One Hundred
Thirty-nineth
Annual Meeting
of the
Bible Fellowship Church
Conference
2022

www.bfc.org

revised edition May 2023

Announcing: 140th BFC Conference

Convenes: April 24-26, 2023

Place: Pinebrook Bible Conference

Officers:

Randall A. Grossman - Moderator Daniel L. Williams - Vice Moderator Ronald L. Kohl - Secretary

Reports Due: February 15, 2023

Convened at Pinebrook Bible Conference East Stroudsburg, Pennsylvania April 25-27, 2022 Published by Order of BFC Conference

Ronald L. Kohl, Editor

Officers of the 139th BFC Conference:

Moderator, Timothy J. Schmoyer

Vice Moderator, Steven J. DelDuco

Secretary, Ronald L. Kohl

Assistant Secretary, Brian C. McNally
Assistants to the Secretary:

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David E. Brandt

Donald E. Kuntzman

Publisher, Donald E. Kuntzman

Corporate and Denominational Address: 1011 Brookside Road, STE 145 Allentown, PA 18106

Regions for 2022

Berks PA Region:

Randall A. Grossman, Leader Blandon, Exeter, Kutztown, La Roca de Reading, Oley, Reading, Sinking Spring, Topton

Bucks-Mont PA Region:

Scott Wright, Leader Boyertown, Graterford, Harleysville, Hatfield, Maple Glen, West Norriton, Quakertown, Red Hill, Royersford, Spring City, Zionsville

South/West Region:

Naples, FL; Las Cruces, NM; Mérida Yucatán, Mexico; Villa Magna, Mexico

Capitol PA Region:

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

DelMarVa Region:

Daniel Wagner, Leader Camden, DE; Greater Townsend, DE; Long Neck, DE; Milford, DE; Newark, DE

Lancaster Region:

Kevin W. Kirkpatrick, Leader Ephrata, Lancaster, Lebanon, Paradise, Terre Hill

Lehigh Valley Region:

Timothy J. Schmoyer, Leader Allentown: Cedar Crest & El Faro; Bethlehem, Coopersburg, Emmaus, Finesville, NJ; Fogelsville, Forks Township, Saucon, Nazareth, Whitehall, Northern Lehigh

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Clinton Corners, Carmel, LaGrangeville

Pocono PA Region:

Beau E. Coffman, Leader Lehighton, Mt. Pocono, Stroudsburg

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Upper Susquehanna:

Joshua P. Gibson, Leader Mt. Carmel, Shamokin, Sunbury

City Concerns:

Ralph E. Ritter, Leader El Faro, Allentown, PA; La Roca de Reading, PA; Newark, NJ; Steelton, PA; Wissinoming, PA

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Ordination Photos April 26, 2022 Pinebrook Bible Conference





Members of the Ministerial Candidate Committee set apart Scott A. Allison for ordination to gospel ministry in the Bible Fellowship Church during the ordination service held as part of the 139th BFC Conference.

Directory of Boards and Committees

Directory of Boards & Committees

(Elected by BFC Conference)

BFC Executive Board

- (2023) Randall A. Grossman, Ronald L. Kohl, Charles A. Lavigna, John W. Sullivan
- (2024) Gary E. Karch, Robert A. Sloan, Ricky D. Whitmire
- (2025) Steven J. DelDuco, L. James Roberts, Jr., Byron D. Roth, Daniel L. Williams

President - William G. Schlonecker

Vice President of Corporation - Robert A. Sloan

Secretary of Corporation - Ronald L. Kohl

Treasurer - John W. Sullivan

Executive Director - David T. Allen

Ministerial Credentials Committee

(2023) Jesse A. Benack, S. Wayne Rissmiller

(2024) Jason L. Hoy, Scott Wright, Ralph M. Soper

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

Chairman - S. Wayne Rissmiller

Ministerial Candidate Committee

(2023) David E. Gundrum, Joshua P. Miller, Richard E. Taylor

(2024) Mark E. Barninger, Andrew T. Crossgrove

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

Chairman - Andrew T. Crossgrove

Secretary - Richard E. Taylor

Applications Secretary - Joshua P. Miller

Ministerial Relations Committee

(2023) Glendon R. LeSuer, Jr., Timothy J. Schmoyer, Byron Widger

(2024) William G. Schlonecker, J. Robert Vaughn

(2025) Randall A. Grossman, Ronald W. Reed

Chairman - Byron Widger

Secretary - Timothy J. Schmoyer

Committee on Nominations

(2023) Joshua P. Gibson, Timothy S. Hogan, Ann Sloan

(2024) Jill Davidson, Michael W. Walker

(2025) John J. Hanner, Beckie Merrick

Church Health Committee

(2023) Beau E. Coffman, Jason L. Hoy, Aaron D. Smith

(2024) Wayne W. Batten, Steven J. DelDuco, Bryan C. McNally

(2025) Clyde D. Bomgardner, Jr., Daniel L. Williams, Timothy M. Zuck

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Vice Chairman - Steven J. DelDuco

Secretary - Daniel L. Williams

Conference Judicatory

- (2023) Clyde D. Bomgardner, Jr., Donald E. Kuntzman, Glenn McCaskey, Rodney P. Plows
- (2024) Ronald W. Reed, L. James Roberts, Jr., Kevin W. Kirkpatrick, Dean A. Stortz
- (2025) Donald D. McKinney, David J. Peters Secretary - Clyde D. Bomgardner, Jr

Special Appellate Judicatory

(2023) Robert A. Moreau, Calvin T. Reed

(2024) Timothy Faust, Joshua P. Miller

(2025) Randall A. Grossman, Ken Lord, J. Richard Vroman, Scott Wright Secretary - Randall A. Grossman

Officers of 140th BFC Conference

Moderator - Randall A. Grossman Vice Moderator - Daniel L. Williams Secretary - Ronald L. Kohl

BFC Elected & Ratified Positions

BFC President - William G. Schlonecker (2024) BFC Executive Director - David T. Allen (2025) Conference Pastor - Ralph M. Soper (2025)

Directory of Other Committees

(Self Elected/Appointed & Ratified by Executive Board)

BFC Life Committee

Daniel P. Allen, David T. Allen, Lisa Kellerman, Rachel Kessler, Richard

T. Paashaus, William G. Schlonecker, Dana E. Weller

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Vice Chairman - Daniel P. Allen

Secretary/Treasurer - David T. Allen

Communications Committee

Jared Burkholder, Ronald L. Kohl, Donald E. Kuntzman, Matthew Printz,

Kaylena Radcliff, Ralph E. Ritter, Rachel Schmoyer, Jeff Tintle

Chairman - Donald E. Kuntzman

Secretary - Matthew Printz

Fellowship News Editor - Carolyn Ritter

OneVoice Editor - Ralph E. Ritter

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Roth, Timothy J. Schmoyer, Richard E. Taylor (Archivist)

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Secretary - Richard E. Taylor

Pinebrook Educational Foundation

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(2024) Rachel Kissler, , John W. Sullivan

(2025) Raymond R. Dotts, Helen Gemmil

Chairman - Stephen C. Cassel

Secretary - Helen Gemmil

Director: Andrew T. Crossgrove

Treasurer - John W. Sullivan

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Melissa Adams, Cory Arnold, Jared Burkholder, Jarrod Cruise, Jeremy Harkins, Timothy S. Hogan, Sandy Holbert, Bekah Manwiller, Chris Von Holt

Chairman - Timothy S. Hogan

Secretary - Bekah Manwiller

Treasurer - Jared Burkholder

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 Examination of the BPL on the Family:

Clyde D. Bomgardner, Jr. (Convener); Lisa Bomgardner, Brad L. Boyer, Jared Burkholder, Timothy S. Cowen, Nancy Maurer, James D. Reff II, Andrew Schmersahl

Study Committee on Examination of the BPL on Sexual Identity:

Aaron J. Susek (Convener); Clyde D. Bomgardner, Jr., Joseph Kim, James D. MacArthur, Donald Maurer, Timothy S. Radcliff, Ronald W. Reed, Alan Russell

Study Committee on the Importance of Preaching:

Keith A. Strunk (Convener); Andrew W. Barnes, Timothy D. Gibson, Jason L. Hoy, Keith M. Long

Study Committee on Child Sexual Abuse:

Joshua P. Gibson (Convener); Mark A. Bickel, Philip E. Morrison, Lisa J. Radcliff, Timothy J. Schmoyer, Benjamin J. Triestman

Study Committee On The Role Of Women In The Church:

Aaron D. Smith (Convener); Daniel Z. Krall, John R. LoRusso, Joshua P. Miller, Ralph E. Ritter, Rachel Schmoyer, Jocelyn Scott, Dennis W. Spinney, Keith A. Strunk

Study Committee On Mode Of Believers' Baptism For People With Disabilities And Infirmities:

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

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 on eternal conscious torment (per Whitehall petition):

Calvin T. Reed, Convener; Stephen A. Diaz, Daniel J. Hoffstetter, Ronald L. Kohl, Christopher M. Von Holt

Directory of Departments

(Self-appointed & ratified by Executive Board)

Church Extension Ministries

Mark E. Barninger, Eric Herb, Sr., Mark L. Morrison, Michael Norquist, James MacArthur, Carlos Rodriguez, William G. Schlonecker, Richard E. Taylor, Bob Witten

Director - David E. Gundrum

Chairman - Richard E. Taylor

Vice Chairman - Mark L. Morrison

Secretary - William G. Schlonecker

Treasurer - Michael Norquist

Department of Missions

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Chairman - Sean McNamara

Vice Chairman - David J. Peters

Treasurer - Donald E. Kuntzman

Secretary - Lenore Macikonyez

Victory Valley Camp

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Director - Curtis Cutler

Chairman - Timothy J. Schmover

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, Randall A. Grossman, Joel B. Klase, Donald E. Kuntzman, Timothy J. Schmoyer, R. Daniel Wagner, Daniel L. Williams

Committee on Examination of Minutes of Particular Churches:

Kevin W. Kirkpatrick, Chairman; Mark R. Orton, Barry T. Parsons, Roger L. Siegrist, Robert A. Sloan, Jr.

Committee to Examine the Minutes of 140th BFC Conference

Daniel P. Allen (Chairman); Philip G. Norris, Richard E. Taylor

Registrars for the 140th BFC Conference

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

Prayer Committee:

Daniel L. Williams (Chairman); Michael W. Walker (Secretary); Adam Crain, Daniel W. King, Julie Sebastian, Richard B. Ravis

Adjunct Committees

Beneficiary Society

(Elected by Beneficiary Society)

Philip G. Norris, Chairman (2023)

Bryan C. McNally, Treasurer (2024)

Donald E. Kuntzman, Secretary (2025)

Ministerial Convention Committee

(Elected by Ministerial Convention)

Andrew W. Barnes, Beau E. Coffman, Timothy R. Nessler, Barry T. Parsons,

Keith A. Strunk, Scott Wright

Chairman - Beau E. Coffman

Secretary - Timothy R. Nessler

Advisor - Ralph M. Soper

In Memoriam: Frank L. Herb June 22, 1927 – November 27, 2021

Frank L. Herb came to the gospel ministry by a circuitous route.

The second of 12 children, Herb grew up in Lebanon, PA, attended Lebanon schools, and then joined the Navy at the end of World War II, serving on the aircraft carrier Princeton. Upon receiving his honorable discharge in July, 1946, Herb started a career as a sheet metal worker at RCA's Lancaster, PA location, continuing in that work until 1950. At the same time, however, Herb became involved in the Lebanon church, and it was there that his gifting as a teacher became evident and Herb began to feel God's calling to Christian ministry.

So Herb went off to Berean Bible School to prepare to be a pastor, and it was at Berean that he met Margaret Allen, whom he married in 1953, after



his graduation from Berean. They then moved to Paradise where Herb had the privilege and challenge of founding what is now Paradise Bible Fellowship Church. Though Frank and Margaret were in Paradise for just 14 months, God blessed their ministry, establishing the church in Paradise with Herb as its founding pastor.

From there, over the course of 34 ½ years, Pastor Herb served faithfully in a number of pastorates: Lancaster (four years), Harrisburg (five years), Bethlehem (15 ½ years), Coopersburg (four years), and Fleetwood (five years). Over the course of their ministry, the Herbs were blessed with three children, Mark, Myrna, and Frank. They also became six-time grandparents—to Sara Beth, Samuel, April, Adam, Aleks, and Tasha.

Herb was well-remembered in many places, including at Calvary BFC in Coopersburg. Longtime Calvary pastor Rick Paashaus recalled, "Back in the days before a minister was expected to be a CEO, an administrator, a visionary, an eloquent orator, a fund-raiser, and a psychologist as well as a shepherd and preacher, Pastor Frank Herb kept it simple. He was a Pastor. With nothing more than a Bible College education and the knowledge he gained from the thousands of books he read voraciously, this shy and retiring 'Herb boy' served as that kind of uncomplicated pastor in seven different congregations, lovingly shepherding his flocks."

Along the way, Herb was a willing mentor to a number of younger pastors, among them Dana Weller, Thom Shorb, Brian Cooper, and Rick Paashaus.

