our *modus operandi*. It is refreshing to have people around with positive attitudes and a can do approach to challenges.

The BFC is refreshing our denominational vision as well. Our mission stays the same: we are *An Expanding Fellowship of Churches United to Make Disciples of Jesus Christ*. What that looks like changes every now and then because life changes. We are focused on our mission, but we are presenting a *Refreshed Vision* for the Bible Fellowship Church. The picture of the BFC in the year 2033, our 150th BFC Conference, is becoming clearer, and it is refreshing. It is forward thinking, culturally relevant, and challenging, but it is where we believe that we should be going both as a denomination and as local churches. It will take all of us to accomplish it, but when we do, we will have moved forward in accomplishing our mission. There will be new people who take us there, and there will be new people leading us once we get there. Positive changes can and will be made, and we have a vision to share that is both exciting and motivating, one that will help to bring future generations under the sound of the good news of Jesus Christ, so that the Holy Spirit can do His work and God will get all of the glory. That will be refreshing!

The BFC Executive Board takes seriously its responsibilities to stay aware of the conditions of our Departments and churches, rejoicing when appropriate and taking steps to remedy situations that require our attention. Along with the regular regimen of the BFC Denomination responsibilities, some of the more interesting events that occurred during the year included the following:

- Working with our Elverson church plant in establishing its own identity with a local bank in Elverson. This was interesting because they were rejected in setting up a new checking account because the EIN number that the BFC uses for church plants was flagged as “Account Abuse.” That was preposterous because we use several banks and have never had an issue. It turns out that a small property management company in Virginia used our EIN as its own; when it overdrew its account, we were flagged. The perpetrators were two men who used their fathers’ names and address as their place of business, assuming that no one would notice. The one father, the only lawyer in town, was the “owner,” and the other father, the town’s sheriff, became the address used. Neither man knew about it until we complained about identity theft. We think it was resolved because we have opened new bank accounts without a problem and our Elverson church has a new checking account, but it took several weeks of working through a financial challenge.
- Installing and implementing an updated computer system in the office, streamlining processes and establishing consistent email address ending in @bfc.org. This was accomplished with the assistance of Greg Alderfer of Keystone Technical Services (Greg is from Faith BFC in Harleysville).

- Turning over the corporate structure of the former Toms River Church (Bible Fellowship Church of Ocean County, NJ) to Cape Community Church in Cape May, thereby saving the BFC from dissolving the former and saving CCC from having to self-incorporate. The BFC Executive Board also canceled the debt from the acquisition of the property in Cape May Court House and turned over the ownership of that property to the elders of Cape Community Church. Attorney Arthur Hopkins of Clifton, NJ (an elder at a Reformed independent church and previously connected with several BFC churches and pastors) has served us well in this endeavor, though not without our incurring costs for his services.
- Turning over the money from the sale of the Toms River Church property to the Bible Fellowship Church (see Real Estate Transferred to the BFC on the ExecBrd Statement of Income & Expense). The owners had taken out a loan from the BFC to pay for the property but had outgrown the building and sold it, paying off the residual loan in full. Again, Attorney Hopkins provided the guidance and paperwork for this transaction.
- Working with our newest connectional church, Harmony Bible Fellowship Church in Harmony, NJ, to dissolve their two corporations (one in PA and one in NJ) and creating a new one that connects with the Bible Fellowship Church. Attorney Hopkins noted that the State of NJ has some specific rules for “Baptist” churches under which the Harmony church had been incorporated and required special resolutions. Notice the increased “Legal Fees” on the BFC Executive Board financial statements.
- Providing resources for (from the sale of the South Allentown church and parsonage), co-signing the deed, and working with our new Particular Church, the former Allentown Bible Church (having merged with Lighthouse/Salem BFC, the church is now known as Citylight Bible Church) in the acquisition of a building on Union Boulevard in northeast Allentown.
- Providing a loan to Welsh Road Church to help in making its facility handicap-accessible.
- Working with several banks in transferring money to Romania in order to assist refugees from Ukraine.
- Speaking at the Memorial Service for our former Director of Pinebrook Bible Conference, Nate Brosius.
- Participating in the Memorial Service for our former Director of Pinebrook Bible Conference, BFC pastor, and my younger brother, Daniel P. Allen.
- Participating in the Chartering Services of our three new churches: Forks Community Church, Cape Community Church, and Allentown Bible Church/ Citylight Bible Church.
- Assisting, on site, our church plant in Naples, FL to change banks with no fees.
- Appreciating the excellent spirit of cooperation within the BFC Denominational Office staff: Julie Sebastian, Jodi Shorb, Laurie Kuhns, and Rachel Schmoyer. When Julie was hired in February she said to the Executive Board. “I love taking a vision that somebody has and using the gifts that God has given me to implement it.” She also noted, “I see the benefit of team-building and the team

approach. That piece excites me.” It’s been a good year of working together for the glory of God.

- Updating our BFC Financial Investment Policy for the use of our Departments. This policy would be helpful to any and all BFC churches that have resources beyond their current obligations.
- Assisting Victory Valley Camp by providing resources to investigate and determine the costs for acquiring a potential additional camp site close to VVC.

As is our practice to be above reproach, we held ourselves accountable to the standards of the Evangelical Council for Financial Accountability (ECFA) by successfully completing an audit for 2022 and finishing an audit for 2023.

The Executive Board maintains a position of being above reproach in all of its dealings and has created a Conflict of Interest Policy, which each member has signed. The written policy may be found at our www.bfc.org website and would be worth considering for adoption by each local church’s Board of Elders.

The officers of the Executive Board are as follows: William G. Schlonecker, President; Robert A. Sloan, Jr., Vice President; John W. Sullivan, Treasurer; and Ronald L. Kohl, Secretary.

L. James Roberts, Jr., Rick D. Whitmire, and Gary E. Karch serve as the Personnel Committee.

Byron D. Roth, John W. Sullivan, and William J. Walters comprise the Finance Committee.

During 2023, the Executive Board retained the following:

- Indicon, Inc., as our Health Insurance Administrators
- JetPay as our payroll processing firm
- Brotherhood Mutual Insurance Company as the preferred church liability insurers
- American Bank of the Lehigh Valley as the major depository of our funds.
- Molinari, Oswald, LLC as our CPA firm.

The BFC Executive Board makes the following Resolutions:

Resolved, that the 2024 revised BFC Executive Board budget be adopted by the 141st BFC Conference.

Resolved, that an assessment rate of two (2.0) percent be adopted by the 141st BFC Conference for 2025 (based on assessable receipts from 2023).

Resolved, that the 2025 proposed Executive Board budget be adopted by the 141st BFC Conference.

PENSIONS FUND (MRF) Report

2023 Review and Status: The total of Ministers' Retirement Fund (MRF) annuity payments to the 23 beneficiaries in 2023 was \$98,094, as compared to \$96,005 in 2022, \$121,626 in 2021, \$131,839 in 2020, \$135,581 in 2019, \$141,175 in 2018, \$147,765 in 2017, \$153,735 in 2016, \$155,926 in 2015, \$168,000 in 2014, and \$170,830 in 2013. No beneficiaries went home to be with the Lord in 2023. Based on the current mortality assumptions, the final year of MRF payments to beneficiaries is still projected to be 2038. Between now and then, it is estimated that the MRF will distribute future benefits totaling nearly \$1,300,000.

Annual Funding: 2023 was the 13th year that the Executive Board funded the Board of Pensions on a monthly "pay as you go" basis in an amount roughly equal to each month's payments to beneficiaries. Funding for the Pension Fund is still the largest expenditure of the BFC Executive Board budget and is supported by a portion of the BFC Conference-wide assessments.

Planned Giving: The benefits of planned giving blessed us when we received a bequest of \$225,000 several years ago. The Executive Board urges other members of the Bible Fellowship Church 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 BFC Treasurer, John W. Sullivan, or the Executive Director.

The Executive Board recommends the following resolutions to 141st BFC Conference:

Whereas, the MRF annuity rate for 2024 was \$221 per year of service, and
Whereas, cost-of-living adjustments no longer apply to MRF payments, therefore be it

Resolved, that the MRF annuity rate for calendar year 2025 be \$221 per year of service.

Resolution Relating to Rental/Housing Allowances for Retired or Disabled Ministers of this Conference for Calendar Year 2025:

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 2025 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 BFC Conference and whose name and relationship to the conference is recorded in the Yearbook of BFC Conference and in other appropriate records maintained by the conference.

3. The pension payment to which this rental/housing allowance applies shall be the pension payment resulting from all service of such retired or disabled ordained or licensed minister from all employment by any local church, BFC 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 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."

The Bible Fellowship Church Executive Board has recognized that credentialed BFC pastors who were not members of the MRF at the time when the MRF was closed, but still receive pension benefits that were paid by their church into a 403(b) Retirement Plan, should be able to receive the same recognition as those who receive pension benefits under the MRF.

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, contributions paid to an authorized 403(b) plan for the benefit of 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 proceeds drawn from a 403(b) plan during the year of 2025 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.

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 BFC Conference and whose name and relationship to the conference is recorded in the Yearbook of BFC Conference and in other appropriate records maintained by the conference.

3. The pension payment to which this rental/housing allowance applies shall be considered the pension payment resulting from all service of such retired or disabled ordained or licensed minister from all employment by any local church, BFC 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 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."

Bible Fellowship Church 403(b) Plan: Refer to the 2009 Yearbook for details or see the BFC Website under the tab 'Resources.' There are no known changes in IRS requirements for 2024.

At the request of the Pinebrook Educational Foundation, the Executive Board resolved that Rachel Schmoyer and John W. Sullivan be ratified to serve as members of the Pinebrook Educational Foundation for the class of 2024.

The BFC Executive Board proposes the following changes to the BPL's and Principles of Order of the BFC at Second Reading:

Pp. 20 -2023 BFC Yearbook

506-6 Excuses for BFC Conference

(1) Any lay delegate desiring to be excused from a meeting which will result in his church lacking lay representation shall submit a request in writing to the Registrar.

The Registrar shall present such requests to BFC Conference, which shall grant or deny the request.

(2) ADD THE FOLLOWING TO THE END OF THE PARAGRAPH:

Ordained Ministers in retirement or permanent disability who do not attend BFC Conference are excused without a written request.

This was implemented by rule of exception but is still being presented at this 141st BFC Conference for adoption at Second Reading.

511-6.2, Ministerial Relations Committee

511-6.2(1) Composition and Election (proposed changes are in italics) The Board shall be composed of four ordained ministers who *have served or* are serving as pastors, and three elders.

202 - The Church

202-3 Anyone desiring to be a member of the BFC shall give testimony and evidence of faith in Christ and the new birth. He shall be in sympathy with the Faith & Order, be baptized by immersion *or have had water applied* subsequent to salvation, and manifest holiness toward God and separation from the world. (Acts 2:41-47)

There are several additions to the existing BPL Article 152 – Abortion, with additions to 152-1 and 152-2 and the insertion of a new 152-3.

Article 152 - Abortion

152-1 God is the creator, sustainer, and giver of life. Only He has the right to say under what conditions it may be taken away.¹ His Word declares that man is made in His image² *and is endowed with the dignity of personhood from the moment of fertilization*, and it is for this reason that the death penalty was commanded for murder in the Old Testament.³ It is an evil before God to intentionally murder unborn children, since they too bear His image, even if they are disabled or the result of rape or incest. *If the life of the mother is in jeopardy, it is the moral and ethical obligation of the mother's medical care team to work to preserve the life of both baby and mother to the greatest extent their abilities and resources allow. Therefore, since abortion is murder*, as members of Christ's body, the Church, we may not have, give direct assistance to, or perform an elective abortion.⁴ *Any BFC church member(s) who, after rejecting repeated, godly, and compassionate counsel, continue(s) to have unrepentant sinful involvement in abortion will be subject to church discipline as prescribed by our Lord in Matthew 18.*⁵

¹ Gen. 9:5-6

² Psa. 139:13-16; Gen. 1:27

³ Exo. 21:14

⁴ Prov. 24:11-12

⁵ Matt. 18:15-20

152-2 Within the marriage bond a pregnancy and resulting child must be accepted as from God, and the parents are commanded to love the child.⁶ Pregnancies resulting from promiscuous or licentious behavior are not to be terminated by abortion, which

only adds sin forbidden by the sixth commandment to sin forbidden by the seventh commandment.⁷ Therefore, anyone contemplating an abortion, even though outside the Church, should be encouraged to preserve life by completing the pregnancy.⁸ The child can either be raised by its biological parents or be adopted by others. ***The Church must strive to create a culture where women and men feel safe in coming forward to share their struggles without fear of being condemned.***

6 Psa. 127:3-5

7 Exo. 20:13-14; 1 Cor. 6:18

8 Heb. 10:24

A new Article 152-3, added to our Biblical Principle of Living on Abortion.

152-3 As Christians, we call upon our government leaders, with complete dependence on God, to establish equal justice and equal protection for the pre-born according to the authority of God's Word, at the local, state and federal levels, without exception or compromise.⁹ We call upon pastors and leaders to use their God-given gifts of preaching, teaching, and leading with one unified, principled, prophetic voice to uphold and promote God's justice for all, including our pre-born neighbors, at any and all stages of development.¹⁰

9 Deut. 16:18-20; Proverbs 20:10; Romans 13:3-4; 1 Pet. 2:13-14

10 Prov. 24:11-12; Psalm 82:4; Micah 6:8; Matt. 14:1-12; Mark 6:14-29

2. Changes recommended from the Law Firm of Smith Bukowski as a response to the Oley petition of 2020. These were reported in the 2023 Yearbook p. 57, but not considered. *Changes are in italics:*

Article 8, 8-1 of the Articles of Faith:

God, by a special, instantaneous act, created man in His image—holy, righteous, and possessing true knowledge—by forming him out of the dust of the earth and breathing into his nostrils the breath of life. Thus man became a living soul. ***In creating man in His image, God created them male and female, each with unique and complimentary physical attributes designed to support their God-assigned gender and God's plan for their life.***

Section 100-1.2 of the Preamble to the BPLs (Article 100-1):

The BFC acknowledges the Scriptures as the supreme and final authority of faith and conduct and the Holy Spirit as the source of power and guidance for the believer. These principles are summaries of the biblical truth that reveals the Lord's directives in various aspects of life. ***These principles are intended to be interpreted in a way that is consistent with Scripture and the Articles of Faith.***

Preamble to the Articles of Faith & Biblical Principles of Order.

After the third paragraph, add a new paragraph (in italics):

The BFC has adopted this Faith and Order (F&O) not in substitution for, but in subordination to the Word of God. These standards have been received as being based on the Scriptures; even the elements not drawn directly from the Word have been acknowledged as based on the general rules and tenor of the Word. These standards seek

to provide an effective means for the application of the teaching of the Scriptures to the faith, worship, government, and discipline of the church. Although these standards have been acknowledged to be of lesser importance than the inspired words of the Scriptures, they cannot be neglected without resulting in serious impairment of the life of the church.

The BFC Conference is the final interpretive authority on Scripture's meaning and the application of the doctrines set forth in the Articles of Faith and Biblical Principles for Living.

The BFC acknowledges as brethren all those who share its confession of faith in the person and work of Jesus Christ. It confesses gladly the benefits of the historical and geographic breadth of this fellowship. It acknowledges specifically the benefits derived from similar statements of faith and order devised at many times in the history of the church....

The BFC Executive Board proposes the following changes to the Principles of Order of the BFC at ***First Reading***:

512-2 Board of Church Extension

512-2.1 Purpose & Process – This replaces the original 512-2.1, Purpose

Church Extension Ministries exists to expand the Bible Fellowship Church by planting new churches and incorporating existing (non-BFC) churches.

New churches are planted by evangelizing in communities where Bible Fellowship Churches do not exist, forming and nurturing them to maturity.

Existing churches desiring to affiliate with the Bible Fellowship Church will meet with Church Extension Ministries to determine the church's doctrinal and organizational compatibility and its future viability. If approval is granted, the church would come under the care of Church Extension Ministries until recommendation can be made that it be presented for recognition as a particular church to the BFC Conference.

In addition to our own report, several committees and funds report directly to the Executive Board. These reports, written and financial, have been reviewed and accepted by the Executive Board. They include the BFC Life Committee, Communications Committee, Historical Committee, Pinebrook Educational Foundation, and the Youth & Young Adults Committee.

In addition to our own report, the Departments of the Bible Fellowship Church report directly to the Executive Board. These reports, written and financial, have been reviewed and accepted by the Executive Board on a regular basis. They include the BFC Board of Missions, Church Extension Ministries, the Board of Church Health, and Victory Valley Camp.

Bible Fellowship Church Executive Board: William G. Schlonecker, President; Robert A. Sloan, Jr. Vice-President; John W. Sullivan, Treasurer; Ronald L. Kohl, Secretary; David T. Allen, Executive Director; Steven J. DelDuco, Randall A. Grossman, Gary E. Karch, L. James Roberts, Jr., Byron D. Roth, William J. Walters, Ricky D. Whitmire, Daniel L. Williams.

Report of the Executive Board - Balance Sheet

| ASSETS | Dec 31, 23 | Dec 31, 22 | \$ Change |
|--|---------------------|---------------------|---------------------|
| Current Assets | | | |
| Checking/Savings | | | |
| 100 · Executive Board | 604,502.47 | 720,812.78 | -116,310.31 |
| 102 · BFC/ChExtn Co-signed Accounts | 200.00 | 100.00 | 100.00 |
| 103 · BFC ExBrd Committees | 67,547.08 | 65,063.75 | 2,483.33 |
| 105 · Pinebrook Education Foundation | | | |
| 1050 · Fulton Bank- Checking | 5,994.91 | 13,954.00 | -7,959.09 |
| 1055 · Brokerage Accounts | 591,164.65 | 504,007.13 | 87,157.52 |
| Total 105 · Pinebrook Education Foundation | 597,159.56 | 517,961.13 | 79,198.43 |
| 1060 · Petty Cash | 18.00 | 0.00 | 18.00 |
| 1077 · Darlene Mahurin Mem. Fund | 10,846.52 | 4,480.98 | 6,365.54 |
| Total Checking/Savings | 1,280,273.63 | 1,308,418.64 | -28,145.01 |
| Accounts Receivable | 10,440.20 | 15,279.01 | -4,838.81 |
| Other Current Assets | | | |
| 12000 · Undeposited Funds | 0.00 | 19,240.55 | -19,240.55 |
| Total Other Current Assets | 0.00 | 19,240.55 | -19,240.55 |
| Total Current Assets | 1,290,713.83 | 1,342,938.20 | -52,224.37 |
| Fixed Assets | | | |
| 1450 · Real Estate - Victory Valley | | | |
| 1451 · VV Buildings & Equipment | 2,268,758.84 | 1,797,704.75 | 471,054.09 |
| 1455 · VV Accumulated Depreciation | -504,814.51 | -456,239.31 | -48,575.20 |
| 1450 · Real Estate - Victory Valley - Other | 149,197.01 | 149,197.01 | 0.00 |
| Total 1450 · Real Estate - Victory Valley | 1,913,141.34 | 1,490,662.45 | 422,478.89 |
| 1460 · Real Estate - Lancaster City | | | |
| 1461 · Lancaster Buildings | 189,674.20 | 189,674.20 | 0.00 |
| 1462 · Lancaster Land | 47,418.55 | 47,418.55 | 0.00 |
| 1465 · Lanc Accumulated Depreciation | -12,447.38 | -7,705.52 | -4,741.86 |
| Total 1460 · Real Estate - Lancaster City | 224,645.37 | 229,387.23 | -4,741.86 |
| 1470 · Real Estate - Allentown City | | | |
| 1471 · City Light Buildings | 816,987.20 | 0.00 | 816,987.20 |
| 1472 · City Light Land | 204,246.80 | 0.00 | 204,246.80 |
| 1475 · City Light Accum Depreciation | -17,020.57 | 0.00 | -17,020.57 |
| Total 1470 · Real Estate - Allentown City | 1,004,213.43 | 0.00 | 1,004,213.43 |
| 1500 · Real Estate - Elverson, PA | | | |
| 1501 · Elverson Buildings | 60,665.09 | 60,665.09 | 0.00 |
| 1502 · Elverson Land | 15,166.27 | 15,166.27 | 0.00 |
| 1505 · Elvrns Accumulated Depreciation | -3,033.26 | -1,516.63 | -1,516.63 |
| Total 1500 · Real Estate - Elverson, PA | 72,798.10 | 74,314.73 | -1,516.63 |
| 1510 · Real Estate - Cape May, NJ | | | |
| 1511 · CpMay Buildings | 0.00 | 43,040.00 | -43,040.00 |
| 1515 · CpMay Accumulated Depreciation | 0.00 | -42,142.04 | 42,142.04 |
| 1510 · Real Estate - Cape May, NJ - Other | 0.00 | 1,879.99 | -1,879.99 |
| Total 1510 · Real Estate - Cape May, NJ | 0.00 | 2,777.95 | -2,777.95 |
| 1520 · Real Estate - Adams County, PA | | | |
| 1521 · Adms Ctny Buildings | 163,800.00 | 163,800.00 | 0.00 |
| 1525 · Adms Accumulated Depreciation | -61,425.00 | -57,330.00 | -4,095.00 |
| 1520 · Real Estate - Adams County, PA - Other | 70,200.00 | 70,200.00 | 0.00 |
| Total 1520 · Real Estate - Adams County, PA | 172,575.00 | 176,670.00 | -4,095.00 |
| 1560 · Real Estate - Chestertown, MD | | | |
| 1561 · Chestertown Buildings | 778,000.00 | 778,000.00 | 0.00 |
| 1565 · Chstwn Accumulated Depreciation | -126,425.00 | -106,975.00 | -19,450.00 |

| | <u>Dec 31, 23</u> | <u>Dec 31, 22</u> | <u>\$ Change</u> |
|--|----------------------------|----------------------------|----------------------------|
| Total 1560 · Real Estate - Chestertown, MD | 651,575.00 | 671,025.00 | -19,450.00 |
| 1570 · Office Equipment Purchases | | | |
| 1571 · Office Equipment | 11,165.94 | 3,996.00 | 7,169.94 |
| 1575 · Office Equip Accum Depreciation | -2,515.19 | -999.00 | -1,516.19 |
| Total 1570 · Office Equipment Purchases | <u>8,650.75</u> | <u>2,997.00</u> | <u>5,653.75</u> |
| Total Fixed Assets | 4,047,598.99 | 2,647,834.36 | 1,399,764.63 |
| Other Assets | 703,838.16 | 677,175.33 | 26,662.83 |
| TOTAL ASSETS | <u>6,042,150.98</u> | <u>4,667,947.89</u> | <u>1,374,203.09</u> |
| LIABILITIES & EQUITY | | | |
| Liabilities | | | |
| Current Liabilities | | | |
| Accounts Payable | 6,854.94 | 281.25 | 6,573.69 |
| Other Current Liabilities | -14,959.78 | -10,191.46 | -4,768.32 |
| Total Current Liabilities | <u>-8,104.84</u> | <u>-9,910.21</u> | <u>1,805.37</u> |
| Long Term Liabilities | | | |
| 2500 · C/P-LTD | 13,465.69 | 25,269.05 | -11,803.36 |
| 2553 · Mortgages Owed by VV | 492,567.97 | 504,887.20 | -12,319.23 |
| 2555 · Bnk Mortgage Owed - City Light | 409,776.09 | 0.00 | 409,776.09 |
| 2600 · Less C/P-LTD | -13,465.69 | -25,269.05 | 11,803.36 |
| Total Long Term Liabilities | <u>902,344.06</u> | <u>504,887.20</u> | <u>397,456.86</u> |
| Total Liabilities | 894,239.22 | 494,976.99 | 399,262.23 |
| Equity | | | |
| 3000 · General Equity | 1,158,323.00 | 792,082.00 | 366,241.00 |
| 3100 · Unrestricted-ExecBrd Designated | | | |
| 3110 · Church Assistance Fund | 4,990.92 | 4,990.92 | 0.00 |
| 3150 · Special Projects Fund | 5,037.76 | 5,037.76 | 0.00 |
| Total 3100 · Unrestricted-ExecBrd Designated | <u>10,028.68</u> | <u>10,028.68</u> | <u>0.00</u> |
| 3200 · Unrestricted Net Assets | -248,227.00 | -249,077.00 | 850.00 |
| 3201 · Unrestricted - Other Designated | | | |
| 3210 · Pinebrook Education Foundation | 159,267.00 | 159,267.00 | 0.00 |
| Total 3201 · Unrestricted - Other Designated | <u>159,267.00</u> | <u>159,267.00</u> | <u>0.00</u> |
| 3300 · Temporarily Restricted Funds | | | |
| 3310 · Pinebrook Education Foundation | 33,042.00 | 89,698.00 | -56,656.00 |
| 3330 · Education & Training Committee | 24,141.00 | 24,016.00 | 125.00 |
| 3340 · Ministerial Convention Funds | -97.02 | -97.02 | 0.00 |
| Total 3300 · Temporarily Restricted Funds | <u>57,085.98</u> | <u>113,616.98</u> | <u>-56,531.00</u> |
| 3350 · Darlene Mahurin Memorial Fund | 10,846.52 | 5,537.52 | 5,309.00 |
| 3400 · Permanently Restricted Funds | | | |
| 3410 · Pinebrook Education Foundation | 341,080.00 | 347,238.00 | -6,158.00 |
| Total 3400 · Permanently Restricted Funds | <u>341,080.00</u> | <u>347,238.00</u> | <u>-6,158.00</u> |
| 3600 · Real Estate Equity | | | |
| 3701 · Equity - Lancaster City | 237,092.75 | 237,092.75 | 0.00 |
| 3702 · Equity - Elverson | 75,831.36 | 75,831.36 | 0.00 |
| 3720 · Equity - Adams Co, PA | 84,000.00 | 84,000.00 | 0.00 |
| 3600 · Real Estate Equity - Other | 2,298,803.00 | 2,251,112.00 | 47,691.00 |
| Total 3600 · Real Estate Equity | <u>2,695,727.11</u> | <u>2,648,036.11</u> | <u>47,691.00</u> |
| Net Income | 963,780.47 | 346,241.61 | 617,538.86 |
| Total Equity | <u>5,147,911.76</u> | <u>4,172,970.90</u> | <u>974,940.86</u> |
| TOTAL LIABILITIES & EQUITY | <u>6,042,150.98</u> | <u>4,667,947.89</u> | <u>1,374,203.09</u> |

Executive Board 2023 Profit and Loss

| Ordinary Income/Expense | Jan - Dec 23 | Jan - Dec 22 | \$ Change |
|--|-------------------|-------------------|------------------|
| Income | | | |
| 4000 · Church Assessments | 438,182.94 | 411,385.00 | 26,797.94 |
| 4100 · Department Assessments | 10,000.00 | 5,000.00 | 5,000.00 |
| 4150 · Brotherhood Dividends/Credits | 6,965.81 | 2,066.88 | 4,898.93 |
| 4175 · Contributions &/or Discounts | 0.00 | 284.00 | -284.00 |
| 4200 · General Interest Income | 11,676.05 | 1,249.84 | 10,426.21 |
| 4201 · Revenues from Sub-Committees | | | |
| 4210 · Communications Com. Revenues | 4,015.63 | 6,646.58 | -2,630.95 |
| 4230 · Education & Training Committee | 125.00 | 125.00 | 0.00 |
| 4240 · Youth & Young Adult Revenues | 102,056.18 | 97,272.76 | 4,783.42 |
| 4290 · BFC Life Committee Revenues | 11,553.22 | 13,606.00 | -2,052.78 |
| 4450 · PEF Investment Income | 12,154.96 | 10,811.15 | 1,343.81 |
| 4460 · PEF Contributions Received | 10,700.00 | 13,800.00 | -3,100.00 |
| Total 4201 · Revenues from Sub-Committees | 140,604.99 | 142,261.49 | -1,656.50 |
| 4350 · BFC Coordinated Min - Income | | | |
| 4352 · Min Conv Registrations | 600.00 | 0.00 | 600.00 |
| Total 4350 · BFC Coordinated Min - Income | 600.00 | 0.00 | 600.00 |
| 4500 · Mortgages & Notes Paid | | | |
| 4560 · Current Mortgage Interest Rec'd | 6,186.23 | 6,513.39 | -327.16 |
| Total 4500 · Mortgages & Notes Paid | 6,186.23 | 6,513.39 | -327.16 |
| 4545 · Current Note - Toms Rvr Chrch | 0.00 | 5,000.00 | -5,000.00 |
| 4950 · Miscellaneous Inc | 18,245.52 | 13,653.46 | 4,592.06 |
| Total Income | 632,461.54 | 587,414.06 | 45,047.48 |
| Gross Profit | 632,461.54 | 587,414.06 | 45,047.48 |
| Expense | | | |
| 5010 · Executive Director Salary | 91,029.85 | 77,503.17 | 13,526.68 |
| 5015 · Executive Director Benefits | 12,249.22 | 13,429.52 | -1,180.30 |
| 5020 · Conference Pastor Salary | 25,999.92 | 25,999.92 | 0.00 |
| 5025 · Conference Pastor Other | 24,000.00 | 24,000.00 | 0.00 |
| 5050 · Executive Board Expenses | | | |
| 5051 · Payroll Taxes & Processing | 13,506.00 | 9,506.31 | 3,999.69 |
| 5052 · Administrative Assistants | 48,899.62 | 20,000.04 | 28,899.58 |
| 5053 · 403B Employer Contribute-Admins | 1,283.48 | 0.00 | 1,283.48 |
| 5060 · Executive Board Rent/Utilities | 24,057.20 | 18,842.28 | 5,214.92 |
| 5070 · Executive Board Office Supplies | 8,114.77 | 726.51 | 7,388.26 |
| 5050 · Executive Board Expenses - Other | 46,038.88 | 10,531.52 | 35,507.36 |
| Total 5050 · Executive Board Expenses | 141,899.95 | 59,606.66 | 82,293.29 |
| 5080 · Insurance & Accounting | | | |
| 5080-4 · Insurance & Accounting | 0.00 | -478.27 | 478.27 |
| 5080 · Insurance & Accounting - Other | 30,950.45 | 23,174.03 | 7,776.42 |
| Total 5080 · Insurance & Accounting | 30,950.45 | 22,695.76 | 8,254.69 |
| 5085 · Legal Fees | 8,977.70 | 391.51 | 8,586.19 |

| | <u>Jan - Dec 23</u> | <u>Jan - Dec 22</u> | <u>\$ Change</u> |
|--|---------------------|---------------------|-------------------|
| 5090 · Dues & Subscriptions | 2,675.14 | 1,805.75 | 869.39 |
| 5110 · BFC Conference Arrangements | 2,489.82 | 2,436.85 | 52.97 |
| 5200 · BFC Committee Expenses | | | |
| 5120 · BFC Conference Study Committees | 22.27 | 311.32 | -289.05 |
| 5220 · Ministerial Credentials Comm | 120.24 | 0.00 | 120.24 |
| 5225 · Ministerial Candidate Comm | 1,669.85 | 440.86 | 1,228.99 |
| 5230 · Ministerial Relations Comm | -109.67 | 459.29 | -568.96 |
| 5241 · Prayer Committee | 682.98 | 2,080.96 | -1,397.98 |
| 5243 · Nominating Committee | 137.72 | 121.13 | 16.59 |
| Total 5200 · BFC Committee Expenses | 2,523.39 | 3,413.56 | -890.17 |
| 5201 · Expenses of Sub-Committees | | | |
| 5204 · Youth & Young Adults | 104,370.49 | 77,677.02 | 26,693.47 |
| 5205 · Historical Committee | 265.66 | 0.00 | 265.66 |
| 5210 · Communications | 39,277.21 | 32,159.12 | 7,118.09 |
| 5290 · BFC Life Committee Expenses | 4,454.55 | 7,997.46 | -3,542.91 |
| 5460 · PEF Scholarships Awarded | 20,000.00 | 22,000.00 | -2,000.00 |
| 5465 · PEF Expenses | 871.00 | 1,331.25 | -460.25 |
| Total 5201 · Expenses of Sub-Committees | 169,238.91 | 141,164.85 | 28,074.06 |
| 5240 · Board of Church Health Expenses | 3,755.19 | 1,757.99 | 1,997.20 |
| 5245 · Beneficiary Society | 500.00 | 500.00 | 0.00 |
| 5246 · Ministerial Convention Expense | 5,434.55 | 0.00 | 5,434.55 |
| 5350 · BFC Coordinated Ministries | | | |
| 5351 · Senior Saints | 2,932.25 | 0.00 | 2,932.25 |
| Total 5350 · BFC Coordinated Ministries | 2,932.25 | 0.00 | 2,932.25 |
| 5425 · Special Gifts - Churches/Others | 20,000.00 | 55,000.00 | -35,000.00 |
| 5500 · Ministerial Pensions | 98,091.97 | 96,005.48 | 2,086.49 |
| 5950 · Miscellaneous Expenses | 550.00 | 0.00 | 550.00 |
| 66900 · Reconciliation Discrepancies | -365.29 | 0.00 | -365.29 |
| Total Expense | 642,933.02 | 525,711.02 | 117,222.00 |
| Ordinary Income | -10,471.48 | 61,703.04 | -72,174.52 |
| Other Income/Expense | | | |
| Other Income | | | |
| 4300 · Medical Insurance Fees | 63,406.87 | 92,845.57 | -29,438.70 |
| 4600 · Real Estate Transactions | 0.00 | 457,626.21 | -457,626.21 |
| 4650 · Real Estate Transferred to BFC | 1,077,532.02 | 47,690.64 | 1,029,841.38 |
| 4975 · PEF Unrealized Gains (Losses) | 85,173.56 | -92,807.89 | 177,981.45 |
| Total Other Income | 1,226,112.45 | 505,354.53 | 720,757.92 |
| Other Expense | | | |
| 5300 · Medical Insurance Prem | 60,786.08 | 93,135.75 | -32,349.67 |
| 5301 · Medical Insurance Expenses | 446.43 | 26.56 | 419.87 |
| 5600 · Real Estate Expense | | | |
| 5640 · RE Transferred to BFC Church | 0.00 | 0.00 | 0.00 |
| 5600 · Real Estate Expense - Other | 3,446.00 | 3,498.24 | -52.24 |

| | <u>Jan - Dec 23</u> | <u>Jan - Dec 22</u> | <u>\$ Change</u> |
|--------------------------------------|---------------------|---------------------|-------------------|
| Total 5600 · Real Estate Expense | 3,446.00 | 3,498.24 | -52.24 |
| 5650 · Bank Mortgage Interest | 35,490.99 | 25,557.67 | 9,933.32 |
| 5999 · Non-Operating Expenses | | | |
| 6000 · Depreciation Expense | | | |
| 6145 · Victory Valley Depreciation | 48,575.20 | 43,341.27 | 5,233.93 |
| 6146 · Lancaster Depreciation | 4,741.86 | 4,741.86 | 0.00 |
| 6147 · Elverson Depreciation | 1,516.63 | 1,516.63 | 0.00 |
| 6151 · Cape May Depreciation | 17.03 | 40.88 | -23.85 |
| 6152 · Adams County Depreciation | 4,095.00 | 4,095.00 | 0.00 |
| 6156 · Chestertown Depreciation | 19,450.00 | 19,450.00 | 0.00 |
| 6160 · Office Equipment Depreciation | 1,516.19 | 799.20 | 716.99 |
| 6175 · City Light Depreciation | 17,020.57 | 0.00 | 17,020.57 |
| Total 6000 · Depreciation Expense | 96,932.48 | 73,984.84 | 22,947.64 |
| 6200 · Loans Forgiven | 10,145.90 | 0.00 | 10,145.90 |
| Total 5999 · Non-Operating Expenses | 107,078.38 | 73,984.84 | 33,093.54 |
| 7100 · BFC Conference SLR Reduction | 41,851.70 | 24,612.90 | 17,238.80 |
| 7110 · Loss on Sale | 2,760.92 | 0.00 | 2,760.92 |
| Total Other Expense | 251,860.50 | 220,815.96 | 31,044.54 |
| Net Other Income | 974,251.95 | 284,538.57 | 689,713.38 |
| Net Income | <u>963,780.47</u> | <u>346,241.61</u> | <u>617,538.86</u> |