It has been said that Pastor Herb's life was dominated by the Scriptures: that he read, studied, prayed through, taught, preached, applied, and lived out the Word of God that he loved.

Herb retired from pastoral ministry in 1990, whereupon he and Margaret moved to the Lehigh Valley to be closer to their children. While in the Allentown-Bethlehem area, they were active at Ebenezer BFC in Bethlehem, where Frank served as an elder and Sunday School teacher while also filling the pulpit for several BFC churches that were without pastors. Even though he experienced physical problems later in life that necessitated the Herbs' move to Fellowship Terrace in Whitehall in 2006, Herb was active at Fellowship Community Church, serving as an elder, teacher, and part-time chaplain.

A funeral service was held on December 7, 2021 at Zionsville BFC.

In Memoriam:

Carl K. Spackman May 8, 1941 – May 4, 2022

It is no stretch whatsoever to say that Carl K. Spackman enjoyed a long and fruitful ministry as a pastor, for his time as a loving shepherd extended over 48 years. And in very real sense, Pastor Spackman was still faithfully serving until, on May 4, 2022, he passed into the presence of his Lord and Savior, Jesus Christ.

Much of the early part of Spackman's life was spent in his native Canada. Born on May 8, 1941 in Stratford, Ontario, Spackman married Helen M. Oliver in Ottawa and studied for his Bachelor of Arts Degree from Waterloo Lutheran University in 1965. He later received his Master of Divinity and Doctorate of Ministry degrees from Westminster Theological Seminary. As part of his D. Min. degree, Spackman wrote a book entitled *Parents Passing on the Faith*.



Over the course of 48 years Spackman served as pastor at Mount Carmel BFC, Maple Glen BFC, Cumberland Valley Brethren in Christ Church (BIC), Carlisle BIC, and Grace BFC in Harrisburg, from which he officially retired after 11 years of service.

At age 18 Spackman worked on a railway, driving railroad tiles. From that experience he developed a lasting love for the power and graceful beauty of Canadian National trains rolling down the tracks. He was also a talented painter and artist and used his artistic skills with others to put together an impressive H.O. Gauge model train layout that recreated a Canadian National Railway in the basement of his home. He also loved to play and watch various sports and to travel to places like India, Europe, Hawaii, Mexico and Kazakhstan.

Carl and Helen Spackman became U.S. citizens in 2002.

Spackman's impact for God's Kingdom will live on well beyond his death. He was a staunch defender of Reformed theology and a strong supporter of the work of Church Extension Ministries, where he served on the Board of Directors for 15 years. While at Harrisburg, Spackman and Grace BFC sent out Pastor Mark Barninger with 40-plus people to plant Freedom BFC in Dauphin, PA. After retirement, he assisted at Steelton BFC, which is now Grace Fellowship Church of Harrisburg City, PA.

Church Extension Ministries Director David E. Gundrum said, "Carl was the first pastor in the BFC who put his arm around me at a trying time in my life and said, 'Let's walk this path together.' I thank the Lord for having Carl in my life and in the ministry." "He was a humble man of the Word," BFC pastor Richard T. Paashaus noted. "A caring pastor, loving family man, capable teacher, and much more. It was a privilege to serve beside him, and to call him friend."

Spackman leaves behind his wife of 57 years as well as children Brent Spackman, Laura Zimmerman, and Lynn Peters, 10 grandchildren and four great-grandchildren.

In Memoriam: Daniel G. Ziegler June 27, 1932 – January 24, 2022

There has to be a "first" for everything and for the Bible Fellowship Church, Daniel G. Ziegler will always be remembered as its first full-time Director of Church Extension.

When Ziegler was named as the first director of the Bible Fellowship Church's church-planting efforts, the position was not considered important enough to warrant full-time ministry. Beyond that, Ziegler was given the job on an interim basis. The year was 1968. Ziegler would continue to oversee the BFC's church-planting ministry until he retired in 2000. It was in many ways his legacy, but not the only legacy of a long and fruitful ministry as a pastor.

"Enthusiasm for planting new churches was not high in the Bible Fellowship Church," noted Richard E. Taylor. "The focus of our attention was



on evangelism in our existing churches and beginning new churches was not primary." But upon assuming the position, Ziegler did everything he could to make clear that evangelism and church planting are connected. "He looked for communities where churches that proclaimed the gospel were needed," Taylor explained.

David E. Gundrum, the present Director of Church Extension Ministries, said, "Dan's vision and energy for expanding the kingdom fueled a fire for planting in the BFC that continues today. In spite of great challenges during a period when church planting was [seen as] a threat to the local church, Dan persevered. He was able to plant a number of churches that are still in existence today. I describe Dan as a man of vision, intelligence, dedication, and passion. He will always be in my gallery of valuable mentors and friends."

Ziegler was a determined recruiter of pastors who were willing to become church planters. He did everything he could to train and mentor them. Louis Prontnicki, a former church planter, remembered, "Dan mentored me as I became the summer pastor at the Staten Island church. He was always the encourager and the visionary no matter how difficult the ministry seemed."

Ziegler's efforts looked beyond the BFC's traditional locations; he sought to extend the church in New Jersey, Delaware, and up into New England. Over the course of his ministry, the budget for Church Extension Ministries expanded six-fold, and he engaged in three dozen church planting efforts. Ziegler gave his final charge at the 2000 BFC Conference. Many of his emphases are still in place in church planting in the Bible Fellowship Church.

Born in Sellersville, PA, Ziegler earned his Bachelor's and Master's degrees from

Wheaton College and his MDiv from Gordon Theological Seminary. He later earned a DMin from Fuller Theological Seminary. As a minister in the Bible Fellowship Church, he served congregations in Allentown, Lebanon, and Staten Island for 13 years before becoming director of BFC church planting efforts.

Ziegler was a faithful family man. He was married to Jacquelene A. (MacLachlan) Ziegler for almost 63 years and was the father to Daniel A. Ziegler (wife Wendy) of Paynesville, MN; Sarah K. Weaber (husband Tim) of Slatington, PA; Rebekah C. Ziegler of Plainfield, NJ; and Stephen L. Ziegler (wife Robin) of Somerset, NJ. He was also survived by sisters Carol Snyder, Eleanor Ruch, and Marjorie Cherry, as well as 10 grandchildren and six great-grandchildren.

He was the fourth Daniel Ziegler in a family that now has seven. "Daniel G. Ziegler was a man of deep and abiding faith in Jesus. This was the faith that my father carried as a sacred heritage," said Daniel A. Ziegler. "He lived out his days mindful of his role before God: to love his dear wife as Christ loved the church, and to express and model the Lord's love to his children. Of course, his love wasn't perfect but I think all of us would attest to its steadfastness and its consistency" said Daniel A. Ziegler.

139th Conference Introduction

After two odd years of having to conduct our BFC Conferences in October due to COVID complications that were out of our control, we are delighted to be back on schedule with a springtime Conference. What makes this BFC Conference slightly different is that it has only been six months since we last met and that has not been enough time for many of our Study Committees to complete their work. In addition, we do not have any churches that are graduating from Church Extension Ministries and need to be formally welcomed into the BFC, and the men who could be ordained or have their previous ordinations recognized by the Ministerial Credentials Committee are unable to attend and are few in number (actually only 1 or 2). With those peculiarities in play, our BFC Conference will be shorter than usual. We will begin on Tuesday morning, April 26, at 10 a.m. instead of Monday evening. We will have a regular session on Tuesday night instead of an Ordination Service, and we should be finished early on Wednesday afternoon! Nevertheless, we are looking forward to what the Lord will accomplish in us and through us at this 139th BFC Conference.

At our last Conference, we looked at Revelation 2-3, recognizing that even the early church needed to *ReSet* its focus if it was to be faithful to the Lord and to its mission. Since our churches had to consider how to minister in a pandemic world, it was appropriate to consider if and what we needed to *ReSet* in light of an ever-changing world. We have not totally recovered from the effects of COVID and the pandemic as we are discovering that many church members have not returned to in-church services. They are, however, connected through digital means, and now we need to consider how to minister to them. This situation is not necessarily a problem, because people are connecting to our churches who may not be within commuting distance of our facilities. It is instead a challenge and an opportunity for us to consider and pursue.

This then is the theme of the 139th BFC Conference—*Reflection*. It is time for us to reflect on the ministries of our churches and their effectiveness in fulfilling our mission in this post-pandemic world. We also need to reflect on our own lives as to our becoming more like Jesus Christ—which is our individual mission here on earth. In theological terms we call this Sanctification. In Article 16 of our Faith & Order, we state that

Sanctification is a progressive work of the Holy Spirit in the believer that purifies the life and conforms the whole man to the image of Christ as the Word of God is believed and obeyed. It begins at regeneration, continues throughout the believer's life on earth, and reaches its completion at the appearance of the Lord Jesus Christ.

Since our Lord has not yet called us home to be with Him, we are still here and need to become more and more like Jesus. Are we? Our four younger speakers at the 139th Conference will each be sharing a devotional from 1 John 2:28-3:24, for in this passage the apostle John challenges us to reflect upon our own lives, evaluating our thoughts and our actions to make certain that Jesus would be pleased with who we are and how we are leading others. As pastors and elders it is incumbent upon us to be above reproach in every area of our lives, so a time of reflection should enable us to hear any warnings from the Holy Spirit and focus on becoming better examples of Jesus Christ with purified lives that conform to the image of Jesus Christ.

We must also fulfill our obligations to complete the necessary work of our denomination that must be done by our collective body on an annual basis. We should rejoice with what the Lord has been doing in our midst as we hear reports on the events of 2021. In addition, we need to provide safeguards that can help us stave off the attacks of the world, the flesh, and the devil. So let us press on to fulfill our mission: to be *An Expanding Fellowship of Churches United to Make Disciples of Jesus Christ*.

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BFC Conference Proceedings - 2022 First meeting

Tuesday, April 26, 2022, 10 A.M.

The 139th Conference of the Bible Fellowship Church was called to order by Conference Moderator Timothy J. Schmoyer at 10 a.m. in Pinebrook Bible Conference's Fellowship Hall. The Moderator offered prayer, asking God to guide the proceedings.

Musical worship was led by Jeremy L. Harkins with accompaniment by James Arcieri, Aaron J. Susek, Josh Von Holt, and Max Whylings. The ensemble led Conference in the singing of "All Hail the Power of Jesus' Name," "He is Our God," "O Great God," and "The Lord is My Salvation." The pastors and delegates joined in a corporate reading of Exodus 15:2, 11.

BFC Executive Director David T. Allen greeted Conference and introduced this year's "Reflection" theme.

Scott A. Allison of New Life BFC, Oley, PA provided the first of several devotionals. His text was 1 John 2:28-3:3 and he chose to focus on three words from 1 John 2:28-"little children, abide."

Allison asked an opening question: "Where did John get the idea of calling his readers, 'little children'?" He referenced John 13:23, in which John the beloved disciple drew close to his Lord, even being—in the original Greek—at His bosom. In that same John 13 passage, which took place on the night Jesus was betrayed, He addressed His disciples affectionately, calling them "little children" in John 13:33.

Allison singled out the word "abide" in John 2:29. "This is another word that John packs with meaning," he explained. It speaks of persevering. John wants his readers to "keep on" with Jesus. These are individuals who have been beaten up in their own fight with sin. They are also individuals who have suffered at the hands of the world. John invites them to remain with Jesus—to draw close to Him.

Abiding, Allison stressed, suggests "intimacy without shame." What is the motivation for this kind of intimacy? Our relationship with Christ, which John writes about in 1 John 3:1—"See what kind of love the Father has given to us, that we should be called children of God, and so we are."

The world, John says, doesn't know believers because it doesn't know Christ. Because the world hates Him, it hates us. Being attacked in spiritual warfare is actually a sign that we are drawing close to and abiding in Him. Our hope, John says, rests in the appearance of our Lord and Savior: the fact that He has promised to return. Our hope is anchored in 1 John 3:2—"Beloved, we are God's children now, and what we will be has not yet appeared; but we know that when He appears we shall be like Him, because we shall see Him as He is."

This provides great motivation to holiness for Christian believers. We who hope in this purify ourselves "as He is pure," and our source of hope rests in our intimacy with Christ.

Kevin W. Kirkpatrick, representing the Prayer Committee, led Conference in a time of concerted prayer. He welcomed Glenn R. Felty, the recipient of Conference's supplication four years prior as he was enduring a stem cell transplant procedure. Felty thanked Conference for its prayers on his behalf, offering himself as an illustration of how God answers prayer.

Following the morning break, Robert A. Sloan, the BFC's representative on the Spruce Lake Retreat board of directors, offered comments on the relationship between the Bible Fellowship Church and Spruce Lake Retreat. Sloan then introduced Mark Swartley, Executive Director of Spruce Lake Retreat and Pinebrook Bible Conference.

Swartley noted that they have learned a new word over the past two years: COVID. "If you're in the ministry of bringing people together, it's a really bad word," he said. "Here's the long and the short of the first three-years of our partnership...we have come out of COVID in the exact same position we entered COVID. We have no increased debt and our projects and plans...are back on track."

"Sometimes when God makes you wait, you get to see Him move mountains," Swartley explained. "And boy, did He move mountains!"

"We love that you're here, and we love that you continue to love this property," he added.

Report of the Registrar:

Resolved, that the roll of eligible members of the 139th BFC Conference constitute the Conference Bar for the 139th BFC Conference.

The roll of the 139th BFC Conference was established as follows:

Allentown, PA (Cedar Crest) Jason L. Hoy, Adam Crain, John R. LoRusso, Christopher

M. Von Holt, John Colabroy, Steven Klase, William J.

Walters

Bethlehem, PA Jeremy Harkins (Probationer), Michael J. Notary

(Probationer), Marcus Brunstetter, Byron D. Roth

Blandon, PA Daniel L. Williams, R. Jerry Brush, Brad D. Kunkle

Breinigsville (Orchard Hills) Benjamin J. Triestman, Neil Kulp Brick, NJ (formerly Howell) L. Marc Sweet, Mark J. Stephanick Camden, DE R. Daniel Wagner, Albert F. Biddle

Carmel, NY (Vacant)

Clinton Corners, NY (Vacant), Wayne M. Chadwell Colebrookdale, PA Barry T. Parsons, Andrew Vassal

Coopersburg, PA David J. Peters, Timothy S. Hogan, Robert A. Moreau,

Stephen C. Cassel

Dauphin, PA Mark E. Barninger, Dennis Souder Denville, NJ Richard D. Harris, Steven Kay Emmaus, PA David A. Smith, David N. Schoen, David K. Schlonecker,

Jared Burkholder, Alan H. Russell

Ephrata, PA Daniel Z. Krall, William F. Early, Michael Rebman
Exeter, PA William A. Burton III (Probationer), Shawn McAnulty

Finesville, NJ Byron Widger, Bert R. Roling Graterford, PA Mark R. Orton, Rodger E. Spangler

Harleysville, PA Andrew T. Crossgrove, Michael W. Walker,

Richard C. Lutz, Andrew J. Miller (Probationer)

Harrisburg, PA Joshua P. Miller, Steven J. DelDuco, Bryan Bowers, Don

Maurer

Harrisburg, PA

(Grace Fellowship) (Vacant), Jayonn C. Folks Hatfield, PA Joel B. Klase, Larry J. Allen

Hellertown, PA Keith A. Strunk, John W. Sullivan, Kevin Sine Kutztown, PA Sandy Holbert (Probationer), Nickolas T. Timpe

LaGrangeville, NY Dennis W. Spinney, Thomas Ward

Lancaster, PA Keith M. Long, William C. Verdon, Neil Franklin

(Probationer), Joseph A. Kim, James R. Knapp

Las Cruces, NM David M. Poland

Lebanon, PA Calvin T. Reed, David E. Brandt, Jarrod J. Cruise, Jack S.

Herb, Jr.

Lehighton, PA Robert A. Johnson II, Steve Ramos
Long Neck, DE Andrew W. Barnes, Tom Lioy

Maple Glen, PA Louis Prontnicki

Merida, MEXICO Marcos G. Ramirez, Freddy A. Chi (Probationer)

Mt. Carmel, PA Roger L. Siegrist, James P. Ketner

Mt. Pocono, PA Ronald E. Miller

Nazareth, PA Carl J. Fischer, Jr., James W. Preslar

Newark, DE Andrew R. Hebel (Probationer), Stephen J. Morton, Daniel

W. King, Kenneth J. Klein, Ronald L. Bove

Newark, NJ Ron Burgess, Melvin Hinton

Oley, PA Scott A. Allison, James D. MacArthur, Todd Heath

Paradise, PA Jesse A. Benack, Daniel Eckman
Philadelphia, PA Ralph E. Ritter, Joseph P. Specht, Jr.

Piscataway, NJ Richard B. Ravis, John P. Sullivan, Jay R. Vroman

Quakertown, PA Ronald L. Kohl, Ezekiel R. Mack, Robert Smith, L. James

Roberts

Reading, PA Randall A. Grossman, Nathaniel C. LeTowt, Ronald W.

Reed

Reading, PA (La Roca) Carlos G. Rodriguez

Red Hill, PA (Vacant), Jason Fetherolf, J. Robert Vaughn

Royersford, PA Ronald C. Erb, Michael Gangwer Shamokin, PA Ferdie R. Madara, William Kerstetter

Sinking Spring, PA S. Wayne Rissmiller, Paul Harvey, Sean Fox, William

Brownmiller, Donald D. McKinney, 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, Jules J. Hull III, Douglas A. Gaugler

Terre Hill, PA Kevin W. Kirkpatrick, Andrew S. Littlejohn

Townsend, DE Ronald B. Smith, Bob Wilson

Wallingford, PA Aaron J. Susek, Mark A. Bickel, Timothy S. Cowen,

Michael Plourde

Walnutport, PA

(Northern Lehigh) Aaron D. Smith, Jason P. Musselman
Whitehall, PA (Bethany) Timothy J. Schmoyer, Mark Hargrove
Whitehall, PA (Rock of Ages) Philip E. Yerrington, Jerald A. Lagler
W. Norriton, PA (Redeemer) R. Scott Wright, Rodger Eastman
Woodbury Heights, NJ Timothy R. Nessler, Harry Nessler
York, PA Wesley H. Bunting, Kenneth L. Good
Zionsville, PA Bryan C. McNally, Jim Pruitt, Brian Spencer

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, Brad L.

Boyer, Stephen A. Diaz, Joshua P. Dupiche, Jason A. Filbert, Trace Haines (Probationer),

John J. Hanner, Daniel J. Hoffstetter (Probationer), Juan Carlos Morales, Mark L.

Morrison, Timothy S. Radcliff, James D. Reff, Timothy M. Zuck

Board of Missions — James Arcieri (Director), Donald E. Kuntzman, Duane E. Moyer (Director Emeritus)

Ordained Missionaries:

Daniel P. Allen, Scott B. Evans, Larry W. Davies, James D. Head, Daniel Istrate, Walter M. Johnston, Philip E. Morrison, Jerry L. Moyer, David W. Riddell, John C. Studenroth **Ordained Ministers Working in the Chaplaincy Under the Sponsorship of the BFC:**

Richard A. Moyer, Jacob J. Susek, Jr.

Ordained Ministers Working in Other Christian Ministries:

Timothy J. Bertolet, Clyde D. Bomgardner, Jr., Kevin W. Clineff, Jordan K. Eyster, Michael J. Tannous

Ordained Ministers in Retirement:

William C. Aukamp, Delbert R. Baker II, Richard F. Bickings, 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, Raymond R. Dotts, Bruce A. Ellingson, Glenn R. Felty, Richard J. Gehman, LeRoy S. Heller, John H. Herb, Roy A. Hertzog, Ronald W. Hoyle, David H. Jones, W. Scott Kappes, Francis E. Lenahan, Ronald C. Mahurin, David L. Manney, Philip G. Norris, Richard T. Paashaus, Keith E. Plows, Roger L. Reitz, Jeffrey L. Ruhl, William G. Schlonecker, Austin G. Shelly, Thomas P. Shorb, Robert A. Sloan, Jr., Gene W. Smith, Carl K. Spackman, Dean A. Stortz, 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, Paul G. Zimmerman

Ordained Ministers Between Calls:

Jonathan H. King, Carl T. Martin, Thomas H. Morrison

Additional Lay Members of the BFC Executive Board:

Charles A. Lavigna, Rick D. Whitmire

Report of the Committee on Agenda and Arrangements: (See page 40)

Resolved, that the report be accepted.

Resolved, that the proposed agenda for the 139th 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 140th BFC Conference be held at Pinebrook April 24-26, 2023.

Resolved, that committee reports for the 140th BFC Conference be sent in digital format to the BFC Conference Secretary by Feb. 15, 2023 at sportspastor33@gmail.com.

The Conference Moderator made the following appointments:

Registrar: Joel B. Klase

Assistant Registrar: Jules J. Hull III

Overseer of the Pages: Nathaniel C. LeTowt

Head Page: Ryan J. Diffenderfer

Examination of BFC Conference Minutes (139th): Daniel P. Allen, Chairman; Philip

G. Norris, Richard E. Taylor, R. Daniel Wagner

Timekeeper: Mark L. Morrison
Parliamentarian: Joshua P. Miller
Head Teller: Donald E. Kuntzman

Committee on Resolutions: Scott A. Allison, Ronnie Burgess, Jeffrey A. Kauffman, Daniel Z. Krall

Resolved, that the appointments be ratified.

Conference Secretary Ronald L. Kohl made the following appointments:

Assistant Secretary: Bryan C. McNally

Assistants to the Secretary: David E. Brandt, Donald E. Kuntzman

Resolved, that the appointments be ratified.

The following first-time delegates to BFC Conference were introduced:

Larry Allen, Hatfield, PA; Marcus Brunstetter, Bethlehem, PA; Bryan Bowers, Harrisburg, PA; William Brownmiller, Sinking Spring, PA; Jason Fetherolf, Red Hill, PA; Tracy Haines, Chestertown, MD; John Haruna, Townsend, DE; William Kerstetter, Shamokin, PA; James Knapp, Lancaster, PA; Neil Kulp, Upper Macungie, PA; Shawn McAnulty, Birdsboro, PA; Michael Plourde, Wallingford, PA: Steve Ramos, Lehighton, PA; Christopher Schlensker, Harrisburg, PA; Rob Smith, Quakertown, PA; Mark Stephanicz, Brick, NJ; Robert Wilson, Townsend, DE.

Report of the Committee on Examination of BFC Conference Minutes (138th): (See page 115)

Resolved, that the report be adopted.

The Conference Secretary made the following recommendation:

Resolved, that all minutes of the 138th BFC Conference be approved.

Report of the Nominating Committee:

Resolved, that the report be accepted.

The following were elected to boards or committees:

BFC Executive Board (laymen):

L. James Roberts, Jr. (3 years)

Byron D. Roth (3 years)

Ministerial Credentials Committee (ministers):

Jesse A. Benack (1 year)

Ministerial Candidate Committee (ministers):

Andrew W. Barnes (3 years)

David A. Smith (3 years)

David E. Gundrum (1 year)

Ministerial Relations Committee (laymen):

Ronald W. Reed (3 years)

Committee on Nominations (laypersons):

Beckie Merrick (3 years)

Conference Judicatory (ministers):

David J. Peters (3 years)

Conference Judicatory (elders):

Donald D. McKinney (3 years)

Special Appellate Judicatory (ministers):

Randall A. Grossman (3 years)

Scott Wright (3 years)

Special Appellate Judicatory (elders):

Ken Lord (3 years)

J. Richard Vroman (3 years)

Officers of the 140th BFC Conference

Secretary Ronald L. Kohl (1 year)

Report of the Ministerial Credentials Committee: (See page 103)

Resolved, that the report be accepted as amended.

Whereas, the Ministerial Candidate Committee had recommended ordination for Scott A. Allison in 2021, and

Whereas, this brother has served acceptably as a minister of the Bible Fellowship Church for the required period of time or the equivalent thereof, and

Whereas, after examination, the Ministerial Credentials Committee believes Scott A. Allison to be called of God to the gospel ministry and to be in accord with the Faith & Order of the Bible Fellowship Church, therefore be it

Resolved, that Scott A. Allison participate in an ordination service in 2022.

Report of the Ministerial Candidate Committee: (See page 101)

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; William Burton, Exeter, PA; Adam Crain, Allentown, PA; Richard Dobrolski, Allentown, PA; Jayonn Folks, Harrisburg, PA; Neil J. Franklin, Lancaster, PA; Jeremy L. Harkins, Bethlehem, PA; Trace Haines, Chestertown, MD; John D. Haruna, Townsend, DE; Todd Heath, Oley, PA; Andrew Hebel, Newark, DE; Daniel J. Hoffstetter, Topton, PA; Sandy Holbert, Kutztown, PA; James R. Knapp Sr., Lancaster, PA; Jason Musselman, Slatington, PA; Michael Notary, Bethlehem, PA; Isaias Vega, Sinking Spring, PA.

Report of the Ministerial Relations Committee: (See page 109)

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 %.

Resolved, that Ralph M. Soper be ratified to serve a three-year term as Conference Pastor.

Report of the Conference Pastor: (See page 93)

Resolved, that the report be accepted as amended.

Report of the Church Health Committee: (See page 111)

Resolved, that the report be accepted.

Conference adjourned for lunch at 12:18 p.m. as William G. Schlonecker prayed.



Brothers David K. Schlonecker (left) and William G. Schlonecker share a moment at BFC Conference.

BFC Conference Proceedings - 2022 Second meeting

Tuesday, April 26, 2022, 1:30 P.M.

The afternoon session was called to order at 1:30 p.m. Keith M. Long prayed for the elections that followed.

John P. Sullivan of Christ Community Church, Piscataway, NJ provided the afternoon message with 1 John 3:4-10 as his text. He opened by quoting Paul David Tripp. "The blinding ability of sin is so powerful that you and I literally need daily intervention," Tripp said in his book *Dangerous Calling*. He then noted that three of the five endorsers whose quotes appear on the back cover of the book were later disqualified from ministry for a variety of sins.