2023 Combined Balance Sheet

| 2023 | ExecBrd | BOM | ChExtn | VV | Totals |
|--|---------------------|---------------------|---------------------|-------------------|---------------------|
| ASSETS | | | | | |
| Current Assets | | | | | |
| Cash & Cash Equivalents | \$ 689,109 | \$ 52,728 | \$ 406,642 | \$ 295,391 | \$ 1,443,870 |
| Investments | \$ 247,735 | \$ 870,376 | \$ 765,447 | \$ 3,993 | \$ 1,887,551 |
| Restricted Investments | \$ 343,429 | \$ 90,672 | \$ 26,638 | | \$ 460,739 |
| Prepaid Expenses | | | | | \$ 0 |
| Other Receivables | \$ 10,441 | | \$ 21,706 | \$ 11,380 | \$ 43,527 |
| Total Current Assets | \$ 1,290,714 | \$ 1,013,776 | \$ 1,220,433 | \$ 310,764 | \$ 3,835,687 |
| Property And Equipment | | | | | |
| Land | \$ 486,229 | | | | \$ 486,229 |
| Buildings | \$ 4,277,885 | | | | \$ 4,277,885 |
| Other Fixed Assets | \$ 11,166 | | \$ 34,373 | \$ 70,547 | \$ 116,086 |
| Less Accumulated Depreciation | \$ (727,681) | | \$ (24,710) | \$ (25,566) | \$ (777,957) |
| Property And Equipment, Net | \$ 4,047,599 | \$ 0 | \$ 9,663 | \$ 44,981 | \$ 4,102,243 |
| Other Assets | | | | | |
| Notes Receivable | \$ 482,976 | | \$ 101,001 | | \$ 583,977 |
| SLR/Pinebrook Ministry Reserve | \$ 120,761 | | | | \$ 120,761 |
| Mortgages Receivable | \$ 150,101 | | | | \$ 150,101 |
| Bad Debt Reserve | \$ (50,000) | | | | \$ (50,000) |
| Total Notes Receivable, Net | \$ 703,838 | \$ 0 | \$ 101,001 | \$ 0 | \$ 804,839 |
| TOTAL ASSETS | \$ 6,042,151 | \$ 1,013,776 | \$ 1,331,097 | \$ 355,745 | \$ 8,742,769 |
| LIABILITIES | | | | | |
| Current Liabilities | | | | | |
| Accounts Payable | \$ 6,855 | \$ 399 | \$ 216 | \$ 25,252 | \$ 32,722 |
| Advances and Deposits | \$ 0 | \$ 4,148 | | \$ 16,507 | \$ 20,655 |
| Other Current Liabilities | | \$ 219,377 | \$ 6,628 | | \$ 226,005 |
| Deferred Income | \$ 10,622 | | | | \$ 10,622 |
| Total Current Liabilities | \$ 17,477 | \$ 223,924 | \$ 6,844 | \$ 41,759 | \$ 290,004 |
| Long-Term Debt, less Current Maturities | \$ 894,239 | \$ 0 | \$ 0 | \$ 0 | \$ 894,239 |
| Total Liabilities | \$ 911,716 | \$ 223,924 | \$ 6,844 | \$ 41,759 | \$ 1,184,243 |
| EQUITY | | | | | |
| Unrestricted Net Assets | \$ 3,474,791 | \$ 376,487 | \$ 437,587 | \$ 432,492 | \$ 4,721,357 |
| Unrestricted, But Designated Funds | \$ 334,522 | \$ 335,510 | \$ 637,809 | | \$ 1,307,841 |
| Temporarily Restricted Funds | \$ 113,617 | \$ 90,937 | \$ 46,203 | | \$ 250,757 |
| Restricted Funds | \$ 243,725 | | \$ 26,638 | | \$ 270,363 |
| Net Income | \$ 963,780 | \$ (13,082) | \$ 176,016 | \$ (118,506) | \$ 1,008,208 |
| Total Equity | \$ 5,130,435 | \$ 789,852 | \$ 1,324,253 | \$ 313,986 | \$ 7,558,526 |
| TOTAL LIABILITIES & EQUITY | \$ 6,042,151 | \$ 1,013,776 | \$ 1,331,097 | \$ 355,745 | \$ 8,742,769 |

2023 Combined Statement of Revenue and Expenses

| | ExecBrd | BOM | ChExtn | VV | Totals |
|--|---------------------|--------------------|---------------------|---------------------|---------------------|
| REVENUES | | | | | |
| Contributions | | | | | |
| Churches | \$ 438,177 | \$ 115,430 | \$ 758,643 | \$ 35,535 | \$ 1,347,785 |
| Individuals | \$ 15,325 | \$ 46,116 | \$ 429,102 | \$ 409,053 | \$ 899,596 |
| Other Gifts and Bequests | \$ 12,183 | \$ 13,565 | \$ 705 | \$ 303,238 | \$ 329,691 |
| Total Contributions | \$ 465,685 | \$ 175,111 | \$ 1,188,450 | \$ 747,826 | \$ 2,577,072 |
| Other Revenues | | | | | |
| Retreats and Conferences | \$ 86,627 | | | \$ 301,690 | \$ 388,317 |
| Program Fees | \$ 15,166 | \$ 5,342 | | \$ 93,130 | \$ 113,638 |
| Rental Income | | | | \$ 89,703 | \$ 89,703 |
| Program Sales | \$ 4,141 | \$ 526 | | \$ 1,973 | \$ 6,640 |
| Interest and Dividends | \$ 24,828 | \$ 46,530 | \$ 25,215 | \$ 1,588 | \$ 98,161 |
| Net Realized and Unrealized | | | | | |
| Gains on Investments | \$ 76,127 | \$ 77,058 | \$ 69,423 | | \$ 222,608 |
| Gain on Sale of Property | \$ 583,405 | | | | \$ 583,405 |
| Other Income | \$ 18,905 | \$ 2,288 | | \$ 319 | \$ 21,512 |
| Total Other Revenues | \$ 809,199 | \$ 131,744 | \$ 94,638 | \$ 488,403 | \$ 1,523,984 |
| Net Assets Released from Restrictions and Other Transfers | | | | | |
| | | \$ 0 | \$ 0 | | \$ 0 |
| Total Revenues | \$ 1,274,884 | \$ 306,855 | \$ 1,283,088 | \$ 1,236,229 | \$ 4,101,056 |
| EXPENSES | | | | | |
| Salaries/Benefits/Payroll Taxes | \$ 216,969 | \$ 165,874 | \$ 153,304 | \$ 220,131 | \$ 756,278 |
| Program Expenses | \$ 119,445 | \$ 9,163 | \$ 768,795 | \$ 154,336 | \$ 1,051,739 |
| Program Food Expenses | | | | \$ 68,594 | \$ 68,594 |
| Conference and Meetings | \$ 113,838 | \$ 677 | \$ 20,716 | \$ 3,353 | \$ 138,584 |
| Marketing/Communications | \$ 39,277 | \$ 7,048 | \$ 17,953 | \$ 8,032 | \$ 72,310 |
| Office Expenses | \$ 15,285 | \$ 6,796 | \$ 13,611 | \$ 20,941 | \$ 56,633 |
| Rents/Real Estate Taxes | \$ 24,057 | \$ 16,664 | \$ 9,000 | \$ 7,774 | \$ 57,495 |
| Buildings and Grounds Maintenance | | | | \$ 82,987 | \$ 82,987 |
| Insurance | \$ 61,232 | \$ 13,255 | \$ 21,186 | \$ 35,676 | \$ 131,349 |
| Designated | \$ (504,041) | \$ 98,251 | \$ 92,331 | \$ 704,989 | \$ 391,530 |
| Legal/Accounting/Fees | \$ 39,928 | | | | \$ 39,928 |
| Other Expenses | \$ 88,182 | \$ 2,209 | \$ 6,573 | \$ 47,810 | \$ 144,774 |
| Total Expenses | \$ 214,172 | \$ 319,937 | \$ 1,103,469 | \$ 1,354,623 | \$ 2,992,201 |
| Ordinary Gain (Loss) | \$ 1,060,712 | \$ (13,082) | \$ 179,619 | \$ (118,394) | \$ 1,108,855 |
| Depreciation | \$ 96,932 | \$ 0 | \$ 3,603 | \$ 0 | \$ 100,535 |
| Net Gain (Loss) | \$ 963,780 | \$ (13,082) | \$ 176,016 | \$ (118,394) | \$ 1,008,320 |

2024 Executive Board Budget - Revised

| | 2023 Budget | Actual 2023 | Approved 2024 Budget | Revised 2024 Budget | Plus Minus |
|-------------------------------------|----------------|----------------|-------------------------|------------------------|------------------|
| Anticipated Receipts | | | | | |
| Assessment from Churches (2%) | 405,000 | 438,177 | 410,000 | 430,000 | 20,000.00 |
| Department Contribution | 7,500 | 10,000 | 7,500 | 7,500 | 0.00 |
| Investments\Dividends | 12,000 | 11,676 | 12,000 | 12,000 | 0.00 |
| Mortgage Interest | 6,500 | 6,186 | 6,500 | 6,000 | (500.00) |
| Communications Reimbursements | 5,000 | 4,016 | 5,000 | 5,000 | 0.00 |
| Miscellaneous/General Contributions | 7,505 | 18,519 | 7,505 | 8,000 | 495.00 |
| Other | 1,000 | 908 | 1,000 | 1,000 | 0.00 |
| Total Anticipated Receipts | 444,505 | 489,482 | 449,505 | 469,500 | 19,995.00 |
| Anticipated Expenses | | | | | |
| Minister's Retirement Fund | 94,000 | 98,092 | 94,000 | 98,094 | 4,094.00 |
| Board of Communications | 25,000 | 39,277 | 30,000 | 30,000 | 0.00 |
| Beneficiary Fund | 500 | 500 | 500 | 500 | 0.00 |
| Ministerial Convention | 2,000 | 5,435 | 1,000 | 1,000 | 0.00 |
| Pinebrook Educational Foundation | | | | 1,000 | 1,000.00 |
| BFC Conference Expense | 7,500 | 2,490 | 7,500 | 5,000 | (2,500.00) |
| Chaplaincy Expenses | 1,000 | 0 | 1,000 | 1,000 | 0.00 |
| Committee Mtg Expenses | 4,000 | 11,408 | 4,000 | 7,500 | 3,500.00 |
| Church Health Director | 25,000 | 2,523 | 30,000 | 24,000 | (6,000.00) |
| Conference Pastor Salary | 26,000 | 26,000 | 26,000 | 26,000 | 0.00 |
| Conference Pastor Expenses/Benefits | 24,000 | 24,000 | 24,000 | 24,000 | 0.00 |
| Executive Director Salary | 91,030 | 91,030 | 91,030 | 93,760 | 2,730.00 |
| HealthCare & Benefits | 14,000 | 12,249 | 14,000 | 13,000 | (1,000.00) |
| Taxes & Administrative Costs | 50,000 | 63,681 | 50,000 | 65,000 | 15,000.00 |
| Rent & Office Expense | 20,000 | 39,342 | 21,000 | 25,000 | 4,000.00 |
| Dues & Subscriptions | 1,500 | 2,675 | 1,500 | 2,000 | 500.00 |
| Legal & Accounting | 24,000 | 39,928 | 22,000 | 24,000 | 2,000.00 |
| Reserved for Future BFC Conferences | 12,975 | 3,047 | 9,975 | 6,646 | (3,329.00) |
| Miscellaneous Board Expense | 12,000 | 20,000 | 12,000 | 12,000 | 0.00 |
| Executive Board Expense | 10,000 | 7,805 | 10,000 | 10,000 | 0.00 |
| | 444,505 | 489,482 | 449,505 | 469,500 | 19,995.00 |

2025 Executive Board Budget - Proposed

| | Approved 2024 Budget | Revised 2024 Budget | Proposed 2025 Budget | Plus Minus |
|-------------------------------------|-------------------------|------------------------|-------------------------|------------------|
| Anticipated Receipts | | | | |
| Assessment from Churches (2%) | 410,000 | 430,000 | 445,000 | 15,000.00 |
| Department Contribution | 7,500 | 7,500 | 7,500 | 0.00 |
| Investments\Dividends | 12,000 | 12,000 | 12,000 | 0.00 |
| Mortgage Interest | 6,500 | 6,000 | 5,500 | (500.00) |
| Communications Reimbursements | 5,000 | 5,000 | 5,000 | 0.00 |
| Miscellaneous/General Contributions | 7,505 | 8,000 | 7,000 | (1,000.00) |
| Other | 1,000 | 1,000 | 1,000 | 0.00 |
| Total Anticipated Receipts | 449,505 | 469,500 | 483,000 | 13,500.00 |
| Anticipated Expenses | | | | |
| Minister's Retirement Fund | 94,000 | 98,094 | 98,094 | 0.00 |
| Board of Communications | 30,000 | 30,000 | 30,000 | 0.00 |
| Beneficiary Fund | 500 | 500 | 500 | 0.00 |
| Ministerial Convention | 1,000 | 1,000 | 1,000 | 0.00 |
| Pinebrook Educational Foundation | | 1,000 | 1,000 | 0.00 |
| BFC Conference Expense | 7,500 | 5,000 | 5,000 | 0.00 |
| Chaplaincy Expenses | 1,000 | 1,000 | 1,000 | 0.00 |
| Committee Mtg Expenses | 4,000 | 7,500 | 7,500 | 0.00 |
| Church Health Director | 30,000 | 24,000 | 30,000 | 6,000.00 |
| Conference Pastor Salary | 26,000 | 26,000 | 26,000 | 0.00 |
| Conference Pastor Expenses/Benefits | 24,000 | 24,000 | 24,000 | 0.00 |
| Executive Director Salary | 91,030 | 93,760 | 93,760 | 0.00 |
| HealthCare & Benefits | 14,000 | 13,000 | 13,000 | 0.00 |
| Taxes & Administrative Costs | 50,000 | 65,000 | 70,000 | 5,000.00 |
| Rent & Office Expense | 21,000 | 25,000 | 25,000 | 0.00 |
| Dues & Subscriptions | 1,500 | 2,000 | 2,000 | 0.00 |
| Legal & Accounting | 22,000 | 24,000 | 25,000 | 1,000.00 |
| Reserved for Future BFC Conferences | 9,975 | 6,646 | 7,146 | 500.00 |
| Miscellaneous Board Expense | 12,000 | 12,000 | 13,000 | 1,000.00 |
| Executive Board Expense | 10,000 | 10,000 | 10,000 | 0.00 |
| | 449,505 | 469,500 | 483,000 | 13,500.00 |

BIBLE FELLOWSHIP CHURCH
STATEMENTS OF FINANCIAL POSITION
December 31, 2023 and 2022

| ASSETS | <u>2023</u> | <u>2022</u> |
|--|---------------------|---------------------|
| CURRENT ASSETS | | |
| Cash and cash equivalents | \$ 1,470,640 | \$ 1,670,268 |
| Investments | 2,326,318 | 2,244,456 |
| Prepaid expenses | 3,179 | 5,523 |
| Other assets | 21,707 | 15,562 |
| Current maturities of notes receivable | <u>54,200</u> | <u>34,260</u> |
| Total current assets | <u>3,876,044</u> | <u>3,970,069</u> |
| PROPERTY AND EQUIPMENT | | |
| Land | 486,229 | 283,862 |
| Buildings | 4,310,575 | 3,100,375 |
| Other property and equipment | <u>84,952</u> | <u>75,336</u> |
| | 4,881,756 | 3,459,573 |
| Less accumulated depreciation | <u>779,513</u> | <u>713,357</u> |
| Property and equipment, net | <u>4,102,243</u> | <u>2,746,216</u> |
| OTHER ASSETS | | |
| Notes receivable, net of allowance for doubtful accounts and current maturities | 643,721 | 610,051 |
| Pinebrook reserve | <u>120,761</u> | <u>162,613</u> |
| Total other assets | <u>764,482</u> | <u>772,664</u> |
| Total assets | <u>\$ 8,742,769</u> | <u>\$ 7,488,949</u> |

Note: Statements of Financial Position were prepared by the auditors.

| LIABILITIES AND NET ASSETS | <u>2023</u> | <u>2022</u> |
|--|---------------------|---------------------|
| CURRENT LIABILITIES | | |
| Current maturities of long-term debt | \$ 13,466 | \$ 25,269 |
| Accounts payable | 18,413 | 33,788 |
| Advances and deposits | 250,511 | 270,697 |
| Other current liabilities | <u>10,622</u> | <u>122,144</u> |
| Total current liabilities | <u>293,012</u> | <u>451,898</u> |
| LONG-TERM DEBT, less current maturities | | |
| Notes payable | <u>884,004</u> | <u>479,618</u> |
| Total liabilities | <u>1,177,016</u> | <u>931,516</u> |
| NET ASSETS | | |
| Without donor restrictions | 7,044,633 | 5,924,087 |
| With donor restrictions | <u>521,120</u> | <u>633,346</u> |
| Total net assets | <u>7,565,753</u> | <u>6,557,433</u> |
| Total liabilities and net assets | <u>\$ 8,742,769</u> | <u>\$ 7,488,949</u> |

BIBLE FELLOWSHIP CHURCH

STATEMENT OF ACTIVITIES Year Ended December 31, 2023

| | Without Donor Restrictions | With Donor Restrictions | Total |
|--|-------------------------------|----------------------------|--------------|
| REVENUES | | | |
| Contributions | | | |
| Churches | \$ 1,341,285 | \$ 6,500 | \$ 1,347,785 |
| Individuals | 894,971 | 4,625 | 899,596 |
| Other gifts and bequests | 68,630 | 261,061 | 329,691 |
| | 2,304,886 | 272,186 | 2,577,072 |
| Other revenues | | | |
| Retreats and conferences | 388,317 | - | 388,317 |
| Program fees | 113,638 | - | 113,638 |
| Rental income | 89,703 | - | 89,703 |
| Program sales | 6,640 | - | 6,640 |
| Interest and dividends | 92,123 | 6,038 | 98,161 |
| Net realized and unrealized loss on investments | 166,863 | 55,745 | 222,608 |
| Gain on sale of property | 583,405 | - | 583,405 |
| Other income | 21,512 | - | 21,512 |
| | 3,767,087 | 333,969 | 4,101,056 |
| Net assets released from restrictions and other transfers | 446,195 | (446,195) | - |
| | 4,213,282 | (112,226) | 4,101,056 |
| EXPENSES | | | |
| Program services | 2,377,476 | - | 2,377,476 |
| Management and general | 622,097 | - | 622,097 |
| Fund raising | 93,163 | - | 93,163 |
| | 3,092,736 | - | 3,092,736 |
| CHANGE IN NET ASSETS | 1,120,546 | (112,226) | 1,008,320 |
| NET ASSETS, BEGINNING | 5,924,087 | 633,346 | 6,557,433 |
| NET ASSETS, ENDING | \$ 7,044,633 | \$ 521,120 | \$ 7,565,753 |

Note: Statement of Activities was prepared by the auditors.

BIBLE FELLOWSHIP CHURCH
NOTES TO THE FINANCIAL STATEMENTS
from the auditors
Years Ended December 31, 2023 and 2022

Agency Funds

One of the primary functions conducted under the Missions' ministry is the collection and disbursement of funds for support of missionaries and for special missionary projects. The Organization functions as a conduit for such funds. Accordingly, the funds received and disbursed are not revenues and expenses of the Organization, and the excess of receipts over disbursements is reflected in the Statements of Financial Position as a liability included in advances and deposits.

A summary of agency funds' receipts and disbursements in the years ended December 31, 2023 and 2022, and the balance of agency funds at December 31, 2023 and 2022, are as follows:

| | |
|------------------------------------|--------------------|
| Agency funds, at January 1, 2022 | \$ 263,443 |
| Receipts | 1,145,980 |
| Disbursements | <u>(1,152,148)</u> |
| Agency funds, at December 31, 2022 | 257,275 |
| Receipts | 1,292,622 |
| Disbursements | <u>(1,327,428)</u> |
| Agency funds, at December 31, 2023 | <u>\$ 222,469</u> |

Retirement Arrangements

The Organization sponsors a defined benefit plan (the "Plan") for its retired pastors who had attained minimum age 55 as of January 1, 1993 and had served as a Bible Fellowship Church pastor for 15 or more years as of that date. Payment of benefits begins at age 65. Benefits are paid monthly in the form of a life annuity, using a schedule based on retirement age and years of service. Annual benefits have been frozen at \$221 for each year of service. The Organization funds benefits on a pay-as-you-go basis and paid benefits of \$93,934 and \$96,005 to beneficiaries in the years ended December 31, 2023 and 2022, respectively.

At December 31, 2023 and 2022, the Organization held cash of \$12,030 and \$10,799, respectively, which is designated for payment of future benefits under the Plan. The Plan had 23 and 23 active beneficiaries at December 31, 2023 and 2022, respectively. At December 31, 2023 and 2022, the Plan's projected benefit obligation was approximately \$569,000 and \$594,000, respectively.

Benefits expected to be paid under the Plan in each of the next five years and in the aggregate for the five years thereafter are as follows (in thousands):

| | |
|------------------------------|---------------|
| Years ending December 31, | |
| 2024 | \$ 98 |
| 2025 | 98 |
| 2026 | 98 |
| 2027 | 44 |
| 2028 | 41 |
| Years 2029-2033 | <u>167</u> |
| | <u>\$ 546</u> |

The Organization has not recorded the Plan's projected obligation for benefits as required under generally accepted accounting principles in the United States of America. If the required projected obligation for benefits were recorded in the accompanying financial statements in accordance with generally accepted accounting principles in the United States of America, liabilities would have been increased by approximately \$569,000 and \$594,000 and net assets without donor restrictions would have been decreased by approximately \$569,000 and \$594,000 at December 31, 2023 and 2022, respectively, and the change in net assets would have been increased by approximately \$25,000 and \$92,000 for the years ended December 31, 2023 and 2022, respectively.

In the years ended December 31, 2023 and 2022, the Organization also contributed \$13,800 and \$16,866, respectively, to certain retired missionaries under an informal arrangement.

Report of the Board of Missions

“Then he said to them, ‘These are my words that I spoke to you while I was still with you, that everything written about me in the Law of Moses and the Prophets and the Psalms must be fulfilled.’ Then he opened their minds to understand the Scriptures, and said to them, ‘Thus it is written, that the Christ should suffer and on the third day rise from the dead, and that repentance for the forgiveness of sins should be proclaimed in his name to all nations, beginning from Jerusalem. You are witnesses of these things. And behold, I am sending the promise of my Father upon you . . .’” Luke 24:44 – 49

Having listened to a 2009 The Gospel Coalition panel discussion about preaching Christ from the Old Testament, not one of the four luminaries (who offered their outstanding and respected theological, hermeneutical, and expository methodological ideas) mentioned the obvious teleological aspect of the passage above. Did you catch it?

To rightly divide the truth of Scripture when preaching Christ in/from the Old Testament, one would have to always make the connection to missions. To illustrate my point, let’s highlight it: *“that everything written about me in the Law of Moses and the Prophets and the Psalms must be fulfilled . . . and that repentance for the forgiveness of sins should be proclaimed in His name to all nations.”* If one doesn’t always make the connection, then all one has is historical/theological fulfillment without teleological fulfillment. Who should be satisfied with that? Certainly not our Lord, right?

In addition, it would seem to the theologian/missions team leader that the apostle Paul, for young pastors like his protégé Timothy, Christocentric exposition should in some way fit with God’s overall redemptive plan: “Great indeed, we confess, is the mystery of godliness: ‘He was manifested in the flesh, vindicated by the Spirit, seen by angels, proclaimed among the nations, believed on in the world, taken up in glory.’” 1 Timothy 3:16

This begs some key questions:

- What value is a sound Christology without a following serious Missiology?
- What significant impact do our reformed perspective and teaching have if they don’t in some way move the listener to invest in missions?
- How can our pastors and church leaders enable their congregations to understand and effectively engage in proclaiming Christ among the people groups of the world?

The answer to those questions is the *raison d’être* and the strategic value of the BFC Board of Missions – to encourage, educate, and motivate the purpose of our Christology within and through our local churches.

How the BOM can help your missions program

You may have so much to do and so little time, so let me encourage you to let the BOM enhance your missions program. Put us to work! Let us inspire your people to lift their eyes and see that the harvest is plentiful, and it is now, and we need more laborers. We have the resources to visit with your missions-oriented people and supply them with diagnostic tools, training, and follow-up meetings. We love to inspire through sermons, Sunday School material, biographies, interviews, etc. We also coach aspiring candidates. In

addition, we provide monthly and weekly prayer updates and assistance for missionaries in personnel matters with their agencies, furloughs, and emergency assistance.

You may wish you were more in touch with what the Lord is doing around the world. Let us fill that education and information gap for you. For example, what percentage of today's missions force is not from the West? Seventy percent! Isn't that amazing? By how much did the number of evangelical believers grow in the world between 1990 and 2020? By 500%! How many evangelicals were in Latin America in 1900? Only 825,000. How many today? Fifty-one million! What about Africa in the same period? The numbers grew from 1.8 million to 161 million! Yet unreached people are found in every corner of the world, maybe even in your backyard. There are 2300 unreached people groups, 100 million displaced persons, and three billion people who have yet to hear of the fulfillment of the Law, the Prophets, and the Psalms in Christ.

How does your missions committee educate your congregation? Let us come alongside you to bring these encouraging facts and challenging statistics to your people. Below is a graph illustrating world population and Christian presence. If you would like more details or statistics, let us know, and we will send them to you electronically. All of them are pulled from Evangelical Missions Quarterly (EMQ)/ The BOM has a yearly subscription.

| Countries with the Largest Unreached Populations (Source: <i>Joshua Project</i>) | |
|---|-------------------------------|
| India 1,352,947,000 | Pakistan 236,972,000 |
| Indonesia 193,937,000 | Bangladesh 170,395,000 |
| China 140,553,000 | Japan 120,652,000 |
| Nigeria 68,296,000 | Thailand 61,585,000 |

You may ask the question: how can our local church align ourselves more strategically, more effectively, and more

personally with what God is doing today so that Christ is proclaimed to the nations? Again, we have the means to assist you with that alignment. The BOM can quickly connect you to BFC missionaries and can do the vetting of agencies serving in your particular area of interest.

Changes in Missions Today

You've probably noticed that the world has changed – and so has missions. Today it is a stimulating mixture of disciplines: anthropology, ethnology, sociology, communications theory, leadership development, demography, statistical analysis & application – to name just a few. Considering this multi-disciplinary maturity of missions, we encourage you to read books by outstanding evangelical missional authors, including those from non-Western sources, who are researching missions through these lenses. One such writer is Sam George, an Indian Christian. At the *Missio Nexus* Conference I attended, he said, “The ‘indigenizing principle’ makes Christian faith infinitely translatable, and the ‘pilgrim principle’ makes it inevitably transportable. Christian mission concurrently universalizes its particularity and particularizes its universality.”

We tend to see immigration from an earthly point of view. Scripture reminds us that people movements can be of God so that those who haven't heard or cannot hear the gospel due to political restrictions are now able to hear because they are near the people of God geographically. For example, in Jeremiah 29, Nebuchadnezzar had taken

the southern tribes into exile, from Jerusalem to Babylon. Jeremiah says, “Thus says the Lord of hosts, the God of Israel, to all the exiles whom I have sent into exile from Jerusalem to Babylon.” God is the one doing the sending. The movement of people is a missions opportunity. For example, a church in the USA could hold birthday parties for children of Asian immigrants. In 2018, missions historian Andrew Walls made this statement:

Perhaps the most striking single feature of Christianity today is the fact that the church now looks more like that great multitude whom none can number, drawn from all tribes and kindreds, people and tongues, than ever before in history. Its diversity and history lead to a great variety of starting points for its theology and reflects varied bodies of experience. The study of Christian history and theology will increasingly need to operate from the position where most Christians are, and that will increasingly be the lands and islands of Africa, Asia, Latin America, and the Pacific. Shared reading of the Scriptures and shared theological reflection will be to the benefit of all, but the oxygen-starved Christianity of the West will have most to gain.

Today missions is no longer what has traditionally been understood geographically as “the West to the Rest.” Today it is from everywhere to everywhere. South Korea alone has sent 30,000 missionaries outside that country. An Indian diaspora is reinvigorating the colonial sending churches of 200 years ago. House churches are spreading the gospel organically and rapidly – and are in desperate need of sound teaching. Perhaps a short-term trip by a few from your church to provide that instruction is just the thing to reinvigorate missions in your congregation? Who knows, but that also could be the most important experience in the life of multiple generations in one family alone.

New missions opportunities

If someone is unable to travel, they can work online through The Mentor Ministry (TMM), a software platform full of resources (websites, video, and social media) for taking a person who doesn’t yet know Jesus to a point where they not only know Him well but reproduce themselves. It is being used to great effect around the world.

For the last 30 years a new avenue for obtaining a presence in restricted countries, known as Business as Mission, has opened. The BFC has a handful of missionaries who have started businesses which employ local people, sharing biblical principles of work and life while adding the story of salvation as God provides opportunity. Perhaps you could have them share their vision and ministry with your people. D & A are an example of this approach. Others in missions are learning to leverage audio and video technology to enable authentic and credible content to be in the ears and eyes of millions every day. More people have access to cell phones than clean water.

Is your missions program reflective of these current realities? Or is it (as some have said) waiting for 1980 to come around again? The BOM can connect you with visionary gospel entrepreneurs so the next generation in your church will see how God can use them to take Scriptures like Psalm 96:3 seriously: “Publish his glorious deeds among the nations. Tell everyone about the amazing things he does.”

BOM goals

Nearly 70 years ago, when a new name was being proposed for the Mennonite Brethren in Christ (as we were originally titled), that “missionary” was being considered as part of the new name, because so many of our 35 or 40 existing churches at that time had a prominent missions ethos. Recognizing that wonderful history fuels our hope at the BOM that every BFC enjoy a thriving, effective missions emphasis and program. Towards that end, we have four goals:

1. Every BFC believer has a daily missional dimension to their lives.
2. Every BFC church has an intentional advocate for each BFC missionary.
3. All BFC churches utilize the recruiting, vetting, and shepherding resources of the BFC Board of Missions when sending out a missionary.
4. Add at least one new BFC missionary annually.

These goals are reminiscences of the saying, “The best way to predict the future is to create it.” Your people could be doing just that by inviting the BOM to explain how it can put gospel new wine into new wineskins. We now speak of the globalization of missions much more than global missions, and yet the people in your church can still play a vital role in God’s redemptive plan. Your people can be catalysts, connectors, resourcers, and even pioneers. As the noted church historian Kenneth Scott Latourette wrote in *Unquenchable Light*, “No fact of history is more amazing than the spread of the influence of Jesus.”

One more thought: demographers predict exponential growth of world cities. This from Antonio Guterres, United Nations Secretary General: “Urban areas are already home to 55 per cent of the world’s population, and that figure is expected to grow to 68 per cent by 2050 . . . the overall growth of the world’s population could add another 2.5 billion people to urban areas by 2050, with close to 90% of this increase taking place in Asia and Africa.”

Those who have young grandchildren may see the Lord call them away from our mostly suburban and rural BFC locations and into these expanding cities. Are we preparing ourselves, and them, for such a call?

Notes of appreciation

We are grateful for the contributions of time and effort of the five new Board Members added this year: John Elias (Citylight Bible Church), Swannie Griffin (Ebenezer BFC), Barry and Lesa Miller (former missionaries at The Haven in Morocco), and Tom Morrison (Terre Hill BFC). Thank you also to our chairman, Sean McNamara of Faith BFC, Spring City for his leadership of our department

We are also grateful to Julie Sebastian and Jodi Shorb, our very capable office staff, who with great diligence and patience work to improve the quantity and quality of how we serve the BFC. This past year, they achieved the goals of making our important documents more user-friendly and accessible by converting paper forms into fillable PDF forms, while also updating our directories and tightening our financial processes. All in all, I’m continually impressed with their faithful servant attitudes and top-level skills. Thank you!

We appreciate the pastors of the 15 churches who graciously allowed the Director

to speak to their congregations. We were able to visit with 21 of our missionary “units” while they were stateside. Our department met six times, usually for two hours, to strategize and to discuss how better to serve the churches and their missionaries.

Thank you also to the Regions who welcome us into their monthly meetings. Thank you to Curt Cutler and staff for providing the Victory Valley Camp facility and lunch for the third annual Missionary Encouragement Day in March. Seventeen people attended – including three board members.

Field movements

Two families retired this past year: the Widmans, who had been on the field for 32 years, and the Wingos, who served for 40 years. Amy Sandt left her field after 22 years to be married and will live stateside. Kim Knaub transferred from AIM to Pioneers and is working in its Kenya sending office. Fernando DeSousa married Margot in December in South Africa. Joshua and Rebekkah Rauch were commissioned to work at JAARS in Waxhaw, NC. We currently have two new applicants for missionary service.

Thank you to all of you who have faithfully given and prayed for our BFC missionaries. We hope that all our churches are utilizing the monthly prayer guide. We publish this in a PDF format and it is emailed directly to our churches. We urge you to beg the Lord of the harvest to thrust out more workers – because Jesus urged His disciples to implore the Lord of the Harvest to do so: “When he saw the crowds, he had compassion for them, because they were harassed and helpless, like sheep without a shepherd. Then he said to his disciples, ‘The harvest is plentiful, but the laborers are few; therefore pray earnestly to the Lord of the harvest to send out laborers into his harvest.’”

Thank you to those who have gone to serve the Lord in areas outside of your location. Please consider becoming a regional representative for the Board of Missions, actively promoting the means to finishing the task of reaching the nations.

We urge you, our church leaders: whenever you preach and teach the Word – Old or New Testament – to consider that Christocentric instructional practice would mean regularly linking your messages to the Lord’s teleological connection mentioned in Luke 24, so that you and your people will be able to hear the shouting: “After this I looked, and behold, a great multitude that no one could number, from every nation, from all tribes and peoples and languages, standing before the throne and before the Lamb, clothed in white robes, with palm branches in their hands, and crying out with a loud voice, ‘Salvation belongs to our God who sits on the throne, and to the Lamb!’”

As Paul declared in Romans 15:20, “It has always been my ambition to preach the gospel where Christ was not known.” May that be our ambition also – every time we preach.

Respectfully submitted,
James Arcieri, Director

Board of Missions: Sean McNamara, Chairman; James Arcieri, Director; John Elias, Susanne Figard, Swannie Griffin, Kevin W. Kirkpatrick, Barry Miller, Lesa Miller, Thomas H. Morrison, Kim Stengele, Craig Tress. Advisory capacity: Ralph M. Soper.