"The point is sin is deceitful and dangerous, and it's a warning to all of us," Sullivan said. While noting that his assigned passage is relatively simple to understand, Sullivan noted that it presents special challenges for pastors and congregations as they/we battle against sin. "We need to work to build churches full of members who are regenerate—who love Jesus Christ," he said. "But what about you? What about your own battle, your own heart, your own life?"

Pastors, he noted, are tempted to put on masks and function as hypocrites. He asked, "Is the Word of God a light that is growing in your heart and in you?"

"Has the Bible just become your office—the place you go to find something to give people each week? Or is it still the seed of your heart? The Word of God—God speaking to you?" he added.

Sullivan added, "John isn't writing to discourage you. John is actually writing that you would know that you have life. I remember someone saying, 'Jesus didn't hire you; He saved you.' That's where you start every day."

Report of the Study Committee to Review the Biblical Principles for Living: (See page 123)

Resolved, that the report be accepted.

This committee has made the decision to offer no motions to the 139th BFC Conference but has already indicated in its report plans to entertain motions for the next two Conferences as it seeks to fulfill its mandate as given by the 136th BFC Conference: to review our current BPLs and offer any salient adjustments.

Report of the Study Committee on the Examination of the BPL on Sexual Identity: (See page 125)

Resolved, that the report be accepted.

Attorney James M. Smith of Smith Bukowski, LLC of Oley, PA provided a presentation in conjunction with the Report on Sexual Identity. He offered definitions of terms like "sexual orientation," "gender identity," and "gender expression" and

recommended legislative changes.

The study committee presented the following alterations on Article 103-3.2 for adoption at First Reading.

Whereas, the Study Committee on Gender and Identity has produced and agreed on the theological framework presented in this report, therefore be it

Resolved, that the following additions be made to BFC BPL article 103-3.2 (additions in bold and underlined)

103-3.2 The purpose of sexual expression <u>and the gendered roles we play in it</u> has been given to mankind by his Creator. The sexual union between a man and a woman was created, in part, to image the unity of the Godhead and God's covenantal relationship with His people. In addition, sexual union was given for the procreation of children and for the mutual enjoyment of husband and wife.

God created the human race into two complementary sexes/genders ("male and female") and determines each person's sex/gender at conception. This distinction of male and female is the first fact mentioned in connection with mankind being made in the image of God. The first marriage, and thus the first sexual act, was a recognition, expression, and celebration of this complementary distinction. God designed sexual union such that two complementary sexual halves, one man and one woman, come together and become a sexual whole.

The Bible refers to this sexual union as becoming "one flesh." This "one flesh" sexual union between the first man and his wife establishes the pattern and standard of sexual expression for all of humanity. The participation in, or promotion of, any sexual act other than this "one flesh" union, within the marriage covenant, or the willful neglect of this sexual union is a sinful disregard of its intended purpose and fails to glorify God in our bodies.

Sexual expression is authorized within the bond of marriage between male and female. God's name is glorified when the sexual union between male and female within the bond of marriage is honored and protected. God is dishonored when His design for sexual union is disregarded and perverted, and He will not allow this perversion to go unpunished. In addition, sexual expression outside the biblical standard corrupts the ideal in human relationships and prevents human flourishing.

As sexual expression and sexual union are God's design and created according to His purpose, it is sinful for a man or woman to give in to the temptation to pursue or engage in changing the sex or gender given by God.

[FIRST READING] Yes - 138; No - 15.

And be it further **Resolved**, that the following change be made to BFC Article 154, Sexual Immorality (addition in **bold** and **underlined**).

154-2 The Bible teaches that activities such as adultery, bestiality, fornication, homosexuality (i.e. indulging in a lust for or engaging in a sexual act with a member of the same sex), incest, polygamy, **transgenderism**, and sexual lust are perversions of God's created order.

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[FIRST READING]
Yes - 136; No - 9.
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David T. Allen, expressing the Executive Board's appreciation for Attorney Smith's suggestions, presented the Executive Board's recommended adjustments to Article 8-1 of the Articles of Faith, Man (with additions in bold) for adoption at First Reading.

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 designed to support their God-given gender and God's plan for their life.

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[FIRST READING]
Yes - 132; No - 19.
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Section 100-1.2 of the Preamble to the BPL (Article 100-1), to read as follows (addition in bold):

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.

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[FIRST READING]
Yes - 149; No - 3.
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Preamble to the Articles of Faith & Biblical Principles of Order.

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.

[FIRST READING]

Yes - 137; No - 17.

Report of the Study Committee on the Role of Women in the Church: (See page 136) **Resolved**, that the report be accepted.

Report of the Study Committee on the Mode of Believers' Baptism for People with Disabilities and Infirmities: (See page 135)

Resolved, that the report be accepted.

Report of the Study Committee on the Mode of Believers' Baptism with Regard to Membership: (See page 132)

Resolved, that the report be accepted.

Petition from Whitehall BFC: (See page 137)

Resolved, that the petition be received.

In response to the petition from Whitehall BFC, Conference decided the following:

Resolved, that BFC Conference form a study committee of five ministers to defend what Scripture teaches about the eternal destiny of the unregenerate, with careful attention to both its apologetic and shepherding use.

Request from Board of Elders, Berean BFC, Stroudsburg: (See page 138)

Resolved, that the request be received.

In response to the request from the Board of Elders of Berean Bible Fellowship Church, Stroudsburg, Conference decided the following:

Resolved, that a study committee be formed to evaluate and strengthen our position on abortion, to encourage pregnant women and fathers, and to respond to the Berean BFC board of elders.

Steven J. DelDuco prayed as Conference adjourned at 5:25 p.m. A short meeting of the Beneficiary Society preceded dinner.



Members of Conference share in singing God's praises.

BFC Conference Proceedings - 2022 Third meeting

Tuesday, April 26, 2022, 7:00 P.M.

The meeting was called to order by the Moderator at 7 p.m. Conference sang "Victory in Jesus," "His Mercy is More," "In Christ Alone," and "Behold Our God." The brothers also joined in reciting Psalm 32:1-2, 5.

Daniel Z. Krall of Ephrata (PA) BFC presented the evening devotional on 1 John 3:11-18—a passage that focuses on love. "This is the message that you have heard from the beginning, that we should love one another," John says in v. 11. How we reflect Christ to the world starts with love, which John in his epistle borrows from the Lord's words in John 13:34 of his Gospel: the "new commandment" that Christ has given us: that we should love one another.

"It's a message that we need more now than ever," Krall said, asking if our love as ministers for our flocks has grown over the past three years or whether our love has been stretched or even broken by circumstances and the difficulties of ministry.

"If your church has taught well in doctrine, I pray that they also express that doctrine in their love for one another," he said.

Sometimes, Krall noted, it can be most difficult to love those who are closest to us for they often see our sermons and our joy of ministry but also see us as pastors lose our temper.

John says there are two types of people: those who are born of God and those who are born of the devil. "There's no neutral ground, no middle ground," Krall said. John cites Cain, who slew his brother, as the model of those who are born of the evil one.

We should not be surprised, John says, if the world hates us, for it hated our Lord first. "We are not to match the world on its terms," Krall said. We have been called out of darkness into the light, and the measuring stick that proves we have done so is our love for "the brothers"—for our fellow believers.

This text is also meant to be a diagnostic—to be a check on our own hearts. Having gone through a series of crises in the last two years, we should ask ourselves whether our hearts have revealed increasing love for others or whether our thoughts, words, and actions reflect troubling heart issues. "We must love each other, not just outwardly...but also privately," Krall said.

John writes in 1 John 3:16, "By this we know love, that He laid down His life for us, and we ought to lay down our lives for the brothers." Jesus was sent into the world to lay down His life on the cross. He is the perfect standard of God's love. "If it doesn't look like Jesus—reflect His heart and character—it's not love," Krall said.

Ordination vows were administered to Scott A. Allison by the Ministerial Credentials Committee. Allison's ordination had been approved at the 138th BFC Conference but he

had been unable to attend that service.

Report of Elections:

The following were elected to boards or committees:

BFC Executive Board (ministers):

Steven J. DelDuco (3 years) Daniel L. Williams (3 years)

Ministerial Credentials Committee (ministers):

Keith M. Long (3 years) Keith A. Strunk (3 years)

Ministerial Relations Committee (ministers):

Randall A. Grossman (3 years)

Committee on Nominations (ministers):

John J. Hanner (3 years)

Officers of the 140th BFC Conference

Moderator:

Randall A. Grossman (1 year)

Vice-Moderator:

Daniel L. Williams (1 year)

Consideration of Recommendations of Boards and/or Committees

Executive Board - Board of Church Health

Executive Director David T. Allen presented material proposing the formation of a Board of Church Health. He drew a contrast between two churches that faced crisis. One, Toms River NJ, closed while another, Walnutport PA, merged with Whitehall BFC, became Northern Lehigh BFC, and is currently thriving.

What, Allen, asked about the Church Health Committee? What role did that committee play? "They prayed, they cared, but they did not have the ability or the authority to do anything."

Noting that several of our churches are currently experiencing decline, Allen suggested that the formation of a Board of Church Health could be instrumental in providing assistance to struggling churches. "Help we can, and help we should," Allen

said before explaining several of the particulars of the proposed Board of Church Health.

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

1. Department of Church Health

512-4 Board of Church Health

512-4.1 Purpose

The Board of Church Health serves the Bible Fellowship Church by promoting strong Church Health. It does this by helping Particular Churches evaluate the health of their own church, by helping new Particular Churches develop healthy ministries, and by assisting struggling churches (both Particular Churches and Mission Churches as requested by Church Extension) to regain a healthy condition.

[FIRST READING]

Yes - 138; No - 11.

512-4.2 Composition and Election

- (1) The Board of Church Health will be composed of the Director of the Board of Church Health and selected ministers and members of the Bible Fellowship Church.
 - (2) The Director shall be appointed by the BFC Executive Board.
- (3) The Board of Church Health will select members to serve on the board who have a heart for healthy churches and can provide valuable assistance to the Board. The number of members will be determined by the Director after consultation with the BFC Executive Board. Members will be presented to the BFC Executive Board for ratification to a three year term of office before beginning service on the Board. All board members must presently be serving or have served as a credentialed pastor or an elder within the Bible Fellowship Church.

512-4.3 Duties

- (1) It shall oversee the compilation of an annual BFC statistical report of the churches which will assist them in this work.
 - (2) The Board of Church Health shall monitor the health of Particular Churches.
- (3) It shall provide counsel and resources for the self-assessment of the health of Particular Churches.
- (4) It shall provide a list of recommended consultants to Particular Churches needing assistance in moving toward stronger church health.
 - (5) It shall offer training and seminars to promote church health.
 - (6) It may recommend to the BFC Executive Board that a Particular Church be placed

under the supervisory care of the Board of Church Health. When a Particular Church is under the supervisory care of the Board of Church Health, the Director has the right to appoint interim elders to the church. By simple majority, the Executive Board in this case may place the Particular Church under the supervisory care of the Board of Church Health. If a Particular Church resists being placed under the supervisory care of the Board of Church Health, then the Executive Board will recommend its placement to the BFC Conference for its consideration. This action by BFC Conference shall be by a simple majority.

- (7) A Particular Church is removed from the supervisory care of the Board of Church Health by a simple majority vote of the body that put it under supervisory care.
- (8) It shall inform the Ministerial Relations Committee if a matter threatening the pastoral relationship becomes evident at a Particular Church receiving Board of Church Health assistance and shall assist a Particular Church at the request of the Ministerial Relations Committee.
- (9) It shall in cooperation with the BFC Executive Board assist Particular Churches to close when necessary.
 - (10) It shall provide a report on the closing of a Particular Church to BFC Conference.
- (11) In the event of a church closing it shall consult with the Director of Church Extension Ministries regarding the feasibility of planting a new church in the same area.
- (12) It shall develop sources of financial assistance for Particular Churches who cannot afford church health resources.
 - (13) It shall receive and disburse monies designated for the Board of Church Health.
- (14) It shall work in cooperation with the Training and Education Committee to provide Pastoral Internships at churches under the care of the Board of Church Health or when requested by a Particular Church or Church Extension Ministries, and shall oversee the financial arrangements for the Pastoral Internship.
 - (15) It shall make a written report of its activities to the BFC Executive Board.

512-4.4 Church Health Director

The Church Health Director shall be an ordained minister of the Bible Fellowship Church. He shall, by virtue of his office, be a member of the Board of Church Health and shall be appointed by and be accountable to the BFC Executive Board. He may serve in either a full-time or part-time capacity.

Duties

- (1) He shall, in the performance of his duties, work under the direction of the BFC Executive Director in accordance with the policies and directives of the Board of Church Health
- (2) He shall represent the Board of Church Health in its dealings with pastors, elders, and churches.
- (3) He shall oversee the Pastoral Internships under the care of the Board of Church Health.

- (4) He shall be available as a resource to local churches regarding Church Health.
- (5) He shall be available to meet with pastors, boards of elders, and congregations for consultation, evaluation, exhortation, and advice.
- (6) He shall give a full report to the Board of Church Health at each of its meetings, and shall report to the BFC Executive Board as requested.