Board of Missions Facts

| | 2022 | 2023 |
|---------------------------------------|------------|-----------|
| Adult Envoys In Active Service | | |
| • Couples | 48 | 43 |
| • Singles | 11 | 13 |
| Total Envoys in Active Service | 107 | 99 |
| New Envoys Deployed | 3 | 2 |
| Appointees | 4 | 2 |
| Applicants Under Consideration | 3 | 2 |
| Agencies fielding BFC missionaries | 34 | 33 |

Distribution of our Missionary family

ACTIVE ENVOYS ONLY

| Area | Households | Adults | Countries |
|---------------|------------|--------|---|
| North America | 25 | 48 | United States Canada |
| Latin America | 6 | 10 | Mexico Costa Rica Bolivia Ecuador |
| Europe | 11 | 21 | France Italy Greece Germany Czech Republic Romania Serbia Canary Islands |
| Africa | 6 | 8 | Chad Tanzania Morocco South Sudan Togo |
| Asia | 8 | 12 | Thailand Indonesia Malaysia Philippines Central Asia Kazakhstan |

Financial Facts 1/1/2023-12/31/2023

| | |
|--|-------------|
| Number of churches supporting missionaries through the Board of Missions: 49 | |
| Contributions of churches through the BFCBOM: | \$1,315,057 |
| Contributions of individual donors through the BFCBOM: | \$285,220 |
| Total contributions to Missions projects through the BFCBOM: | \$1,600,277 |
| Total disbursements to Missions projects during 2023: | \$1,504,515 |
| Buttress disbursements: | \$11,000 |

| Active Missionaries: | | Agency | Location & Ministry |
|-----------------------------|--------------------------------------|---|--------------------------------|
| Name | | | |
| Sam & Melissa Adams | CMTS | Pennsylvania - Providing needed supplies and vehicles to missionaries. | |
| Lisa B. | Christar | Pennsylvania – Mobilizing students and future missionaries on college campuses, in perspective courses, missions conferences, and local churches in the Northeast and Midwestern US | |
| Bruce & Heather Beal | Wycliffe Bible Translators | Texas - Training linguists, caring for missionary children, and linguistic consulting for translators working in Mexico. | |
| Glenn & Leah Ruth Blauser | Wycliffe Bible Translators / JAARS | North Carolina - Warehouse manager handling shipping and hand deliveries of needed supplies to missionaries around the world. | |
| Steven & Bethany Chmil | ABWE | Togo - Medical evangelism at Hospital of Hope, Mango, Togo. | |
| Sanjay & Keren Dalavai | Life Change Ministries International | Pennsylvania – Reaching children through Christian camping ministries in India, Nepal and South Asia. | |
| Fernando de Souza | Africa Inland Mission | Chad - Ministering to the Kanembu people of Chad through English teaching, sports and community health | |
| Francisco & Eliane deSouza | Fellowship International Mission | Pennsylvania - Director for Missionary Personnel, responsible for the care of FIM missionaries. | |
| Bill Early | Trans World Radio | Pennsylvania - On-air announcing and technical services for Trans World Radio's site in Bonnaire, Netherlands Antilles. | |
| Jaroslav & Natalija Elijas | Yugoslavian Evangelistic Society | Serbia - evangelism, discipleship, church planting, relief work and radio ministry | |
| Mary (Elmore) Diede | Africa Inland Mission | France - Working with an international church-planting team focusing on African immigrants in a multi-cultural quarter of Strassbourg. | |
| Scott & Robin Evans | Coalition for Christian Outreach | Pennsylvania - Campus ministry to student athletes and coaches at Franklin and Marshall College in Lancaster, PA. | |
| T. F. | Overseas Missionary Fellowship | Malaysia - Ministering to physically and mentally impaired persons and their families | |
| Ondrej & Milina Franka | Yugoslavian Evangelistic Society | Serbia – Evangelism, discipleship, church planting, relief work and radio ministry | |
| Andy & Trisha Gudeman | Kingdom Air Corp | Alaska - Repair, maintenance and modification of aircraft serving missionary aviation needs around the world. | |
| Alex Hartranft | Africa Inland Mission | Chad - Ministering to the Kanembu people of Chad through English teaching, sports and community health | |
| James & Lynne Head | World Team | North Carolina – Training and counseling missionaries serving with World Team, Wycliffe and JAARS. | |
| D&A | Global Serve | Central Asia - Language and study and cultural adaptation with a view of reaching an ethnic minority people group. | |

| Name | Agency | Location & Ministry |
|-------------------------|--|---|
| John & Kathy Hoover | InFaith | New Hampshire - Ministry in nursing homes, evangelism |
| Daniel & Ana Istrate | Yugoslavian Evangelistic Society | Romania - Training leaders through teaching in Bible college / seminary and through shepherding a church within the Roma community |
| Walter & Susan Johnston | Coalition for Christian Outreach | Pennsylvania - Outreach to international students at Penn State University. |
| David & Kristy Kelly | Word of Life | Canada - Coordinating summer and winter camps, and discipleship with students at Word of Life Bible Institute in Quebec. |
| Cheryl Kline | Bethany Fellowship Missions | Thailand - Teacher at Bethany Fellowship International School |
| Kimberly Knaub | Africa Inland Mission | Tanzania - Bible translation |
| Kyle & Rebecca Koval | Team Expansion | Italy - Working to establish a disciple-making movement in Ancona, Italy. |
| Brian & Carol Ann L. | Christar | Canada - Church planting among Kurds |
| Kyle & Jenny Merkey | Wycliffe Bible Translators | North Carolina - Aircraft maintenance |
| Chris & Beckie Merrick | BFC Board of Missions | Pennsylvania - Coordinator small group missions trips and projects. |
| Stephen & Ali Merrick | Ethnos 360 (formerly New Tribes Mission) | Mexico - Appointees in language and cultural training in preparation for joining a church team in Mexico. |
| Matt & Kristy Messick | World Venture | Ecuador - Engaging the unreached and discipling believers at a point of felt need through Bible-centered marriage counseling and seminars. |
| Craig & Karen Miller | Crossworld | Canary Islands - Working with CultureBound. Mentoring, shepherding, preparing new missionaries prior to initial field deployment and equipping churches for cross-cultural ministry |
| Joseph & Thana Moussa | World Team | Pennsylvania - Arabic language evangelism in Eastern and Central Pennsylvania |
| Jerry & Carolyn Moyer | World Team | France - Leadership development, temporarily assigned to recruit church planters from |
| Tony & Joanna Murrin | International Tribal Ministries | Bolivia - Missionary aviation, evangelism and discipleship |
| John & Judy Nicely | The Evangelical Alliance Mission | Illinois - Director of International Personnel for TEAM. |
| Tim & Michelle Obarow | Missionary Maintenance Services Aviation | Ohio - Missionary aviation production manager. |
| G.P. | | |
| Nelson & Robyn Randolph | BFC Board of Missions | Pennsylvania - Assisting BFC churches with short-term mission projects, creating opportunities to serve through Operation Christmas Child shoeboxes. |

| Name | Agency | Location & Ministry |
|--------------------------------|--|--|
| Joshua & Rebekah Rauch | Wycliffe / JAARS | NC - Rebekah manages their home and family life while Josh uses his God-given abilities as an aircraft mechanic to maintain the aircraft JAARS uses to train missionary pilots and mechanics before they depart to their overseas assignments. |
| Art & Vicki Reyes | The Evangelical Alliance Mission | Mexico - Church planting through disciple-making in La Playa. |
| David & Becky Riddell | World Team | France - International Director of World Team. Mentoring, coaching, leading workers throughout World Team in multiplying disciples and communities of believers. |
| Laura Robison | Wycliffe Bible Translators / SIL | South Sudan - Working with Bible translation teams, developing materials, training people and developing ways that every member of a community can engage meaningfully with the Scripture. |
| R & A | Call BOM | Central Asia - Discipleship-based church planting and marketplace outreach to migrant workers. |
| Amy Sandt | SEND International | Philippines - Community outreach, teaching |
| David & Denise Schlonecker Jr. | TEAM | Germany - Black Forest Academy House Parents |
| Dan & Jackie Scott | Pioneers | Central Asia - Business as mission consultant, leadership development and discipleship. |
| Mark & Jocelyn Scott | Campus Crusade (CRU) | New Jersey - Coaching college students to lead Acts 2 type movements on individual campuses across the state of New Jersey. |
| Nathan & Cindy Sefiane | MissionGO | Morocco - Maintenance, teaching and house parents at Children's Haven |
| David & Sherry Shelly | Missionary Maintenance Services Aviation | Ohio - Preparing people and planes for worldwide mission service. Dave in building maintenance, OSHA safety and IT, and Sherry in the Accounting Department |
| Gary & Karen Shogren | World Venture | PA - Professors of New Testament and Women's Ministries at Seminario ESEPA, and ministry to victims of sexual abuse. |
| Efthemes & Irene Sioukiourglou | Fellowship International Mission | Greece - Outreach to Muslim refugees and church planting |
| Lillian Solt | United World Mission | Costa Rica - Medical ministry, community service, and evangelism in support of church planting. |
| J & B. | Ethnos 360 (formerly New Tribes Mission) | Indonesia - Pioneer church planting |
| John & Laura Studenroth | BFC Board of Missions | Pennsylvania - Reaching faculty, staff, and graduate and undergraduate students at Kutztown University. |
| Haleigh (Ott) Vargas | International Tribal Ministries | Bolivia - part of a church planting initiative in a tribal village (working with the Murrins). |
| Ondra & Melissa Zikanovi | The Evangelical Alliance Mission | Czech Republic - Disciple makers & church developers amongst a predominantly atheistic people. |

Appointees:

| Name | Agency | Location & Ministry |
|------------------------|----------------|---|
| Mark & Jasmin Campbell | Disciplemakers | PA - Campus ministry at East Stroudsburg University |

Report of Church Extension Ministries

*“Beloved, although I was very eager to write to you about our common salvation, I found it necessary to write appealing to you to **CONTEND FOR THE FAITH** that was once for all delivered to the saints.”*

Jude 3

Jude 3 is our theme for 2024. It is also a fitting description of 2023. In 2023 we saw the faithfulness of the Lord to Church Extension Ministries but we also saw challenges and struggles.

Our three biggest challenges were evangelism, discouragement, and rising costs.

Evangelism was not a challenge among your BFC planters but rather among the flocks they serve and across Christendom in America. The planters were innovative and aggressive with their evangelistic efforts. According to many church planting gurus, church planting is the most dynamic form of evangelism. America needs to be evangelized in ways that will present the gospel relationally, with sensitivity to cultural factors. The gospel needs to be presented in a biblically correct way and get to the point that Christ came to show His mercy and love and to save sinners.

Evangelism is needed! It will be interesting to see the baptismal stats from our BFC churches for 2023. Hopefully it will be cause for rejoicing. In Church Extension we rejoiced to see 11 professions of faith and 22 baptized this year, yet this is not as many as in the past. Again, evangelism is needed and the fields are ripe for harvest. Look at this report from Lifeway Research’s Scott Hildreth, which shows the urgency of evangelism in the United States of America:

- 59% of Americans believe hell is a real place and certain people will be punished for eternity
- 64% of Americans believe there will come a day when Jesus will return as a judge for all people who have ever lived
- 57% of Americans believe righteousness before God comes through faith in Jesus, not by personal effort
- 64% of Americans believe the only way sin can be forgiven is through Jesus’s sacrificial death
- 60% of Americans believe God’s gift of salvation is only available to those who trust in Jesus alone as their Savior

Source: <https://research.lifeway.com/2023/02/06/surprising-reasons-you-should-be-more-intentional-about-evangelism-this-year>

Several planters faced discouragement this past year. When a planter is discouraged, Church Extension surrounds him with a team and focused support. Several of our men and, in some cases, their wives met with a counselor paid for by Church Extension. By the time our Annual Personnel Committee meetings met in November all planters stated they were encouraged.

The third challenge we faced in 2023 was the rising costs of everything. A long-ago former Church Extension Director once told me that when a property was needed for a developing church, he could normally find such a property for around \$5,000-10,000.

Those days are long gone, along with the ability to find resources at reasonable costs. We will continue to contend with the same financial pressures in 2024, especially since there is a \$60,000 net decrease in church pledges for 2024.

We contended with these challenges in 2023 and will keep contending in 2024, maintaining that our hope is in the Lord. He has been, is, and will be faithful to our mission of planting new churches because church planting is His means of building His Kingdom and fulfilling the BFC vision to be ever-expanding.

REVIEW OF 2023 MINISTRY ACCOMPLISHMENTS

Financial and Administration

- The year 2023 began with the blessing of reaching our 2022 Christmas Gift Month Goal. We received over \$200,000.
- Total yearly financial giving from BFC churches decreased slightly. A number of BFC churches are not able to give support to Church Extension.
- Our donor giving from individuals and businesses increased in 2023.
- Our *Summer 20* fundraiser was successful and it reached its goal of \$30,000.
- We were able to meet our budget. We faced support deficits of \$60,000. However, God provided the funds to meet the needs of the planters.
- Church Extension gave \$50,000 toward the purchase of a large building in Allentown to accommodate the new Citylight Bible Church and gave financial assistance to six other Mission Church projects.
- Numerous mailings, communications, and prayer letter updates were sent out, along with the weekly *Antiochan* email update, quarterly *It Happened Like This* newsletter, and bi-monthly Prayer Calendar.
- The Development Committee met several times to monitor our invested funds and discuss funding strategies.

Church Extension Ministries Team

- A new Aquila & Priscilla team, the Landes family, began serving at the Elverson, PA Mission Church.
- Dick Taylor continued his mentoring assignments with Brad Boyer and Steve Morton.
- Ray Bertolet mentored James Reff and Joshua Dupiche, reviewed the properties under Church Extension, met with non-BFC churches seeking to connect with us, helped in several assessments, and conducted numerous demographic studies.
- Ruth Richards remains an asset, assisting some of the plants with bookkeeping needs.
- Mark Morrison was hired as a part-time Development Director. He chairs the Development Committee. He continues to build our donor base, encourages estate and legacy giving, and works closely with Everence to learn about donor giving.
- We approved two new Board members: Elder Ken Klein and Pastor Tim Zuck.
- Administrative Assistant Laurie Kuhns continues her duties in the office. Rachel Schmoyer assists in the office and works on communications, marketing, and our branding. They are a great team.

- A number of new men were added to our Transitional Leadership Teams.
- The staff met monthly and worked on a number of projects.

Hispanic Ministries

- La Roca in Reading, PA under the leadership of Carlos Rodriguez and his elders, are planning for the church's future ministries. Carlos is also the new part-time Director of BFC Hispanic Ministries.
- The Villa Magna Mission Church in Mexico, under the leadership of church planter Freddy Chi, is in a viability evaluation stage.
- Pastor Marcos Ramírez, our church planting Director in Mexico, is overseeing the Mission Churches in Villa Magna and Tapachula. He also continued outreach initiatives in the area surrounding Merida BFC.
- The Hispanic Task Force (HTF) is in a reorganizational stage.

Graduations

- Three Mission Churches graduated at the April 2023 Conference: Citylight Bible Church in Allentown, PA; Forks Community Church in Forks Twp., PA; and Cape Community Church in Cape May Courthouse, NJ. Each church held a chartering service in 2023.
- Two Mission Churches (Adams County, PA and Topton, PA) were prepped for graduation. Assessments were held in the fall of 2023. The two churches will be presented for reception into the BFC at the April 2024 BFC Conference.

New Works

- We conducted demographic studies in Harrisburg PA, DELMARVA, and Elkton MD.
- The Elkton MD Mission Church was opened in 2023. Pastor Steve Morton was assessed for church planting and he and his team launched the Elkton MD Mission Church this past November.
- We partnered with the Harrisburg BFC to assist with planting a daughter church on the West Shore of Harrisburg. This Mission Church is scheduled to launch in 2024.
- The Mission to Multiply plan to encourage regional daughter church planting was ongoing. Contacts were made with the Berks Region, Blandon BFC, Harrisburg BFC, Lehigh Valley Region, Bucks-Mont Region, DELMARVA Region, and Merida, Mexico.

Prospective Planters

- We assessed several men for church planting positions: Rick Paquette, Steve DelDuco, Ron Smith (not our current Pastor, but another Ron Smith) and Andrew Lintner. Andrew also served as a Church Planting Intern in DELMARVA.
- We had introductory conversations with prospective church planters: Ben Ross, Immer Molina, Daquan Gibson, Nate Trommler, Shawn Rohrbach.

Connection and Revitalization

- The Harmony NJ Bible Fellowship Church sought connection with the BFC. Church Extension officially opened it as a BFC Mission Church and worked throughout the year in testing the church's compatibility with the BFC. The church, Lord willing, will be presented for graduation at the 2024 Conference.
- We partnered with the Harleysville PA BFC to assist in revitalizing the Welsh Road Mission Church, formerly the Maple Glen BFC.
- We held connection conversations with churches in Milford DE and Camden DE.

Vision and Strategy

- The Church Extension Vision & Strategy Committee worked on several important projects: monitoring the Mission to Multiply regional church planting plan, producing a church planting recruitment video that will be launched in 2024, revising some aspects of our By-Laws, evaluating a S.W.O.T. analysis, and holding a "Beyond COVID" discussion.
- We held a Church Planting Discussion group with nine pastors, planters, and former planters about how to encourage and promote BFC church planting.

Special Events

- We held two Training Days for our planters—one in Quakertown PA and one in Newark DE. Harvest USA presented its ministry at Newark, equipping the planters to minister to sexual strugglers. We held a Roundtable Discussion with the planters at Whitehall BFC. The discussion was centered around challenges planters face when entering the ministry.
- In April, Church Planter Dan Hoffstetter was ordained.
- We held a Planters' Wives Month in June and focused on the importance of planters' wives and families through *The Antiochan* and *The Extension Call* and through social media channels. We honored the planters' wives at a Church Extension Ministries family picnic.
- In September, Church Extension and Everence Financial sponsored a Pastors and Wives retreat in Lancaster PA. Seventy pastors and wives attended.
- In November, the Church Extension Personnel Committee, headed up by Mark Barninger, met with all the planters for their annual review.

Promotion

- The CE Staff gave presentations at over 50 church services and other various gatherings.
- Over 30 volunteers from the Coopersburg BFC and Fellowship Community assisted us with mailings and other projects. In October, we hosted a Volunteer Appreciation Luncheon at Fellowship Community.
- Our Pentecost Sunday Prayer Day was promoted and numerous partners participated in praying for Church Extension on Pentecost Sunday.

As you can see, Church Extension continues its active agenda to serve the BFC and its vision of becoming an expanding fellowship of churches. Reaching people with the gospel and planting new churches will need to be prioritized and supported for the

future of the Bible Fellowship Church. Thanks to the BFC churches for their prayers and financial support for this vital mission. May all our Mission Churches and our Particular Churches see a harvest of souls for the Kingdom in 2024.

Please seek partnerships with one or more of these men, committing your prayers and financial gifts to their ministry.

John J. Hanner – Adams County, PA Mission Church

Bible Fellowship Church of Adams County
895 Coleman Rd., Gettysburg, PA 17325
jhanner37@gmail.com or 717-337-1900
LivingBFC.org

Joshua A. Dupiche – Milford, DE Mission Church

Hope Community BFC
103 S. Maple Ave. Milford, Delaware 19963
scholarlyspirit@gmail.com or 267-273-4171
HopeBFC.church

Freddy A. Chi – Villa Magna Mexico Mission Church

Immer N. M. Molina – Tapachula Mexico Mission Church
Email CEMoffice@bfc.org for more info

Jason A. Filbert – Naples, FL Mission Church

Covenant Bible Fellowship
11250 Tamiami Trail East, Naples, FL 34113
jason@cbfnaples.com or 239-910-0766
CBFnaples.com

James D. Reff II and Assistant Trace Haines – Chestertown, MD Mission Church

Grace Community Church
400 Morgnec Rd, Chestertown, MD 21620
jamesreff81@gmail.com or 410-778-0390
GCChestertown.org

Juan Carlos Morales – Lancaster, PA Mission Church

Christ Alone Fellowship Church
41 Caroline St. Lancaster, PA 17603
losmoral@me.com or 717-208-5686
ChristAloneFellowship.com

Timothy S. Radcliff – Elverson, PA Mission Church

CROSSroads, a Bible Fellowship Church
2672 Ridge Rd. Elverson, PA 19520
tsradcliff@gmail.com or 267-498-8266
crossroadselverson.org

Daniel J. Hoffstetter – Tipton, PA Mission Church

Redeemer BFC

Pioneer Grange, 46 E. Keller St. Tipton, PA 19562

info@redeemertipton.org or 610-641-1090

RedeemerTipton.org

Stephen J. Morton – Elkton, MD Mission Church

Elkton Bible Fellowship Church

Elkton Community Center, 121 East Stockton St

Elkton, MD 21921

SteveMorton@elktonbfc.org or 443-945-9480

A.J. Miller – Welsh Road PA, Mission Church

Welsh Road Church

700 Welsh Road Horsham, PA 19044

AMiller@faithbfc.org or (215) 646-1220

Steven J. DeDuco – West Shore of Harrisburg PA,

More info to come

sdelduco@gracebfc.com

PROJECTIONS FOR 2024 IN CHURCH EXTENSION**The DELMARVA Project**

- Projected New Site & Connection – The Elkton, MD Mission Church launched in November 2023 and we are looking into a church plant in the Selbyville, DE area. We are dialoguing with two churches in Camden, DE and Milford, DE about merging with our churches in these two cities.

Hispanic/Multi-Cultural Church Planting

- Merida, Mexico – Pastor Marcos Ramirez is looking at Juan Pablo Secunda as a possible planting site.
- Hispanic Task Force – Carlos Rodriguez will be seeking to reorganize the Task Force.
- Lancaster City – Los Morales has seen steady growth at the Mission Church and is now looking to a second stage of growth by starting a Spanish service at the church.

Mission to Multiply Regional Daughter Church Planting

- Lancaster Region – Assisting the Multi-Cultural Church Plant in Lancaster City, Christ Alone Fellowship.
- Newark, DE – In process with Elkton, MD.
- Bucks-Mont Region – Assisting the Welsh Road Mission Church and the Elverson Mission Church.
- Lehigh Valley Region – Discussing a new regional plant.
- Berks County Region – In process with church plant in Tipton, PA and is discussing a new plant.

- Harrisburg, PA – The elders of Grace BFC approved sending Steve Delduco to the Harrisburg’s West Shore to plant a church there.

Connectional Projects

- Staten Island, NY – In process.
- Harmony, NJ – In process of connecting with the BFC.
- Bear, DE – In discussion with Redemption Church about connection with the BFC.
- DELMARVA – Efforts are being made to identify non-BFC churches wanting to connect.

Recruitment

- Hispanic – Carlos Rodriguez and Marcos Ramirez will be looking for more Hispanic men to plant Hispanic churches.
- Church Planters – We will be using the new recruitment video and an accompanying marketing plan to seek out qualified men to plant churches while also dialoguing with current men in the BFC about church planting.
- Church Planting Training – The Vision & Strategy Committee has developed a virtual training platform for recruitment of helpers and planters. The training component will be Exponential’s church planting online training. We will also continue our two training days per year.

Graduation Preparations

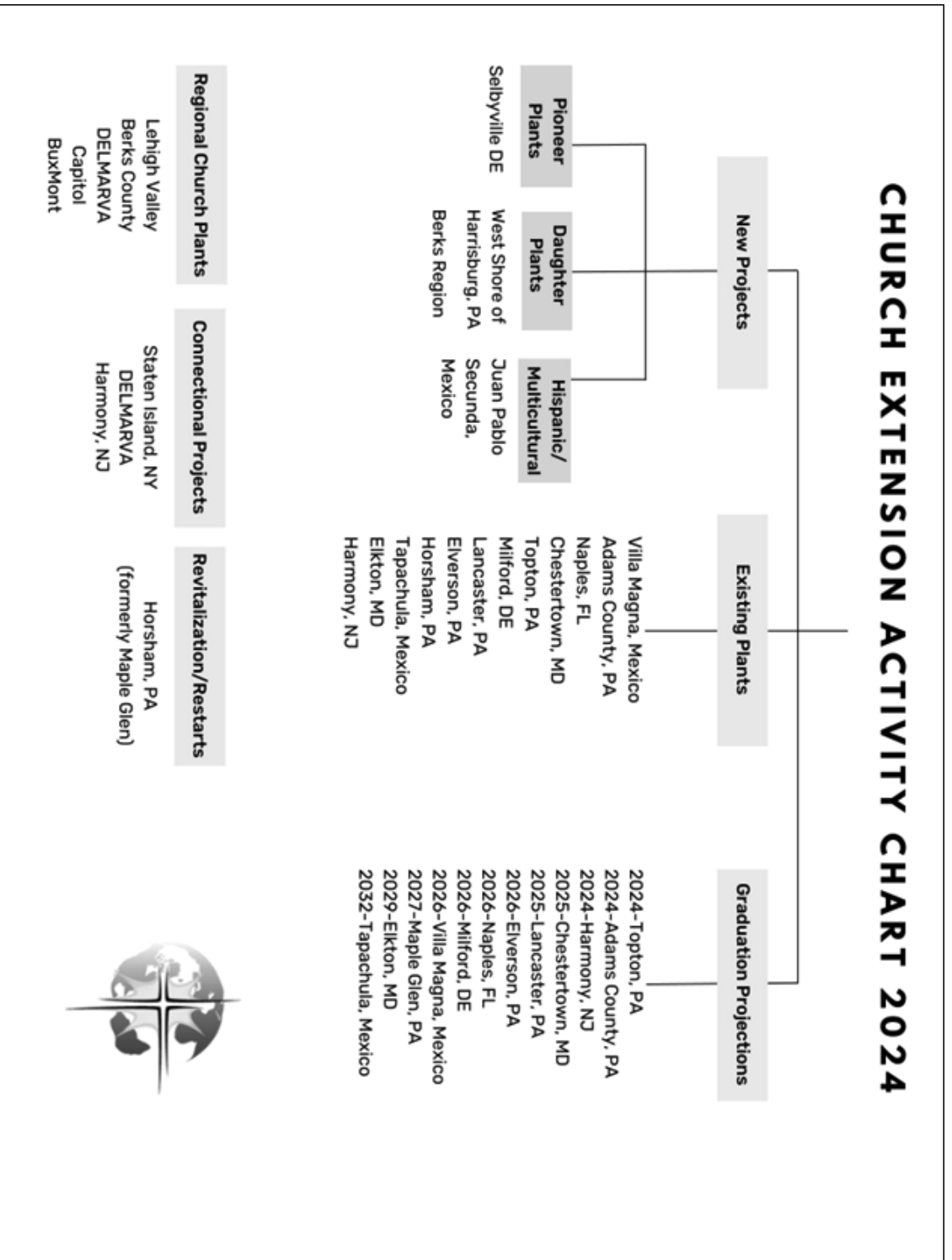
- We will be prepping the Topton, PA and Adams County, PA Mission Churches for graduation in 2024.

The Lord has continued to bless Church Extension and its efforts to expand the Kingdom of God and the BFC over these past 73 years. We give all glory to Him. The same maxim that we have been presenting for many years remains true. When we successfully plant new BFC churches our fellowship is enriched and grows, and God is glorified!

Pray for your BFC church plants and the BFC planters and their wives and families. Pray for the Church Extension team: the Board of Church Extension; Ray Bertolet, Assistant Church Planter; Laurie Kuhns, Administrative Assistant; Ruth Richards, Bookkeeper; Rachel Schmoyer, Office Assistant; Mark Morrison, Development Manager; Carlos Rodriguez, Hispanic Ministries Director; Richard Taylor, Mentoring Assistant; Tim Zuck, Church Planter Rep.; Aquila & Priscilla Teams, and our volunteers.

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

Board of Church Extension Ministries: David E. Gundrum, Director; Richard E. Taylor, Chairman; Mark L. Morrison, Vice Chairman; William G. Schlonecker, Secretary; Michael Norquist, Treasurer (2023); Ken Klein, Treasurer (2024); Mark E. Barninger, Eric Herb Sr., James D. MacArthur, Michael Norquist, Carlos G. Rodriguez, Aaron D. Smith, Robert Witten, Timothy M. Zuck.



Report of the Board of Church Health

There are numerous clear examples of *churches helping churches* scattered throughout the New Testament. For instance, several times in Paul's letters we read about local or regional networks of disciples practically expressing their concern for other churches by sharing financial gifts. In Romans 15:26 we read, "For Macedonia and Achaia have been pleased to make some contribution for the poor among the saints at Jerusalem." Paul adds in the next few verses that the predominantly Gentile congregations were glad to do so given that they shared spiritually in the common blessings with believing Jews through the work of Christ. At Corinth, as well as in Galatia, the believers were instructed to set something aside, on the first day of every week, as God graciously provided for each person so that time wouldn't be wasted in gathering a special collection when Paul visited the church (cf. 1 Cor. 16:1-3). The Corinthians' *koinonia* with other Christians was expressed, once again, in Paul's second letter to this church (see 2 Cor. 8-9). Paul personally benefited several times from the compassionate generosity of others (cf. Phil. 4:14; 1 Thess. 3:6-10). Clearly, one of the practical implications of spiritual life and freedom in Christ is a real and earnest commitment to showing true concern for the spiritual and physical needs of others.

Beyond the material expressions of godly concern, there are several instances of connectional concern and compassion involving issues of doctrine and holiness. The story of apostles Peter and John visiting new Christians in Samaria in Acts 8 in the aftermath of Philip's powerful preaching comes to mind. Acts 11:22 says that Barnabas was sent to Antioch to check on the church of Christ in the wake of persecution. The Jerusalem Council in Acts 15 seems to be a classic example of interdependent-yet-independent churches joining together to seek God's glory in the common good. Wonderfully, though not surprisingly, as the grace of God reached into more and more communities, mutual love and consideration came to be regarded as the calling-card of the New Testament church (cf. John 13:34-35; Phil. 2:1-5).

For more than two decades this spirit of connectional compassion and sharing together has been experienced in the Bible Fellowship Church, particularly through the ministry of the Board of Church Health (formerly Church Health Committee). As outlined in the *Principles of Order* (512-4), the purpose of the Board of Church Health is to promote strong church health by "helping Particular Churches evaluate the health of their own church, helping new Particular Churches develop healthy ministries, and by assessing struggling churches (both Particular Churches and Church Plants as requested) to regain a healthy condition" (512-4.1). To accomplish this, the members of the Board of Church Health meet to pray for various BFC churches. The members—who are pastors and lay elders elected by the board and ratified by the Executive Board—carefully discuss the needs and opportunities to provide guidance, practical assistance, or, at times, even temporary leadership in local churches.

This was a year of significant transition for the Board of Church Health. The board met three times since the 140th BFC Conference. Several longtime members, including chairman Jason L. Hoy and conference delegate Wayne Batten of Ebenezer BFC in Bethlehem, PA, stepped off the board. Steady leadership and vision for the board's renewed direction was provided by Interim Director Robert A. Sloan, Jr., as well as by

our BFC Executive Director David T. Allen. Steven J. DelDuco, who has served on the board for many years, was elected chairman.

Much like what was seen in the New Testament, the members of the Board of Church Health endeavored to represent the grace and love of Jesus Christ where it was needed most. An illustration of the board's helpfulness occurred at the Northern Lehigh Bible Fellowship Church. At the request of the Executive Board, Interim Director Sloan was able to provide significant and helpful input on plans for facility improvements. Additionally, at another BFC church which was experiencing some issues of doctrinal concern and division, these faithful servants were able to engage with the concerned parties and offer important counsel. More broadly, the entire membership of the board monitored the progress of the Particular Churches, taking special care through interaction with a smaller number of these churches.

One significant priority arising out of the board's most recent discussions is the strategic deployment of resources across the Bible Fellowship Church. Regionalization (see *Principles of Order # 600, Regionalization*) is a key component of how the BFC can leverage resources for maximum benefit. The board discussed the concept of identifying and developing "resource churches." Resource churches could helpfully encourage, support, and intervene on behalf of other Particular Churches, under the direction of the Board of Church Health. This is taking place organically in some BFC Regions—such examples could be New Life BFC (Oley, PA), Faith BFC (Harleysville, PA), and Cedar Crest BFC (Allentown, PA), which are taking proactive steps to help neighboring churches. However, the board believes that it is vital that a more developed plan and improved communication is warranted and crucial for greater church health in the BFC.

The board members continue to encourage and applaud your proactive interest and openness about church health. If you would like to interact with a member of the board, please make direct contact with the secretary or a member of the board. You are also encouraged to invite the interim director or members of the board to your church for an informal conversation. Finally, if you or someone you know is interested in becoming a part of the Board of Church Health, you are encouraged to speak to our Interim Director, Robert A. Sloan, Jr.

Please join us in praying for the Lord to sustain and strengthen all the Particular Churches in the Bible Fellowship Church. Pray for wisdom as our Executive Director searches for a full-time director for the Board of Church Health. And please prayerfully consider how you and/or your respective churches can actively encourage church health in our denomination. May we continue to "grow up in every way into him who is the head, into Christ, from whom the whole body, joined and held together by every joint with which it is equipped, when each part is working properly, makes the body grow so that it builds itself up in love" (cf. Eph. 4:15-16).

The Board of Church Health, as a result of its work this past year, brings forth the following proposed changes to the BFC Principles of Order:

Resolved, that Article 510-1.2 (Committee on Examination of Minutes of Particular Churches) be deleted, and that the remainder of the article be renumbered accordingly.

Resolved, that the following changes be made to Article 512-4 (Board of Church Health), Section 512-4.3, Duties:

- Switch the order of (1) and (2).
- Insert at (3): It shall examine the minutes of congregational meetings of Particular Churches. It shall ensure that Particular Churches are conducting meetings in conformity with the BFC Faith & Order. It shall determine annually, by use of the Suggested Format for Congregational Meetings (see § 403-3), the adequacy of the minutes of each Particular Church. It shall notify any Particular Church of inadequacies found in the minutes, along with suggested corrective measures.
- Renumber the following duties.

Board of Church Health: Steven J. DelDuco, Chairman; Beau E. Coffman, Vice-Chairman; Daniel L. Williams, Secretary; James Arcieri, Clyde D. Bomgardner, Jr., Aaron D. Smith. *Ex-officio* members: David T. Allen, BFC Executive Director; Robert A. Sloan, Jr., Interim Director.



Robert A. Sloan, Jr., Interim Director of the Board of Church Health, addresses the 141st BFC Conference.

Report of Victory Valley Camp

As we look back over the year of 2023, we are reminded of the profound and constant faithfulness of our great God.

This year opened with a lot of uncertainty surrounding our pool project. We had just demolished the old pool and were in the process of digging the opening for the new pool. We were walking in faith, and I (Curt Cutler, Camp Director) was constantly before the Lord for His peace to reassure me that He would make a way (I believe Lord, help my unbelief!).

Most of the pool project funds we had received to this date had been spent getting to this point in early January. We had several large payments due in the near future and less than six months to raise the remaining \$270,000 and to complete the overwhelming majority of the construction of the new pool—all while continuing to focus on our mission: *To Ignite a Passion for Jesus, By Training the Leaders of Tomorrow, Through Christian Camping Today*. We simply could not accomplish this on our own... but God had a plan, and as the year unfolded, His hand was at work.

Winter 2023

We opened our camp year with a record 252 campers attending our Winter Blast program. Our theme for Winter Blast this year was Mountaintop. Throughout Scripture in both the Old and New Testaments, in both literal accounts and poetic language, the Mountain is seen as the place where God is, and where people can go to get away from the distractions and troubles of life to hear from God and be changed. Our main focus was in 1 Kings 19:1-18 and 21:17-21, which follows Elijah after his encounter with the prophets of Baal. Our memory verses were Psalm 121:1-4, which begins by saying, “I lift my eyes up to the mountains, where does my help come from? My help comes from the Lord, the maker of heaven and earth.” Fitting not only for our campers and counselors, but for us at the Valley as we continued to wait on, and trust in, the provision of the Lord.

In total we had 40 volunteer staff for Winter Blast. The Lord was faithful in providing 33 returning staff from the summer, as well as four new junior staff and three former staff who each volunteered for a weekend. The staff served with intentional hearts and joyful attitudes, and were very flexible in the face of changing circumstances. We also saw significant spiritual growth among all the staff members—in particular those who were first time staff last summer.

“I personally believe that Winter Blast was just as edifying for the staff as it was for campers through discipleship conversations.” – Grayson Ausley, Program Director

The Lord worked mightily during these weekends, bringing two campers to place their trust in Him for the first time! Our counselors also rejoiced over many wonderful spiritual conversations about Christ, how to live as a light, and even how to share the gospel with friends and family.

Spring 2023

As we wrapped up our winter program, we shifted our focus to upcoming retreat groups, pursuing staff for the summer, and to a new 10-year vision for Victory Valley Camp. A Vision Sub-Committee met in May to discuss the known needs at camp (from

infrastructure to program changes) and began to prioritize and define the scope of these needs. Near term needs include the following:

- Renovating or replacing Timbers, a cabin that has been unavailable since 2020 and replacing Goliath, our high element course. Timbers is critical as it limits our total capacity for summer camp and retreat groups, thus beginning to force us to turn people away. The replacement of Goliath is needed so that we can significantly improve the ministry effectiveness of our climbing structure.
- A new camp residence to allow for all of our full time staff and our interns to be able to live on campus. As the Lord continues to grow the ministry of Victory Valley Camp, we need more places for our growing staff to live.
- Renovating the old dining hall and adding a dedicated space for large groups to host worship and teaching sessions for retreats. Weekend retreats represent a ministry opportunity that is just as significant as our current winter and summer programs combined. In 2023 we ministered to nearly 2000 people through retreats with 13 unique ministries!

The driving force that connects these three significant needs? Our desire to use as much of camp as we can, for as much of the year as we can, and to reach as many youth as we can, in order for us to ensure we are faithfully stewarding what the Lord has provided. At the same time, the pool project continued, and through generous giving from over 300 individuals and churches we saw God provide just the right funding at just the right time. Each milestone had the funds needed, sometimes just a day before a check needed to be written. The Lord was planning to provide not just funding, but also township, county, and state permits and approvals—just in the nick of time.

Over the course of the spring, we were blessed to have many dedicated volunteers and BFC contractors decide to step in to help us meet our deadline. Phil Mack (Royersford BFC) of Mack Excavating and his crew spent countless hours moving mountains of dirt, digging the foundations for the pool equipment room, reshaping the hillside, and preparing the ground for the basketball court. John Leffel and his crew worked with Phil to provide electricity to the new pool. Mike Kauffman (Bethel BFC, Emmaus) of Core Structures personally worked with his crew on our pool equipment room to ensure we stayed on schedule. Jim Pruitt (Zionsville BFC) spent several days drilling holes through rock and stone to prepare the ground for our fence. Seth Uhler (New Life BFC, Oley) of Uhler Construction and his crew worked tirelessly to drill and pour massive concrete pillars for our large pool lights and came back after camp to pour our new basketball court—all while working to find additional donors to cover the cost of the material. Mike Kemmerer of The Kemmerer Group and his crew (Trinity BFC, Blandon BFC) graciously set and installed our 20-foot lights, making difficult and complex work look simple.

All of this was made possible by the tireless work of Travis Shane, who managed all parts of the project, coordinated volunteers, and tackled countless items himself to keep the schedule intact. By God's grace, we were able to open the new pool one day before camp began. God is faithful.

Summer 2023

As spring came to a close and summer camp began, I couldn't help but rejoice in the goodness of our God. Not only did He make a way for the pool to open just in time, but He also stirred the hearts of our staff to return to camp in record numbers. We saw a 20 percent increase in the number of staff who chose to return to work at camp and were blessed to retain 80 percent of staff from the prior year. More than 90 percent of first- and second-year staff returned, pointing to the work the Lord had done and was doing in their hearts. Praise the Lord!

Our theme this summer was "Christ the True and Better." We looked at how Christ is the fulfillment of the Old Testament, the basis of the New Testament, and better than anything else in our lives today. The world offers power, riches, and happiness as the way to a "good life" but Christ offers an abundant life found only in Him that offers joy (different from happiness), blessing, and a foundation to stand on.

This summer God blessed us with 67 Summer Missionaries: 42 Junior Staff, 17 Senior Staff, and 10 Leadership Team Members including Grayson Ausley (Redeemer BFC, Topton), Travis Shane (Trinity BFC, Blandon), Evan Carey (Faith BFC, Harleysville), Andrew Orton (Graterford BFC), Jared McNally (Trinity BFC, Blandon), Josiah Valentine (Trinity BFC, Blandon), Thomas Bell (Orchard Hills BFC, Breinigsville), Cadence Geyer (Salem Bible Church), Hannah Shane (Trinity BFC, Blandon), and Mandi Cutler (Trinity BFC, Blandon). We also had 11 volunteers, some serving for a week or more while others served for a day or two.

The Lord was faithful to shepherd our leadership team, mature them, care for them, and use them to lead and care for our summer staff—many of whom came in with deep and traumatic hurts. Grayson Ausley said, "The discipleship program, led by Curt (and Karen Shane, Trinity BFC, Blandon), was also a highlight of the summer for our staff and helped them ask deep questions and learn more of God's love, plan, and calling for them."

This summer we had 899 total registrations: 401 for Cabin Camp, 81 for Outpost, and 417 for Day Camp. On Friday nights, we heard the testimonies of campers, and almost every week we saw campers lined up to the door of the chapel, eager to tell what God had taught them that week!

In 2023, the Lord brought nearly 1,200 campers to Victory Valley Camp! While we only know a little of what the Lord has accomplished, Thomas, Esther, Everett, Emma, Lacy, Austin, Dylan, Nathaniel, Caleb, Lillian, Chase, Liam, Emily, Caden, Luke, Abe, Harrison, Jaxon, Anthony, Patty, Ricky, Landon, Casey, Jocelyn, Mason, Bennett, Jackson, Maggie, Julien, Brooke, Vera, Bree, Reagan, Maddy, Ben, and several more (a total of 43 that we know of) were rescued by our gracious God this year from death to eternal life!

Praise the Lord for the campers we know were adopted into the family of Christ this year and for the many more who grew in their faith because of His work through the staff here at Victory Valley Camp!

As summer came to a close, we couldn't shake a significant concern that has been growing each year. For the second year in a row, we finished the summer with over a hundred campers who desired to attend camp but were unable to join us because we simply didn't have enough space. Most of these were day campers, which represent our

largest population of unreached youth. The Lord was bringing them, but we had to turn them away.

Fall 2023

We entered fall with this thought on our minds and with a consistent prayer that the Lord would show us what He would have us do. If He desires for us to reach these campers with the gospel, then He will make a way. At our post-summer meeting, the VVC Board set aside time to meet, pray, and discuss the possibilities that would allow us to reach all of the campers the Lord is bringing to our campus. We know that we need more space, and that the Lord must be the one to provide it.

While the board prayed, met and discussed these matters, the new Victory Valley Internship Program officially kicked off. The Victory Valley Internship Program is designed to train young men and women of college age who are in between phases in life to focus themselves towards using their lives for God's glory—whether that be in a career, ministry, missions, camp, or anywhere else God leads them. This is done through a comprehensive spiritual, mental, and experiential training program:

Spiritual: Laying a foundation to have a heart, mind, and willing spirit to pursue what God is calling them to do. Through biblical study, relational discipleship, and interactions with those in ministry, we look to equip interns with the tools to understand and follow where God is calling them.

Mental: Instruction from Victory Valley staff, local ministers, and professionals in the intern's field of study. Interns learn new information and sharpen their knowledge in fields of study ranging from biblical topics to specialized knowledge in their track.

Experiential: Service through Victory Valley camps, programs, and offseason help. Interns are hands-on in everything from weekly maintenance to leadership of camp programs.

This fall was the proving ground and has been fruitful for the three interns that the Lord has called to camp, as well as for our staff. We have learned a lot and are continuing to hone the program to be the best discipleship and training program it can be for the future. With new applicants for the fall of 2024, we are excited to see how God will use this new program to further His ministry here at Victory Valley, as well as in the world through the internship program's graduates.

Looking Forward

2023 was a year full of God's provision: nearly 1,200 campers, record numbers of returning staff, continued and growing waitlists for Day Camp, 45 new members of the body of Christ, over 2,000 retreat guests, a fully funded pool, numerous volunteers, and a record amount of individual donor support. It was also a year when He began to ask us to look to Him in faith to provide additional space to invite the hundreds who desire to come to camp so that we no longer need to turn them away. As we enter 2024, we look forward with great anticipation for what the Lord will do. God is faithful.

May the Lord continue to accomplish more than we could ever ask or imagine, for His glory and for the salvation of this next generation.

Trusting in His provision and grace,

Curt Cutler, Director
Victory Valley Camp

Victory Valley Camp Board: Timothy J. Schmoyer, Chairman; Colin Bartholomew, Vice Chairman; Kelly Moono, Treasurer; Carolyn Cruise, Secretary; James Crosley, Jason J. Englehard, Rachel Kessler, John Masters, Mark R. Orton, Craig Peoples.



Victory Valley Camp Director Curtis A. Cutler gives an impassioned plea to pray for the capacity to serve more campers during summer camp. Over 100 kids were on the waiting list in 2023.

Report of the Communications Committee

The work of the Communications Committee continues to be “to connect, inform, and promote” the ministry of the Bible Fellowship Church through a number of publications that are made available to our churches and pastors.

This committee met four times since the 140th BFC Conference. Our meetings usually revolve around deadlines for the publication of the next *BFC OneVoice* periodical. Ralph E. Ritter continues in his role as the editor of *BFC OneVoice*; this four-times-per-year magazine serves a number of roles. It provides reviews of BFC events and ministries while also encouraging submissions from our members and attenders. We have also been seeking to increase in the number of feature stories that are included, recognizing that there are many stories of human interest in our churches. Submission guidelines are available on the *BFC OneVoice* website at www.bfconevoice.com/submission-guidelines.

Carolyn Ritter continues to serve as editor of the *Fellowship News* bulletin insert. *Fellowship News* is sent to the church secretary or another designated individual in each church for copying and distribution. Churches also receive an email version which can be used as an alternative. To receive *Fellowship News* please contact fellowshipnews@bfc.org and specify the appropriate church contact person. The committee is grateful for all the church submissions regarding new members, baptisms, and other church happenings. Church news should be reported by the Monday preceding the first Sunday of the month in order for an event to be published in *Fellowship News*.

Our committee is an active one, with responsibilities shared broadly throughout the members of the committee. Thanks especially to our Communications Coordinator, Rachel Schmoyer, for the time she spends in updating our online resources – see bfconevoice.com – and in monitoring our social media profiles and usage. She played a huge role in the updating of our Faith & Order for publication in 2023. The membership and ordinances brochures also received an update since last BFC Conference.

We are grateful for the expertise of people like Jeff Tintle and Kaylena Radcliff, whose experience in journalism-related fields is helpful to the work of this committee. Longtime members Greg Alderfer and Matthew Printz are much valued and we have benefitted from the presence of Executive Director David T. Allen. Julie Sebastian has also been attending our meetings and providing much-welcomed input.

Communications Committee: Ronald L. Kohl, Chairman; Matthew Printz, Secretary; Ralph E. Ritter, Editor, *BFC OneVoice*; Rachel Schmoyer, Social Media; Greg Alderfer, David T. Allen, Kaylena Radcliff, Jeff Tintle.

Report of the Historical Committee

Does anything new happen in the Historical Committee? Yes! Our website has been updated and more items are being added. Committee member Timothy J. Schmoyer has been appointed webmaster. Check it out at bfchistory.org. One of our goals is to have every Yearbook on the website in both searchable text and downloadable PDF formats. Some Yearbooks are already on the website.

The Historical Committee exists to collect, organize, and analyze records from our churches, publications of the denomination, and memorabilia that help to tell the story of the Bible Fellowship Church.

The committee met twice in 2023 to discuss business. Several members of the committee met twelve times throughout the year to work on sorting and organizing the archives. The archives workdays have yielded some gems of information, many of which will find a place on the website.

The Historical Society of the Bible Fellowship Church will be holding its annual meeting on October 26, 2024 at Bethany Bible Fellowship Church in Hatfield, PA. A history of that congregation will be presented. The other session will be a history of the Executive Board of the Bible Fellowship Church. All are welcome to attend.

Historical Committee: Jill Davidson, Chairperson; Richard E. Taylor, Secretary and Archivist; Timothy J. Schmoyer, Webmaster; Andrew Geissinger, Ronald W. Hoyle, Jason Musselman, C. Robert Roth.



Long-time Archivist Richard E. Taylor updates Conference on the new BFCHistory.org.

Report of the Pinebrook Educational Foundation

The Board of Directors of the Pinebrook Educational Foundation met twice in 2023. The Foundation received gifts from individuals and BFC churches totaling \$10,700 in 2023.

The Board approved funding for scholarship grants totaling \$20,000 as listed on Attachment (A).

The Board continues to rejoice in the privilege of being able to encourage Christian students to use their gifts and interests for the glory of Christ in their particular vocation. Since the Foundation was established, by God's grace, over 279 scholarships have been awarded, totaling over \$249,550 of scholarships.

In 2023, the board approved the policy of allowing students who have previously received a scholarship from the Pinebrook Educational Foundation to be eligible for another scholarship, but preference will be given to first time scholarship applicants, and repeat scholarships will be awarded to qualified applicants as funds are available at the discretion of the PEF Board. We were able to award eight repeat scholarships in 2023.

We are thankful to those churches that have prayed for and supported the Pinebrook Educational Foundation.

Pinebrook Educational Foundation Board: Stephen C. Cassel, Chairman; Andrew T. Crossgrove, Director; Helen L. Gemmill, John J. Hanner, Rachel Schmoyer, John W. Sullivan.



Pinebrook Educational Foundation Director Andrew T. Crossgrove spoke at Conference on “A Fruitful Ministry” from John 15:1-5.

| Applicant | Church | College/ University | Expected Degree/Major | Award Amount | PEF Fund |
|--------------------|---|--|--|-----------------|---|
| Danielle Danver | Calvary BFC, Spring City, PA | Lancaster Bible College | Master's Degree/ Youth & Young Adults | \$1000 | The Ungerer Memorial Scholarship |
| Monserrat Flores | La Roca BFC, Reading, PA | Lancaster Bible College | Bachelor's Degree/Social Work | \$1000 | The Ungerer Memorial Scholarship |
| Adrienne George | Grace Fellowship BFC, Harrisburg, PA | Penn State Mont Alto | Associate degree/ Physical Therapy Asst. | \$1000 | The Ungerer Memorial Scholarship |
| Evan Lyon | Faith BFC, Lancaster, PA | Southern Baptist Theo. Seminary | Master's Degree/ Missiology | \$1000 | The Rev. & Mrs. R.C. Reichenbach Fund |
| Ferdinand Madera | Calvary BFC, Shamokin, PA | Lancaster Bible College | Bachelor's Degree/Music Education | \$1000 | PEF General Scholarship Fund |
| Lillian Morton | BFC of Newark, Newark, DE | York College of PA | Bachelor's Degree/Nuclear Medicine | \$1000 | PEF General Scholarship Fund |
| Andrew Orton | Graterford BFC, Graterford, PA | Lancaster Bible College | Bachelor's Deg./ Communications & Biblical Studies | \$1000 | The Charles D. Weaver Scholarship Fund |
| James Orton | Sovereign Grace Church, Louisville, KY | Boyce College | Bachelor's Deg./ Worship & Pastoral Ministry | \$1000 | The Rev. & Mrs. R.C. Reichenbach Fund |
| Elizabeth Piasecki | Grace BFC Wallingford, PA | Cedarville University | Bachelor's Deg./ Multi-age Spanish Educ. | \$1000 | The Charles D. Weaver Scholarship Fund |
| Timothy Piasecki | Grace BFC Wallingford, PA | Cedarville University | Bachelor's Deg./ Environmental Science | \$1000 | The Charles D. Weaver Scholarship Fund |
| Rebekah Salti | Grace BFC Reading, PA | The Master's University | Bachelor's Deg./ Biblical Counseling | \$1000 | The Charles D. Weaver Scholarship Fund |
| Hannah Shane | Trinity BFC, Blandon, PA | Lancaster Bible College | Bachelor's Degree/ Communications | \$1000 | PEF General Scholarship Fund |
| Jaeden Sistrunk | Whitehall BFC Whitehall, PA | Lebanon Valley College | Master's Degree/ Speech & Lang. Pathology | \$1000 | The Pinebrook Junior College Scholarship Fund |
| Kendra Smith | Fairfax Bapt. Temple Acad., Fairfax Station, VA | Bob Jones University | Bachelor's Degree/Special Education | \$1000 | The Pinebrook Junior College Scholarship Fund |
| Twila Smith | Fairfax Bapt. Temple Academy, Fairfax Station, VA | Bob Jones University | Bachelor's Degree/History | \$1000 | The Pinebrook Junior College Scholarship Fund |

| Applicant | Church | College/ University | Expected Degree/Major | Award Amount | PEF Fund |
|-------------------|---|----------------------------------|--|-----------------|---|
| Josiah Valentine | Trinity BFC Blandon, PA | Kutztown University | Bachelor's Degree/Applied Digital Arts | \$1000 | PEF General Scholarship Fund |
| Robert Westlake | Southwest Baptist Church, Lake Havasu City, AZ | West Coast Baptist College | Bachelor's Degree/Missions | \$1000 | The Pinebrook Junior College Scholarship Fund |
| Daniel Williams | Trinity BFC Blandon, PA | Lancaster Bible College | Doctoral Degree/ Strategic Leadership | \$1000 | The Charles D. Weaver Scholarship Fund |
| Dylan Yellets | Trinity BFC Blandon, PA | Messiah University | Bachelor's Degree/Physical Therapy | \$1000 | PEF General Scholarship Fund |
| Philip Zettlemyer | Grace BFC Quakertown, PA | Liberty University | Bachelor's Degree/Financial Planning | \$1000 | The Charles D. Weaver Scholarship Fund |

Pinebrook Educational Foundation
 Statements of Financial Position
 December 31, 2022 and December 31, 2023

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| | 2022 | 2023 |
|---|------------|------------|
| ASSETS | | |
| Cash | \$ 13,954 | \$ 5,995 |
| Investments | 501,717 | 591,165 |
| Verizon Stock | 2,285 | 0 |
| Total assets | \$ 517,956 | \$ 597,160 |
| NET ASSETS | | |
| Without donor restrictions | | |
| Undesignated | \$ 648 | \$ 916 |
| Board designated | 143,186 | 157,762 |
| Total net assets without donor restrictions | 143,834 | 158,678 |
| With donor restrictions | | |
| Temporarily restricted | 33,042 | 107,069 |
| Permanently restricted | 341,080 | 331,413 |
| Total net assets with donor restrictions | 374,122 | 438,482 |
| Total net assets | \$ 517,956 | \$ 597,160 |

Pinebrook Educational Foundation
 Statements of Revenues, Expenses, and Other Changes in Net Assets
 Years Ended December 31, 2022 and December 31, 2023

| | 2022 | 2023 |
|-----------------------------------|------------|------------|
| REVENUES AND EXPENSES | | |
| Investment income (loss) | -87,041 | 89,374 |
| Contributions received | 13,800 | 10,700 |
| Scholarships awarded | -22,000 | -20,000 |
| Administrative expense | -1,331 | -871 |
| Other (prior yr. award) | -1,000 | |
| INCREASE (DECREASE) IN NET ASSETS | -97,572 | 79,204 |
| NET ASSETS, BEGINNING | 615,528 | 517,956 |
| NET ASSETS, ENDING | \$ 517,956 | \$ 597,160 |

Report of the Youth & Young Adults Committee

Over the course of 2023, the Youth and Young Adults Committee met four times to conduct its business while its work teams met on an as-needed basis.

Our committee has seen some personnel changes throughout the year. Two committee members (Timothy S. Hogan and Christopher M. Von Holt) stepped down and we welcomed two new committee members (Jules J. Hull III and Joshua Von Holt).

At our February meeting, we decided to restructure the committee. Instead of functioning with separate Events, Leadership, and Young Adult sub-committees, we decided to work as one unified board and assign work teams for projects as they arise. The first work team we commissioned is the Vision Work Team. They are working diligently to help us refine our vision, mission, and purpose as the BFC Youth & Young Adults Committee. Another team was commissioned to plan and run Sno-Glo 2024.

Sno-Glo 2023 Recap:

We ran two weekends of Sno-Glo in January 2023 at Pinebrook. Our theme was “Be Still and Know” taught by Rand Hummel, Regional Vice-President of The Wilds of New England. Our worship through song was led by Boyce Worship Collective for both weekends. Benjamin Armstrong continues to lead the Sno-Glo program and does an excellent job. We had a total of 709 attendees representing 32 churches (seven of which are non-BFC churches). Our attendance has returned to pre-COVID numbers which is encouraging. Sno-Glo 2023 did have a deficit of over \$1,800. For 2024, we increased the price slightly to help cover costs more effectively.

Youth and Young Adults Committee: Jules J. Hull III, Chairman; Cory E. Arnold, Vice-Chairman; Bekah Manwiller, Secretary; Jared Burkholder, Treasurer; Jarrod J. Cruise, Jeremy L. Harkins, Sandy H. Holbert, Loren Skinker, Joshua Von Holt.



Elders who serve as delegates are an important part of Conference. Elders Byron D. Roth and Swannie Griffith represented Ebenezer BFC in Bethlehem, PA.



Elder Ken Good is from Faith BFC in York, PA.



Albert Biddle was the delegate from Camden BFC in Camden, DE.



Jason Musselman is an elder at Northern Lehigh BFC in Walnutport, PA. Jason's presence reminds us of our long history. His ancestors were among the founding members of our denomination.

Report of the Ministerial Candidate Committee

The Ministerial Candidate Committee met eight times since the last BFC Conference in order to interview 15 men. The number of men under the care of the committee stands at 48. Several men are working through our Equivalency Training Program.

The committee is discussing alternative ways to “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.” (511-3.3 [5])

The following men were approved as probationers eligible to receive a call: Peter Bogert, Daniel A. Cali, Daryl Crawford, Jacob Dearmon, Benenz J. Hitchcock, and Nathan G. Trommler.

Benenz J. Hitchcock and Richard Dobrowolski were licensed as probationers.

The following men were recommended to the Ministerial Credentials Committee for ordination or recognition of Ordination: Neil J. Franklin Jr., D. H., Jeremy L. Harkins, Andrew Hebel, Michael Meadows, Andrew J. Miller, Michael Notary, and Ricardo Vargas.

Probationers

(Probationers have completed all preliminary testing and are approved for service in a Bible Fellowship Church. Licensed probationers are serving under a call and are indicated by the year of their licensure in parentheses.)

| | |
|------------------------------|-------------------|
| Beltran, Luis E. | Reading, PA |
| Bogert, Peter (2024) | Center Valley, PA |
| Cali, Daniel A. (2024) | Parsippany, NJ |
| Crawford, Daryl (2024) | New Tripoli, PA |
| Dearmon, Jacob | Hellertown, PA |
| Dobrowolski, Richard (2023) | Allentown, PA |
| Farver Jr., James L. (2023) | Easton, PA |
| Franklin Jr., Neil J. (2021) | Millersville, PA |
| Haines, Tracy (2022) | Chestertown, MD |
| Harkins, Jeremy L. (2022) | Saylorsburg, PA |
| Haruna, John D. | Middletown, DE |
| Hebel, Andrew (2020) | Newark, DE |
| Herb Jr, Eric E. (2023) | Lebanon, PA |
| Hitchcock, Benenz J. (2023) | Quakertown, PA |
| Holbert, Sandy (2022) | Reading, PA |
| H., D. (2019) | Paradise, PA |
| Meadows, Michael (2022) | Green Lane, PA |
| Miller, Andrew J. (2021) | Harleysville PA |
| Notary, Michael (2022) | Bethlehem, PA |
| Paquette, Richard | Reading, PA |
| Ross, Benjamin (2023) | Shillington, PA |
| Sullivan, John P. | Piscataway, NJ |

Trommler, Nathan G.
Vargas, Ricardo (2021)

Reading, PA
Spring Grove, PA

Candidates

(Candidates have been interviewed and approved to take the Open Book Examination.)

| | |
|-------------------------|----------------------------|
| Berger, Andrew | Macungie, PA |
| Brunstetter, Marcus | Easton, PA |
| Cooley, Wayne V. | Lancaster, PA |
| Crosley, Jim | Dover, PA |
| Folks, Jayonn | Harrisburg, PA |
| Giampa, Jeffrey G. | Idyllwild, CA |
| Heath, Todd | Reading, PA |
| Herb, Benjamin | Newhall, CA |
| James, Brian K. | Harrington, DE |
| Lintner, Andrew | Millsboro, DE |
| Lockhart Jr, William T. | Fleetwood, PA |
| Miller, Nathanael A. | Columbia, PA |
| Molina, Immer N. M. | Tapachula, Chiapas, Mexico |
| Musselman, Jason | Slatington, PA |
| Noll, Matt | Denver, PA |
| Rohrbach, Shawn | Fleetwood, PA |
| Swanson, Thomas | Denver, PA |
| Vasel, Andrew J. | Pottstown, PA |
| Vega, Isaias | Wernersville, PA |
| Von Holt, Joshua | Northampton, PA |

Applicants

(Applicants have indicated their interest in serving in a Bible Fellowship Church.)

| | |
|--------------------|-------------------|
| Briggs, Brent R. | Kintnersville, PA |
| Diffenderfer, Ryan | Reading, PA |
| Hard, Michael | Saylorsburg, PA |
| Olbrys, Brandon | Beaufort, SC |
| Zettlemoyer, David | Hatfield, PA |

Ministerial Candidate Committee: Andrew T. Crossgrove, Chairman; Richard E. Taylor, Secretary; Joshua P. Miller, Applicant Secretary; Andrew W. Barnes, Mark E. Barninger, David E. Gundrum, David A. Smith.

Report of the Ministerial Credentials Committee

The Ministerial Credentials Committee held three meetings since the last BFC Conference. We also conducted an Adjourned Session in order to hold a service of ordination for D. H.

The Faith and Order questionnaire was once again available to fill out online and an email was sent by way of the bfc-pastors@emailedo.com to the ministers holding Ordination Credentials with the Bible Fellowship Church. We are thankful for the great response from our pastors. If you are a pastor or probationer and not yet signed up to receive [bfc-ac](mailto:bfc-ac@emailedo.com) and bfc-pastors@emailedo.com emails, it is important that you get signed up. This is the main communication by the BFC to our pastors and delegates. It is easy to be on the contact list; simply email Rachel Schmoyer at communications@bfc.org and she will sign you up.

Since the last BFC Conference the Lord, in His providence, has chosen to take home Raymond R. Dotts and Austin G. Shelly. We thank God for the many years of ministry Ray and Austin had and for so faithfully serving Jesus Christ. One glorious day we will worship our Savior with them again. Please be in prayer for their families.

The Credentials Committee has the privilege of attending local recognition services of the men who are ordained, or had their previous ordination recognized, and were credentialed at our BFC Conferences. It is a wonderful time to celebrate what the Lord has done in bringing more quality, God-fearing men to the ministry. Attending an ordination service in your local region continues to provide an important opportunity to show love and support to men called of God to minister alongside us as brothers. We are grateful for those who are present at the services of recognition. We strongly encourage all our pastors to make ordination and installation services in their region a priority. Please put these services on your calendars and affirm these brothers in the Lord's call on their lives.

When a man desires to enter military chaplaincy, he is required to have an endorser. The Ministerial Credentials Committee chairman, or another BFC Ordained minister other than the Chairman appointed by and under the authority of the Ministerial Credentials Committee, shall be the endorser for the BFC to the General Commission on Chaplains and Armed Forces Personnel. We are grateful for Pastor Clifford B. Boone's willingness to continue to be the endorser this year.

The Ministerial Credentials Committee approves men to serve in the military as Chaplains as representatives of the BFC. Therefore, we thank those who serve in the military and recognize it is a unique opportunity to reach the lost. Any ordained pastor interested in military chaplaincy should contact the Credentials Committee chairman.

The following changes in status were approved:

Jonathan H. King was changed from Ordained Ministers Between Calls to having his credentials removed per his request.

John R. LoRusso was changed from Ordained Ministers Working Under the Direction of the Bible Fellowship Church to Ordained Ministers in Retirement or on Disability.

David N. Schoen was changed from Ordained Ministers Working Under the Direction

of the Bible Fellowship Church to Ordained Ministers in Retirement or on Disability.

Richard F. Bickings was changed from Ordained Ministers in Retirement or on Disability to Ordained Ministers Working Under the Direction of the Bible Fellowship Church.

Ronald C. Erb was changed from Ordained Ministers Working Under the Direction of the Bible Fellowship Church to Ordained Ministers in Retirement or on Disability.

Calvin T. Reed was changed from Ordained Ministers Working Under the Direction of the Bible Fellowship Church to Ordained Ministers in Retirement or on Disability.

Michael J. Tannous was changed from Ordained Ministers Working in Other Christian Ministries to Ordained Ministers in Retirement or on Permanent Disability.

Timothy S. Hogan was changed from Ordained Ministers Working Under the Direction of the Bible Fellowship Church to Ordained Ministers Between Calls.

Nathaniel C. LeTowt was changed from Ordained Ministers Working in Non-BFC Churches to Ordained Ministers Between Calls.

Stanley P. Lauterback was changed from Ordained Ministers on Leave of Absence to having his credentials removed per his request.

David E. Brandt was changed from Ordained Ministers Working Under the Direction of the Bible Fellowship Church to Ordained Ministers Working in Other Christian Ministries.

Greg W. Carder was changed from Ordained Ministers Between Calls to having his credentials removed due to not responding to the Faith & Order questionnaire and other communications.

Albert J. Dommel was changed from Ordained Inactive Ministers to having his credentials removed due to not responding to the F & O questionnaire and other communications.

Bryan C. McNally was changed from Ordained Ministers Working Under the Direction of the Bible Fellowship Church to Ordained Ministers On Leave of Absence.

Andrew T. Gysi was changed from Ordained Inactive Ministers to having his credentials removed.

Robert S. Commerford was changed from Ordained Ministers Working in Non-BFC Churches to having his credentials removed due to not responding to the F & O questionnaire and other communications.

Justin L. Hunter was changed from Ordained Ministers Working in Non-BFC Churches to having his credentials removed due to not responding to the F & O questionnaire and other communications.

Thomas A. Pollock was changed from Ordained Ministers Working in Non-BFC Churches to Ordained Ministers in Retirement or on Permanent Disability.

Richard B. Ravis was changed from Ordained Ministers Working Under the Direction of the Bible Fellowship Church to Ordained Ministers in Retirement or on Disability.

Dennis J. Lawrence was changed from Ordained Ministers Working in Non-BFC Churches to Ordained Ministers in Retirement or on Permanent Disability.

The Lord, in His providence, has led Ricardo M. Vargas to serve in a non-BFC church. However, Ricardo appreciates the accountability under the Bible Fellowship Church and would like to continue being accountable to the BFC. He has requested for his ordination to be approved by the BFC. The Credentials Committee has approved

this request and Ricardo will be placed in the Ordained Ministers Working in Non-BFC Churches. He has agreed to attend the 2024 BFC Conference and will participate in the ordination service.

The Committee met with Neil J. Franklin Jr., Jeremy L. Harkins, Derek H., Michael J. Notary, and Ricardo M. Vargas for ordination examination. We also met with Andrew R. Hebel, Michael C. Meadows, and Andrew J. Miller for recognition of previous ordination. The Ministerial Credentials Committee gives thanks to our Lord and Savior, Jesus Christ, who has given these gifted men for the ministry of the Bible Fellowship Church.

Whereas, the Ministerial Candidate Committee has recommended ordination for Neil J. Franklin Jr., Jeremy L. Harkins, D. H., Michael J. Notary, and Ricardo M. Vargas, and

Whereas, the Ministerial Candidate Committee has recommended Andrew R. Hebel, Michael C. Meadows, and Andrew J. Miller for recognition of previous ordination, and

Whereas, these brethren have served acceptably as ministers of the Bible Fellowship Church for the required period of time or the equivalent thereof, and

Whereas, after examination, the Ministerial 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, and

Whereas, the Credentials Committee sent an email to approve D. H. for ordination and, after being approved by the registered members of the 2023 BFC Conference, an ordination service was held for him in March 2024, therefore be it

Resolved, that Neil J. Franklin Jr., Jeremy L. Harkins, Michael J. Notary, and Ricardo M. Vargas be ordained to the gospel ministry of the Bible Fellowship Church, and that Andrew R. Hebel, Michael C. Meadows, and Andrew J. Miller be recommended for recognition of previous ordination.

The Ministerial Credentials Committee has placed our Ordained Ministers in the following categories as of the date of this report. These men are eligible to serve a Bible Fellowship Church:

I. Ordained Ministers Working Under the Direction of the BFC (Voting Members)

| | | |
|------------------------|------------------------|--------------------------|
| Allen, David T. | Gundrum, David E. | Ramirez, Marcos G. |
| Allison, Scott A. | Hanner, John J. | Reff, James D. II. |
| Arcieri, James | *Harkins, Jeremy L. | Ritter, Ralph E. |
| Barnes, Andrew W. | Harvey, Paul S. | Rissmiller, S. Wayne |
| Barninger, Mark E. | *Hebel, Andrew R. | Rodriguez, Carlos G. |
| Benack, Jesse A. | Hoffstetter, Daniel J. | Schmoyer, Timothy J. |
| Bertolet, Raymond R. | Hoy, Jason L. | Siegrist, Roger L. |
| Bickel, Mark A. | Hull, Jules J. III | Smith, Aaron D. |
| Bickings, Richard F. | Johnson, Robert A. | Smith, David A. |
| Boyer, Brad L. | Kauffman, Jeffrey A. | Smith, Ronald B. |
| Brush, R. Jerome | King, Daniel W. | Soper, Ralph M. |
| Bunting, Wesley H. | Kirkpatrick, Kevin W. | Strunk, Keith A. |
| Burgess, Ronnie | Klase, Joel B. | Susek, Aaron J. |
| Burkholder, Jared M. | Kohl, Ronald L. | Sweet, L. Marc |
| Burton, William A. III | Krall, Daniel Z. | Triestman, Benjamin J. |
| Chi, Freddy A. | Long, Keith M. | Verdon II, William C. |
| Coffman, Beau E. | Mack, Ezekiel R. | Von Holt, Christopher M. |
| Cowen, Timothy S. | Madara, Ferdie R. | Walker, Michael W. |
| Crain, Adam K. | *Meadows, Michael C. | Wagner, R. Daniel |
| Crossgrove, Andrew T. | *Miller, Andrew J. | Williams, Daniel L. |
| Cruise, Jarrod J. | Miller, Joshua P. | Wright, R. Scott |
| Davies, Larry W. | Morales, Juan Carlos | Yerrington, Philip E. |
| DelDuco, Steven J. | Morrison, Mark L. | Zuck, Timothy M. |
| Diaz, Stephen A. | Morton, Stephen J. | |
| Dupiche, Joshua A. | Nessler, Timothy R. | |
| Filbert, Jason A. | *Notary, Michael J. | |
| Fischer, Carl J., Jr. | Orton, Mark R. | |
| *Franklin, Neil J. Jr. | Parsons, Barry T. | |
| Gibson, Joshua P. | Poland, David M. | |
| Grossman, Randall A. | Radcliff, Timothy S. | |

* 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 BFC: (Voting Members)

| | | |
|-----------------|---------------------|---------------------|
| Evans, Scott B. | Istrate, Daniel | Riddell, David W. |
| Head, Jim D. | Johnston, Walter M. | Studenroth, John C. |
| H., D. | Moyer, Jerry L. | |

III. Ordained Ministers Working in the Chaplaincy Under the Sponsorship of the BFC: (May be voting members)

Mack, Ezekiel R. – Military
Susek, Jacob, J., Jr. – Fellowship Manor

IV. Ordained Ministers Working in Other Christian Ministries: (May be voting members)

| | |
|---------------------------|-------------------|
| Bertolet, Timothy J. | Clineff, Kevin W. |
| Bomgardner, Clyde D., Jr. | Dunn, William J. |
| Brandt, David E. | Eyster, Jordan K. |

V. Ordained Ministers Working in Non-BFC Churches: (Advisory Members)

| | |
|-------------------------|----------------------------|
| Curcio, Louis S. (2015) | Ramos, Elliot H. (2020) |
| Peters, David J. (2023) | *Vargas, Ricards M. (2024) |

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

VI. Ordained Ministers Between Calls: (Voting Members)

| | |
|-----------------------------------|--|
| Fox, Sean A. (2022; 2024) | Martin, Carl T. (2015; 2018; 2020; 2021) |
| Hogan, Timothy S. (2024) | Morrison, Thomas H. (2016; 2022) |
| LeTowt, Nathaniel C. (2022, 2023) | |

VII. Ordained Ministers on Leave of Absence: (Advisory members)

McNally, Bryan C. (2024)

VIII. Ordained Ministers in Retirement or on Permanent Disability: (May be voting members)

| | | |
|-------------------------|----------------------|--------------------------|
| Aukamp, William A. | Jones, David H. | Schlonecker, David K. |
| Baker, Delbert R. II. | Kappes, W. Scott | Schlonecker, William G. |
| Barber, Kenneth F. | Kuntzman, Donald E. | Schoen, David N. |
| Bigley, T. James, Jr. | Lawrence, Dennis J. | Shorb, Thomas P. |
| Boone, Clifford B. | Lenahan, Frank E. | Sloan, Robert A., Jr. |
| Buck, Leonard E. | LoRusso, John R. | Smith, Gene W. |
| Cahill, Dennis M. | Mahurin, Ronald C. | Spinney, Dennis W. |
| Clapier, G. Wayne | Manney, David L. | Tannous, Michael J. |
| Cole, Charles E. | Moyer, Duane E. | Taylor, Richard E. |
| Coulbourn, Hugh C., Jr. | Moyer, Richard A. | Thomann, David A. |
| Dodson, Richard C. | Morrison, Philip E. | Uhrich, Gregory A. |
| Ellingson, Bruce A | Norris, Philip G. | Vandegriff, John C., Jr. |
| Erb, Ronald C. | Paashaus, Richard T. | Way, David R. |
| Felty, Glenn R. | Plows, Keith E. | Weaber, Harold C. |
| Gehman, Richard J. | Pollock, Thomas A. | Weller, Dana E. |
| Harris, Richard D. | Pronnicki, Louis | Wells, Howard N. |
| Heller, LeRoy S. | Ravis, Richard B. | Widger, Byron |
| Herb, John H. | Reitz, Roger L. | Zimmerman, Paul G. |
| Hoyle, Ronald W. | Ruhl, Jeffrey L. | |

IX. Ordained Inactive Ministers: (Advisory members)

Edwards, Joshua D. (2015; 2018; 2020)

Annual Agreement with the Faith and Order of the Bible Fellowship Church

Each year all ordained men under the care of the Ministerial Credentials Committee are required to submit a form indicating their agreement with the Articles of Faith of the Bible Fellowship Church and any reservations they might have. They are to state these reservations each year. The reservations reported this year are as follows:

- Article 20-1 – that we should be more inclusive on the mode of post salvation baptism – 3
- Article 21 – about the wording; think it should be set aside for restful worship – 1
- Articles 24-2; 25; 27-3 – pre-millennialism/millennialism – 3 plus 1 with serious reservations = 4

We have allowed the above reservations with caution. Our Faith & Order states what the Bible Fellowship Church believes. We have agreed, as a Conference (Fellowship of Churches) that what we have written is what we believe God’s word teaches.

Our Faith & Order states the following:

511-5.2(4.1) No minister shall be allowed to hold credentials in the Bible Fellowship Church who does not subscribe to our Articles of Faith and endeavor to follow the Rules of Order except as allowed by the Ministerial Credentials Committee. Those who are allowed to hold reservations must teach in accordance with the Articles of Faith.

God is pleased when brothers work together; “Behold, how good and how pleasant it is for brothers to dwell together in unity!” (Psalm 133:1)

Therefore, our caution is that we do not allow these reservations to divide us. Having a different doctrinal view is not necessarily wrong or sinful but can be if it brings about division in the body of Christ.

A man may, and can, have a reservation with our Articles of Faith but they are essential, not only as our agreed-upon statement of doctrine, but as that which guides our teaching and unifies our churches. As our Faith & Order states, we “must teach in accordance with the Articles of Faith.” If a pastor cannot do that, he is to contact and meet with the Ministerial Credentials Committee.

The Credentials Committee Makes The Following Additional Recommendations:

1. **Resolved**, that an Ordination Service be held at the 141st BFC Conference, and be it further
2. **Resolved**, that Ebenezer Bible Fellowship Church, Bethlehem, PA, Faith Bible Fellowship Church, Lancaster, PA, and Faith Bible Fellowship Church, York, PA be encouraged to have a service in recognition for the ordination of Jeremy L. Harkins, Neil J. Franklin Jr., Michael J. Notary, and Ricardo M. Vargas, respectively, and that

the Bible Fellowship Church of Newark, Newark, DE, Community Bible Fellowship Church, Red Hill, PA, and Welsh Road Bible Fellowship Church, Maple Glen, PA be encouraged to have a service in recognition of previous ordination for Andrew R. Hebel, Michael C. Meadows, and Andrew J. Miller, respectively, and that they be encouraged to invite the Ministerial Credentials Committee to send representation to be present at the service.

Ministerial Credentials Committee: S. Wayne Rissmiller, Chairman; Jason L. Hoy, Vice-Chairman; Ralph M. Soper, Secretary; Jesse A. Benack, Keith M. Long, Keith A. Strunk, R. Scott Wright.