[FIRST READING]

Yes - 135; No - 11.

Second Reading Legislation

Ministerial Credentials Committee (see pp. 13-15, 2021 Yearbook)

Whereas, the number of ordained men under the care of the Ministerial Credentials Committee continues to grow, and

Whereas, the responsibilities for the Ministerial Credentials Committee to care well for our brethren also continues to grow, therefore be it

Resolved, that the Ministerial Credentials Committee be enlarged from five ministers to seven ministers, and be it further

Resolved, that the composition of the Ministerial Credentials Committee be amended as follows (adjustments in bold):

511-5 Ministerial Credentials Committee

- 511-5.1 Composition and Election
- (1) The Ministerial Credentials Committee shall be composed of **seven** ordained ministers
 - (2) They shall be elected for a term of three years in classes as follows:

Class I Two Ordained Ministers

Class II Two Ordained Ministers

Class III Three Ordained Ministers

[SECOND READING]

Yes - 129; No - 5.

Whereas, a person serving in the military as a chaplain is required to have an endorser who oversees the chaplain and represents the chaplain to the military, and

Whereas, it is prudent and helpful to our Chaplains for an endorser to attend a yearly meeting (NCMAF) usually held in January, and

Whereas, the Bible Fellowship Church is the endorser, and

<u>Whereas</u>, even though the Ministerial Credentials Committee has the responsibility to process and approve applications for the military chaplaincy but does not have to be the representative, and

Whereas, the duties of the Ministerial Credentials Committee states, "its Chairman shall be the representative of the BFC to the General Commission on Chaplains and Armed Forces Personnel," and

<u>Whereas</u>, it is not always possible for the Chairman or a Committee member to attend the military meetings, therefore be it

Resolved, that the following addition be added to Article 511-5.2(5): (addition in **bold**)

511-5.2 Duties

(5) It shall process and approve all applications for the military chaplaincy, and its 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.

<u>Whereas</u>, it is expedient to search for and approve a man to be the representative of the BFC for our Chaplains and to the General Commission on Chaplains and Armed Forces Personnel before the next NCMAF conference, therefore be it

Resolved, that the BFC Conference approves the implementation of Article 511-5.2(5) by rule of exception.

[SECOND READING]

Yes 133; No - 1.

<u>Whereas</u>, the legislation for a man to be called as a minister and on the Pastoral staff of a Particular Church has been the same legislation for many years, and

Whereas, a minister to serve in one of our churches needs to be called according to our Principles of Order so that the Ministerial Candidate Committee can ascertain that he is in full agreement with our F&O, and

Whereas, Article 204-3.1 is one Article that speaks to the requirements regarding an individual to serve as a minister in the BFC as needing to be under the care of the Ministerial Candidate Committee, and

Whereas, the question has been raised of how long a man can be under the care of the Ministerial Candidate Committee, and

Whereas, this Article does not seem to be clear regarding the phrase, "he must be

under the care of the Ministerial Candidate Committee," and

Whereas, we have multiple pastoral staff in some BFC Churches, and

<u>Whereas</u>, the Ministerial Candidate Committee and the Ministerial Credentials Committee agree that the lead minister must complete the two tests and be approved by the Ministerial Candidate Committee, and

Whereas, this approval gives confidence that the men leading our churches have been approved by the Ministerial Candidate Committee, and

Whereas, other pastoral staff may, for a limited time (presently three years), be a candidate under the care of the Ministerial Candidate Committee, and

Whereas, other pastoral positions, other than senior/lead minister, have not been defined in our Principles of Order, therefore be it

Resolved, that Article 204-3.1 be changed as follows:

Current wording, 204-3.1: "The pastoral staff of a Particular Church is composed of, and limited to, those men who are serving as ministers in the BFC. For an individual to serve as a minister in the BFC, he must be ordained by or have had his previous ordination recognized by the BFC or he must be under the care of the Ministerial Candidate Committee."

New legislation for 204-3.1 (with changes in **bold**): "The pastoral staff of a Particular Church is composed of, and limited to, those men who are serving as ministers in the BFC. For an individual to serve as a **senior/lead minister** in the BFC, he must be **called according to our Principles of Order. Other pastoral staff must either be** ordained by or have his previous ordination recognized by the BFC or, **as a candidate/probationer**, he must be under the care of the Ministerial Candidate Committee."

[SECOND READING]

Yes - 126; No - 7.

Prayer Committee (See pp. 30-31, 2021 Yearbook)

BFC Prayer Committee - 511-1.7(6)

Purpose

To represent a declaration of the BFC's dependence upon God and desire to seek His face

To collaborate with BFC pastors and other like-minded resources for the purpose of cultivating a culture of prayer within the BFC

To provide an annual day of prayer for the BFC

To model how to lead people in public and corporate prayer

[SECOND READING]

Yes - 131; No - 2.

Composition and Election

The BFC Prayer Committee shall be composed of four ministers and three laypersons. Laypersons must be members in good standing at a BFC church.

The committee shall elect its own members, subject to the ratification of the BFC Executive Board.

No member of the committee may serve more than two consecutive terms. A member may be elected to a new term after a minimum of one year's time following two consecutive terms.

The members of the committee shall be elected for a term of three years in classes as follows:

Class I	Two ministers & one lay person
Class II	One minister & one lay person
Class III	One minister & one lay person

The committee shall organize itself at the call of the chairman of the previous year, at which time new officers shall be elected.

Duties of the Committee

It shall plan and conduct an annual Day of Prayer.

It shall provide publicity and arrange registration for the Day of Prayer.

It shall receive and disburse funds for the Day of Prayer. The committee shall establish the amount of the registration fee for each attendee.

It shall provide an annual report of the BFC Prayer Committee to BFC Conference.

It shall elect officers by and from the committee.

It shall serve as a resource for BFC pastors and churches.

Duties of Officers

Chairman

Must be a minister or elder in a BFC church.

He shall convene and preside over all meetings of the BFC Prayer Committee.

Secretary

- (S)He shall keep an accurate record of all meetings of the committee.
- (S)He shall conduct all correspondence for the committee.
- (S)He shall prepare an annual report for BFC Conference.

Treasurer

- (S)He shall oversee registration for the Day of Prayer.
- (S)He shall see that all expenses are paid.
- (S)He shall provide a financial report for the BFC Prayer Committee to the Executive Board.

[SECOND READING]

Yes - 133; No - 3.

David E. Gundrum prayed for Carl K. Spackman and his family; Brother Spackman is preparing to be promoted to glory. Conference adjourned for the night at 9 p.m. as Larry W. Davies prayed.



David E. Gundrum, Director of Church Extension Ministries, addresses Conference.

BFC Conference Proceedings - 2022 Fourth meeting

Wednesday, April 27, 2022, 8:45 A.M.

The meeting was called to order at 8:45 a.m. Jeremy L. Harkins prayed and then led his musical team in the singing of "God is For Us," "Christ Our Hope in Life and Death," "A Mighty Fortress," "Turn Your Eyes," and "All I Have is Christ." Conference also read Hebrews 12:1-2 together.

Roger L. Siegrist of Bethany BFC, Mt. Carmel, PA led Conference in a study of 1 John 3:19-24. Now the parent of a teenager, Siegrist focused on the fact that "our teenagers need to be loved, even if they don't act like it...Teenagers continue to need the love of their parents and family." God's children need the same assurance. Just as teenagers need to be reminded that they are loved, Christian believers need to know they are loved by God—"that He is always present and actively working in their lives."

What proofs do we have, from 1 John, that God loves us? Siegrist offered three "benefits of love" from the text—assurance of faith, confidence in prayer, and God's abiding presence.

If we are following God's commands, which include the command to love our brothers, we can be assured of our salvation. "How exciting it is that we can be assured and know without a shadow of doubt that we are children of God!" Siegrist said.

Despite these promises from God's Word, we are human and are prone to doubt. Our hearts often condemn us. Our consciences can be a tricky thing to navigate, and the world around us continually slings "immoral mud" at us—mud that at times looks better than the truth, Siegrist said.

John tells us that whenever our hearts condemn us (v. 20), we need to remember that God is greater than our hearts "and He knows everything." "If you know that you are a child of God...then even if your heart condemns you for falling short, God is greater than your heart. God is the One who justified you—who has declared you righteous," Siegrist stressed

The kind of love the Scriptures reinforce is a sacrificial love, with Christ's own sacrifice as the first and foremost example. "If we are not sacrificially loving our brothers and sisters in Christ, if we are not desiring to be with the people of God inside and outside the church, as John says in v. 17, 'How does God's love abide in him?" Siegrist asked.

"Our love is not to be based on hollow words but on concrete actions toward our brothers and sisters in Christ," he declared.

James D. Reff II of the Prayer Committee led Conference in a time of praising God for the assurance He gives His people, requesting from Him added assurance when we are tempted to doubt or question, and bringing our needs before His great throne of grace.

Byron Widger prayed for God's blessing upon the Darlene J. Mahurin Memorial Fund offering, which was then received.

Report of Elections

The following were elected to boards or committees:

Committee on Church Health (ministers or elders):

Clyde D. Bomgardner Jr. (3 years) Daniel L. Williams (3 years) Timothy M. Zuck (3 years)

Study Committee on Child Sexual Abuse (see pp. 19-20, 2021 Yearbook):

No new report was presented at Conference but legislation that passed at First Reading at the 138th BFC Conference was presented for adoption at Second Reading (see pp. 19-20, 2021 Yearbook). Following discussion, Jason L. Hoy prayed for wisdom prior to voting on the Second Reading legislation proposed by the study committee.

Resolved, that the following be added to Article 204-2.3, Personal Qualifications for the Ministry:

(7) A man convicted of sexual abuse or included in the national or state registry of sexual offenders will be ineligible for ordination or the position of minister at any church. Additionally, a man will be ineligible to maintain his ordination credentials or his position of minister at any church if convicted of sexual abuse.

[SECOND READING]

Yes - 123; No - 29.

Resolved, that the following be added to Article 204-5, Church Staff:

204-5.2 The elders shall ensure that the church has obtained background checks and child abuse clearances for all church staff. In jurisdictions that require clearances, the elders will ensure that their policy complies with the law. A person convicted of sexual abuse or included in the national or state registry of sexual offenders will be ineligible for employment in any church.

[SECOND READING]

Yes -126: No - 27.

Resolved, that the following be added to Article 204-1, Elders:

204-1.7 The elders shall ensure that the church has obtained background checks and child abuse clearances for all elders. In jurisdictions that require clearances, the elders will ensure that their policy complies with the law. A man convicted of sexual abuse or included in the national or state registry of sexual offenders will be ineligible for the

office of elder.

[SECOND READING]

Yes - 125; No - 21.

Resolved, that the following be added to Article 204-4, Deacons:

204-4.5 The elders shall ensure that the church has obtained background checks and child abuse clearances for all deacons. In jurisdictions that require clearances, the elders will ensure that their policy complies with the law. A person convicted of sexual abuse or included in the national or state registry of sexual offenders will be ineligible for the office of deacon.

[SECOND READING]

Yes - 127; No - 25.

Resolved, that the following be added to Article 404, Choosing Leaders Other than Elders and Deacons:

404-5 The elders will ensure that the church has obtained background checks and child abuse clearances for all volunteers that have a significant likelihood of contact with children in their ministries. In jurisdictions that require clearances, the elders will ensure that their policy complies with the law. A person convicted of sexual abuse or included in the national or state registry of sexual offenders will be ineligible for volunteer ministry where there is significant likelihood of contact with children. The elders shall define what "significant likelihood of contact with children" means in their context.

[SECOND READING]

Yes - 139; No - 15.

Resolved, that the following be added to Article 407 - Miscellaneous Bylaws:

407-7 Child Protection Policy. The church shall maintain a written child protection policy, enacted and overseen by its Board of Elders. The elders will ensure that their policy complies with the laws of their jurisdiction (Suggested guidelines are included in the 2021 Yearbook, pp. 134-141).

[SECOND READING]

Yes - 140; No - 7.

Resolved, that the legislation just passed should be considered the answer to the request from the Board of Elders of Emmanuel BFC, Sunbury, and further

Resolved, that we thank the committee, which is now dissolved.

Report of the Study Committee on the Examination of the BPL on the Family: (page 133)

Resolved, that the report be accepted.

Whereas, this Study Committee was asked by the 136th BFC Conference to answer questions regarding the BPL entitled, "The Family," and

Whereas, the Study Committee met five times to address the questions given to it by 136th BFC Conference, and

Whereas, the Study Committee did look at each question the BFC Conference gave to the Committee in detail, and

Whereas, the Study Committee did unanimously come to agreement on answers to these questions, therefore be it

Resolved, that the following resolutions constitute the answer of the Study Committee on re-examining BPL 103-4, The Family, to the questions given:

Question 1: Does the current statement adequately define biblical marriage and provide adequate response and/or direction regarding culture's use of domestic partnership, civil union, common-law marriage, and same sex marriage?

Answers to question 1:

Resolved, that the statement below will be our answer to the first part of the first question asked by the Study Committee to review BPLs—"Does the current statement adequately define biblical marriage?"

It is our intention to propose this addition to BPL 103-4 – The Family – for adoption at First Reading at the 139th BFC Conference:

103-4.2 The marriage covenant is defined as a man and a woman committing themselves to a unique, exclusive, and lifelong relationship with each other and becoming "one flesh" under God's authority as found in the Bible.

⁹ Genesis 2:24 (add this to the list of verses below)

And further **Resolved**, that we renumber the original Article 103-4 – The Family – as follows:

Section 103-4.1 will remain the same.

Current Section 103-4.2 will be renumbered to 103-4.3, 103-4.3 to 103-4.4, 103-4.4 to 103-4.5, and so on to the end of Article 103-4.

The final section would now be renumbered to be 103-4.11.

And further **Resolved**, that our answer to the second half of question 1 be that the BPL on the Family provides an adequate response and /or direction regarding culture's use of domestic partnership, civil union, common-law marriage, and same-sex marriage.

[FIRST READING]

Yes - 143; No - 1.

Question 2: Does the current statement provide adequate guidance regarding the local church's interaction with those involved in domestic partnership, civil union, commonlaw marriage, and same-sex marriage in such areas as membership, church involvement, believer's baptism, etc.?

Resolved, that the answer for question 2 given by the Study Committee to review BPLs be as follows:

The Study Committee to re-examine Article 103-4, The Family, reviewed this Article and also reviewed Article 103-3.4 on Sexual Holiness and concluded that 103.4 adequately answers Question # 2.

Question 3: Does the current statement adequately address the structure of single-parent homes and provide guidance for the church in caring for these families?

<u>Whereas</u>, The Study Committee discussed the need to keep the category as broad as possible while calling attention to certain cases, such as single parents as well as singles who are part of an "original family" unit, we propose the following amendments (note the bold print constitutes the additions to 103-4.6), and therefore

Resolved, that this be our answer to question 3, proposing this addition to BPL 103-4.6 for adoption at First Reading at the 139th BFC Conference:

blended families as well as never-married adult singles who are a part of family units that require special attention and mercy from the church. With prayer, loving support, wise counsel, and God's abundant grace these families and individuals can be nurtured. The church should gladly and unwaveringly supply comfort, encouragement, affirmation and deep fellowship for all family units and individuals of family units in accordance with the ministry of the Word (Ephesians 4:16).

NOTE: Ephesians 4:16 now becomes footnote 25 and all subsequent footnotes need to be renumbered accordingly.

[FIRST READING]

Yes - 137; No - 2.

Conference Judicatory: (See page 118)

Resolved, that the report be accepted.

Examination of Minutes of Particular Churches: (See page 117)

Resolved, that the report be accepted.

Ministerial Convention Committee: (See page 121)

Resolved, that the report be accepted.

Beneficiary Society: (See page 119)

Resolved, that the report be accepted.

Conference adjourned for lunch at 12:02 p.m. as Ronald B. Smith prayed.



The Officers of the 139th BFC Conference (left to right): Ronald L. Kohl (Secretary), Timothy J. Schmoyer (Moderator), and Steven J. DelDuco (Vice Moderator).

BFC Conference Proceedings - 2022 Fifth meeting

Wednesday, April 27, 2022, 1:30 P.M.

The meeting was called to order at 1:30 p.m. S. Wayne Rissmiller prayed for the afternoon's business.

Report of the BFC Executive Board: (See page 42)

The BFC Executive Board made its presentation as Executive Director David T. Allen reviewed the BFC's financial statements and presented both a revised budget for 2022 and a proposed budget for 2023.

Allen commended the work of department directors David E. Gundrum (Church Extension Ministries), James Arcieri (Board of Missions), and Curtis Cutler (Victory Valley Camp).

Resolved, that the report be accepted.

Resolved, that the financial statements of the Bible Fellowship Church for 2021 be accepted as audited.

Resolved, that the 2022 revised BFC Executive Board budget be adopted by the 139th BFC Conference.

Resolved, that an assessment rate of two (2.0) percent be adopted by the 139th BFC Conference for 2023 (based on assessable receipts from 2021).

Resolved, that the 2023 proposed Executive Board budget be adopted by the 139th BFC Conference.

The Executive Board recommended the following resolutions to 139th BFC Conference:

Whereas, the MRF annuity rate for 2022 was \$221 per year of service, and

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

Resolved, that the MRF annuity rate for calendar year 2023 be \$221 per year of service.

Resolution Relating to Rental/Housing Allowances for Retired or Disabled Ministers of this Conference for Calendar Year 2023:

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

<u>Whereas</u>, 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 2023 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

<u>Whereas</u>, 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 2023 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."

Resolved, that David T. Allen be ratified to serve a three-year term as Executive Director.

Reports of Boards and Committees that report to the BFC Executive Board

BFC Life Committee: (See page 113)

Resolved, that the report be accepted.

Board of Missions: (See page 66)

James Arcieri, Director of the BFC Board of Missions, reminded Conference of the urgency of Gospel mission and introduced several resources that are available to our churches.

The following missionaries greeted Conference: Daniel P. Allen, Lisa Barnshaw, Larry W. Davies, Chris Merrick, Philip E. Morrison, Joseph & Thana Moussa, Joshua & Rebekah Rausch, John C. Studenroth.

Resolved, that the report be accepted.

Church Extension Ministries: (See page 76)

Resolved, that the report be accepted.

David E. Gundrum, Director of Church Extension Ministries, thanked all the churches for their prayers on the behalf of church planting in the BFC. He introduced the BFC's team of church planters.

Daniel L. Williams prayed for the work of missions and church planting throughout the Bible Fellowship Church.

Victory Valley Camp: (See page 89)

Resolved, that the report be accepted.

Mark R. Orton, Chairman of the Victory Valley Camp board, prayed for the ministry of Victory Valley, for director Curtis Cutler, and for Curt's wife Mandy, who is experiencing health issues. The Moderator, also a member of the camp board, noted that registration projections are exceeding the 2021 rate, when Victory Valley ministered to about 1,000 children.

Communications Committee: (See page 92)

Resolved, that the report be accepted.

Historical Committee: (See page 95)

Resolved, that the report be accepted.

Prayer Committee: (See page 122)

Resolved, that the report be accepted.

Pinebrook Educational Foundation: (See page 96)

Resolved, that the report be accepted.

Youth & Young Adults Committee: (See page 99)

Resolved, that the report be accepted.

A total of \$1,440 was collected for the Darlene J. Mahurin Memorial Fund.

Report of the Registrar

The following delegates requested to be excused from part or all of the 139th BFC Conference:

Stephen C. Cassel (Coopersburg, PA), Wayne M. Chadwell (Clinton Corners, NY), William F. Early (Ephrata, PA), Rodger Eastman (W. Norriton, PA), Jason D. Fetherolf (Red Hill, PA), Mark Hargrove (Whitehall, PA), James P. Ketner (Mt. Carmel, PA), Steven M. Klase (Allentown-Cedar Crest, PA), Jerald Lagler (Whitehall, PA), Tom Lioy (Long Neck, DE), Robert A. Moreau (Coopersburg, PA), Harry Nessler (Woodbury Heights, NJ), James W. Preslar (Nazareth, PA), Bert R. Roling (Finesville, NJ), Alan H. Russell (Emmaus, PA), Dennis Souder (Dauphin, PA), Joseph P. Specht, Jr. (Philadelphia, PA), Brian Spencer (Zionsville, PA), Andrew Vassal (Colebrookdale, PA), Rob Vaughn (Red Hill, PA), Jay R. Vroman (Piscataway, NJ)

Resolved, that these requests for excuses be granted.

The following licensed and ordained pastors/missionaries requested to be excused from part or all of the 139th BFC Conference. These requests were approved by the Ministerial Credentials Committee.

William C. Aukamp, Delbert R. Baker II, Mark E. Barninger, Timothy J. Bertolet, Richard F. Bickings, Clyde D. Bomgardner Jr., Leonard E. Buck, Ronnie Burgess, Jared M. Burkholder, Dennis M. Cahill, Freddy A. Chi, G. Wayne Clapier, Kevin W. Clineff, Charles E. Cole, Timothy S. Cowen, Raymond R. Dotts, Bruce R. Ellingson, Glenn R. Felty, Jason A. Filbert, Sean A. Fox, Richard J. Gehman, Carlos G. Rodriguez, John J. Hanner, James D. Head, LeRoy S. Heller, Roy A. Hertzog, D. H., Ronald W. Hoyle, Daniel Istrate, Walter M. Johnston, Jonathan H. King, Nathaniel C. LeTowt, Ronald C. Mahurin, David L. Manney, Carl T. Martin, Duane E. Moyer, Jerry L. Moyer,

Richard A. Moyer, Keith E. Plows, Roger L. Reitz, David W. Riddell, David N. Schoen, Austin G. Shelly, David A. Smith, David A. Thomann, Benjamin J. Triestman, Marcos G. Ramirez, Ralph E. Ritter, Jeffrey L. Ruhl, Jacob J. Susek, Michael J. Tannous, Gregory A. Uhrich, David R. Way, Dana E. Weller, R. Scott Wright, Paul G. Zimmerman, Timothy M. Zuck

3. The following licensed and ordained pastor(s) were noted as absent for part or all of the 139th BFC Conference without excuse.

Scott B. Evans

The Moderator made the following appointments for the 140th BFC Conference:

Registrar: Joel B. Klase

Assistant Registrar: Jules J. Hull III

Committee on Agenda & Arrangements: Ronald L. Kohl, Chairman; David T. Allen, Randall A. Grossman, Joel B. Klase, Donald E. Kuntzman, Timothy J. Schmoyer, R. Daniel Wagner, Daniel L. Williams.

Committee on Examination of Minutes of Particular Churches: Kevin W. Kirkpatrick, Chairman; Mark R. Orton, Barry T. Parsons, Roger L. Siegrist, Robert A. Sloan, Jr.

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 on eternal conscious torment (per Whitehall petition): Calvin T. Reed, Convener; Stephen A. Diaz, Daniel J. Hoffstetter, Ronald L. Kohl, Christopher M. Von Holt.

Additions to Study Committee on the role of women in the church: John R. LoRusso, Jocelyn Scott, Dennis W. Spinney, Keith A. Strunk.

Addition to Study Committee on Mode of Believers' Baptism for Those with Disabilities: Joe Kim.

The appointments were ratified.

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

Secretary of Special Appellate Judicatory: Randall A. Grossman.

Report of the Committee on Resolutions

Whereas, Scott A. Allison, John Sullivan, Daniel Z. Krall, and Roger L. Siegrist challenged us to reflect on greater pursuit of Christ from 1 John, therefore be it

Resolved, to ask God to lead us to abide in Christ, grow in love for Christ and for one another as individuals and as churches.

<u>Whereas</u>, Scott Allison's ordination was recognized officially at the 139th BFC Conference, therefore be it

Resolved, that we give thanks to the Lord for his ministry and service and pray for God's guidance as he seeks to serve the Lord with the calling and gifts He has given him.

Whereas, Frank Herb, after having lived a life full of faith and dedicated service to our Lord's church, has joined the saints eternal in the Kingdom of God, therefore be it

Resolved, that we praise God for giving this faithful servant to the service of Christ's church for many years.

Whereas, Executive Director David T. Allen shared with us regarding several of our churches that are struggling as well as hopeful news about the revitalization of others, be it

Resolved, that we pray for the Lord to strengthen all of our churches and to raise up godly shepherds for our churches and be it further

Resolved, that we thank God for sustaining and renewing His church.

<u>Whereas</u>, the staff and volunteers of Pinebrook Bible Conference have graciously and faithfully served the members of the 139th BFC Conference, therefore be it

<u>Resolved</u>, that we extend our sincere gratitude for their wonderful ministry to those attending the 139th BFC Conference.

 $\underline{\textbf{Whereas}}$, our pages and tech team have put in a lot of work and have served energetically, therefore be it

Resolved, that we express our appreciation for their service with a round of applause.

Whereas, the members of the worship team have used their giftedness in leading us in Christ-exalting worship, and

Whereas, members of the prayer committee have led us in corporate prayer to the Lord, therefore be it

Resolved, that we give thanks to the Lord for their leading of us in the worship of His mighty name.

Whereas, BFC Conference Secretary Ronald L. Kohl, Assistant Secretary Bryan C. McNally, and Assistants to the Secretary David E. Brandt and Donald E. Kuntzman, with the assistance of Andrew Lintner, have served willingly and faithfully, and

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

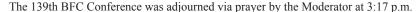
Whereas, Timothy J. Schmoyer has served exceptionally as the Moderator of the 139th Conference of the Bible Fellowship Church, therefore be it

Resolved, that we thank the Lord with a round of applause for their service during our proceedings.

Whereas, on the basis of the hearing of God's Word, reports, testimonies, and proceedings of the 139th Conference of the Bible Fellowship Church, we believe that the Lord is calling us to renewed intimacy with him as individuals and churches, therefore be it

Resolved, that we zealously press on to know Christ more, and further be it

Resolved, that we continue to encourage one another, building up the saints in faith, hope, and love, as we see His great day approaching.





Times of singing are often a BFC Conference highlight.