Report of the Ministerial Relations Committee

The Ministerial Relations Committee assists churches and pastors during transitions in ministry. The committee normally holds three regular meetings per year. In 2023, we met three times. We conducted the remainder of our normal business via email. In addition, committee representatives conversed throughout the year with pastors and churches seeking a pastor. We also met with elders and pastors to seek the strength of the relationship between them.

The following **resignations** occurred according to our rules this year:

| Church | Pastor | Effective Date |
|-------------------|----------------------|-----------------------|
| Emmaus, PA | David A. Schoen | June 30, 2023 |
| Piscataway, NJ | John P. Sullivan | July 27, 2023 |
| West Norriton, PA | R. Scott Wright | July 31, 2023 |
| Coopersburg, PA | Timothy S. Hogan | November 15, 2023 |
| Lebanon, PA | Calvin T. Reed | December 31, 2023 |
| Royersford, PA | Ronald C. Erb | December 31, 2023 |
| Emmaus, PA | David K. Schlonecker | December 31, 2023 |
| Reading, PA | Bryan C. McNally | January 18, 2024 |

The following **calls** were issued according to our rules this year:

| Church | Pastor | Effective Date |
|---------------------------|---------------------|-----------------------|
| Forks, PA | Timothy M. Zuck | March 22, 2023 |
| Ephrata, PA | Benjamin Ross | March 23, 2023 |
| Zionsville, PA | Benenz J. Hitchcock | June 25, 2023 |
| Bethlehem, PA | R. Scott Wright | August 1, 2023 |
| Allentown, PA (Citylight) | Richard Dobrowolski | August 26, 2023 |
| Allentown, PA (Citylight) | Stephen A. Diaz | August 26, 2023 |
| Lebanon, PA | Jarrold J. Cruise | January 1, 2024 |
| Whitehall, PA | Daryl Crawford | January 28, 2024 |
| Denville, NJ | Daniel A. Cali | February 25, 2024 |
| Coopersburg, PA | Peter Bogert | March 10, 2024 |
| Coopersburg, PA | Jacob Dearmon | March 10, 2024 |

The following churches are seeking a pastor (either a senior pastor or other pastoral staff member): Carmel, NY; Clinton Corners, NY; Coopersburg, PA; Denville, NJ; Finesville, NJ; Harrisburg City, PA; LaGrangeville, NY; Nazareth, PA; Piscataway, NJ; West Norriton, PA.

Pulpit supply and interim pastoral ministry has been graciously provided by the Lord to each of these churches. At the same time, the Committee routinely prays for God's provision of a pastor for each church and we ask Conference to do the same.

As a reminder to boards of elders, during times of pastoral transition, the board of elders needs to obtain the approval of the Ministerial Relations Committee before hiring an interim pastor who does not hold BFC credentials (see 409-1.1(1)).

Conference Pastor

Conference Pastor Ralph M. Soper continues his ministry to our pastors; he is now in his eighth year in this role. We commend him for his compassionate support to our ministering brothers and their families.

Pastoral Compensation Proposals

The Committee reminds our churches of three resource booklets: Guidelines for the Pastoral Relations Committee, Guidelines for the Pastoral Search Committee, and Guidelines for Preparing for Pastoral Retirement. Copies are available online at <https://www.bfc.org/resources/documents-for-pastors-and-churches/>

The Committee makes the following recommendation and resolution to the 141st BFC Conference:

The Committee reminds churches' Pastoral Relations Committees to meet twice a year with each of its pastors, including once a year to consider the adequacy of his compensation package and to adjust where necessary (see 402-1.1 Duties 1 and 2). The Committee reminds each church of its responsibility to fulfill the terms of the pastor's call with respect to Social Security tax, parsonage and/or housing allowance, health insurance, and reimbursement for car and professional expenses. The Committee recommends that the church structure the pastor's salary package to provide maximum tax advantage to him.

Resolved, that each church provide a minimum of 3% of the pastor's salary for retirement, plus an additional 1% match if the pastor is voluntarily contributing 1%.

Ministerial Relations Committee: Randall A. Grossman, Chairman; Timothy J. Schmoyer, Secretary; Glen LeSuer, Daniel Z. Krall, Ronald W. Reed, William G. Schlonecker, J. Robert Vaughn.

Report of the Conference Pastor

“I do not cease to give thanks for you, remembering you in my prayers, that the God of our Lord Jesus Christ, the Father of glory, may give you a spirit of wisdom and of revelation in the knowledge of Him...” Ephesians 1:16-17

Paul also says “These are in accordance with the working of the strength of His might which He brought about in Christ” (Ephesians 1:19). I am grateful for you men: for your faithfully shepherding of God’s people, knowing you can only do it by the “working of the strength of His might...in Christ” as He works in you. We are to humbly rely on the strength God gives to us, faithfully obeying Him so that He is pleased and glorified.

I am so thankful for each of my brothers remaining steadfast to God’s word—loving Him and loving the people He brings across our path. Thank you, pastors, for allowing Sharon and me to come alongside you to pray, encourage, and help each other. It is a joy to attend the services of your churches: to worship with you and the other saints of your congregations.

We have the privilege to pray for you men and your families. We want to rejoice with you and to weep when you weep. We do not like the trials and tribulations that come with living in this sinful world, but we want to join you as you face them. May each of you continually find our Savior faithful and more than adequate to see you through each day.

I appreciate attending the regional prayer meetings and I am delighted to see your care and concern for one another. These regional groups can be so helpful in ministry and personal growth, and they can be an encouragement in our service to the Lord. I want to, again, strongly suggest that each of you include these regional meetings in your schedule and attend them. We get the opportunity to pray for and encourage the others in the group.

It is a joy to have eight men being ordained or have their previous ordinations recognized this year. One of the eight will be recognized in March but we will still have seven men at Conference.

At the time of this writing, we have eight churches that are without a senior pastor or are in the process of seeking a pastor: Clinton Corners, NY; Carmel, NY; Denville, NJ; West Norriton, PA; Finesville, NJ; Nazareth, PA; Coopersburg, PA; and Piscataway, NJ. We also have several churches who are looking to add to their staff. Please remember the body of Christ at each of these churches and give thanks for the Lord’s faithfulness as they continue to serve their communities. Pray for wisdom to know the man He leads to each of these churches. Please also be praying for those men seeking where the Lord would have them serve.

After many years of serving the Lord, Raymond R. Dotts and Austin G. Shelly are now worshipping the one true God in His presence. Their departures are bittersweet as we miss their presence, but they are present with the Lord. I am thankful for their years of service and their love for Jesus. Please pray for Ray’s and Austin’s family and friends to know God’s grace and comfort.

We also have fellow pastors and wives who have loved ones who passed away or who have struggled with health issues this last year. Please pray for those who have suffered the loss of these dear ones.

I would like to remind you again of the Darlene J. Mahurin Memorial Fund and the assistance it provides for our ministers. This is a tax-deductible fund under the umbrella

of the BFC. Any donations can be made by check payable to “Bible Fellowship Church” with a notation it is for the Memorial Fund and mail to PO Box 3555, Allentown, PA 18106. If you have a financial need or know of another BFC pastor who has a need, please speak with me.

I am thankful that, since our last Conference, the Memorial Fund was able to financially assist some pastors and their families to the amount of \$268. We would like to help when the need arises so please contact me. Thank you for contributing to this fund to provide help to fellow pastors.

Sharon and I are grateful we can serve our Lord and you men and your wives. We look forward to how God will use us for His glory and to be of help to you.

Blessings,
Ralph M. Soper
Conference Pastor



Conference Pastor Ralph Soper chats with Richard Dobrowolski and Mark L. Morrison during one of the breaks.

Report of the BFC Life Committee

The BFC Life Committee continues its work toward “promoting spiritual growth and fellowship within the BFC by providing ministry, retreat/advancement, and recreational opportunities within the denomination.” The Committee has continued to work with the leadership of Pinebrook/Spruce Lake to partner in a way that utilizes their experience and strengths while preserving the BFC distinctives in our ministry opportunities.

During the past year, several ministries were planned and implemented by the BFC Life Committee:

1. The Women’s Retreat was held in the spring with a positive response and encouraging time of worship, teaching, and fellowship. Kandy Hughes was the featured speaker.
2. The three weeks of Summer Bible Conference were held at Pinebrook. Speakers and host pastors for the three respective weeks were as follows: Week One, Todd Mangum and Andrew T. Crossgrove; Week 2, Philip E. Morrison and S. Wayne Rissmiller; Week Three, Randall A. Grossman and Ronald L. Kohl. The camps were well attended and enjoyed.
3. The Senior Saints Retreat was held in the fall with David A. Smith speaking and Cristabelle Braden leading in musical worship. This retreat is a highlight for those who attend.

The following upcoming events are on the agenda for 2024:

1. The Spring Ladies Retreat is scheduled for May 3-5 with speakers Sharon Hurst and Mel Good.
2. Three Summer Bible Conferences will be held at Pinebrook. Speakers and host pastors for the three weeks are as follows: July 7-12 – Dennis M. Cahill and Michael W. Walker; July 14-19 – Eric Stortz and S. Wayne Rissmiller; July 21-26 – Michael C. Meadows and Ronald L. Kohl. We strongly urge folks to consider these wonderful times of worship, ministry in the Word, and fellowship.
3. The BFC Senior Saints Retreat is scheduled for October 14-18 with William G. Schlonecker speaking. Cristabelle Braden will be bringing her unique style of worship music.

The Committee is grateful for the continued support of various BFC churches. While some of our BFC-sponsored activities are self-funded, others need additional support to offer quality opportunities for the people of the BFC. If your desire is to support the BFC-sponsored ministry opportunities held at Pinebrook, donations should be earmarked for the BFC Life Committee and sent to “BFC Life Committee,” P.O. Box 3555, Allentown, PA, 18106.

The Committee is discussing other opportunities for denomination-wide fellowship and welcomes suggestions. This year Lisa Kellerman, a faithful member of the committee and long-time Pinebrook enthusiast, went home to be with the Lord. Marie Waldvogel and Rachel Kessler have stepped down from the committee after serving faithfully since its inception. We thank them for their ministry. If you have interest in being a part of this committee and planning for BFC Life activities, please contact Rachel Schmoyer in the BFC Office at rschmoyer@bfc.org.

BFC Life Committee: William G. Schlonecker, Chairman; *Rachel Kessler, Secretary; David T. Allen, Treasurer; *Lisa Kellerman, Richard T. Paashauss, S. Wayne Rissmiller, *Marie Waldvogel, Dana E. Weller. **No longer on committee*



Ann Sloan and Patricia McKinney sit together during lunch. Lots of fellowship happens over lunch during Conference and during the many BFC Life Committee events held at Pinebrook Bible Conference throughout the year.

Report of the Committee to Examine 140th BFC Conference Minutes

The committee worked closely with the BFC Conference secretaries and gave feedback on corrections after reading the minutes at Conference and before the Yearbook was published. We appreciate the hard work of the secretaries.

The following corrections should be made to the 2023 official Conference minutes:

p. 16 Paragraph 6, second line should read “where” instead of “were.”

p. 19 **Report of the Study Committee on the Mode of Baptism with Respect to Disability** (see page 185) should read, **Report of the Study Committee on Mode of Baptism for Believers with Disabilities and Infirmities** (see page 189).

p. 20 First line, **Report of the Study Committee on Eternal Conscious Torment** should read “see page 188” instead of “see page 184.”

p. 22 **Report of the Study Committee on Mode of Believers’ Baptism with Regard to Membership** should read “see page 133” instead of “see page 129.”

p. 23 Last paragraph should read “Following a video highlighting the ministries and people of Citylight Bible Church, Pastors Diaz and Dobrowolski both addressed Conference. “I can’t believe we’re here...” should then follow.

p. 29 The caption for the bottom picture should be inserted so as to read, “Members of the Ministerial Candidate Committee gather around ordinand Adam K. Crain in prayer during the traditional Tuesday evening service of ordination.”

The following additional correction should be made to the 2023 Yearbook:

p. 221 In the Directory of Churches and Missions, the Pastor of Lagrangeville, NY; Valley BFC should be Evan Climpson (interim), not David R. Way.

Committee to Examine the Minutes of the 140th BFC Conference: Philip G. Norris, Richard E. Taylor, R. Daniel Wagner.

Report of the Committee to Examine Minutes of Particular Churches

Every year, we as congregations of the Bible Fellowship Church gather, at least once a year, to review what God is doing in and through our congregations. We go over reports from our numerous boards and committees and review and approve our budgets. Often we review the minutes from the previous year to once again see how God moved so we can rejoice together. Even in hard times—and in recent years, there have been some hard times for many in our midst—we can still celebrate what God is doing. Once these meetings take place, those minutes are then sent to our committee. According to Article 510-1.2 of our Principles of Order, we review these minutes in order to make sure that whatever Bible Fellowship Church you attend, the way that they operate will be familiar and uniform.

This year I was able to send out the reminder to churches in December to remind the pastors of our churches that we need to see the minutes and reports, along with a checklist to make sure that certain reports are given to the congregation so that they can see how God is at work in their midst. Among these reports are a financial report (including a budget for the coming year), a report from both elder and deacon boards, and a report from the members of the pastoral staff. Along with the financial report, the committee asks that some sort of statement giving evidence to a financial review or audit has taken place. This shows us and others that we are operating with financial transparency. This year, as the committee gathered, we were blessed to review more minutes than in recent years! Thanks to all who returned their minutes for examination by our committee.

Among the continued concerns are the lack of audit reports. We need to make sure that we are operating above reproach. Also, there are some churches who may be having pastoral relations committee meetings, but they are not being recorded as such. This is one of the committees that is mandated by our Principles of Order. This committee makes sure that our pastors are being adequately cared for and that they are meeting the needs of their congregations. The checklist that is sent with the reminder is a great way to make sure that all the necessary reports are developed.

As with last year, a member of the Church Health Committee joined us to review the minutes and then took them to be reviewed by their committee so that they can better assist some of our struggling churches. Thanks again for all who sent in their minutes and may God continue to use our congregations to reach the lost and build up the Church.

Committee to Examine the Minutes of Particular Churches: Kevin W. Kirkpatrick, Chairman/Secretary; Mark R. Orton, Barry T. Parsons, Roger L. Siegrist, Robert A. Sloan.

Report of the Conference Judiciary

The Conference Judiciary received a request to review a situation in which a church's disciplinary action was contested. The Conference Judiciary met twice, reviewed the necessary information, and conducted phone interviews with the involved parties. No charges or appeals were made and the matter was referred back to the original jurisdiction of the Board of Elders of the particular church.

Conference Judiciary: Clyde D. Bomgardner, Jr., Secretary; Kevin W. Kirkpatrick, Donald E. Kuntzman, Glenn McCaskey, Donald D. McKinney, David J. Peters, Rodney P. Plows, Ronald W. Reed, L. James Roberts, Jr..



The room reverberates with robust male voices as Aaron J. Susek leads in musical worship assisted by Mark Barninger.

Report of the Beneficiary Society

The Beneficiary Society was founded in 1899 to coordinate the love and concern that the pastors in the denomination had for one another as brothers serving the Lord together. Because of the culture and lack of speed of communication, our forefathers set up this society to provide some quick assistance to grieving families of pastors or their wives who the Lord called to be with Himself, thus leaving a hole in both a church's and family's life. This combined effort of the ministering brethren enabled one of the Beneficiary Society members to both attend the funeral service of the departed and to give a financial gift to the widow/widower on behalf of the rest of the pastors who serve in the denomination. It was, and is, a *love gift* to a bereaved comrade in the service of the Lord. These gifts have always been received with thankfulness and gratitude for the love we share with and for one another.

This past year the Beneficiary Society was able to give a gift of \$6,000 each to the widows of Dean A. Stortz (Donna) and Daniel P. Allen (Vonnie). As fellow members of the Society we are sure that your integrity would want to stay true to the Word of God and the written tenets of the BFC, and would not ignore the written requirement of the BFC Faith & Order (Principles of Order, p. 205) that states, "*On becoming licensed as a probationer in the ministry of the BFC, one shall become a member of the Beneficiary Society beginning at the succeeding BFC Conference, at which time one shall be responsible to pay into the fund. Every probationer/ordained man licensed or ordained by the BFC must be a member of the Beneficiary Society of the BFC ...*"

The assets of the BFC Beneficiary Society continue to be managed by Asset Planning Management of Harleysville, PA. We are grateful to them for their expertise in overseeing these investments.

Due to the resignation of Bryan C. McNally, the BFC Executive Board resolved to present both Steven J. DelDuco and Daniel L. Williams to become officers of the Beneficiary Society for approval at the Beneficiary Society meeting held during the 141st BFC Conference.

The officers of the Beneficiary Society are committed to retaining the current dues of \$100 per year, which can be contributed in one (\$100 in April) or two (\$50 in April and \$50 in October) payments during the year. Checks should be made payable to the BFC Beneficiary Society and sent to the BFC Headquarters, PO Box 3555, Allentown, PA 18106. Credit Card Payments can also be made at www.bfc.org/beneficiariesociety or by contacting our Administrative Assistant, Jodi Shorb; she can be reached at jshorb@bfc.org or 610-398-8776. Remember, this is a prepaid love gift to your brothers, which has a reciprocal benefit to you and to your family!

Beneficiary Society: Philip G. Norris, Chairman; David T. Allen, Secretary/Treasurer; Daniel L. Williams (replacing Bryan C. McNally).

Beneficiary Society Financial Statements

| | Dec 31, 23 | Dec 31, 22 | \$ Change |
|--|--------------|--------------|------------|
| ASSETS | | | |
| Current Assets | | | |
| Checking/Savings | | | |
| American Bank - Checking | 21,106.18 | 19,192.75 | 1,913.43 |
| Fidelity Investments | 207,476.46 | 178,652.50 | 28,823.96 |
| Wells Fargo Investment Accounts | | | |
| Wells Fargo Securities | 32,444.19 | 35,138.71 | -2,694.52 |
| Wells Fargo Cash | 23,478.82 | 20,914.94 | 2,563.88 |
| Total Wells Fargo Investment Accounts | 55,923.01 | 56,053.65 | -130.64 |
| Total Checking/Savings | 284,505.65 | 253,898.90 | 30,606.75 |
| Accounts Receivable | | | |
| Dues Receivable | 4,250.00 | 4,000.00 | 250.00 |
| Total Current Assets | 288,755.65 | 257,898.90 | 30,856.75 |
| TOTAL ASSETS | 288,755.65 | 257,898.90 | 30,856.75 |
| LIABILITIES & EQUITY | | | |
| Equity | | | |
| Retained Earnings | 257,898.90 | 297,116.57 | -39,217.67 |
| Net Income | 30,856.75 | -39,217.67 | 70,074.42 |
| Total Equity | 288,755.65 | 257,898.90 | 30,856.75 |
| TOTAL LIABILITIES & EQUITY | 288,755.65 | 257,898.90 | 30,856.75 |
| Income and Expenses | | | |
| | Jan - Dec 23 | Jan - Dec 22 | \$ Change |
| Receipts | | | |
| Dues Received | 12,000.00 | 7,400.00 | 4,600.00 |
| Other Receipts | 500.00 | 500.00 | 0.00 |
| Investment Income | | | |
| Checking Account Interest | 91.71 | 53.15 | 38.56 |
| Investment Account Interest | 12,052.03 | 8,749.46 | 3,302.57 |
| Total Investment Income | 12,143.74 | 8,802.61 | 3,341.13 |
| Investment Increase/Decline Market Value | 18,472.98 | -37,877.03 | 56,350.01 |
| Total Revenues | 43,116.72 | -21,174.42 | 64,291.14 |
| Expense | | | |
| Board Expenses | 271.97 | 43.25 | 228.72 |
| Benefits Distributed | 12,000.00 | 18,000.00 | -6,000.00 |
| Reconciliation Discrepancies | -12.00 | 0.00 | -12.00 |
| Total Expense | 12,259.97 | 18,043.25 | -5,783.28 |
| Net Income | 30,856.75 | -39,217.67 | 70,074.42 |

Report of the Ministerial Convention Committee

The annual Ministerial Convention was held on Monday and Tuesday, October 2-3, 2023. The theme was “Building Healthy Churches: Membership and Church Discipline.” We were joined by Pastor Brian Davis.

The 2023 convention and topics were well received by those in attendance. The Committee would like to thank everyone for their involvement and words of encouragement regarding the convention.

The 2024 Ministerial Convention is scheduled for the first week of October, 2024. We want to encourage all BFC pastors and elders to attend this time of refreshment in the Word. A time away like this, with your BFC brothers, is something you cannot get anywhere else; you need to be there. We hope you mark it on your calendar and make it a priority.

Ministerial Convention Committee: Scott Wright, Chairman; Timothy R. Nessler, Secretary; Beau E. Coffman, Jeffrey A. Kauffman, Michael C. Meadows, Barry T. Parsons, Ralph M. Soper, Advisor.

Report of the Prayer Committee

The Prayer Committee exists to demonstrate the BFC's dependence on God and our desire to seek His face, as well as to encourage greater prayerfulness in and among our churches.

The committee met four times since the 140th Conference. Our focus has been primarily on expanding the 2024 Day of Prayer; as announced at last year's conference, we will be adding a southern location this year. The northern Day of Prayer will be held at Cedar Crest BFC on May 18 and the southern one will take place at BFC Newark, DE on June 1. While the events will be held on different days, the theme and overall structure will be identical for both. This year's theme will be, "Recounting the Great Goodness of God," taken from Isaiah 63:7.

Stephen J. Morton joined the committee in 2023, helping to represent the Delmarva Region and to launch the southern Day of Prayer. Once again, the Prayer Committee is looking for laypeople to serve. If someone from your church is passionate about prayer in the local church and wants to learn more about what we do, have them contact any of the members of the Prayer Committee.

The 2023 Day of Prayer, "The Lord is at Hand," was held on March 11, 2023 at Cedar Crest BFC from 10 a.m. to 3 p.m. We were pleased to have Clifford B. Boone lead the morning session last year.

We would like to remind our pastors that there is a page on the BFC website (bfc.org/prayer) dedicated to prayer resources; it includes information on weekly Zoom prayer gatherings and links for the Day of Prayer. This page will also provide information on future training cohorts.

Finally, the Prayer Committee desires to support our BFC pastors in cultivating a deeper prayer culture within their local churches or regions. If you are interested in further training or support, please contact any of the committee members.

Day of Prayer Committee: Daniel L. Williams, Chairman; Daniel W. King, Secretary; Michael W. Walker, Treasurer; Kevin W. Kirkpatrick, Stephen J. Morton, James D. Reff II, Michelle Sallee.

Report of the Study Committee to Review BPLs

Due to time constraints, the Study Committee to Review the BPLs agreed to defer their report until the 142nd BFC Conference.

Committee to Review Biblical Principles for Living: Timothy M. Zuck, Convener; Timothy S. Radcliff, R. Daniel Wagner.



New this year at BFC Conference was a wide array of BFC shirts, jackets, sweaters, hats, and other gear. Items like these help spread the word about the Bible Fellowship Church.

Report of the Study Committee on Mode of Believers’ Baptism with Regard to Membership

Our original report may be found on pp. 133-150 of the 2023 Yearbook. We are delighted that the legislation we proposed – which may be found in your Report Book – was adopted at First Reading. We also appreciated the discussion held on the floor at the 140th BFC Conference.

We again stress our full and undiluted support for immersion as the mode of baptism to be practiced in the Bible Fellowship Church. We believe that immersion is the biblical mode of baptism. We are not looking in any way to move the Bible Fellowship Church to practice other modes of baptism. We simply believe that the Bible Fellowship Church is acting most consistently with the spirit and truth of Christ when we include for membership an individual who is clearly a member of the body of Christ but who has been baptized as a believer by another mode. We believe that while the mode of baptism is important, the most important thing is the profession of faith that accompanies baptism. As we stated a year ago, if we see water baptism as the equivalent of the wedding ring that seals that we are married to Christ, the mode is of relative unimportance compared to the vows we say to one another, promises we make in good faith. It is the vows that make us married.

We believe that the most charitable response we can give to brothers and sisters in Christ who, in obedience to the authorities of their previous churches, were baptized by a mode other than baptism is to offer them the privilege of church membership.

The following proposed changes to Article 202-3.1, Qualifications and Duties of Church Membership, were adopted at First Reading at the 140th BFC Conference. Proposed changes are in bold face.

Anyone desiring to be a member of the BFC shall give testimony and evidence of faith in Christ and the new birth. He shall be in sympathy with the Faith & Order, be baptized by immersion **or have had water applied** subsequent to salvation, and manifest holiness toward God and separation from the world (Acts 2:41-47).

Study Committee on the Mode of Believers’ Baptism with Regard to Membership:
William G. Schlonecker, Convener; Ronald L. Kohl, Secretary; James Arcieri, Mark R. Orton, S. Wayne Rissmiller.

Report of the Study Committee on the Role of Women in the Church

The study committee reported to the 140th BFC Conference with both a minority and majority report, each with proposed legislation focusing on the prohibition given in 1 Timothy 2:12. Following the study committee's presentations, the 140th BFC Conference gave guidance and instruction for the study committee to reconvene in order to produce a unified report with joint resolution(s). The various positions represented on the committee were studied and evaluated, and legislative proposals were attempted. While the study committee took up this task with vigor, diligence, and good faith, we were unable to form legislation that received unanimous approval by the committee.

The committee unanimously recognized that 1 Timothy 2:12 is prohibiting women from teaching and leading in the church in some way. We all affirmed the truth that the office of elder is restricted to men. We also affirmed that the local elders must shepherd the flock over which God has given them oversight, being careful and accurate in their application of the prohibition in 1 Timothy 2:12. We encourage our elder boards to study Scripture with regards to women in the local church, develop policy for their particular church, and clearly communicate the policy to the congregation so our sisters will be free to serve the Lord with confidence in keeping with their elders' vision for their particular church.

We refer the BFC Conference to the majority and minority reports submitted to the 140th Conference for a fuller representation of the areas of disagreement regarding the interpretation and application of 1 Timothy 2:12. These reports appear in the 2023 Yearbook, pp. 154-187.

In summary, a fundamental difference centered around the nature of teaching that Paul is prohibiting women from practicing in the local church. Some members believe Paul's instruction in 1 Timothy 2:12 to be prohibiting women from authoritatively teaching binding doctrine to the church—which is the sole responsibility of the elders. Public biblical teaching to the gathered church by a woman that is not authoritative and binding, as determined by the local elders, is permitted and should not be legislatively prohibited in the BFC.

Others on the committee believe the instruction of 1 Timothy 2:12 to teach that the ministry of teaching biblical doctrine to the gathered church, where men are receiving the instruction, is to be carried out by qualified men under the direction of the elders. Women are not to pursue or practice a ministry of public doctrinal teaching in the context of the local church but are to learn quietly with all submissiveness. Women are encouraged to exercise their gifts of biblical and doctrinal teaching in other settings. While leaving the understanding and application of what constitutes “the gathered church” to be determined by the local elders, Paul's prohibition is clear enough to warrant legislation that would help guide and unite the churches of the BFC.

The committee members express their appreciation to BFC Conference for this opportunity. While disagreeing at key points of biblical exegesis, the committee was blessed by the mutual fellowship and study of this important matter.

Study Committee on the Role of Women in the Church: Aaron D. Smith, Chairman; Joshua P. Miller, Secretary; Daniel Z. Krall, John R. LoRusso, Ralph E. Ritter, Rachel Schmoyer, Jocelyn Scott, Dennis W. Spinney, Keith A. Strunk.

Report of the Study Committee on Eternal Conscious Torment

Introduction

Historically, the Christian church has for centuries held the position that the teaching of the Bible regarding hell is that hell is real and that the torment experienced by the unrighteous and the impenitent is conscious and never-ending. We believe the historical position to be the correct one: one that is supported throughout the Scriptures and most forcefully—and frequently—by our Lord Jesus Christ.

That said, the church’s traditional teachings on hell have come under fire in recent years as well-meaning followers of Jesus became embarrassed, and even outraged, at the thought of a good and loving God excluding anyone from finding eternal happiness with Him in heaven or sending people to eternal conscious punishment for what seem to be finite sins. “It is now routinely dismissed as an embarrassing artifact from an ancient age—a reminder of Christianity’s outdated worldview,” posits Albert Mohler Jr.¹

Alternate positions popularly known as Universalism and Annihilationism have gained increasing support throughout some circles in evangelical Christendom and may be held by some who worship regularly in our BFC communities. Annihilationism has especially found increasing support in evangelicals as an attempted “middle ground” position of keeping a more biblical doctrine of hell yet limiting its degree and scope so as to make judgment more palatable and “loving.” Yet before we can address annihilationism’s weakness and overall lack of biblical support, and subsequently lay out the reality and necessity of the orthodox position of “eternal conscious torment,” it is important that we start by briefly looking at the universalist position and its weaknesses, since, as we will see, its concerns are ultimately the same as those of the annihilationist position, even if rejected by those who hold to that position.

The purpose of this presentation is a pastoral one; that is, we wish to provide biblical truth but lovingly so. How may we most effectively counsel, comfort, and challenge our brothers and sisters who hold to other positions or who struggle with the hard facts of eternal conscious torment? How do we help them to understand that God’s justice and love are both involved in passages where those who reject Christ as Savior are consigned to a hell where there will be, Jesus says, “weeping and gnashing of teeth” (Matthew 8:12 *et al*)? Erik Raymond says, “The consideration of hell will make demands on our willingness to be faithful to God and His Word. But we must be faithful not only in matters of doctrine but also to the corresponding tone with which the Bible explains and communicates these truths.”²

Engaging the universalist position

At a basic level, universalism has as its motivation a revolt against the endless punishment of the unsaved, which universalists see as an abandonment of the compassion of mankind and a negation of God’s love and goodness. Universalists claim that, for God to have victory over sin and death and for Jesus to “reconcile all things to himself” (Col.

¹ Christopher W. Morgan and Robert A. Peterson, ed., *Is Hell for Real or Does Everyone Going to Heaven* (Grand Rapids: Zondervan, 2011), p. 11.

² *Ibid*, p. 10.

1:20), all of mankind must be ultimately redeemed and brought into eternal fellowship with God in heaven. If sin, Christ's headship in the incarnation, His atoning work on the cross, and the resurrection are all universal, then the task of redemption, they argue, must be universal in scope since "God does not wish that any should perish, but that all should reach repentance" (2 Peter 3:9).³ If "God is love" (1 John 4:8) and He does not wish anyone to be apart from Him, having created mankind to be in perfect relationship with Him for all eternity, *and* if the work of Jesus is sufficient and effective in making a way for mankind to once again be in that relationship, then God must be not only able but actively working toward that goal. Thus, since hell exists for those who do not have faith in Jesus in this life, it must instead be rehabilitative and restorative, not punitive, so as to finish the process of redemption and restoration that God desires for all people.⁴

While it is neither our intention nor ability in this short introduction to address all the issues of this position, we need to make some general claims and insights showing the overall weakness of this position and how its desires are also seen in the annihilationist position (which we will deal with next).

First, universalism holds no weight when compared to what Scripture teaches, and even universalists claim that this position requires some creative exegesis. Although universalists admit that God does send people to hell, their position rests on the necessity of post-mortem evangelism, sanctification, and redemption – positions they admit are not clearly taught in Scripture.⁵ Because of this lack of biblical support, second and similarly, this view is foundationally a moral and emotional claim for God's goodness and love to override the traditional doctrine of hell. It is primarily grounded in a desire to reconcile the exclusivity of Christianity with other religions and their soteriology in order to reassure ourselves that those who have rejected God, or have never received the gospel, will yet be saved. It is sometimes used as an attempt to try to gain rapport with

³ For more interaction on this passage, see the Appendix which is available online.

⁴ For more information on this, see Christopher W. Morgan and Robert A. Peterson, ed., *Is Hell for Real or Does Everyone Going to Heaven* (Grand Rapids: Zondervan, 2011), specifically ch. 5 by J.I. Packer, "Does Everyone Go to Heaven?" See also Robert A. Peterson, *Hell on Trial: The Case for Eternal Punishment* (Phillipsburg, NJ: P & R, 1995); Preston Sprinkle, Denny Burk, John Stackhouse Jr., Robin Perry and Jerry Walls, *Four Views on Hell*, (Grand Rapids: Zondervan, 2016, 2nd ed.), specifically the universalist position by Robin A. Parry and the responses in that chapter; and Mark Clark and Larry Osborne, *The Problem of God: Answering a Skeptic's Challenges to Christianity* (Grand Rapids: Zondervan, 2017), especially ch. 6, "The Problem of Hell."

⁵ *Four Views on Hell*, pp. 131-133; Francis Chan and Preston Sprinkle, *Erasing Hell: What God Said About Eternity, and the Things We've Made Up* (Colorado Springs, CO: David C. Cook, 2011), p. 35; *Hell on Trial*, p. 152; *Bible Doctrine*, Wayne Grudem, p. 461; *Is Hell For Real*, pp. 67-68; *Christian Theology*, Millard Erickson, pp. 1243-1244. Even John Stackhouse, who holds to a terminal punishment position, says, "Universalism has always impressed me as the triumph of hope over exegesis, the pressing of theological conclusions from lovely presuppositions to conclusions that simply cannot stand in the light of Scripture's frequent and stark contrast" (*Four Views on Hell*, p. 134).

the inclusive, postmodern, and secular worldview of the West.⁶ As such, the traditional view is seen as “morally revolting” and “morally intolerable” because of God’s love and must be reworked accordingly.⁷

For universalists, God’s love and goodness must be able to take into account human freedom which, experience shows, often leads to a rejection of God in this life. Therefore, as we said above, hell is more restorative and rehabilitative than punitive. As one author says, “The controlling image is of a kind of therapy in which God uses hell to restore to health those apart from Him.”⁸

At a basic level, the fact that universalism is based on emotional and moral claims that God’s love is incompatible with the eternal conscious punishment seen in the traditional doctrine of hell, and not on strong biblical evidence, not only shows its ultimate failure as a serious position but also sheds light on the ways in which annihilationism fails these same tests. These two positions, even with annihilationism claiming more biblical support through the creative exegesis of several passages, ultimately lead to its adherents misunderstanding and sometimes abandoning other biblical doctrines.

First, as J. I. Packer says, “Its sunny optimism may be reassuring and comfortable, but it wholly misses the tragic quality of human sin, human unbelief, and human death set forth in the Bible.”⁹ The belief that eternal punishment for temporal sins is unfair totally misunderstands the severity and nature of sin as rebellion against our Creator. The punishment of eternal separation does in fact “fit the crime” when sin is understood biblically as complete rebellion against and rejection of an infinitely holy God, and not as “the sum of small, temporal mistakes.” It also undermines man’s spiritual inability and the doctrine of salvation by claiming that man *can* choose God and believe, and yet may still be saved in the event he chooses not to believe.

Second and similarly, in overstressing the attribute of God’s love, universalism abandons the necessity and, dare we say, the goodness of God’s wrath and judgment. Instead of justice being won as God comes to finally and fully eradicate sin in both the created order and those who reject Him, this position responds to the sin of man by providing him a seat in the kingdom. Yes, some rehab must be done, but ultimately “love wins.”¹⁰ The idea that justice can be overridden might please our therapeutic culture but gives us no hope or assurance at the end of the day.¹¹ Ultimately what makes hell, hell is the fact that it is the perfect balance between God’s love and wrath.

Finally, the repercussions of this position result in the total abandonment of both evangelism as the church’s primary mission (cf. Matt. 28:18-20) and the need for believers to pursue righteous living. When pushed to its ultimate conclusion, the church’s task is functionally to get as many people as possible to respond to God’s love in the

⁶ *Is Hell for Real or Does Everyone go to Heaven*, pp. 60-61.

⁷ *Hell on Trial*, p. 146.

⁸ *Is Hell for Real or Does Everyone go to Heaven*, p. 71. See also *4 Views on Hell*, p. 115.

⁹ *Is Hell for Real or Does Everyone go to Heaven*, p. 72.

¹⁰ As Rob Bell reminded us in *Love Wins: A Book About Heaven, Hell, and the Fate of Every Person Who Ever Lived* (San Francisco: HarperOne, 2011).

¹¹ Miroslav Wolf says, “It takes the quiet of the suburban home for the birth of the thesis... of God’s refusal to judge.” As quoted in *The Problem of God*, p. 132.

gospel now, even though God will take care of what we missed in the end, fixing our own sins and the sin of the world without requiring repentance, faith, or obedience. Why bother, then, especially since both evangelism and holy living are quite difficult in a broken and sin-filled world?

We conclude, with Robert Peterson, that “universalism originated in the Garden of Eden when Satan brushed aside God’s warning and assured Eve, ‘You will not surely die.’”¹² Peterson adds, “Although we can sympathize with the desires of universalists that all will be saved, we must label universalism a false teaching...being aware of the dangers of this false hope... replacing false universalism with... a true, biblical universalism.”¹³ Although universalism is not a position being discussed in the BFC, and most would agree with these conclusions, it is again important to see its weakness as to see how it lends similar weaknesses to the annihilationist position. It is to that task we now turn.

What about annihilationism?