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Report of the Committee on Agenda and Arrangements

The committee met both live and via Zoom in fulfilling its mandate to prepare the agenda and worship and to oversee the logistics and hospitality of the 139th BFC Conference. In addition to the appointed committee members, Joel B. Klase, Donald E. Kuntzman, Nathaniel C. LeTowt, Bryan C. McNally, David E. Brandt, and Philip G. Norris served as *ex-officio* members. The Committee invited Chad Strausbaugh, the Site Director at Pinebrook, for his assistance in coordinating the logistics and hospitality of the BFC Conference.

139th BFC Conference. This year's BFC Conference will convene at 10:00 AM, on Tuesday, April 26, 2022 at Pinebrook Bible Conference, East Stroudsburg PA and conclude on Wednesday, April 27, 2022. The theme of this year's Conference is "Reflection."

Speakers. Devotional Speakers for the 139th BFC Conference are Scott A. Allison, Daniel Z. Krall, Roger L. Siegrist, and John P. Sullivan.

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

Live Streaming. Everyone may view the live-stream 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 the Conference. Please inform your congregations of this opportunity, which can be accessed through the website: www.bfc.org. BFC Conference may "mute" delicate or extremely personal issues on the floor of Conference at the discretion of the Moderator of BFC Conference. Please give us grace if this becomes necessary.

Roles. Joel B. Klase will serve as Registrar and Jules J. Hull III as Assistant Registrar. Nathaniel C. LeTowt will serve as Overseer of the Pages. Ryan Diffenderfer has agreed to serve as Head Page.

Appointments. The Committee has made the following appointments for the 139th BFC Conference:

Head Teller: Donald E. Kuntzman

Timekeeper: Mark L. Morrison

<u>Committee on Resolutions:</u> Scott A. Allison, Ronnie Burgess, Jeffrey A. Kauffman, Daniel Z. Krall

Recommendations:

- 1. **Resolved**, that the proposed agenda for the 139th 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 140th BFC Conference be held at Pinebrook, April 24-26, 2023.
- 4. <u>Resolved</u>, that committee reports for the 140th BFC Conference be sent in digital format to the BFC Conference Secretary by Feb. 15, 2023 at sportspastor33@gmail.com.

Committee on Agenda and Arrangements: Ronald L. Kohl, Chairman; R. Daniel Wagner, Secretary; David T. Allen, Steven J. DelDuco, Timothy J. Schmoyer, Thomas P. Shorb. *Ex-officio* members: Joel B. Klase, Registrar; Donald E. Kuntzman, Communications; Nathaniel C. LeTowt, Overseer of the Pages; Bryan C. McNally, Assistant Secretary; David E. Brandt, Live Streaming; Philip G. Norris, Examination of BFC Conference Minutes.



Aaron J. Susek serves as part of the musical team that leads singing at Conference.

Report of the Executive Board

We all know that 2021 was a difficult year. As we reviewed the 2020 BFC Conference in October, we realized that although we had conducted the business affairs of the BFC (with two-thirds of the attendees taking part via Zoom), we missed all of the discussions and the connectivity that comes from being together. The possibility of meeting in April, face to face, was probably not going to be possible, so we decided to push back our BFC Conference to October, which meant that reporting on the year 2020 would be delayed an additional six months. That was the least of our concerns.

Financially, 2020 ended in good shape thanks to the Payroll Protection Program (PPP)—a loan enabling us to pay our employees for two months. That loan was graciously forgiven. We had been advised not to operate Victory Valley Camp for that summer and as a result were dependent upon contributions from donors and churches in order to pay the bills that occur whether campers are there or not. The Lord provided, but it still did not cover the continuing costs of operating the camp. We appreciated and accepted an offer from Church Extension Ministries to contribute some of the PPP money that had been allocated to them, and as a result, Victory Valley was able to continue. But the camp still needed additional financial help. There was a second offer for a loan to cover payroll and other expenses called PPP2, to which we applied; however, in good conscience, we only accepted funds for Victory Valley and not the rest of the Bible Fellowship Church. That loan was also forgiven—for which we are grateful.

During the time that Victory Valley was not operating, we began to think about the future of the camp. What could it become now that we had an opportunity to dream about its potential impact on the lives of children and youth within the Bible Fellowship Church? In discussing this potential with the Director, Doug Manwiller, we recognized that under his leadership the camp could begin to rebound to its previous status, but within a year or so his retirement would become an issue and we would have to reconsider our plans. That was, however, an issue that was discussed with the Director in the fall of 2020.

In late January, 2021 the Victory Valley Board received communication from staff members at the camp who felt that the time to make a change in Director should be sooner rather than later. The VV Board voted unanimously to ask the BFC Executive Board to make that change and to do so quickly. The Executive Board affirmed the VV Board's vote and approved relieving Manwiller of his daily responsibilities as he moved towards retiring. The decision that was made had nothing to do with any moral or ethical failure on his part. It was decided that since he had served as Director for almost 12 years, an official retirement was set for the end of April in appreciation for his service to the camp, to the BFC, and to Lord. But that left us without a director. We did, however, have a staff who felt that with minimal supervision they could continue some of the ministry of the camp—at least for a few months. Bekah Manwiller, Amy Brown, and Lois Amos did an exceptional job at continuing the daily ministry of the camp. Shortly thereafter, however, our maintenance supervisor decided that it was time for him to leave, so within a month we had lost two key people in important positions.

In the sovereignty of God, an administrative pastor, Jonathan H. King, was both available and between ministries, so he was willing to step in on an interim basis and help provide both leadership and stability as we began to develop a job description and a profile for a new Director of Victory Valley Camp. Two members of the VV Board and several members of the Executive Board created these documents which were then circulated in a search for a Director.

Several qualified individuals applied, but it was during a "meet and greet" time that the Executive Board Director had with each qualified applicant that one candidate, Curtis Cutler, shared his vision of what he thought Victory Valley Camp could become: a place where young people are strengthened in their faith and trained to make disciples of Jesus Christ as children were challenged with the truth of the gospel. Unbeknownst to him and without prior knowledge of what we were thinking, Cutler articulated exactly what some of us envisioned Victory Valley could become. Having applied a qualitative analysis to the ministry profile where he ranked first, Cutler was interviewed by both the VV Board and the Executive Board and offered the positon. He had developed and led a youth ministry in southern York County for over a decade and had mentored others to take his place, but because he was gainfully employed, he needed two months before he could come to Victory Valley and assume any responsibilities. That meant that we would not have a Director until Summer Camp had officially begun. King's time as Interim Director ended May 1st when he began a new job, so the Chairman of the Victory Valley Board, Timothy J. Schmoyer, stepped in and assumed those responsibilities. Bekah Manwiller and Amy Brown served exceptionally well as they made sure that camp was ready to function and would accommodate the summer missionaries and children when they arrived in June.

During this same time period, we still needed to hire a maintenance supervisor. Several people applied and one was selected, but he then withdrew his name from consideration. The maintenance needs did not cease during the time when we were without a supervisor, but volunteers were willing and able to assist in many of the areas. Many thanks to Amy Brown, who organized work teams and personally accomplished many of the tasks that needed to be done. In May, the Lord heard our prayers and Travis Shane, an elder at Trinity Bible Fellowship Church in Blandon, accepted the position. He and his family moved into the former Director's house, which had been freshened up and updated by volunteers and pastors from within the Bible Fellowship Church family.

Because of COVID regulations, we were unable to return to 100% capacity, but the camp did have 60% occupancy for its Summer Camping programs. Our day camp did exceptionally well as Bekah Manwiller organized the program and led it in tandem with the weekly camp program. The efforts of Bekah Manwiller, Amy and Ben Brown, Lois Amos, and others were commendable and we thank our Lord for their diligent efforts in spite of the many challenges and changes that they faced.

Victory Valley still faces challenges; the swimming pool needs replacing, which will be a major expense. But, praise the Lord, things are moving forward with a renewed vision and passion to see young people and children become disciples of Jesus Christ.

Just as Victory Valley was considering a change in leadership and direction, the Executive Board determined that this was the time for a change at the BFC Board of

Missions. The Director, Duane E. Moyer, had announced that he would like to fully retire when he reached age 70 in March, 2023. During the interim months, however, he was open to a transition of leadership with a new Director. Again, several members of the Executive Board and two members of the BFC Board of Missions compiled a profile and a new job description for the Director of the Board of Missions and circulated it in the spring. We were delighted that several qualified and competent men applied. James Arcieri was selected as the candidate who most closely aligned with our desire for a new Director; a call was issued, and we began the transition in August. At our 138th BFC Conference, Moyer handed the baton and the responsibilities to Arcieri and then accepted the position of Director Emeritus with certain limited responsibilities until his full retirement in 2023.

The BFC office on Brookside Road in Wescosville was mostly quiet throughout the first eight months of 2021 as several employees elected to work from home during the pandemic. After Labor Day, however, all returned and the entire atmosphere of the office resumed its normal level of cooperation and comradeship. Although the work was being accomplished during the year, the relational element of serving the Lord together was diminished during the pandemic. It was, and still is, a microcosm of each local church in that those who worship at home miss the fellowship and friendship that can only happen when we are together. Hebrews 10:24-25 reminds us to "consider how to stir up one another to love and good works, not neglecting to meet together, as is the habit of some, but encouraging one another, and all the more as you see the Day drawing near."

At the 138th BFC Conference, the Executive Board said goodbye to two long-term members, Dennis M. Cahill and Hans R. Waldvogel. Both retired and moved south to live closer to family members. Gary E. Karch and Daniel L. Williams were invited to take their places on the BFC Executive Board pending ratification from the 139th BFC Conference.

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. Significant events and actions that were taken by the Executive Board this past year include the following:

- Continued to work with the Commonwealth of PA to complete the purchase of the building used by our church plant, CROSSroads Church in Elverson, PA. The delay, partially caused by the restrictions of COVID mitigation and partially caused by acquiring the proper signatures on corporate dissolution documents, has carried this transaction process into its third year. Promises made by our attorneys working on this project have not been kept, so we kept pressing on to a final resolution. The building was finally purchased in January 2022, so the time has been worth the effort. The costs of these efforts have been born by the BFC Executive Board while Church Extension Ministries has paid off the existing mortgage on the building.
- Continued to work on the sale of the Howell, NJ property for the benefit of Growing Faith Church in Brick, NJ. The papers were signed for the sale of the

property in June, 2017, but as of this date, the sale has not yet been completed—almost five years later.

- Combined our efforts to purchase a church building at 41 Caroline Street in Lancaster for the use of Christ Alone Fellowship. The BFC signed the title for the property and paid the transfer costs while Church Extension Ministries paid for the property and established a loan for the church to repay them.
- Worked with New Life BFC in Long Neck, DE to have its bank mortgage eliminated due to a generous gift, and with Sussex County, DE to purchase a swath of land along the southern boundary for drainage purposes.
- As noted above, we met with and interviewed candidates for both the Director of Board of Missions and Victory Valley Camp before presenting them to both the individual Boards and Executive Board for approvals.
- Assisted our church plant in Topton to get financing for office equipment.
- Held ourselves accountable to the standards of the Evangelical Council for Financial Accountability (ECFA) by successfully completing an audit for 2020.

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, Byron D. Roth, and Gary E. Karch serve as the Personnel Committee. Rick D. Whitmire, Charles A. Lavigna, and John W. Sullivan comprise the Finance Committee for the Executive Board.

For 2021, the Executive Board had 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 depository of our funds,

Molinari, Oswald, LLC as our CPA firm.

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.

Resolved, that the 2022 revised BFC Executive Board budget be adopted by the 139th BFC Conference.

Resolved, that an assessment rate of two (2.0) percent be adopted by the 139th BFC Conference for 2023 (based on assessable receipts from 2021).

Resolved, that the 2023 proposed Executive Board budget be adopted by the 139th BFC Conference.

2021 Review and Status: The total of Ministers' Retirement Fund (MRF) annuity payments to the 30 beneficiaries in 2021 was \$121,626, as compared to \$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. Three beneficiaries—Carl C. Cassel, Frank L. Herb, Jr., and Gertrude Herb (the wife of former pastor George Herb)—went home to be with the Lord in 2021. 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 \$1,400,000.

Annual Funding: 2021 was the 11th 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 139th BFC Conference:

Whereas, the MRF annuity rate for 2022 was \$221 per year of service, and

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

Resolved, that the MRF annuity rate for calendar year 2023 be \$221 per year of service.

Resolution Relating to Rental/Housing Allowances for Retired or Disabled Ministers of this Conference for Calendar Year 2023:

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

<u>Whereas</u>, 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 2023 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 2023 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 2022.

At the request of the Pinebrook Educational Foundation, the Executive Board resolved, that Raymond R. Dotts and Rachel Schmoyer be ratified to serve as members of the Pinebrook Educational Foundation for the class of 2022.

At the request of the Ministerial Relations Committee, the Executive Board is pleased to ask the 139th BFC Conference to ratify the election of Ralph M. Soper as BFC Conference Pastor for an additional three year term.