In an attempt to be succinct, annihilationism (sometimes known as terminal punishment or conditionalism) teaches that hell exists as a place of terminal and temporary punishment where unbelievers judged by God at the final judgment will be finally annihilated as completion of their punishment; they will simply cease to exist. Its supporters look to passages that talk about eternal death and the punishment of the wicked as implying the cessation of life/existence,¹⁴ arguing that mankind’s immortality is not inherent to their creation but is a conditional gift of God given only to those who are saved.¹⁵ They understand Scripture’s description of eternal punishment as being fulfilled in the everlasting destruction of the wicked (i.e., a punishment that does not last forever but is everlasting in the finality of destruction). Thus, unlike the universalist who sees hell as being rehabilitative, the annihilationist can still see hell as a place of God’s punitive justice without requiring eternal conscious punishment. One of the reasons why this is not just gracious, but necessary, is for God’s new creation to be free from all sin and wickedness. As John Stackhouse Jr. summarizes, “Hell is no worse than it has to be. Thus, the doctrine of terminal punishment exonerates our good God from the appalling image of a perpetual tormenter. There is no joy here in the suffering of the wicked, but only sad justice.”¹⁶

¹² *Hell on Trial*, p. 139.

¹³ *Hell on Trial*, pp. 156-157. “A true biblical universalism” relates to the sufficiency of Christ’s shed blood on the cross to provide salvation for all mankind, made effective only through man’s belief and trust in His saving work.

¹⁴ Passages often cited include Psalm 1:4-6, 37:20, 69:28, 73:19-20; Isaiah 66:24; Malachi 4:1-3; Matthew 3:12, 10:28; Philippians 3:19; 1 Thessalonians 5:3; 2 Thessalonians 1:9; 2 Peter 2:6, 3:6-7.

¹⁵ Passages they cite here include Genesis 3:22-23; Luke 20:35-36; 1 Corinthians 15:50, 53; and Revelation 22:2.

¹⁶ *Four Views on Hell*, p. 81. For Stackhouse’s entire explanation of this position, see *Ibid*, pp. 61-81. For a larger exposition of the annihilationist position, we suggest the writings of Clark Pinnock or Edwards Fudge, including Fudge’s *Hell: A Final Word* (Abilene, TX: Leafwood Publishers, 2012).

Since the next section of this paper is dedicated to engaging the scriptural evidence that supports eternal conscious punishment, we will not take the time here to unpack the meaning of eternal death or whether immortality is conditional for man.¹⁷ Instead, we will look at the three distinct reasons why annihilationism is increasingly being held as a necessary truth. Specifically, they are as follows: 1) the apparent inconsistency of eternal conscious punishment with the love of God; 2) the apparent injustice involved in the disproportion between sins committed in time and punishment that is eternal; and 3) the fact that the continuing presence of evil creatures in God’s universe will eternally mar the perfection of a universe that God created to reflect His glory.¹⁸

The first issue, the seeming inconsistency of God’s love and wrath, has already been discussed and seen as a non-issue and, worse, is a misunderstanding of the simplicity of God and the unity of His attributes. God’s love is not lost in punishing sinners for eternity but is seen as being in perfect union with His justice in that same punishment. Simply put, God’s wrath and His love are not at odds with one another in the eternal conscious punishment position and are not in need of this “more gracious” revision. This again stems from a moral argument, not a biblical one, and as such loses the support of Scripture in order to make the doctrine of hell “more palatable.”¹⁹

Similarly, the second issue, on whether the punishment of eternal conscious punishment fits the crime of temporary, finite sins was also discussed above and does not bear weight. When sin is understood biblically as rebellion against an eternally and infinitely holy God, the punishment for that sin is suitably eternal in length.²⁰ We may actually argue that terminal punishment *downplays* what Scripture says about the severity of our sin rather than claiming that eternal conscious punishment is too great a punishment. In short, when understood correctly, the punishment for sin in the orthodox view of eternal conscious punishment is in line with how Scripture describes the depth of our sin and its rebellion against God.

The final issue laid out by annihilationists for the necessity of their position is that the presence of the wicked in hell for eternity is untenable with the restoration and redemption of all things in God’s new heaven and new earth. To this point, they would reason that it is necessary for God to completely destroy the wicked in order to not allow them to mar His intention of perfection in His renewed creation. But to answer this point in a succinct manner, Denny Burk is correct in claiming that “hellfire as annihilation introduces eschatological absurdity.” Burk says, “This does not comport with the biblical

¹⁷ Millard Erickson speaks to the eternality of the punishment, and not just the death, as described in Scripture as well as the created intent for man to dwell with God forever—a reality not destroyed or conditionally held after the fall. See *Christian Theology* (Ada, MI: Baker Academic, 2013), pp. 1246-47. Denny Burk also bucks against the conditional immortality argument as not being reconcilable with our view of bodily resurrection in *Four Views on Hell*, p. 87.

¹⁸ These are the positions for annihilationism as laid out by Wayne Grudem in his *Bible Doctrine* (Grand Rapids: Zondervan, 2022 ed.), p. 460.

¹⁹ This will be discussed further at the end of the paper, but for more detail, see Denny Burk’s response to annihilationism in *Four Views on Hell*, pp. 82-83.

²⁰ Again, Erickson says, “When we sin, an infinite factor is invariably involved.” See *Christian Theology*, p. 1247. See also Burk’s reply to this in *Four Views on Hell*, pp. 87-88.

depiction of the final judgment, after which evil has been decisively dealt with and the cosmos has been restored to its rightful order (Rev. 21:5).²¹ In other words, it is “absurd” to claim that the just punishment of the wicked in hell for eternity would somehow mar God’s new creation, for Scripture repeatedly claims that God’s justice is magnified by his judgment of the wicked, not by their elimination (two examples of which may be seen in Revelation 19:1-6 and Revelation 22:14-15).

In the end, both of these positions lack the extensive scriptural support to be held as viable options. Wayne Grudem aptly summarizes by saying, “Though annihilationism can be countered by the theological arguments, it is ultimately the clarity and forcefulness of the passages themselves that convince us that annihilationism is incorrect and that Scripture does indeed teach the eternal conscious punishment of the wicked.”²² Burk agrees, saying that both “the ‘palatability’ of terminal punishment does not make it true” and the “exposition of key biblical texts remain unconvincing.”²³ As such, it is imperative that we move on to examine the overall strength of the eternal conscious torment position in Scripture, seeing that the fears expressed in universalism and annihilationism are not actual problems for which the traditional position does not have good, biblical answers.

Biblical supports for hell as a place of eternal conscious torment

While the unbelieving world finds the idea of a God who would send people to hell where they would be tormented for all eternity absolutely abhorrent, we must hold to and support what the Bible teaches, over and above what our hearts or the surrounding culture may want to believe. We believe that the Bible persistently and consistently points to an eternity in hell as the ultimate destiny of the impenitent.

The Bible Fellowship Church clearly holds to an eternal conscious torment, as repeatedly noted in our Articles of Faith (*italics added*):

Article 8-2 – “The guilt and consequences of Adam’s sin are imputed to the whole human race, so that all men are guilty, inherently corrupt, totally depraved, and *subjects of the wrath of God.*”

Article 9-1 – “Sin separates man from God, *incurring His wrath and judgment...*”

Article 25-1 – “Following the millennium will be the resurrection and judgment of the unrighteous. The righteous will be eternally glorified with Him; *the unrighteous will be eternally punished.*”

Article 26-3 – “*The unregenerate will be judged, condemned, and banished to eternal damnation in the lake of fire.*”

Article 28-1 – “There are two final, eternal destinies for man: heaven for the righteous and penitent, and hell for the unrighteous and impenitent. At the great white throne judgment, *all of the enemies of God will be consigned to the place of eternal conscious punishment, from which there is no escape.*”

Where is the evidence for our conclusion that those who reject Christ will incur

²¹ *Four Views on Hell*, pp. 84-85.

²² *Bible Doctrine*, p. 461. Erickson agrees, saying, “The problem with all the forms of annihilationism is that they contradict the teaching of the Bible.” See *Christian Theology*, p. 1245. Packer likewise notes, “The theory of annihilationism...must be read into the Bible.” See *Is Hell for Real or Does Everyone Go to Heaven*, p. 67.

²³ *Four Views on Hell*, pp. 85-87.

never-ending punishment in hell? We believe the supports for this position are clearly presented in Scripture: that the Old Testament speaks of God's wrath toward and punishment of the wicked, and the New Testament further defines what God's wrath looks like: that it is meted out in judgment and punishment that lasts forever. Such torment is clearly presented as the outworking of God's righteous judgment on the impenitent.

Old Testament passages on hell and the final destiny of the wicked

Old Testament examples of the Flood in Genesis 6, the destruction of Sodom and Gomorrah in Genesis 19, and a number of other punishments for sin show that God's disposition toward the wicked is not in question. In His justice He will always punish sin, and those who persist in obstinate opposition to God will experience His wrath. We further see in Isaiah 66 and Daniel 12 Old Testament presentations of never-ending punishment of the wicked that presage our Lord's own teaching on the subject of hell.

Isaiah 66:22-24 reads, "For as the new heavens and the new earth that I make shall remain before Me, says the LORD, so shall your offspring and your name remain. From new moon to new moon, and from Sabbath to Sabbath, all flesh shall come to worship before Me, declares the LORD. 'And they shall go out and look on the dead bodies of the men who have rebelled against Me. For their worm shall not die, their fire shall not be quenched, and they shall be an abhorrence to all flesh.'" And Daniel 12:1-2 provides a declarative statement of the future destiny of both the righteous and the wicked. "At that time shall arise Michael, the great prince who has charge of your people. And there shall be a time of trouble, such as never has been since there was a nation till that time. But at that time your people shall be delivered, everyone whose name shall be found written in the book. And many of those who sleep in the dust of the earth shall awake, some to everlasting life, and some to shame and everlasting contempt."

Both these passages align with New Testament texts about the punishment afforded the wicked and those who reject Jesus Christ's free offer of salvation. Jesus speaks of the worm that does not die and the fire that remains unquenched in describing the fate of the wicked and unbelieving. Daniel parallels the eternal destiny of the righteous and the unrighteous using the same terminology (the Hebrew word *olam*) in language reminiscent of Christ's words in Matthew 25's comparison of the sheep and the goats.

In Isaiah 66, the presence of the terminology of "the new heavens and the new earth" points to an eschatological future state where there is abundant blessing in God's presence. Alas, not everyone will enjoy this experience. Those who have rebelled against God will be consigned to a place where torment is described as being never-ending: where "their worm shall not die" and "their fire shall not be quenched." The description is of an ongoing punishment; the idea of a non-dying worm is that punishment continues without end. Denny Burk says, "The worm pictures the disgrace of decaying bodies left exposed after their defeat."²⁴ But this terminology describes a worm that, despite this description, does not die. Similarly, a fire that is not quenched points to severe suffering that does not end.

That the punishment God has designed for those who rebel against Him is eternal and follows the length of human life is pictured in Daniel 12 as awaking from the sleep of

²⁴ Denny Burk, "Eternal Conscious Torment," in *Four Views on Hell*, Preston Sprinkle, ed. (Grand Rapids, MI: Zondervan, 2016), p. 22.

death to judgment. Those whose names “shall be found written in the book” will awake to “everlasting life.” This passage lines up nicely with the Lamb’s book of life that is described in Revelation 21:27. But not everyone will enjoy “everlasting life” filled with joy and blessing. Others will awake to “shame and everlasting contempt.” Once more the biblical writer presents a parallel: “everlasting life” vs. “everlasting contempt,” again using the Hebrew *olam*. In Daniel 12:2, the term translated as “contempt” (Hebrew *deraon*] only appears in one other place in Scripture—curiously, in Isaiah 66:24, where it is translated in the ESV as “abhorrence” as a reference to “unburied corpses who have fallen under the judgment of God.”²⁵

Robert Peterson writes, “God is not only loving and kind, but also holy and just. After warning sinners of the consequences of despising His love, He punishes them if they continue to rebel against Him. God punishes sinners! How strange this sounds to modern ears! Yet, regardless of how strange it sounds, it is God’s truth.”²⁶

These pictures of unending torment have for many centuries been settled positions held by the church. Only recently has it become increasingly popular to view many of the terms used in Scripture to describe the punishment of the wicked and unredeemed in symbolic terms: that there is no literal place where the fires always burn and yet the worm never dies. The critics argue, “These are symbols; they are not meant to be understood literally.” We should not be so quick to undersell such language, however; even if some biblical passages are to be understood symbolically they are meant to point to an even more horrible reality.

We seemingly have little difficulty embracing the concept that the glories of heaven will far exceed our imaginations. We readily accept that what Paul writes in 1 Corinthians 2:9 – “What no eye has seen, nor ear heard, nor the heart of man imagined, what God has prepared for those who love Him.” We believe with all our hearts that the glories of heaven will be far more glorious than we can grasp with our current human limitations.

In the same way, we should understand that just as heaven will be more wonderful than we can imagine, hell will be worse. Biblical language, even if it may be symbolic, points to a more terrible punishment than our worst conceptualizations. R. C. Sproul says, “A symbol is always exceeded in intensity by the reality to which it points...if it is symbolic, the reality must be worse than the symbol.”²⁷

Descriptions of the reality and torments of hell in the Gospels

Throughout the New Testament, what God’s punishment looks like is further defined and amplified, first by our Lord Jesus and later by the apostles. Jesus spoke frequently about hell. He taught that hell is a reality, is a result of God’s righteous judgment, and that God’s judgment involves both separation from God and eternal suffering. “When we read the Bible,” Erik Raymond says, “We find that most of the teaching about hell comes from the mouth of Jesus—the most loving and compassionate and wisest man who ever lived. As Christians, our primary authoritative source for answers to questions like these *must*

²⁵ Ibid, p. 25.

²⁶ Robert A. Peterson, *Hell on Trial: The Case for Eternal Punishment* (Phillipsburg, NJ: P & R Publishing, 1995), pp. 25-26.

²⁷ R. C. Sproul, Ligonier Ministries daily broadcast Nov. 18, 2023.

be the Bible in general, and the teaching of Jesus in particular.”²⁸

That Jesus declared hell as a real place is without question as far as we are concerned. Matthew on several occasions highlights our Lord’s conclusion that hell exists as the final destination of the impenitent and unbelieving. In Matthew 5:21-22, for instance, Jesus taught, “You have heard that it was said to those of old, ‘You shall not murder; and whoever murders will be liable to judgment.’ But I say to you that everyone who is angry with his brother will be liable to judgment; whoever insults his brother will be liable to the council; and whoever says, ‘You fool!’ will be liable to the hell of fire.” Just a few verses later, as part of the same section in His Sermon on the Mount, Jesus taught (Matthew 5:29-30), “If your right eye causes you to sin, tear it out and throw it away. For it is better that you lose one of your members than that your whole body be thrown into hell. And if your right hand causes you to sin, cut it off and throw it away. For it is better that you lose one of your members than that your whole body go into hell.”

The “hell of fire” in Matthew 5:22 is the Greek phrase *ten geenan tou puros*. *Geenan* comes from *Gehenna*, a place west and south of Jerusalem as well as a symbolic name for the final place of punishment of the ungodly. Jesus’ words here make no sense if there is no punishment reserved for those who are “liable.” Just as the reality of the other judgments (being liable to the council, for example) are real, we must assume that the “hell of fire” is also a reality.

Further, the threat – twice stated in Matthew 5:27-30 – of the body going into hell strongly implies hell as a place where the body suffers. This does not work as a threat of punishment if what Jesus is speaking about is only to be understood symbolically. It is clear to us that Jesus is teaching that lust is among the sins that result in God’s judgment, which is punitive but just, and that ultimately there are two eternal destinations, and one is to “go into hell” – to “be thrown into hell.”

In Matthew 23:15 Jesus excoriates the religious leaders with these words: “Woe to you, scribes and Pharisees, hypocrites! For you travel across sea and land to make a single proselyte, and when he becomes a proselyte, you make him twice as much a child of hell as yourselves.” Yes, it is possible for this statement to be understood symbolically: that Jesus is simply pointing out the hypocritical nature of twisted zeal. But He is also speaking in language that His audience would clearly understand: that by acting, living, and teaching in this way, the scribes and Pharisees were converting their proselytes in such a way that they are just as lost and worthy of eternal condemnation as the scribes and Pharisees themselves. So Jesus seems to be indicating that hell is a place of just reward for those who pervert God’s will.

In addition to His persistent teaching about the reality of hell, Jesus also taught that hell represents God’s judgment on sin and sinners. “And do not fear those who kill the body but cannot kill the soul,” He said in Matthew 10:28. “Rather fear Him who can destroy both soul and body in hell.” Jesus is of course referring to God the Father, for it is He who consigns the wicked and impenitent to hell. The word “destroy” is *apolesai*, from *apollumi*, meaning “to destroy” or even “to destroy utterly.” While on the surface this word seems to allow for an annihilationist understanding, the addition of “in hell” seems to indicate an ongoing punishment in a place to which the wicked person has

²⁸ Erik Raymond, *Is Hell for Real?* (Epsom, Surrey, UK: The Good Book Company, 2017), p. 9.

been assigned. If the condemned simply ceases to exist, what ensues – “in hell” – is unnecessary.

Another support for the existence of hell as a place of unending punishment is found in Jesus’ Parable of the Sheep and the Goats in Matthew 25:31-46. The conclusion, when all is said and done – or not done – is found in v. 46. “And they [the goats] will go away to eternal punishment, but the righteous [the sheep] to eternal life.” There Jesus grounds the emphasis on the certainty of man’s unending existence in the word “eternal,” represented by the Greek adjective *aionion*. *Aionion* carries the idea of something being “age-long” or unending, and the two destinies are paralleled for both those who receive eternal life and those who are condemned to eternal punishment. Erik Raymond says, “God made humans to be eternal beings. As God is eternal so He has made His image bearers to exist forever. Jesus shows that all of us will exist in one of two places, but both will be an eternal, conscious existence.”²⁹

It is important to note that the Bible considers eternal punishment as a fitting sentence not just because of the nature of our existence but also because of the seriousness of the debt that our sin incurs before a righteous God. Sin is no small thing but is an offense against God’s holiness and glory, and the eternal nature of punishment in hell conveys God’s ongoing opposition to sin. Says Raymond: “If God is serious about His glory, then we can expect hell to be severe.”³⁰

In addition to teaching the reality of hell and the nature of hell as a place of judgment, Jesus also stressed that the punishment afforded by hell is one of rejection and eternal separation from God. This is supported by what our Lord said in Matthew 7:21-23 – “Not everyone who says to Me, ‘Lord, Lord,’ will enter the kingdom of heaven, but the one who does the will of My Father who is in heaven. On that day many will say to Me, ‘Lord, Lord, did we not prophesy in Your name, and cast out demons in Your name, and do many mighty works in Your name?’ And then I will declare to them, ‘I never knew you; depart from Me, you workers of lawlessness.’”

If those verses stood alone as the only time in the Gospels where Jesus spoke of hell as a place of separation from God, it would be sufficient. But that is not the case; the Lord frequently taught that hell is a place not only of punishment but of separation from God. Indeed, the two are connected; separation from God is to be seen as the greatest possible punishment.

This is the message contained in repeated mentions of “outer darkness,” where there will be “weeping and gnashing of teeth” (see Matthew 8:11-12; Matthew 22:12-13; Matthew 25:30). Being consigned to a place of separation is cause for profound weeping. Gnashing of teeth, a picture our Lord carries over from several Old Testament usages, most frequently connotes anguish and despair but also represents a refusal even at the end to submit to Christ. In Acts 7:54, the response to Stephen’s witness to Christ is as follows: “Now when they heard these things they were enraged, and they ground their teeth at [Stephen]” directly prior to executing him by stoning. So “weeping and gnashing of teeth” represents more than regret for the wrongness of actions and decisions but indicates persistent anger, rejection, and opposition – even in hell. It is as C.S. Lewis at one point in his life noted, “I willingly believe that the damned are, in one sense,

²⁹ Raymond, pp. 53-54.

³⁰ Ibid, p. 55.

successful rebels to the end; that the doors of hell are locked on the inside.”³¹

J. I. Packer added, “Nobody stands under the wrath of God save those who have chosen to do so. The essence of God’s action in wrath is to give men what they choose, in all its implications; nothing more, and equally nothing less.”³²

As the banishment of Adam and Eve from the Garden of Eden in Genesis 3 clearly illustrates, sin separates man from God. There can be no fellowship between a holy God and unholy people. Where Adam and Eve had previously enjoyed sweet fellowship with God, to the point where the first couple’s hiding themselves from God suggests that they had previously “walked” with their Maker in the Garden, now they were driven from His presence, to the point where the Lord stationed cherubim with a flaming sword at the entrance to the garden as a means of preventing man and woman from direct fellowship with God. Where there had been no suggestion of death prior to the Fall, now man began to die both physically and spiritually. This is the picture Jesus presents: of hell as a place of judgment and separation.

But our Lord further consistently teaches that hell is also a place of suffering and that the gravity of hell as a real place of unending torment should never be downplayed or underestimated. In Mark 9:42-48 Jesus taught about the consequences of sin and causing others to stumble. His conclusion: it would “be better for him if a great millstone were hung around his neck and he were thrown into the sea” for causing “one of these little ones who believes in Me to sin.” In the same context, Jesus said it is preferable to cut off the foot that causes you to sin, or to tear out the eye that causes you to sin, than to have all your appendages and perfect sight but to be thrown into hell. He then described hell in v. 48 as that place “where their worm does not die and the fire is not quenched.” What awaits the person who causes others to stumble is a fate almost beyond description: what could be worse than wearing a millstone around one’s neck and being tossed into the depths of the ocean?

Hell is described by Jesus in Matthew 13:30 as that place where the tares are separated forever from the wheat. “Let both grow together until the harvest, and at harvest time I will tell the reapers, Gather the weeds first and bind them in bundles to be burned, but gather the wheat into My barn.” Here the Lord presents a contrast between the wheat—who will be gathered into “My barn,” presumably a place of reward and rest and peace—and the weeds or tares, who have grown up alongside the wheat and will not be separated until the harvest time. But when harvesting comes, they will be gathered into bundles to be burned. This does not rule out an annihilationist perspective but at the very least draws a contrast between reward and suffering or punishment.

One of Jesus’ most strident teachings about the nature of hell most likely came in the form of a parable: the Parable of the Rich Man and Lazarus, in Luke 16:19-31. While a parable is a fictional story, it is designed to illustrate true principles. Parables never contradict teachings found elsewhere in Scripture. And in this instance, what Jesus taught fully supports His other teachings on hell. Hell is to be seen as a place of eternal separation, as illustrated by Father Abraham’s reply when the rich man asks him to send

³¹ C.S. Lewis quote accessed from John Blanchard article, “*Is Hell for Real?*” *Tabletalk*, February, 2014. It must be stated that Lewis eventually adopted a universalist interpretation of salvation.

³² J. I. Packer quote, *ibid.*

Lazarus to provide comfort. Abraham says, among other things, “between us and you a great chasm has been fixed, in order that those who would pass from here to you may not be able, and none may cross from there to us” (Luke 16:26). There are no second chances, no Universalism-supporting concept of everyone eventually coming into a place of eternal joy and comfort.

More striking in the parable, however, is the nature of hell as a place of pain and suffering. The rich man asks Abraham to have Lazarus dip the end of his finger in water and send him to the rich man, “for I am in anguish in this flame” (Luke 16:24). “Anguish” is a form of the Greek verb *odunao*, meaning “to cause or suffer pain.” Later in the story, the rich man asks that Lazarus be sent to urge his brothers to repent, “lest they also come into this place of torment” (Luke 16:28). The Greek word for torment, *basanos*, originally represented a dark stone used for testing the purity of metals but was understood as “examination by torture.” Clearly the picture that is presented, while understandably symbolic, aligns with the full picture of Jesus’ teachings on hell: that it is a place of ongoing suffering and pain. The purpose of the parable, then, is to present the reality of hell as an incentive to repentance and believing in Christ’s person and work. Its details do not support either a universalist or annihilationist position but suggest that hell is both permanent and painful.

Clearly and consistently Jesus taught that hell is a place of suffering, as represented by a variety of pictures or symbols: the burning of chaff in eternal fire, weeping and gnashing of teeth, outer darkness. In our estimation, elements of symbolism are highly likely; it is hard to reconcile darkness with literal fire, which gives off light. That said, that Jesus is stressing that hell is a place where unredeemed sinners suffer for eternity is hard to dispute when the weight of Gospel evidence is presented.

The apostles’ teachings concerning hell

While the teaching of our Lord is sufficient to establish support of an eternal conscious torment position,³³ the apostles, while not writing as often or as pointedly about the nature of hell, do provide additional supports for belief in eternal conscious torment.

In 2 Thessalonians 1:5-10, the apostle Paul addressed Christian believers who were experiencing suffering by contrasting their temporary torments with the nature of the judgment that awaits those who oppress them. “This is evidence of the righteous judgment of God, that you may be considered worthy of the kingdom of God, for which you are also suffering— since indeed God considers it just to repay with affliction those who afflict you, and to grant relief to you who are afflicted as well to us, when the Lord Jesus is revealed from heaven with His mighty angels in flaming fire, inflicting vengeance on those who do not know God and on those who do not obey the gospel of our Lord Jesus. They will suffer the punishment of eternal destruction, away from the presence of the Lord and from the glory of His might, when He comes on that day to be glorified in His saints, and to be marveled at among all who have believed, because our testimony to you was believed.”

Paul notes that those who are counted worthy of “the punishment of eternal destruction” are (1) those who do not know God; and (2) those who do not obey the

³³ Peterson says, “Jesus Christ says more about the fate of the wicked than anyone else in the Bible” (Ibid, p. 54).

gospel. They will experience “eternal destruction.” Those words would seem to be antonyms or oxymorons but obviously are not. “Eternal” is *aionion* – “into the ages.” Destruction is *olethron/olethros*, which often conveys the idea of “ruination with its full, destructive results.” It only appears four times in Scripture—here and 1 Corinthians 5:5 (“for the destruction of his flesh”), 1 Thess. 5:3 (“then destruction will come”), and 1 Timothy 6:9 (“plunge men into ruin...”). Thus destruction is seen, not as annihilation, but as punishment. The modifier “eternal” declares its duration.

The author of Hebrews uses similar terminology in Hebrews 6:2 as he instructs his readers to go beyond what is elementary to instead have a mature understanding of “eternal judgment” (*krimatos aioniou*). *Krimatos* comes from *krima*, a judgment. The emphasis seems to be not on the fact that judgment is final but that it actually lasts forever.

In Jude 7, 13 Jude uses the example of God’s judgment of Sodom and Gomorrah, not to emphasize the suddenness of their destruction, but to emphasize the severity of it as He pronounces condemnation for several reasons beyond homosexual activity: pride (Ezekiel 16:49), adultery and lying (Jeremiah 23:14). “(7) ...just as Sodom and Gomorrah and the surrounding cities, which likewise indulged in sexual immorality and pursued unnatural desire, serve as an example by undergoing a punishment of eternal fire....(13) ...wild waves of the sea, casting up the foam of their own shame; wandering stars, for whom the gloom of utter darkness has been reserved forever.” In v. 7 God’s judgment on those cities is “a punishment of eternal fire,” which is then paralleled with the “forever” [*skotous eis aiona* – “Darkness into (the) age”] of v. 13. There isn’t even a hint of the possibility of annihilation but a connotation of ongoing punishment. Fire and darkness – could they both be present as part of this torment? Does the presence of one preclude the other, or can they coexist at the same time?

One of the strongest supports for eternal conscious torment is presented by the apostle John in Revelation 14:9-11, with the word “tormented” occupying a primary position. “And another angel, a third, followed them, saying with a loud voice, ‘If anyone worships the beast and its image and receives a mark on his forehead or on his hand, he also will drink the wine of God’s wrath, and he will be tormented with fire and sulfur in the presence of the holy angels and in the presence of the Lamb. And the smoke of their torment goes up forever and ever, and they have no rest, day or night, these worshipers of the beast and its image, and whoever receives the mark of its name.’” “Tormented” is *basanisthesetai*, the third person singular future present indicative form of *basanizo*, which means “to torture.” Torture carries the idea of punishment of both length and severity. While some torture (think: 39 lashes) has a set duration, the presence in v. 11 of “the smoke of their torment goes up forever and ever” causes us to conclude that torment isn’t of limited duration and lines up with the idea – mentioned elsewhere in the NT – of eternal judgment being connected to a fire of some sort. In v. 11, “torment” is *basanismos*, the noun version of what was a verb in v. 10.

Question: Is this torment reserved only for Satan, the beast, or the false prophet? Or is this something that all who reject Christ can expect to experience? While symbolic language is employed, the use of the word “anyone” indicates a widespread judgment of those who will “drink the wine of God’s wrath.” Just as Jesus has to drink that cup “to the dregs,” those who reject Christ will face a severe, everlasting judgment that involves “torment” – a word that is repeated throughout Revelation (9:5; 14:11; 18:7; 18:10;

18:15). This is the message of Revelation 20:10, 14-15. “(10) ...and the devil who had deceived them was thrown into the lake of fire and sulfur where the beast and the false prophet were, and they will be tormented day and night forever and ever.” “(14) Then Death and Hades were thrown into the lake of fire. (15) And if anyone’s name was not found written in the book of life, he was thrown into the lake of fire.”

The presence of the “lake of fire” (*limnen tou puros*) as a punishment reserved for the devil, the beast, the false prophet and even “Death and Hades” is then conveyed, in the great white throne judgment, to anyone whose name does not appear in the Lamb’s book of life. Can there be any lingering doubt about the severity of God’s condemnation when those who reject Jesus – whose names are not written in the book of life – find themselves in the same place as the devil himself? And if God’s chief enemies are to be kept there, “tormented day and night forever and ever,” is there any reason to think that all others who are consigned to the lake of fire won’t endure the same everlasting fate? The language of torture is the same (*basanizo* – to torture) as other passages in Revelation that seem to indicate a never-ending punishment.

Finally, Revelation 21:8 describes an ongoing suffering – an eternal “second death.” “But as for the cowardly, the faithless, the detestable, as for murderers, the sexually immoral, sorcerers, idolaters, and all liars, their portion will be in the lake that burns with fire and sulfur, which is the second death.” The fact that it is presented in the present tense (“burns” is a present participle in Greek, *kaiomene*) indicates that the torment that is experienced is ongoing and continuous. Who is this for? We may be tempted to imagine that this “second death” is reserved only for the extremely wicked, and John provides several descriptions that fit that picture: “the detestable...murderers...sorcerers,” etc. But he hits closer to home by including “the faithless” and “all liars.” Who of us does not fit those descriptions? Clearly, it seems to us, this is the eternal destiny reserved for all unbelievers, not just a special class. Inherent in what John says here is the seriousness of sin: that sin results in dire consequences. “The second death” is a harsh but deserved punishment for unrepentant sinners because although He is love, God does not compromise on His justice and holiness.

Our conclusions

In this light, passages throughout Scripture indicate that an annihilationist position doesn’t, in a sense, fit the crime. To simply fail to exist, while costing the unbeliever the joys of eternal life, doesn’t qualify in a clear way as satisfactory punishment for sin. Indeed, if presented with the knowledge that one can sin all he wants and the cost is simply to cease to be after this life comes to an end, some would be tempted to say, “I’m OK with that.” But no, we see the seriousness of sin in the consequences, and the greatest picture of how seriously God takes sin—in terms of doling out punishment—is the cross, for there Jesus suffered both horrific physical torment and the even greater punishment of temporary separation from His Father as He bore the wrath of God—a wrath we as sinners deserve. The expending of God’s wrath, as seen at Calvary where Jesus serves as our substitute, is not accurately depicted by His simply causing sinners to cease to be.

We recognize that this is not a popular or easy teaching. It is truth that we ought to declare with tears, and with compassionate urging as we share the gospel with unbelievers and as we work through the teachings of Scripture. But we cannot allow popular culture to dictate what we teach or how we counsel our people. Our goal is

to lovingly convey truth, for man's eternal destiny is at stake. As W. Robert Godfrey stresses, "If no one in the world believed in a hell, there would still be a hell."³⁴ Erik Raymond adds, "The consideration of hell will make demands on our willingness to be faithful to God and His Word. But we must be faithful not only in matters of doctrine but also to the corresponding tone with which the Bible explains and communicates these truths."³⁵

What should be our ultimate or final response to the Scripture's teaching on hell? It needs to be a humble one. We are not more loving or gracious than God is. The Scriptures reveal to us the mind and will of God. Many have their own ideas on what is the loving and gracious thing for a holy God to do. If we think that we have a more loving, gracious, or just response to sin than God does, we are self-deceived.

While there are those who would question the goodness and love of God at the thought of an eternal conscious torment, we cannot be numbered among them. Ours is not to be embarrassed by such a teaching but to worship a God who reveals such things to us. We are in no place to pass judgment on the ways of God. In Isaiah we are reminded that God's thoughts are far superior to our own. In Isaiah 55:8-9 God declares, "For my thoughts are not your thoughts, neither are your ways my ways, declares the LORD. For as the heavens are higher than the earth, so are my ways higher than your ways and my thoughts than your thoughts."

Our response must consistently be to ask the question, "What do the Scriptures teach?" Having taken a close look at the Scriptures, we believe that the Bible teaches that those whose names are not written in the book of life will experience an eternal conscious torment. We affirm that truth without deprecating God in the least. While we may not understand it all, we must acknowledge that our God is good, loving, and just. We marvel anew and afresh at John 3:16—"For God so loved the world, that he gave his only Son, that whoever believes in him should not perish but have eternal life."

No one is deserving of eternal life. There is no moral imperative that requires God to save anyone. That is seen in the fact that God does not make any provision for the salvation of fallen angels. We believe that is one reason why the angels are so amazed at the salvation that is offered to mankind, as we read in 1 Peter 1:10-12—"Concerning this salvation, the prophets who prophesied about the grace that was to be yours searched and inquired carefully, inquiring what person or time the Spirit of Christ in them was indicating when he predicted the sufferings of Christ and the subsequent glories. It was revealed to them that they were serving not themselves but you, in the things that have now been announced to you through those who preached the good news to you by the Holy Spirit sent from heaven, things into which angels long to look."

As we reflect upon an eternal conscious torment may we give God the glory for such a great salvation. May we be among the throng of the worshipers who proclaim His worthiness to receive honor and glory and praise! We read in Revelation 5:11-14, "Then I looked, and I heard around the throne and the living creatures and the elders the voice of many angels, numbering myriads of myriads and thousands of thousands, saying with a loud voice, 'Worthy is the Lamb who was slain, to receive power and wealth and wisdom

³⁴ W. Robert Godfrey, Ligonier broadcast, June 8, 2023. From a 24-part Ligonier teaching series, *Blessed Hope*.

³⁵ Raymond, *Is Hell for Real?* p. 10.

and might and honor and glory and blessing!’ And I heard every creature in heaven and on earth and under the earth and in the sea, and all that is in them, saying, ‘To him who sits on the throne and to the Lamb be blessing and honor and glory and might forever and ever!’ And the four living creatures said, ‘Amen!’ and the elders fell down and worshiped.”

Our intent all along has been to provide the Scriptural supports to the doctrine of eternal conscious torment, and to offer practical pastoral counsel when questions arise from our congregants. We believe that the biblical teaching is clear and overwhelmingly supports what has been largely understood throughout the history of the church.

That said, we also feel that the Articles of Faith consistently support the eternal conscious torment position and as such require no revision. Articles 8-2, 9-1, 25-1, 26-3, and 28-1 all speak to the final, eternal destinies of the unrighteous and impenitent.

That said, we would like to suggest one addition to the footnotes in Article 28-1. Currently Revelation 20:11-15 is used to support the following sentence: “At the great white throne judgment, all of the enemies of God will be consigned to the place of eternal conscious torment, from which there is no escape.” We would like to propose the following:

Resolved, that Article 28-1 footnote 2 be expanded to include Matthew 25:46—“And these will go away into eternal punishment, but the righteous into eternal life.”

Bibliography

See below for a number of sources that members of this committee found helpful and informative:

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Study Committee on Eternal Conscious Torment: Calvin T. Reed, Convener; Ronald L. Kohl, Secretary; Stephen A. Diaz, Daniel J. Hoffstetter.

Report of the Study Committee on Mode of Baptism for Believers with Disabilities and Infirmities

The study committee believes Article 202-3.1 should be changed in order to allow the pastors and elders of each Bible Fellowship church to exercise discernment and discretion in their spiritual direction of believers regarding membership and appropriate mode of baptism in unusual cases. Furthermore the committee believes that the Bible Fellowship Church should add a Biblical Principle of Living that affirms the importance of accommodating believers living with disabilities as a guide to the elders of particular churches in their considerations of membership for those who are living with disabilities.

The following are the Committee's reasons to propose the change in Article 202-3.1 and to add a new Biblical Principle of Living:

- One reason for this change is to remove a possible barrier to membership for those living with disabilities that make baptism by immersion impossible—people who breathe through a tracheotomy, those who use wheelchairs, or have otherwise impaired mobility, etc.
 - The disability community worldwide is about 15% of the population—a significant group of people. Many people in that community are believers, but the majority are unreached. It behooves the church to adopt policies that will welcome those living with disabilities into our church community.
 - It is to be expected that many among the disability community will come to faith as they are included in Bible Fellowship Church communities and hear the gospel. It would be an abdication of spiritual care to fail to disciple some among them in obedience to the Great Commission by denying them baptism according to the Lord's command (Matt. 28:19-20) simply because they cannot be baptized by immersion. It is doubtful that Christ's command (which doesn't specify a mode) was intended to exclude people who come to faith from being baptized if they cannot be baptized by our preferred mode.
- A second reason is to preserve the seriousness of the ordinance of baptism:
 - Historically, the church has confessed and recognized that there is one baptism for the forgiveness of sins (Eph 4:5).¹ Our Articles of Faith affirm that such baptism is properly a believer's baptism, a sign testifying to the believer's faith. While the Articles of Faith do not explicitly state that this is an ordinance to be performed once, the implication of the Scriptures and the common practice of Bible Fellowship Churches accords with the historic recognition that baptism is not an ordinance to be repeated.
 - Theologically, baptism signifies a believer's identification with Christ, regeneration, and incorporation into the body of Christ (Rom. 6:3-4; Titus 3:4-8; 1 Cor. 12:12-13). As the elect of God pass from death to life only once, it would be improper to baptize

¹ This is also historically confessed in the Nicene Creed.

a believer on profession of faith a second time. This, of course, recognizes that infant baptism, by its nature, cannot testify to faith, and therefore is not considered a true baptism by the Bible Fellowship Church.

- There are occasions when a believer’s baptism has been administered subsequent to salvation, but by a mode other than by immersion. The Bible Fellowship church Articles of Faith specify that the mode of baptism we assume and prefer is baptism by immersion (Article 20-1). Furthermore, when a believer has been baptized subsequent to salvation by a mode other than immersion, the changes to Article 202-3.1 proposed by the Study Committee on Mode of Believer’s Baptism with Regard to Membership and amended by the Conference would permit those baptized by another mode to become members of a BFC church. We propose that an exception should also be permitted for those who cannot be baptized by immersion because of disability or infirmity.
 - Note that this study committee is in favor of the original proposal to change Article 202-3.1 made by our brothers on the Study Committee on Mode of Believers’ Baptism with Regard to Membership—simply omitting “by immersion” from the original language of the article—rather than the proposed amendment adopted by the 140th Annual Conference, which retained “by immersion” and added the words, “or have had water applied.” It seems to us that this casts doubt on the idea that baptism by another mode would truly count as baptism, and therefore places the BFC in the unenviable position of affirming as a member of the church someone who is not recognized as having been truly baptized.
 - Furthermore, the proposed language of “or have had water applied” would raise questions regarding the status of people with disabilities who cannot be baptized by immersion if they were to be baptized by the elders of a BFC church by another mode. We consider this to imply that they are not truly baptized, and therefore would leave the BFC in the position of having failed to obey the Lord’s command to baptize His disciples under our care according to Matt. 28:19-20, if “water applied” by another mode is to be distinguished from a Christian believer’s baptism.
- Ancient and historic practice of the church has recognized that baptism by various modes constitutes true Christian baptism, and as such re-baptism by another mode would be a serious mistake, essentially nullifying a previous administration of the ordinance which was given as the answer of a good conscience before God (1 Pet. 3:21). It seems that such practice would diminish the seriousness of baptism.

- There is ancient precedent for preferring baptism by immersion while at the same time recognizing that circumstances might require the use of a different mode. The *Didache*, the earliest manual of church practice we have (dating to the early second century), affirms believers' baptism but allows for several modes:

Baptize into the name of the Father, and of the Son, and of the Holy Spirit, in living [flowing] water. But if you have no living water, baptize into other water; and if you cannot do so in cold water, do so in warm. But if you have neither, pour out water three times upon the head into the name of Father and Son and Holy Spirit.²

- There is also ancient precedent for baptism by pouring, administered to those who were on their sickbed and unable to be baptized by immersion, indicating that disability was accommodated in the administration of baptism. In the third century, Cyprian of Carthage argued thus:

You have asked also, dearest son, what I thought of those who obtain God's grace in sickness and weakness, whether they are to be accounted legitimate Christians, for that they are not to be washed, but sprinkled, with the saving water.... I think that the divine benefits can in no respect be mutilated and weakened; nor can anything less occur in that case, where, with full and entire faith both of the giver and receiver, is accepted what is drawn from the divine gifts. For in the sacrament of salvation the contagion of sins is not in such wise washed away, as the filth of the skin and of the body is washed away in the carnal and ordinary washing.... In the sacraments of salvation, when necessity compels, and God bestows His mercy, the divine methods confer the whole benefit on believers; nor ought it to trouble any one that sick people seem to be sprinkled or affused, when they obtain the Lord's grace, when Holy Scripture speaks by the mouth of the prophet Ezekiel, and says, "Then will I sprinkle clean water upon you, and ye shall be clean: from all your filthiness and from all your idols will I cleanse you. And I will give you a new heart, and a new spirit will I put within you."³

The reason for adding a Biblical Principle of Living regarding believers with disabilities is simply to affirm their full status as members of the body of Christ and to give guidance to the elders of particular churches regarding the importance of fulfilling our responsibilities before God to our disabled brothers and sisters.

Therefore we propose the following:

Whereas, our brothers and sisters who have a physical or emotional disability desire to follow the Lord in obedience in baptism but cannot be baptized by immersion, and

² *Didache*, 5 (Roberts-Donaldson translation).

³ Cyprian of Carthage, Ep. 75.12 (ANF).

Whereas, Christ, in the Great Commission (Matt. 28:18-20), commands the church to baptize disciples in the name of the Father, the Son, and the Holy Spirit, and

Whereas, the Scriptures further command that believers repent and be baptized in the name of the Lord Jesus Christ (Acts 2:28), and

Whereas, these commands do not admit any exceptions to the requirement to be baptized, even though there may be cases in which a believer may be in a circumstance which does not permit baptism by immersion, and

Whereas, based on the considerations and precedents cited in this report, and

Whereas, the committee believes its proposed change will remove barriers to membership for those Christians living with disabilities and preserve the seriousness of the ordinance of baptism, and

Whereas, there are ancient precedents allowing for a mode of baptism that would accommodate those with disabilities, therefore be it

Resolved, that Article 202-3.1, relating to Qualifications for Membership, be changed to read as follows:

Article 202-3.1

Anyone desiring to be a member of the BFC shall give testimony and evidence of faith in Christ and the new birth. He shall be in sympathy with the *Faith & Order*, be baptized subsequent to salvation, and manifest holiness toward God and separation from the world (Acts 2:41-47).

And furthermore, **Whereas**, people with disabilities and infirmities are human beings created in God's image (Gen 1:26-28), and

Whereas, as God's grace allows, people with disabilities and infirmities are able to believe in Jesus Christ, and

Whereas, according to the gospel, whoever believes in Jesus Christ has everlasting life (John 3:16), is transferred into his kingdom (Col 1:13), is indwelt by the Holy Spirit (Eph 1:13-14), and becomes a member of the Body of Christ (Eph 2:13-16), therefore be it

Resolved, that Article 157 be added to the BFC Biblical Principles of Living, reading as follows:

Article 157 – People Living with Disabilities

Every human is created by God and bears his image (Gen 1:26-28), and is “fearfully and wonderfully made” (Psalm 139:14). This applies to all humans without exception, including those with disabilities of various kinds. God our Savior desires that all people would be saved and come to the knowledge of the truth (1 Tim 2:4), and this would include people with disabilities and infirmities. When God, by His grace, grants faith in Jesus Christ to a person (Eph. 2:8-9), it is the responsibility of the church to teach them to obey all that Christ commanded (Matt. 28:19-20) and to shepherd them faithfully as members of the flock of God (1 Pet. 5:2). For people with disabilities, this implies a responsibility on the part of the elders of each particular church

to understand the needs of the members of their congregations living with disabilities or infirmities and to seek to include them, as far as possible, in the activities of their particular church, including in church membership and service as far as they are able. This would include making accommodations that would permit them to be baptized by another mode of baptism if they cannot be baptized by immersion, to partake of the Lord's Supper, to participate in regular worship, to serve the body of Christ, etc., as deemed appropriate by the elders of a particular church.

Study Committee on Mode of Believers' Baptism for People with Disabilities and Infirmities: Scott Wright, Convener; Joshua P. Gibson, David E. Gundrum, Joseph Kim.

APPENDIX

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BFC Statistics

| Name of Church | Senior Pastor | Ordained/Licensed | Elders | Deacons | Baptisms | 2022 Membership | New Members | Members Lost | Net Gain/Loss | 2023 Membership |
|---|-----------------------------|-------------------|--------|---------|----------|-----------------|-------------|--------------|---------------|-----------------|
| Allentown, PA: Cedar Crest BFC | Hoy, Jason | 8 | 12 | 10 | 16 | 562 | 24 | 23 | 1 | 563 |
| Allentown, PA: Citylight Bible Church | Dobrowolski, Richard | 2 | 4 | 0 | 3 | | 45 | | 0 | 45 |
| Bethlehem, PA: Ebenezer BFC | Wright, Scott | 5 | 12 | 11 | 8 | 345 | 11 | 30 | -19 | 326 |
| Blandon, PA: Trinity BFC | Williams, Daniel | 3 | 7 | 10 | 18 | 214 | 39 | 12 | 27 | 241 |
| Boyertown, PA: Harvest Fellowship | Parsons, Barry | 1 | 4 | 5 | 5 | 121 | 2 | 0 | 2 | 123 |
| Breinigsville, PA: Orchard Hills Church | Triestman, Benjamin | 3 | 7 | 7 | 6 | 100 | 11 | 10 | 1 | 101 |
| Brick, NJ: Growing Faith Church | Sweet, L. Marc | 1 | 4 | 4 | 6 | 22 | 2 | 0 | 2 | 24 |
| Camden, DE: BFC of Camden | Wagner, R. Daniel | 1 | 3 | 1 | 0 | 49 | 0 | 2 | -2 | 47 |
| Cape May, NJ: Cape Community Church | Boyer, Brad | 1 | 4 | 3 | 1 | | 23 | 1 | 22 | 22 |
| Carmel, NY: New Life Bible Church | Waldvogel, Joseph (interim) | | | | | | | | | |
| Clinton Corners, NY: Cornerstone BFC | Way, David | 1 | 2 | 1 | 0 | 15 | 0 | 3 | -3 | 12 |
| Coopersburg, PA: Calvary BFC | Bogert, Peter | 3 | 9 | 8 | 8 | 219 | 12 | 7 | 5 | 224 |
| Dauphin, PA: Freedom BFC | Barninger, Mark | 1 | 5 | 3 | 8 | 42 | 2 | 1 | 1 | 43 |
| Denville, NJ: Denville BFC | Cali, Daniel | 0 | | | | | | | | |
| Emmaus, PA: Bethel BFC | Smith, David | 5 | 8 | 9 | 8 | 238 | 9 | 11 | -2 | 236 |
| Ephrata, PA: BFC of Ephrata | Krall, Daniel | 3 | 8 | 9 | 5 | 155 | 33 | 15 | 18 | 173 |
| Exeter, PA: Exeter BFC | Burton, William | 1 | 4 | 7 | | | | | 0 | 79 |
| Finesville, NJ: Finesville Church | Vacant | 2 | 2 | 3 | 0 | 42 | 0 | 3 | -3 | 39 |

| Name of Church | Senior Pastor | Ordained/Licensed | Elders | Deacons | Baptisms | 2022 Membership | New Members | Members Lost | Net Gain/Loss | 2023 Membership |
|---------------------------------------|--------------------------|-------------------|--------|---------|----------|-----------------|-------------|--------------|---------------|-----------------|
| Forks Twp, PA: Forks Community Church | Zuck, Timothy | 1 | 3 | 0 | 2 | 0 | 25 | 0 | 25 | 25 |
| Graterford, PA: Graterford BFC | Orton, Mark | 1 | 5 | 6 | 10 | 74 | 12 | 1 | 11 | 85 |
| Harleysville, PA: Faith BFC | Crossgrove, Andrew | 4 | 8 | 5 | 5 | 124 | 11 | 6 | 5 | 129 |
| Harrisburg City, PA: Grace Fellowship | Folks, Jayonn | 2 | 3 | 2 | 1 | 15 | 6 | | 6 | 21 |
| Harrisburg, PA: Grace BFC | Miller, Joshua | 4 | 6 | 5 | 7 | 153 | 8 | 15 | -7 | 148 |
| Hatfield, PA: Bethany BFC | Klase, Joel | 3 | 4 | 6 | 0 | 107 | 3 | 21 | -18 | 89 |
| Hellertown, PA: Saucon Community BFC | Strunk, Keith | 1 | 4 | 1 | 8 | 60 | 5 | 2 | 3 | 63 |
| Horsham, PA: Welsh Road Church | Crossgrove, Andrew | 4 | 8 | 5 | 0 | 33 | 10 | 0 | 10 | 43 |
| Kutztown, PA: Kutztown BFC | Holbert, Sandy | 2 | 3 | 0 | 0 | 25 | 3 | 1 | 2 | 27 |
| LaGrangeville, NY: Valley BFC | Climpson, Evan (interim) | 1 | 4 | 6 | 1 | 25 | 3 | 7 | -4 | 21 |
| Lancaster, PA: Faith BFC | Long, Keith | 6 | 7 | 11 | 1 | 340 | 7 | 29 | -22 | 318 |
| Las Cruces, NM: Grace Bible Church | Poland, David | 1 | 3 | 2 | 0 | 40 | 1 | 3 | -2 | 38 |
| Lebanon, PA: Lebanon BFC | Cruise, Jarrod | 4 | 11 | 6 | 3 | 228 | 10 | 15 | -5 | 223 |
| Lehighton, PA: Salem BFC | Johnson, Robert | 1 | 3 | 2 | 0 | 29 | 0 | 0 | 0 | 29 |
| Longneck, DE: New Life BFC | Bickings, Richard | 2 | 3 | 2 | 7 | 51 | 8 | 0 | 8 | 59 |
| Merida, Mexico: La Roca | Ramirez, Marcos | 1 | 2 | 0 | 2 | 64 | 22 | | 22 | 86 |
| Mt. Carmel, PA: Bethany BFC | Siegrist, Roger | 1 | 3 | 2 | 0 | 50 | 4 | 4 | 0 | 50 |
| Mt. Pocono, PA: Pocono Mountain BFC | Farver, James | 2 | 2 | 1 | 4 | 29 | 4 | 0 | 4 | 33 |
| Nazareth, PA: Grace BFC | Fischer, Jr., Carl | 2 | 4 | 1 | 0 | 77 | 0 | 12 | -12 | 65 |

| Name of Church | Senior Pastor | Ordained/Licensed | Elders | Deacons | Baptisms | 2022 Membership | New Members | Members Lost | Net Gain/Loss | 2023 Membership |
|---|----------------------------|-------------------|--------|---------|----------|-----------------|-------------|--------------|---------------|-----------------|
| Newark, DE: BFC of Newark, DE | Hebel, Andrew | 2 | 10 | 8 | 17 | 301 | 14 | 6 | 8 | 309 |
| Newark, NJ: Newark BFC | Burgess, Ron | 2 | 4 | 2 | 0 | 42 | 0 | 1 | -1 | 41 |
| Oley, PA: New Life BFC | Allison, Scott | 1 | 7 | 32 | 19 | 328 | 21 | 28 | -7 | 321 |
| Paradise, PA: Paradise BFC | Benack, Jesse | 2 | 4 | 3 | 3 | 83 | 3 | 7 | -4 | 79 |
| Piscataway, NJ: Christ Community Church | Gehret, David (interim) | 1 | 4 | 4 | 2 | 115 | 2 | 2 | 0 | 115 |
| Quakertown, PA: Grace BFC | Kohl, Ron | 5 | 5 | 5 | 1 | 149 | 4 | 12 | -8 | 141 |
| Philadelphia, PA: Wissinoming BFC | Ritter, Ralph | 2 | 4 | 0 | 1 | 18 | 2 | 1 | 1 | 19 |
| Reading, PA: Grace BFC | Grossman, Randall | 3 | 9 | 10 | 0 | 251 | 15 | 49 | -34 | 217 |
| Reading, PA: La Roca | Rodriguez Gonzalez, Carlos | 1 | 2 | 1 | 10 | 48 | 0 | 4 | -4 | 44 |
| Red Hill, PA: Community BFC | Meadows, Michael | 2 | 5 | 6 | 9 | 95 | 15 | 3 | 12 | 110 |
| Royersford, PA: Royersford BFC | King, Dan | 2 | 3 | 3 | 4 | 58 | 3 | 0 | 3 | 61 |
| Shamokin, PA: Calvary BFC | Madara, Ferdie | 3 | 7 | 0 | 0 | 83 | 0 | 0 | 0 | 83 |
| Sinking Spring, PA: Calvary BFC | Rissmiller, S. Wayne | 2 | 9 | 20 | 38 | 600 | 51 | 0 | 51 | 651 |
| Spring City, PA: Faith BFC | Kauffman, Jeff | 1 | 2 | 4 | 6 | 40 | 3 | 0 | 3 | 43 |
| Stroudsburg, PA: Berean BFC | Coffman, Beau | 1 | 4 | 5 | 4 | 88 | 13 | 12 | 1 | 89 |
| Sunbury, PA: Emmanuel BFC | Gibson, Joshua | 1 | 8 | 10 | 4 | 230 | 4 | 1 | 3 | 233 |
| Terre Hill, PA: Terre Hill BFC | Kirkpatrick, Kevin | 2 | 3 | 3 | 5 | 63 | 5 | 5 | 0 | 63 |
| Townsend, DE: theMission | Smith, Ronald | 1 | 2 | 0 | 0 | 32 | 0 | 0 | 0 | 32 |
| Wallingford, PA: Grace BFC | Susek, Aaron | 4 | 12 | 11 | 8 | 168 | 12 | 11 | 1 | 169 |

| Name of Church | Senior Pastor | Ordained/Licensed | Elders | Deacons | Baptisms | 2022 Membership | New Members | Members Lost | Net Gain/Loss | 2023 Membership |
|---|----------------------|-------------------|------------|------------|------------|-----------------|-------------|--------------|---------------|-----------------|
| Walnutport, PA: Northern Lehigh BFC | Smith, Aaron | 1 | 3 | 6 | 7 | 47 | 7 | 6 | 1 | 48 |
| West Norriton, PA: Redeemer BFC | vacant | 0 | 2 | | | 19 | | | | 19 |
| Whitehall, PA: Whitehall BFC | Schmoyer, Timothy | 4 | 10 | 12 | 3 | 116 | 16 | 8 | 8 | 124 |
| Woodbury Heights, NJ: New Beginnings BFC | Nessler, Timothy | 1 | 3 | 2 | 0 | 20 | 0 | 0 | 0 | 20 |
| York, PA: Faith BFC | Bunting, Wesley | 4 | 5 | 4 | 5 | 62 | 7 | 6 | 1 | 63 |
| Zionsville, PA: BFC of Zionsville | Hitchcock, Benenz | 0 | 5 | 0 | 0 | 36 | 3 | 2 | 1 | 37 |
| TOTAL | | 132 | 313 | 305 | 289 | 6740 | 555 | 398 | 157 | 6981 |
| | | | | | | | | | | |
| Chestertown, MD: Grace Community Church | Reff, James | 2 | | | 3 | | | | 0 | 0 |
| Elkton, MD: Elkton BFC | Morton, Steve | | | | | | | | 0 | 0 |
| Elverson, PA: CROSSroads, a BFC | Radcliff, Timothy | | | | 0 | 0 | 0 | 0 | 0 | 0 |
| Gettysburg, PA: Living BFC | Hanner, John | 1 | 3 | 0 | 0 | 22 | 2 | 1 | 1 | 23 |
| Harmony, NJ: Harmony BFC | Paquette, Richard | 1 | | | | | | | | |
| Lancaster City, PA: Christ Alone Fellowship | Morales, Juan Carlos | 1 | | | | | | | | |
| Milford, DE: Hope Community Church | Dupiche, Joshua | | | | | | | | | |
| Naples, FL: Covenant Bible Fellowship | Filbert, Jason | 1 | | | 0 | | | | | |
| Tapachula, Mexico | | | | | | | | | | |
| Topton, PA: Redeemer BFC | Hoffstetter, Daniel | 2 | 5 | 0 | 9 | 0 | 55 | 0 | 55 | 55 |
| Villa Magna, Mexico | Chi, Freddy | 1 | | | | | | | | |
| TOTAL | | 9 | 8 | 0 | 12 | 22 | 57 | 1 | 56 | 78 |
| GRAND TOTAL | | 141 | 321 | 305 | 301 | 6762 | 612 | 399 | 213 | 7059 |
| | | | | | | | | | | |

| Name of Church | Average Worship Attendance | Total Church Family Size | Number of small groups (includes adult Sunday School, Bible studies, prayer meetings, etc) | Number of people who regularly attend a small group | Number of laypeople who volunteer for at least one aspect of ministry | Maximum seating capacity for weekly worship service |
|---|----------------------------|--------------------------|--|---|---|---|
| Allentown, PA: Cedar Crest BFC | 664 | 1200 | 36 | 300 | 200 | 850 |
| Allentown, PA: Citylight Bible Church | 89 | 135 | 12 | 60 | 45 | 160 |
| Bethlehem, PA: Ebenezer BFC | 448 | 766 | 31 | 421 | | 380 |
| Blandon, PA: Trinity BFC | 245 | 419 | 17 | 172 | 197 | 310 |
| Boyertown, PA: Harvest Fellowship | 90 | 135 | 0 | 0 | 44 | 250 |
| Breinigsville, PA: Orchard Hills Church | 162 | 269 | 11 | 105 | 98 | 190 |
| Brick, NJ: Growing Faith Church | 30 | 45 | 5 | 30 | 16 | 120 |
| Camden, DE: BFC of Camden | 18 | 25 | 3 | 8 | 10 | 100 |
| Cape May, NJ: Cape Community Church | 45 | 73 | 5 | 15 | 20 | 199 |
| Clinton Corners, NY: Cornerstone BFC | 13 | 18 | 2 | 19 | 7 | 125 |
| Coopersburg, PA: Calvary BFC | 198 | 290 | 25 | 270 | 97 | 275 |
| Dauphin, PA: Freedom BFC | 93 | 112 | 5 | 30 | 30 | 140 |
| Denville, PA: Denville BFC | | | | | | |
| Emmaus, PA: Bethel BFC | 283 | 520 | 25 | 250 | | 500 |
| Ephrata, PA: BFC of Ephrata | 190 | 300 | 14 | 80 | 120 | 400 |
| Exeter, PA: Exeter BFC | 138 | 150 | 10 | | | 400 |
| Finesville, NJ: Finesville Church | 38 | 100 | 1 | 6 | 30 | 150 |
| Forks Twp, PA: Forks Community Church | 74 | 115 | 2 | 30 | 46 | 95 |

| Name of Church | Average Worship Attendance | Total Church Family Size | Number of small groups (includes adult Sunday School, Bible studies, prayer meetings, etc) | Number of people who regularly attend a small group | Number of laypeople who volunteer for at least one aspect of ministry | Maximum seating capacity for weekly worship service |
|---------------------------------------|----------------------------|--------------------------|--|---|---|---|
| Graterford, PA: Graterford BFC | 109 | 137 | 14 | 75 | 67 | 225 |
| Harleysville, PA: Faith BFC | 209 | 324 | 15 | 150 | 175 | 335 |
| Harrisburg City, PA: Grace Fellowship | 30 | 31 | 4 | 15 | 15 | 100 |
| Harrisburg, PA: Grace BFC | 245 | 457 | 18 | 80 | 116 | 277 |
| Hatfield, PA: Bethany BFC | 86 | 115 | 8 | 70 | 56 | 200 |
| Hellertown, PA: Saucon Community BFC | 115 | 175 | 6 | 81 | 60 | 225 |
| Horsham, PA: Welsh Road Church | 50 | 70 | 6 | 35 | 35 | 200 |
| Kutztown, PA: Kutztown BFC | 32 | 40 | 3 | 23 | 20 | 110 |
| LaGrangeville, NY: Valley BFC | 21 | 31 | 2 | 10 | 12 | 70 |
| Lancaster, PA: Faith BFC | 300 | 400 | 13 | 140 | 150 | 506 |
| Las Cruces, NM: Grace Bible Church | 55 | 65 | 1 | 18 | 29 | 110 |
| Lebanon, PA: Lebanon BFC | 227 | 425 | 8 | 50 | 140 | 500 |
| Lehighton, PA: Salem BFC | 65 | 75 | 2 | 40 | 12 | |
| Longneck, DE: New Life BFC | 55 | 60 | 3 | 15 | 10 | 80 |
| Merida, Mexico: La Roca | | | | | | |
| Mt. Carmel, PA: Bethany BFC | 50 | 87 | 5 | 34 | 23 | 200 |
| Mt. Pocono, PA: Pocono Mountain BFC | 40 | 65 | 4 | 22 | 26 | 220 |
| Nazareth, PA: Grace BFC | 81 | 64 | 4 | 52 | 59 | 250 |
| Newark, DE: BFC of Newark, DE | 500 | 700 | 33 | 325 | 175 | 650 |

| Name of Church | Average Worship Attendance | Total Church Family Size | Number of small groups (includes adult Sunday School, Bible studies, prayer meetings, etc) | Number of people who regularly attend a small group | Number of laypeople who volunteer for at least one aspect of ministry | Maximum seating capacity for weekly worship service |
|---|----------------------------|--------------------------|--|---|---|---|
| Newark, NJ: Newark BFC | 30 | 51 | 4 | 9 | 3 | 75 |
| Oley, PA: New Life BFC | 589 | 1059 | 35 | 230 | 399 | 340 |
| Paradise, PA: Paradise BFC | 83 | 129 | 11 | 86 | 42 | 225 |
| Philadelphia, PA: Wissinoming BFC | 12 | 17 | 4 | 14 | 9 | 105 |
| Piscataway, NJ: Christ Community Church | 89 | 110 | 11 | 62 | 52 | 400 |
| Quakertown, PA: Grace BFC | 161 | 207 | 7 | 75 | 75 | 350 |
| Reading, PA: Grace BFC | 172 | 250 | 14 | 100 | 75 | |
| Reading, PA: La Roca | 100 | 145 | 3 | 12 | 30 | 300 |
| Red Hill, PA: Community BFC | 205 | 205 | 10 | 90 | 50 | 230 |
| Royersford, PA: Royersford BFC | 80 | 112 | | | 59 | 265 |
| Shamokin, PA: Calvary BFC | 94 | 100 | 7 | 50 | 15 | 250 |
| Sinking Spring, PA: Calvary BFC | 932 | 2323 | 30 | 496 | 461 | 606 |
| Spring City, PA: Faith BFC | 47 | 60 | 6 | 30 | 20 | 250 |
| Stroudsburg, PA: Berean BFC | 128 | 140 | 8 | 90 | 60 | 200 |
| Sunbury, PA: Emmanuel BFC | 210 | 375 | 12 | 100 | 120 | 750 |
| Terre Hill, PA: Terre Hill BFC | 63 | 90 | 3 | 15 | 60 | 240 |
| Townsend, DE: theMission | 20 | 50 | 1 | 8 | 8 | 20 |
| Wallingford, PA: Grace BFC | 234 | 424 | 26 | 225 | 200 | 300 |
| Walnutport, PA: Northern Lehigh BFC | 89 | 127 | 6 | 76 | 44 | 180 |

| Name of Church | Average Worship Attendance | Total Church Family Size | Number of small groups (includes adult Sunday School, Bible studies, prayer meetings, etc) | Number of people who regularly attend a small group | Number of laypeople who volunteer for at least one aspect of ministry | Maximum seating capacity for weekly worship service |
|---|----------------------------|--------------------------|--|---|---|---|
| West Norriton, PA: Redeemer BFC | | | | | | |
| Whitehall, PA: Whitehall BFC | 230 | 357 | 9 | 118 | 104 | 300 |
| Woodbury Heights, NJ: New Beginnings BFC | 31 | 40 | 1 | 12 | 19 | 100 |
| York, PA: Faith BFC | 125 | 177 | 10 | 8 | 92 | 208 |
| Zionsville, PA: BFC of Zionsville | 40 | 59 | 1 | 17 | 9 | 80 |
| TOTAL | 8852 | 14617 | 572 | 4954 | 4146 | 14676 |
| | | | | | | |
| Chestertown, MD: Grace Community Church | 37 | 46 | 5 | 38 | 20 | 150 |
| Elkton, MD: Elkton BFC | 34 | 43 | | | | 100 |
| Elverson, PA: CROSSroads, a BFC | 28 | 30 | 5 | 20 | 15 | 125 |
| Gettysburg, PA: Living BFC | 28 | 26 | 6 | 7 | 14 | 80 |
| Harmony, NJ: Harmony BFC | | | | | | |
| Lancaster City, PA: Christ Alone Fellowship | | | | | | |
| Naples, FL: Covenant Bible Fellowship | 30 | 50 | 1 | 16 | 16 | |
| Tapachula, Mexico | | | | | | |
| Topton, PA: Redeemer BFC | 120 | 180 | 10 | 76 | 75 | 225 |
| Villa Magna, Mexico | | | | | | |
| TOTAL | 277 | 375 | 27 | 157 | 140 | 680 |
| GRAND TOTAL | 9129 | 14992 | 599 | 5111 | 4286 | 15356 |

| Name of Church | Rent or own | Parsonages | Total debt on facilities | Unrestricted Offerings | Total Income from All Sources |
|---|--------------------|-------------------|---------------------------------|-------------------------------|--------------------------------------|
| Allentown, PA: Cedar Crest BFC | Own | 0 | \$0 | \$1,938,539 | \$2,200,048 |
| Allentown, PA: Citylight Bible Church | Own | 0 | \$400,000 | \$234,326 | \$321,454 |
| Bethlehem, PA: Ebenezer BFC | Own | 0 | \$0 | \$1,121,212 | \$1,339,613 |
| Blandon, PA: Trinity BFC | Own | 0 | \$2,150,000 | \$622,219 | \$1,259,237 |
| Boyertown, PA: Harvest Fellowship | Own | 0 | \$0 | \$255,886 | \$264,023 |
| Breinigsville, PA: Orchard Hills Church | Own | 0 | \$434,042 | \$435,099 | \$436,550 |
| Brick, NJ: Growing Faith Church | Rent | 0 | \$0 | \$56,147 | \$70,147 |
| Camden, DE: BFC of Camden | Own | 0 | \$0 | \$92,101 | \$96,457 |
| Cape May, NJ: Cape Community Church | Own | 1 | \$0 | \$109,785 | \$141,657 |
| Clinton Corners, NY: Cornerstone BFC | Own | 0 | \$0 | \$33,110 | \$33,110 |
| Coopersburg, PA: Calvary BFC | Own | 0 | \$450,992 | \$842,793 | \$955,371 |
| Dauphin, PA: Freedom BFC | Own | 0 | \$87,500 | \$210,800 | \$224,100 |
| Denville, NJ: Denville BFC | Own | 0 | \$0 | | |
| Emmaus, PA: Bethel BFC | Own | 0 | \$808,504 | \$971,700 | \$1,068,148 |
| Ephrata, PA: BFC of Ephrata | Own | 0 | \$0 | \$390,518 | \$414,518 |
| Exeter, PA: Exeter BFC | Own | 2 | \$0 | \$323,005 | \$486,124 |
| Finesville, NJ: Finesville Church | Own | 1 | \$0 | \$83,444 | \$103,581 |
| Forks Twp, PA: Forks Community Church | Rent | 0 | \$0 | \$236,440 | \$251,440 |
| Graterford, PA: Graterford BFC | Own | 2 | \$0 | \$395,209 | \$395,697 |

| Name of Church | Rent or own | Parsonages | Total debt on facilities | Unrestricted Offerings | Total Income from All Sources |
|---------------------------------------|--------------------|-------------------|---------------------------------|-------------------------------|--------------------------------------|
| Harleysville, PA: Faith BFC | Own | 2 | \$0 | \$557,666 | \$601,109 |
| Harrisburg City, PA: Grace Fellowship | Own | 0 | \$0 | \$48,782 | \$49,569 |
| Harrisburg, PA: Grace BFC | Own | 1 | \$0 | \$660,063 | \$760,421 |
| Hatfield, PA: Bethany BFC | Own | 1 | \$0 | \$265,947 | \$329,457 |
| Hellertown, PA: Saucon Community BFC | Own | 0 | \$0 | \$252,319 | \$305,228 |
| Horsham, PA: Welsh Road Church | Own | 0 | \$0 | \$150,177 | \$157,148 |
| Kutztown, PA: Kutztown BFC | Own | 0 | \$0 | \$66,400 | \$66,400 |
| LaGrangeville, NY: Valley BFC | Own | 1 | \$0 | \$79,117 | \$93,037 |
| Lancaster, PA: Faith BFC | Own | 0 | \$0 | \$1,017,396 | \$1,135,837 |
| Las Cruces, NM: Grace Bible Church | Rent | 0 | \$0 | \$115,933 | \$115,933 |
| Lebanon, PA: Lebanon BFC | Own | 0 | \$1,615,271 | \$761,745 | \$818,941 |
| Lehighton, PA: Salem BFC | Own | 1 | \$0 | \$76,277 | \$76,277 |
| Longneck, DE: New Life BFC | Own | 0 | \$0 | \$113,082 | \$113,082 |
| Merida, Mexico: La Roca | | | | | |
| Mt. Carmel, PA: Bethany BFC | Own | 1 | \$0 | \$100,036 | \$118,056 |
| Mt. Pocono, PA: Pocono Mountain BFC | Own | 0 | \$0 | \$83,771 | \$154,443 |
| Nazareth, PA: Grace BFC | Own | 1 | \$0 | \$252,257 | \$257,931 |
| Newark, DE: BFC of Newark, DE | Own | 2 | \$1,212,810 | \$1,236,214 | \$1,534,687 |

| Name of Church | Rent or own | Parsonages | Total debt on facilities | Unrestricted Offerings | Total Income from All Sources |
|---|--------------------|-------------------|---------------------------------|-------------------------------|--------------------------------------|
| Newark, NJ: Newark BFC | Own | 0 | \$0 | \$73,158 | \$73,167 |
| Oley, PA: New Life BFC | Own | 1 | \$0 | \$1,293,604 | \$1,516,885 |
| Paradise, PA: Paradise BFC | Own | 0 | \$0 | \$242,693 | \$256,821 |
| Philadelphia, PA: Wissinoming BFC | Own | 1 | \$38,000 | \$27,656 | \$30,630 |
| Piscataway, NJ: Christ Community Church | Rent | 0 | \$0 | \$310,347 | \$335,672 |
| Quakertown, PA: Grace BFC | Own | 1 | \$0 | \$453,445 | \$511,679 |
| Reading, PA: Grace BFC | Own | 1 | \$0 | \$538,939 | \$550,648 |
| Reading, PA: La Roca | Other | 0 | \$0 | \$110,784 | \$121,825 |
| Red Hill, PA: Community BFC | Own | 0 | \$0 | \$358,916 | \$388,524 |
| Royersford, PA: Royersford BFC | Own | 1 | \$0 | \$216,800 | \$220,443 |
| Shamokin, PA: Calvary BFC | Own | 0 | \$0 | \$160,683 | \$164,230 |
| Sinking Spring, PA: Calvary BFC | Own | 0 | \$0 | \$1,920,941 | \$1,920,941 |
| Spring City, PA: Faith BFC | Own | 1 | \$0 | \$126,352 | \$155,887 |
| Stroudsburg, PA: Berean BFC | Own | 1 | \$0 | \$198,366 | \$198,424 |
| Sunbury, PA: Emmanuel BFC | Own | 0 | \$0 | \$455,788 | \$463,463 |
| Terre Hill, PA: Terre Hill BFC | Own | 1 | \$0 | \$136,368 | \$140,367 |
| Townsend, DE: theMission | Other | 0 | \$0 | \$68,652 | \$68,652 |
| Wallingford, PA: Grace BFC | Own | 2 | \$0 | \$662,571 | \$740,019 |
| Walnutport, PA: Northern Lehigh BFC | Own | 0 | \$88,000 | \$148,984 | \$204,981 |
| West Norriton, PA: Redeemer BFC | Rent | 0 | \$0 | | |

| Name of Church | Rent or own | Parsonages | Total debt on facilities | Unrestricted Offerings | Total Income from All Sources |
|---|--------------------|-------------------|---------------------------------|-------------------------------|--------------------------------------|
| Whitehall, PA: Whitehall BFC | Own | 0 | \$386,756 | \$385,997 | \$454,040 |
| Woodbury Heights, NJ: New Beginnings BFC | Rent | 0 | \$0 | \$47,114 | \$47,609 |
| York, PA: Faith BFC | Own | 1 | \$0 | \$274,304 | \$274,304 |
| Zionsville, PA: BFC of Zionsville | Own | 0 | \$0 | \$114,444 | \$115,495 |
| TOTAL | | 27 | \$7,671,875 | \$22,406,636 | \$25,491,734 |
| | | | | | |
| Chestertown, MD: Grace Community Church | Own | 0 | \$0 | \$68,010 | \$78,459 |
| Elkton, MD: Elkton BFC | Rent | | | \$66,200 | |
| Elverson, PA: CROSSroads, a BFC | Own | 0 | \$68,931 | | |
| Gettysburg, PA: Living BFC | Own | 1 | \$150,000 | \$82,045 | \$82,045 |
| Harmony, NJ: Harmony BFC | Own | | | | |
| Lancaster City, PA: Christ Alone Fellowship | Own | 0 | \$209,048 | | |
| Naples, FL: Covenant Bible Fellowship | Rent | | | | |
| Tapachula, Mexico | Rent | | | | |
| Topton, PA: Redeemer BFC | Rent | 0 | \$0 | \$216,670 | \$220,858 |
| Villa Magna, Mexico | | | | | |
| TOTAL | | 1 | \$427,979 | \$432,925 | \$381,362 |
| GRAND TOTAL | | 28 | \$8,099,854 | \$22,839,561 | \$25,873,096 |

| Name of Church | BFC Assess. | Board of Missions | Church Extension | BFC Life | Victory Valley | Pinebrook Educational Foundation | Total Conference Disbursements |
|--|--------------------|--------------------------|-------------------------|-----------------|-----------------------|---|---------------------------------------|
| Allentown, PA: Cedar Crest BFC | \$42,304 | \$138,652 | \$47,200 | \$0 | \$8,500 | \$0 | \$236,656 |
| Allentown, PA: Citylight Bible Church | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Bethlehem, PA: Ebenezer BFC | \$24,232 | \$79,580 | \$28,400 | \$3,600 | \$3,600 | \$3,600 | \$143,012 |
| Blandon, PA: Trinity BFC | \$11,400 | \$36,965 | \$25,545 | \$0 | \$600 | \$150 | \$74,660 |
| Boyertown, PA: Harvest Fellowship | \$4,432 | \$0 | \$12,340 | \$0 | \$0 | \$0 | \$16,772 |
| Breinigsville, PA: Orchard Hills Church | \$4,356 | \$2,500 | \$1,800 | | \$200 | | \$8,856 |
| Brick, NJ: Growing Faith Church | \$1,179 | | | | | | \$1,179 |
| Camden, DE: BFC of Camden | \$1,956 | \$2,712 | \$2,600 | \$0 | \$0 | \$500 | \$7,768 |
| Cape May, NJ: Cape Community Church | | | | | \$0 | \$0 | \$0 |
| Clinton Corners, NY: Cornerstone BFC | \$716 | \$4,475 | \$2,880 | \$0 | \$0 | \$0 | \$8,071 |
| Coopersburg, PA: Calvary BFC | \$15,796 | \$85,475 | \$8,000 | \$0 | \$3,300 | \$500 | \$113,071 |
| Dauphin, PA: Freedom BFC | \$3,385 | \$3,050 | \$2,450 | \$0 | \$0 | \$0 | \$8,885 |
| Denville, NJ: Denville BFC | | | | | | | |
| Emmaus, PA: Bethel BFC | \$19,332 | \$42,750 | \$1,500 | | \$1,000 | | \$64,582 |
| Ephrata, PA: BFC of Ephrata | \$7,184 | \$64,644 | \$3,000 | \$0 | \$0 | \$0 | \$74,828 |
| Exeter, PA: Exeter BFC | \$8,364 | \$960 | | | | | \$9,324 |

| Name of Church | BFC Assess. | Board of Missions | Church Extension | BFC Life | Victory Valley | Pinebrook Educational Foundation | Total Conference Disbursements |
|---------------------------------------|--------------------|--------------------------|-------------------------|-----------------|-----------------------|---|---------------------------------------|
| Finesville, NJ: Finesville Church | \$2,788 | \$16,010 | \$1,000 | \$0 | \$3,400 | \$0 | \$23,198 |
| Forks Twp, PA: Forks Community Church | \$0 | \$0 | \$19,600 | \$0 | \$0 | \$0 | \$19,600 |
| Graterford, PA: Graterford BFC | \$5,924 | \$55,900 | \$13,550 | \$0 | \$6,000 | \$125 | \$81,499 |
| Harleysville, PA: Faith BFC | \$12,424 | \$40,530 | \$17,300 | \$500 | \$1,500 | \$500 | \$72,754 |
| Harrisburg City, PA: Grace Fellowship | \$0 | | | | | | \$0 |
| Harrisburg, PA: Grace BFC | \$11,566 | \$74,678 | \$19,000 | \$500 | \$1,000 | \$500 | \$107,244 |
| Hatfield, PA: Bethany BFC | \$6,080 | \$18,528 | \$3,430 | \$700 | \$1,000 | \$0 | \$29,738 |
| Hellertown, PA: Saucon Community BFC | \$3,591 | | \$18,000 | | \$674 | | \$22,265 |
| Horsham, PA: Welsh Road Church | \$0 | \$10,800 | \$1,500 | \$0 | \$0 | \$0 | \$12,300 |
| Kutztown, PA: Kutztown BFC | \$1,388 | \$3,000 | \$50 | \$0 | \$0 | \$0 | \$4,438 |
| LaGrangeville, NY: Valley BFC | \$1,528 | \$4,500 | \$1,500 | \$0 | \$0 | \$0 | \$7,528 |
| Lancaster, PA: Faith BFC | \$20,340 | \$74,930 | \$12,500 | \$0 | \$700 | \$2,500 | \$110,970 |
| Las Cruces, NM: Grace Bible Church | \$2,184 | \$0 | \$300 | | | | \$2,484 |
| Lebanon, PA: Lebanon BFC | \$14,644 | \$52,465 | \$19,000 | | \$1,000 | | \$87,109 |
| Leighton, PA: Salem BFC | \$1,100 | \$0 | \$0 | \$0 | \$0 | \$0 | \$1,100 |

| Name of Church | BFC Assess. | Board of Missions | Church Extension | BFC Life | Victory Valley | Pinebrook Educational Foundation | Total Conference Disbursements |
|--|--------------------|--------------------------|-------------------------|-----------------|-----------------------|---|---------------------------------------|
| Longneck, DE: New Life BFC | \$2,848 | | \$2,900 | | | | \$5,748 |
| Merida, Mexico: La Roca | | | | | | | |
| Mt. Carmel, PA: Bethany BFC | \$2,196 | \$9,600 | \$100 | \$0 | \$0 | \$0 | \$11,896 |
| Mt. Pocono, PA: Pocono Mountain BFC | \$1,502 | \$4,260 | \$2,160 | \$0 | \$0 | \$0 | \$7,922 |
| Nazareth, PA: Grace BFC | \$4,876 | \$21,517 | \$500 | \$0 | \$0 | \$0 | \$26,893 |
| Newark, DE: BFC of Newark, DE | \$26,524 | \$18,750 | \$51,050 | \$1,000 | \$6,500 | | \$103,824 |
| Newark, NJ: Newark BFC | \$1,713 | \$400 | \$400 | \$0 | \$0 | \$0 | \$2,513 |
| Oley, PA: New Life BFC | \$29,608 | \$86,832 | \$34,990 | \$0 | \$5,593 | \$0 | \$157,023 |
| Paradise, PA: Paradise BFC | \$4,360 | \$46,884 | \$2,608 | \$400 | \$750 | | \$55,002 |
| Philadelphia, PA: Wissinoming BFC | | \$300 | \$20 | \$0 | \$0 | \$0 | \$320 |
| Piscataway, NJ: Christ Community Church | \$6,875 | \$35,408 | \$2,666 | \$350 | \$350 | \$200 | \$45,849 |
| Quakertown, PA: Grace BFC | \$11,312 | \$45,500 | \$20,000 | \$0 | \$3,000 | \$0 | \$79,812 |
| Reading, PA: Grace BFC | \$10,400 | \$62,200 | \$124,000 | \$0 | \$2,000 | \$250 | \$198,850 |
| Reading, PA: La Roca | \$2,756 | | \$8,000 | | | | \$10,756 |
| Red Hill, PA: Community BFC | \$5,756 | \$2,400 | \$2,400 | \$0 | \$500 | \$0 | \$11,056 |
| Royersford, PA: Royersford BFC | \$4,396 | \$505 | \$1,000 | \$0 | \$0 | \$0 | \$5,901 |

| Name of Church | BFC Assess. | Board of Missions | Church Extension | BFC Life | Victory Valley | Pinebrook Educational Foundation | Total Conference Disbursements |
|---|------------------|--------------------|------------------|----------------|-----------------|----------------------------------|--------------------------------|
| Shamokin, PA: Calvary BFC | \$2,900 | \$6,800 | \$200 | \$200 | \$200 | \$0 | \$10,300 |
| Sinking Spring, PA: Calvary BFC | \$38,419 | \$58,808 | \$16,800 | \$0 | \$0 | \$0 | \$114,027 |
| Spring City, PA: Faith BFC | \$2,672 | \$2,500 | | \$1,500 | | | \$6,672 |
| Stroudsburg, PA: Berean BFC | \$4,322 | \$300 | \$1,000 | \$0 | \$100 | \$0 | \$5,722 |
| Sunbury, PA: Emmanuel BFC | \$9,520 | \$30,540 | \$6,000 | \$500 | \$1,500 | \$0 | \$48,060 |
| Terre Hill, PA: Terre Hill BFC | \$1,330 | \$4,400 | \$3,500 | \$0 | \$0 | \$0 | \$9,230 |
| Townsend, DE: theMission | \$2,100 | \$100 | | | \$500 | \$50 | \$2,750 |
| Wallingford, PA: Grace BFC | \$13,724 | \$29,900 | \$14,050 | \$0 | \$9,441 | \$0 | \$67,115 |
| Walnutport, PA: Northern Lehigh BFC | \$1,956 | \$5,900 | \$6,300 | \$0 | \$0 | \$0 | \$14,156 |
| West Norriton, PA: Redeemer BFC | | | | | | | |
| Whitehall, PA: Whitehall BFC | \$6,250 | \$20,340 | \$9,500 | \$0 | \$250 | \$0 | \$36,340 |
| Woodbury Heights, NJ: New Beginnings BFC | \$2,120 | \$0 | \$1,200 | | | | \$3,320 |
| York, PA: Faith BFC | \$4,215 | \$23,600 | \$19,700 | \$0 | \$0 | \$500 | \$48,015 |
| Zionsville, PA: BFC of Zionsville | \$1,930 | \$9,418 | \$2,000 | \$0 | \$1,500 | \$0 | \$14,848 |
| TOTAL | \$434,773 | \$1,340,266 | \$595,489 | \$9,250 | \$64,658 | \$9,375 | \$2,453,811 |
| | | | | | | | |

| Name of Church | BFC Assess. | Board of Missions | Church Extension | BFC Life | Victory Valley | Pinebrook Educational Foundation | Total Conference Disbursements |
|---|------------------|--------------------|------------------|----------------|-----------------|----------------------------------|--------------------------------|
| Chestertown, MD: Grace Community Church | \$0 | \$0 | \$36,000 | \$0 | \$0 | \$0 | \$36,000 |
| Elkton, MD: Elkton BFC | | | \$24,000 | | | | \$24,000 |
| Elverson, PA: CROSSroads, a BFC | | | | | | | \$0 |
| Gettysburg, PA: Living BFC | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Harmony, NJ: Harmony BFC | | | | | | | |
| Lancaster City, PA: Christ Alone Fellowship | | | | | | | |
| Naples, FL: Covenant Bible Fellowship | | | | | | | |
| Tapachula, Mexico | | | | | | | |
| Topton, PA: Redeemer BFC | \$0 | \$0 | \$22,000 | \$0 | \$0 | \$0 | \$22,000 |
| Villa Magna, Mexico | | | | | | | |
| TOTAL | \$0 | \$0 | \$82,000 | \$0 | \$0 | \$0 | \$82,000 |
| GRAND TOTAL | \$434,773 | \$1,340,266 | \$677,489 | \$9,250 | \$64,658 | \$9,375 | \$2,535,811 |

| Name of Church | Senior Pastor's Salary | Senior Pastor's Benefits (including Health) | Senior Pastor's Housing Allowance | Church Ministry Staff Salaries and Benefits | Total Church Ministry Staff Salary and Benefits |
|---|------------------------|---|-----------------------------------|---|---|
| Allentown, PA: Cedar Crest BFC | \$64,216 | \$21,281 | \$35,000 | \$548,074 | \$668,571 |
| Allentown, PA: Citylight Bible Church | \$42,038 | \$5,042 | \$29,208 | \$80,998 | \$157,286 |
| Bethlehem, PA: Ebenezer BFC | \$30,435 | \$9,641 | \$16,667 | \$521,956 | \$578,699 |
| Blandon, PA: Trinity BFC | \$66,800 | \$5,850 | \$25,000 | \$173,283 | \$270,933 |
| Boyertown, PA: Harvest Fellowship | \$28,450 | \$43,736 | \$17,000 | \$24,800 | \$113,986 |
| Breinigsville, PA: Orchard Hills Church | \$47,093 | \$24,966 | \$30,000 | \$34,816 | \$136,875 |
| Brick, NJ: Growing Faith Church | \$24,485 | | \$19,875 | \$0 | \$44,360 |
| Camden, DE: BFC of Camden | \$10,484 | \$8,774 | \$21,000 | \$0 | \$40,258 |
| Cape May, NJ: Cape Community Church | \$57,340 | \$1,900 | | \$13,783 | \$73,023 |
| Clinton Corners, NY: Cornerstone BFC | \$0 | \$0 | \$0 | \$0 | \$0 |
| Coopersburg, PA: Calvary BFC | | | | \$304,098 | \$304,098 |
| Dauphin, PA: Freedom BFC | \$58,700 | \$9,300 | \$18,000 | \$5,800 | \$91,800 |
| Denville, NJ: Denville BFC | | | | | |
| Emmaus, PA: Bethel BFC | \$35,387 | \$2,935 | \$38,000 | \$189,993 | \$266,315 |
| Ephrata, PA: BFC of Ephrata | \$25,904 | \$12,000 | \$41,000 | \$48,138 | \$127,042 |
| Exeter, PA: Exeter BFC | \$47,000 | \$8,760 | \$5,000 | \$129,905 | \$190,665 |
| Finesville, NJ: Finesville Church | \$15,835 | \$11,301 | \$733 | \$0 | \$27,869 |
| Forks Twp, PA: Forks Community Church | \$56,000 | \$2,208 | \$20,000 | \$24,500 | \$102,708 |

| Name of Church | Senior Pastor's Salary | Senior Pastor's Benefits (including Health) | Senior Pastor's Housing Allowance | Church Ministry Staff Salaries and Benefits | Total Church Ministry Staff Salary and Benefits |
|---------------------------------------|------------------------|---|-----------------------------------|---|---|
| Graterford, PA: Graterford BFC | \$70,675 | \$28,198 | \$0 | \$25,942 | \$124,815 |
| Harleysville, PA: Faith BFC | \$80,404 | \$29,787 | \$16,699 | \$192,758 | \$319,648 |
| Harrisburg City, PA: Grace Fellowship | \$22,261 | \$0 | \$0 | | \$22,261 |
| Harrisburg, PA: Grace BFC | \$95,515 | \$3,677 | \$12,000 | \$226,369 | \$337,561 |
| Hatfield, PA: Bethany BFC | \$49,290 | \$20,536 | \$0 | \$41,826 | \$111,652 |
| Hellertown, PA: Saucon Community BFC | \$72,540 | \$2,920 | \$24,700 | \$13,912 | \$114,072 |
| Horsham, PA: Welsh Road Church | \$42,500 | \$21,290 | \$18,500 | \$0 | \$82,290 |
| Kutztown, PA: Kutztown BFC | \$25,111 | \$1,000 | \$26,109 | \$0 | \$52,220 |
| LaGrangeville, NY: Valley BFC | \$31,210 | \$434 | | | \$31,644 |
| Lancaster, PA: Faith BFC | \$56,566 | \$29,516 | \$27,555 | \$371,358 | \$484,995 |
| Las Cruces, NM: Grace Bible Church | \$34,104 | \$3,432 | \$12,000 | 00 | \$49,536 |
| Lebanon, PA: Lebanon BFC | \$78,900 | \$41,992 | \$23,000 | \$168,052 | \$311,944 |
| Lehighton, PA: Salem BFC | \$0 | \$282 | \$29,800 | \$0 | \$30,082 |
| Longneck, DE: New Life BFC | \$30,710 | \$1,020 | \$14,917 | | \$46,647 |
| Merida, Mexico: La Roca | | | | | |
| Mt. Carmel, PA: Bethany BFC | \$36,750 | \$19,984 | \$0 | \$0 | \$56,734 |
| Mt. Pocono, PA: Pocono Mountain BFC | \$0 | \$9,105 | \$19,566 | \$0 | \$28,671 |
| Nazareth, PA: Grace BFC | \$80,327 | \$9,268 | \$9,000 | \$0 | \$98,595 |

| Name of Church | Senior Pastor's Salary | Senior Pastor's Benefits (including Health) | Senior Pastor's Housing Allowance | Church Ministry Staff Salaries and Benefits | Total Church Ministry Staff Salary and Benefits |
|---|------------------------|---|-----------------------------------|---|---|
| Newark, DE: BFC of Newark, DE | \$46,765 | \$23,832 | \$50,000 | \$349,240 | \$469,837 |
| Newark, NJ: Newark BFC | \$30,966 | \$1,013 | \$7,200 | \$3,300 | \$42,479 |
| Oley, PA: New Life BFC | \$56,000 | \$18,310 | \$30,000 | \$331,389 | \$435,699 |
| Paradise, PA: Paradise BFC | \$45,369 | | \$25,000 | \$24,581 | \$94,950 |
| Philadelphia, PA: Wissinoming BFC | \$0 | \$3,600 | | | \$3,600 |
| Piscataway, NJ: Christ Community Church | \$69,471 | \$19,928 | \$0 | \$122,643 | \$212,042 |
| Quakertown, PA: Grace BFC | \$66,150 | \$53,160 | \$0 | \$140,657 | \$259,967 |
| Reading, PA: Grace BFC | \$46,800 | \$34,150 | \$21,600 | \$67,840 | \$170,390 |
| Reading, PA: La Roca | \$27,081 | \$1,302 | \$29,035 | \$7,200 | \$64,618 |
| Red Hill, PA: Community BFC | \$63,000 | \$4,500 | \$35,000 | \$27,734 | \$130,234 |
| Royersford, PA: Royersford BFC | \$56,500 | \$8,800 | \$0 | \$16,000 | \$81,300 |
| Shamokin, PA: Calvary BFC | \$46,086 | \$14,755 | \$0 | \$0 | \$60,840 |
| Sinking Spring, PA: Calvary BFC | \$85,072 | \$26,698 | \$25,000 | \$635,580 | \$772,350 |
| Spring City, PA: Faith BFC | \$42,000 | | \$20,000 | \$5,200 | \$67,200 |
| Stroudsburg, PA: Berean BFC | \$54,000 | \$9,563 | \$0 | \$21,352 | \$84,915 |
| Sunbury, PA: Emmanuel BFC | \$66,000 | \$9,240 | \$23,000 | \$7,865 | \$106,105 |
| Terre Hill, PA: Terre Hill BFC | \$34,505 | \$18,911 | \$0 | \$4,815 | \$58,231 |
| Townsend, DE: theMission | \$6,000 | \$31,287 | \$6,000 | | \$43,287 |
| Wallingford, PA: Grace BFC | \$64,857 | \$47,980 | \$0 | \$243,997 | \$356,834 |

| Name of Church | Senior Pastor's Salary | Senior Pastor's Benefits (including Health) | Senior Pastor's Housing Allowance | Church Ministry Staff Salaries and Benefits | Total Church Ministry Staff Salary and Benefits |
|---|------------------------|---|-----------------------------------|---|---|
| Walnutport, PA: Northern Lehigh BFC | \$39,809 | \$29,831 | \$20,000 | \$4,292 | \$93,932 |
| West Norriton, PA: Redeemer BFC | | | | | |
| Whitehall, PA: Whitehall BFC | \$62,250 | \$14,940 | \$21,000 | \$26,452 | \$124,642 |
| Woodbury Heights, NJ: New Beginnings BFC | \$13,000 | | \$26,000 | | \$39,000 |
| York, PA: Faith BFC | \$47,600 | \$6,800 | \$0 | \$69,804 | \$124,204 |
| Zionsville, PA: BFC of Zionsville | \$54,000 | \$5,186 | \$26,000 | \$0 | \$85,186 |
| TOTAL | \$2,458,486 | \$772,020 | \$895,289 | \$5,483,802 | \$9,713,197 |
| | | | | | |
| Chestertown, MD: Grace Community Church | \$0 | \$0 | \$0 | \$0 | \$0 |
| Elkton, MD: Elkton BFC | \$20,000 | \$27,078 | \$45,000 | | \$92,078 |
| Elverson, PA: CROSSroads, a BFC | | | | | \$0 |
| Gettysburg, PA: Living BFC | \$19,480 | \$0 | \$20,000 | \$0 | \$39,480 |
| Harmony, NJ: Harmony BFC | | | | | |
| Lancaster City, PA: Christ Alone Fellowship | | | | | |
| Naples, FL: Covenant Bible Fellowship | | | | | |
| Tapachula, Mexico | | | | | |
| Topton, PA: Redeemer BFC | \$37,050 | \$16,729 | \$22,000 | \$45,240 | \$121,019 |
| Villa Magna, Mexico | | | | | |
| TOTAL | \$76,530 | \$43,807 | \$87,000 | \$45,240 | \$252,577 |
| GRAND TOTAL | \$2,535,016 | \$815,827 | \$982,289 | \$5,295,542 | \$9,732,274 |

| Name of Church | Debt Service | Benevolence | Operating Costs | Total Operations Disbursements | Total Disbursements | GRAND TOTAL DISBURSEMENTS |
|---|---------------------|--------------------|------------------------|---------------------------------------|----------------------------|----------------------------------|
| Allentown, PA: Cedar Crest BFC | \$0 | \$74,396 | \$923,937 | \$1,220,099 | \$2,125,326 | \$2,274,132 |
| Allentown, PA: Citylight Bible Church | \$27,000 | \$5,178 | \$30,254 | \$68,113 | \$225,399 | \$339,495 |
| Bethlehem, PA: Ebenezer BFC | \$0 | \$25,664 | \$323,155 | \$396,669 | \$1,118,380 | \$1,826,249 |
| Blandon, PA: Trinity BFC | \$196,931 | \$24,278 | \$115,561 | \$376,714 | \$722,307 | \$2,141,091 |
| Boyertown, PA: Harvest Fellowship | \$0 | \$0 | \$96,101 | \$105,701 | \$236,459 | \$236,459 |
| Breinigsville, PA: Orchard Hills Church | \$36,032 | \$3,908 | \$116,118 | \$161,148 | \$306,879 | \$306,879 |
| Brick, NJ: Growing Faith Church | \$0 | \$259 | \$57,342 | \$57,345 | \$57,800 | \$86,642 |
| Camden, DE: BFC of Camden | \$0 | \$1,450 | \$18,066 | \$25,152 | \$73,178 | \$73,613 |
| Cape May, NJ: Cape Community Church | \$0 | \$8,665 | \$116,858 | \$125,643 | \$198,666 | \$198,666 |
| Clinton Corners, NY: Cornerstone BFC | \$0 | \$320 | \$26,703 | \$27,023 | \$35,094 | \$35,094 |
| Coopersburg, PA: Calvary BFC | \$15,771 | \$8,256 | \$256,967 | \$333,536 | \$750,705 | \$859,659 |
| Dauphin, PA: Freedom BFC | \$14,570 | \$1,600 | \$81,000 | \$110,470 | \$211,155 | \$211,155 |

| Name of Church | Debt Service | Benevolence | Operating Costs | Total Operations Disbursements | Total Disbursements | GRAND TOTAL DISBURSEMENTS |
|--|---------------------|--------------------|------------------------|---------------------------------------|----------------------------|----------------------------------|
| Denville, NJ: Denville BFC | | | | | | |
| Emmaus, PA: Bethel BFC | \$102,561 | | \$393,987 | \$594,770 | \$925,667 | \$925,667 |
| Ephrata, PA: BFC of Ephrata | \$0 | \$7,344 | \$151,235 | \$158,579 | \$360,449 | \$360,449 |
| Exeter, PA: Exeter BFC | | \$9,459 | \$379,370 | \$425,289 | \$450,267 | \$450,267 |
| Finesville, NJ: Finesville Church | \$0 | \$0 | \$26,066 | \$26,598 | \$77,665 | \$77,665 |
| Forks Twp, PA: Forks Community Church | \$0 | \$265 | \$84,846 | \$85,111 | \$207,419 | \$207,419 |
| Graterford, PA: Graterford BFC | \$0 | \$0 | \$56,552 | \$83,719 | \$290,033 | \$290,033 |
| Harleysville, PA: Faith BFC | \$0 | \$0 | \$161,382 | \$184,380 | \$576,782 | \$576,782 |
| Harrisburg City, PA: Grace Fellowship | | \$152 | \$31,519 | \$31,872 | \$54,133 | \$65,721 |
| Harrisburg, PA: Grace BFC | | \$29,287 | \$140,383 | \$255,120 | \$699,925 | \$700,217 |
| Hatfield, PA: Bethany BFC | \$0 | \$8,798 | \$104,579 | \$131,867 | \$273,257 | \$300,545 |
| Hellertown, PA: Saucon Community BFC | \$50,000 | \$1,588 | \$115,665 | \$167,253 | \$303,590 | \$303,590 |
| Horsham, PA: Welsh Road Church | \$0 | \$0 | \$55,660 | \$63,360 | \$157,950 | \$157,950 |
| Kutztown, PA: Kutztown BFC | \$0 | \$1,088 | \$72,600 | \$73,763 | \$130,421 | \$130,421 |
| LaGrangeville, NY: Valley BFC | \$0 | \$1,038 | \$37,096 | \$44,134 | \$83,306 | \$85,056 |

| Name of Church | Debt Service | Benevolence | Operating Costs | Total Operations Disbursements | Total Disbursements | GRAND TOTAL DISBURSEMENTS |
|--|---------------------|--------------------|------------------------|---------------------------------------|----------------------------|----------------------------------|
| Lancaster, PA: Faith BFC | \$0 | \$132,215 | \$267,212 | \$403,904 | \$999,869 | \$1,136,561 |
| Las Cruces, NM: Grace Bible Church | 00 | \$2,795 | \$59,598 | \$69,893 | \$121,913 | \$121,913 |
| Lebanon, PA: Lebanon BFC | \$120,000 | | \$198,056 | \$324,056 | \$723,109 | \$723,109 |
| Lehighton, PA: Salem BFC | \$12,475 | \$1,415 | \$88,604 | \$102,494 | \$133,676 | \$133,676 |
| Longneck, DE: New Life BFC | | | \$8,417 | \$8,867 | \$61,262 | \$108,703 |
| Merida, Mexico: La Roca | | | | | | |
| Mt. Carmel, PA: Bethany BFC | \$0 | \$300 | \$35,436 | \$40,736 | \$109,366 | \$115,871 |
| Mt. Pocono, PA: Pocono Mountain BFC | \$0 | \$1,620 | \$47,415 | \$74,588 | \$111,181 | \$111,181 |
| Nazareth, PA: Grace BFC | \$0 | \$3,149 | \$107,983 | \$114,315 | \$239,803 | \$239,803 |
| Newark, DE: BFC of Newark, DE | \$524,598 | \$20,510 | \$319,248 | \$1,009,816 | \$1,583,477 | \$1,583,477 |
| Newark, NJ: Newark BFC | \$0 | \$0 | \$40,813 | \$40,813 | \$85,805 | \$85,805 |
| Oley, PA: New Life BFC | \$0 | \$23,563 | \$175,697 | \$288,815 | \$881,537 | \$1,211,960 |
| Paradise, PA: Paradise BFC | \$0 | \$1,054 | \$51,246 | \$53,848 | \$203,800 | \$201,712 |
| Philadelphia, PA: Wissinoming BFC | | \$2,400 | \$28,454 | \$31,154 | \$35,074 | \$35,074 |

| Name of Church | Debt Service | Benevolence | Operating Costs | Total Operations Disbursements | Total Disbursements | GRAND TOTAL DISBURSEMENTS |
|---|---------------------|--------------------|------------------------|---------------------------------------|----------------------------|----------------------------------|
| Piscataway, NJ: Christ Community Church | \$0 | \$14,619 | \$106,288 | \$144,633 | \$402,524 | \$402,524 |
| Quakertown, PA: Grace BFC | \$0 | \$5,511 | \$133,104 | \$168,452 | \$508,231 | \$508,231 |
| Reading, PA: Grace BFC | \$0 | \$0 | \$73,559 | \$98,790 | \$468,030 | \$468,030 |
| Reading, PA: La Roca | \$0 | \$3,549 | \$32,624 | \$37,673 | \$113,047 | \$113,047 |
| Red Hill, PA: Community BFC | \$0 | \$4,000 | \$117,044 | \$152,156 | \$293,446 | \$318,446 |
| Royersford, PA: Royersford BFC | \$0 | \$168 | \$158,934 | \$188,502 | \$275,703 | \$275,703 |
| Shamokin, PA: Calvary BFC | \$0 | \$717 | \$62,072 | \$77,871 | \$149,011 | \$149,611 |
| Sinking Spring, PA: Calvary BFC | \$0 | \$61,260 | \$784,370 | \$941,110 | \$1,827,487 | \$1,888,747 |
| Spring City, PA: Faith BFC | \$5,200 | | \$38,000 | \$45,700 | \$119,572 | \$119,572 |
| Stroudsburg, PA: Berean BFC | \$0 | | \$79,619 | \$125,353 | \$215,990 | \$215,990 |
| Sunbury, PA: Emmanuel BFC | \$0 | \$12,700 | \$95,783 | \$198,498 | \$352,663 | \$608,291 |
| Terre Hill, PA: Terre Hill BFC | \$0 | \$0 | \$49,562 | \$52,862 | \$252,060 | \$120,305 |
| Townsend, DE: theMission | \$0 | \$2,390 | \$15,802 | \$23,842 | \$69,879 | \$69,879 |
| Wallingford, PA: Grace BFC | \$0 | \$8,020 | \$272,372 | \$364,796 | \$788,745 | \$788,745 |
| Walnutport, PA: Northern Lehigh BFC | \$13,911 | \$3,180 | \$151,878 | \$168,969 | \$277,057 | \$277,057 |
| West Norriton, PA: Redeemer BFC | | | | | | |

| Name of Church | Debt Service | Benevolence | Operating Costs | Total Operations Disbursements | Total Disbursements | GRAND TOTAL DISBURSEMENTS |
|---|---------------------|--------------------|------------------------|---------------------------------------|----------------------------|----------------------------------|
| Whitehall, PA: Whitehall BFC | \$60,660 | \$6,250 | \$113,609 | \$183,369 | \$344,351 | \$386,288 |
| Woodbury Heights, NJ: New Beginnings BFC | | | \$13,678 | \$13,678 | \$55,998 | \$55,998 |
| York, PA: Faith BFC | \$0 | \$5,041 | \$53,465 | \$58,506 | \$230,725 | \$230,725 |
| Zionsville, PA: BFC of Zionsville | \$0 | \$0 | \$31,854 | \$31,854 | \$131,888 | \$131,888 |
| TOTAL | \$1,179,709 | \$529,419 | \$7,784,798 | \$10,973,341 | \$22,818,491 | \$26,158,838 |
| | | | | | | |
| Chestertown, MD: Grace Community Church | | \$0 | \$37,127 | \$37,127 | \$73,127 | \$73,127 |
| Elkton, MD: Elkton BFC | | | | \$0 | \$116,078 | |
| Elverson, PA: CROSSroads, a BFC | | | | \$0 | \$0 | |
| Gettysburg, PA: Living BFC | \$0 | \$173 | \$24,023 | \$24,196 | \$63,676 | \$63,676 |
| Harmony, NJ: Harmony BFC | | | | | | |
| Naples, FL: Covenant Bible Fellowship | | | | | | |
| Tapachula, Mexico | | | | | | |
| Topton, PA: Redeemer BFC | \$0 | \$3,500 | \$72,281 | \$96,981 | \$240,000 | \$218,000 |
| Villa Magna, Mexico | | | | | | |
| TOTAL | \$0 | \$3,673 | \$133,431 | \$158,304 | \$492,881 | \$354,803 |
| GRAND TOTAL | \$1,179,709 | \$533,092 | \$7,918,229 | \$11,131,645 | \$23,311,645 | \$26,651,719 |

Directory of Missionaries, Appointees & Professional Associates

177

Adams, Mr. & Mrs. Samuel (Melissa), 1229 N. 23rd Street, Allentown, PA 18104, (610) 841-0857, wordoflifesam@yahoo.com

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181

ABWE Foundation

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Africa Inland Mission, Inc.

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Mr. & Mrs. Fernando DeSouza
Mr. & Mrs. Travis Diede (Elmore)
Alex Hartranft

Bethany Fellowship Missions

6820 Auto Club Road, Suite D, Bloomington, MN 55438, 952-829-2492
Miss Cheryl Kline

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PO Box 3555, 1011 Brookside Road, Suite 145, Allentown, PA 18106-0555, 610-398-8776
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Rev. & Mrs. John Studenroth

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Mr. & Mrs. Brian L.
Miss Hannah M.
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Coalition for Christian Outreach

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Mr. & Mrs. Walter Johnston

CrossWorld

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Mr. & Mrs. Craig Miller

CRU International (Formerly Campus Crusade for Christ)

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Miss Haleigh (Ott) Vargas

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MissionGO

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Mr. & Mrs. Arthur Reyes

Mr. & Mrs. David Schlonecker

Mr. & Mrs. Ondra Zikanovi

The Master's Mission

PO Box 547, Robbinsville, NC 28771, 800-419-8618

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Trans World Radio

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Miss Laura Robison

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Mr. & Mrs. Jaroslav Elias

Mr. & Mrs. Ondrej Franka

Mr. & Mrs. Daniel Istrate

Directory of Departments & Others

BFC Denomination

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 Chairman: Bill Schlonecker - schlonwg@aol.com

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Youth and Young Adults Committee

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 Chairman: Jules J. Hull III

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Email: info@cedarcrest.church

Pastor(s): Jason L. Hoy, Adam K. Crain, Christopher Von Holt, Jules J. Hull III, Nathan Trommler

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Website: aPlaceForYou.org
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Pastor(s): Jayonn C. Folks (interim)

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Pastor(s): Joel B. Klase

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1875 Clove Road
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Pastor(s): Evan Climpson (interim)

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Pastor(s): Keith M. Long, William C. Verdon, Neil Franklin, Jr., Nathanael A. Miller

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Email: losmoral@me.com

Pastor(s): Juan Carlos Morales

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Pastor(s): Jarrod J. Cruise, Eric Herb, Jr

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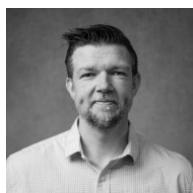
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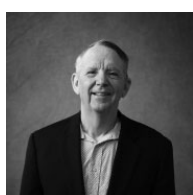
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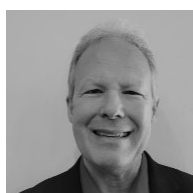
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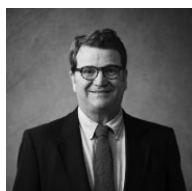
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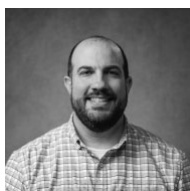
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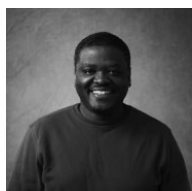
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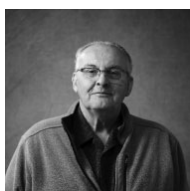
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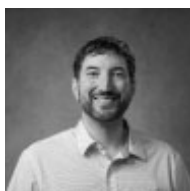
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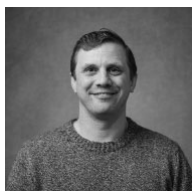
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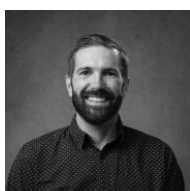
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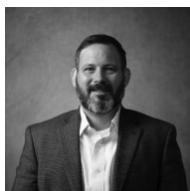
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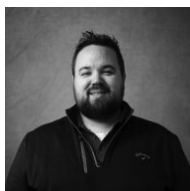
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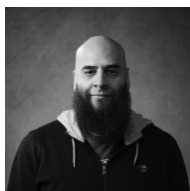
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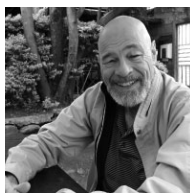
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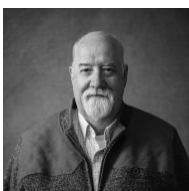
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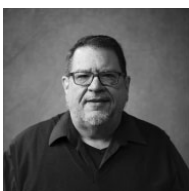
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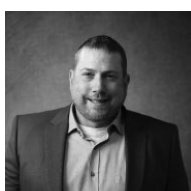
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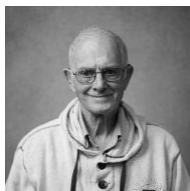
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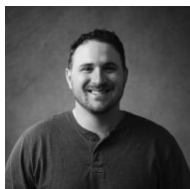
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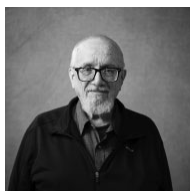
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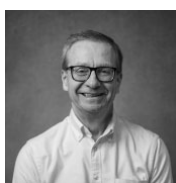
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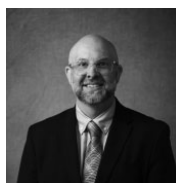
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