At its December, 2021 meeting, the BFC Executive Board noted that David T. Allen was willing to serve another three year term as BFC Executive Director. The 139th BFC Conference is asked to ratify the election of the BFC Executive Director for one more term

The BFC Executive Board proposes the following changes to the Principles of Order of the BFC:

1. Department of Church Health

512-4 Board of Church Health

512-4.1 Purpose

The Board of Church Health serves the Bible Fellowship Church by promoting strong Church Health. It does this by helping Particular Churches evaluate the health of their own church, by helping new Particular Churches develop healthy ministries, and by assisting struggling churches (both Particular Churches and Church Plants as requested) to regain a healthy condition.

512-4.2 Composition and Election

- (1) The Board of Church Health will be composed of the Director of the Board of Church Health and selected ministers and members of the Bible Fellowship Church.
 - (2) The Director shall be appointed by the BFC Executive Board.
- (3) The Board of Church Health will select members to serve on the board who have a heart for healthy churches and can provide valuable assistance to the Board. The number of members will be determined by the Director after consultation with the BFC Executive Board. Members will be presented to the BFC Executive Board for ratification to a three year term of office before beginning service on the Board. All board members must presently be serving or have served as a credentialed pastor or an elder within the Bible Fellowship Church.

512-4.3 Duties

- (1) It shall oversee the compilation of an annual BFC statistical report of the churches which will assist them in this work.
 - (2) The Board of Church Health shall monitor the health of Particular Churches.
- (3) It shall provide counsel and resources for the self-assessment of the health of Particular Churches.
- (4) It shall provide a list of recommended consultants to Particular Churches needing assistance in moving toward stronger church health.

- (5) It shall offer training and seminars to promote church health.
- (6) It may recommend to the BFC Executive Board that a Particular Church be placed under the supervisory care of the Board of Church Health. When a Particular Church is under the supervisory care of the Board of Church Health, the Director has the right to appoint interim elders to the church. By simple majority, the Executive Board in this case may place the Particular Church under the supervisory care of the Board of Church Health. If a Particular Church resists being placed under the supervisory care of the Board of Church Health, then the Executive Board will recommend its placement to the BFC Conference for its consideration. This action by BFC Conference shall be by a simple majority.
- (7) A Particular Church is removed from the supervisory care of the Board of Church Health by a simple majority vote of the BFC Conference.
- (8) It shall inform the Ministerial Relations Committee if a matter threatening the pastoral relationship becomes evident at a Particular Church receiving Board of Church Health assistance and shall assist a Particular Church at the request of the Ministerial Relations Committee.
- (9) It shall in cooperation with the BFC Executive Board assist Particular Churches to close when necessary.
 - (10) It shall provide a report on the closing of a Particular Church to BFC Conference.
- (11) In the event of a church closing it shall consult with the Director of Church Extension Ministries regarding the feasibility of planting a new church in the same area.
- (12) It shall develop sources of financial assistance for Particular Churches who cannot afford church health resources.
 - (13) It shall receive and disburse monies designated for the Board of Church Health.
- (14) It shall work in cooperation with the Training and Education Committee to provide Pastoral Internships at churches under the care of the Board of Church Health or when requested by a Particular Church or Church Extension Ministries, and shall oversee the financial arrangements for the Pastoral Internship.
 - (15) It shall make a written report of its activities to the BFC Executive Board.

512-4.4 Church Health Director

The Church Health Director shall be an ordained minister of the Bible Fellowship Church. He shall, by virtue of his office, be a member of the Board of Church Health and shall be appointed by and be accountable to the BFC Executive Board. He may serve in either a full-time or part-time capacity.

Duties

(1) He shall, in the performance of his duties, work under the direction of the BFC Executive Director in accordance with the policies and directives of the Board of Church Health.

- (2) He shall represent the Board of Church Health in its dealings with pastors, elders, and churches.
- (3) He shall oversee the Pastoral Internships under the care of the Board of Church Health.
 - (4) He shall be available as a resource to local churches regarding Church Health.
- (5) He shall be available to meet with pastors, boards of elders, and congregations for consultation, evaluation, exhortation, and advice.
- (6) He shall give a full report to the Board of Church Health at each of its meetings, and shall report to the BFC Executive Board as requested.
- 2. Changes recommended from the Law Firm of Smith Bukowski as a response to the Oley petition of 2020. Recommended 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 BPL (Article 100-1), to read something similar to:

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....

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

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; Byron D. Roth, Steven J. DelDuco, Gary E. Karch, Charles A. Lavigna, L. James Roberts, Jr., Ricky D. Whitmire, Daniel L. Williams.



David T. Allen, Executive Director of the Bible Fellowship Church, introduces the Executive Board report.

Report of the Executive Board - Balance Sheet

	Dec 31, 21	Dec 31, 20	\$ Change
ASSETS			
Current Assets Checking/Savings			
100 · Executive Board			
1000 · American Bank - Checking	197,807.42	159,005.66	38,801.76
1005 · American Bank - Payroll Account	13,058.50	10,864.11	2,194.39
1074 · American Bank - Pensions	11,748.06	13,831.82	-2,083.76
Total 100 · Executive Board	222,613.98	183,701.59	38,912.39
101 · BFC Medical/Health Insurance			
1013 · American Bank - Medical	22,963.54	24,118.63	-1,155.09
Total 101 · BFC Medical/Health Insurance	22,963.54	24,118.63	-1,155.09
1014 · PNC Bank (Naples, FL)	50.00	50.00	0.00
1015 · PNC Bank (Cape May)	50.00	50.00	0.00
103 · Youth & Young Adults 1030 · Quakertown National - Checking	24 544 70	8,121.29	13,393.41
•	21,514.70		
Total 103 · Youth & Young Adults	21,514.70	8,121.29	13,393.41
104 · BFC Life Committee	45 000 54	16.781.67	4 440 40
1049 · Citizen's Bank - Checking 104 · BFC Life Committee - Other	15,668.54 1,820.00	0.00	-1,113.13 1,820.00
Total 104 · BFC Life Committee	17,488.54	16,781.67	706.87
	17,400.04	10,701.07	700.07
105 · Pinebrook Education Foundation 1050 · Lafayette Bank - Checking	14,322.28	9,711.86	4,610.42
1055 · Brokerage Accounts	14,022.20	3,711.00	4,010.42
1056 · Verizon Common Stock	6,083.00	6,815.00	-732.00
1058 · Vanguard Bond Funds	226,034.97	163,959.79	62,075.18
1059 · Vanguard Stock Funds 1059-1 · Vanguard Stock Funds (Restr)	264,195.00	211,947.00	52,248.00
1059 · Vanguard Stock Funds (Restr)	103,768.46	43,590.46	60,178.00
Total 1059 · Vanguard Stock Funds	367,963.46	255,537.46	112,426.00
Total 1055 · Brokerage Accounts	600,081.43	426,312.25	173,769.18
Total 105 · Pinebrook Education Foundation	614,403.71	436,024.11	178,379.60
1077 · Darlene Mahurin Mem. Fund			
	4,740.98	3,805.98	935.00
Total Checking/Savings	4,740.98 903,825.45	3,805.98 672,653.27	935.00 231,172.18
Total Checking/Savings Accounts Receivable	903,825.45		
Accounts Receivable 1100 · A/R Church Assessments	903,825.45	672,653.27 16,057.36	231,172.18
Accounts Receivable 1100 · A/R Church Assessments 1110 · A/R Communications Publications	903,825.45 11,479.91 2,665.46	672,653.27 16,057.36 2,797.07	231,172.18 -4,577.45 -131.61
Accounts Receivable 1100 · A/R Church Assessments 1110 · A/R Communications Publications 1120 · A/R Medical Insurance	903,825.45 11,479.91 2,665.46 -0.13	672,653.27 16,057.36 2,797.07 661.77	231,172.18 -4,577.45 -131.61 -661.90
Accounts Receivable 1100 · A/R Church Assessments 1110 · A/R Communications Publications 1120 · A/R Medical Insurance 1130 · A/R Payroll	903,825.45 11,479.91 2,665.46 -0.13 -25,621.80	672,653.27 16,057.36 2,797.07 661.77 -24,335.44	231,172.18 -4,577.45 -131.61 -661.90 -1,286.36
Accounts Receivable 1100 · A/R Church Assessments 1110 · A/R Communications Publications 1120 · A/R Medical Insurance	903,825.45 11,479.91 2,665.46 -0.13	672,653.27 16,057.36 2,797.07 661.77	231,172.18 -4,577.45 -131.61 -661.90
Accounts Receivable 1100 · AIR Church Assessments 1110 · AIR Communications Publications 1120 · AIR Medical Insurance 1130 · AIR Payroll 1140 · AIR Workers Comp. Ins.	903,825.45 11,479.91 2,665.46 -0.13 -25,621.80 6,864.03	672,653.27 16,057.36 2,797.07 661.77 -24,335.44 6,864.03	231,172.18 -4,577.45 -131.61 -661.90 -1,286.36 0.00
Accounts Receivable 1100 · AIR Church Assessments 1110 · AIR Communications Publications 1120 · AIR Medical Insurance 1130 · AIR Payroll 1140 · AIR Workers Comp. Ins. 1150 · Other Receivables	903,825.45 11,479.91 2,665.46 -0.13 -25,621.80 6,864.03 1,767.91	672,653.27 16,057.36 2,797.07 661.77 -24,335.44 6,864.03 1,767.91	231,172.18 -4,577.45 -131.61 -661.90 -1,286.36 0.00 0.00
Accounts Receivable 1100 · A/R Church Assessments 1110 · A/R Communications Publications 1120 · A/R Medical Insurance 1130 · A/R Payroll 1140 · A/R Workers Comp. Ins. 1150 · Other Receivables Total Accounts Receivable	903,825.45 11,479.91 2,665.46 -0.13 -25,621.80 6,864.03 1,767.91	672,653.27 16,057.36 2,797.07 661.77 -24,335.44 6,864.03 1,767.91	231,172.18 -4,577.45 -131.61 -661.90 -1,286.36 0.00 0.00
Accounts Receivable 1100 · A/R Church Assessments 1110 · A/R Communications Publications 1120 · A/R Medical Insurance 1130 · A/R Payroll 1140 · A/R Workers Comp. Ins. 1150 · Other Receivables Total Accounts Receivable Other Current Assets	903,825.45 11,479.91 2,665.46 -0.13 -25,621.80 6,864.03 1,767.91 -2,844.62	672,653.27 16,057.36 2,797.07 661.77 -24,335.44 6,864.03 1,767.91 3,812.70	231,172.18 -4,577.45 -131.61 -661.90 -1,286.36 0.00 0.00 -6,657.32
Accounts Receivable 1100 · A/R Church Assessments 1110 · A/R Communications Publications 1120 · A/R Medical Insurance 1130 · A/R Payroll 1140 · A/R Workers Comp. Ins. 1150 · Other Receivables Total Accounts Receivable Other Current Assets 12000 · Undeposited Funds	903,825.45 11,479.91 2,665.46 -0.13 -25,624.00 1,767.91 -2,844.62	672.653.27 16.057.36 2.797.07 661.77 -24.335.44 6.864.03 1.767.91 3.812.70 10.566.64	231,172.18 -4,577.45 -131.61 -661.90 -1,286.36 -0.00 -0.00 -6,657.32
Accounts Receivable 1100 · A/R Church Assessments 1110 · A/R Communications Publications 1120 · A/R Medical Insurance 1130 · A/R Payroll 1140 · A/R Workers Comp. Ins. 1150 · Other Receivables Total Accounts Receivable Other Current Assets 12000 · Undeposited Funds 1300 · Pre-Paid Expenses	903,825.45 11,479.91 2,665.46 -0.13 -25,624.03 1,767.91 -2,844.62 12,880.00 2,000.00	672.653.27 16.057.36 2.797.07 661.77 -24.335.44 6.864.03 1.767.91 3.812.70 10.566.64 2.000.00	231,172.18 -4,577.45 -131.61 -661.90 -1,286.36 0.00 0.00 -6,657.32 2,313.36 0.00
Accounts Receivable 1100 · A/R Church Assessments 1110 · A/R Communications Publications 1120 · A/R Medical Insurance 1130 · A/R Payroll 1140 · A/R Workers Comp. Ins. 1150 · Other Receivables Total Accounts Receivable Other Current Assets 12000 · Undeposited Funds 1300 · Pre-Paid Expenses Total Other Current Assets	903,825.45 11,479.91 2,665.46 -0.13 -25,624.03 1,767.91 -2,844.62 12,880.00 2,000.00 14,880.00	672.653.27 16.057.36 2.797.07 661.77 -24.335.44 6.864.03 1.767.91 3.812.70 10.566.64 2.000.00 12,566.64	231,172.18 -4,577.45 -131.61 -661.90 -1,286.36 -0.00 -0.00 -6,657.32 2,313.36 -0.00 2,313.36
Accounts Receivable 1100 · A/R Church Assessments 1110 · A/R Communications Publications 1120 · A/R Medical Insurance 1130 · A/R Payroli 1140 · A/R Workers Comp. Ins. 1150 · Other Receivables Total Accounts Receivable Other Current Assets 12000 · Undeposited Funds 1300 · Pre-Paid Expenses Total Other Current Assets Total Current Assets	903,825.45 11,479.91 2,665.46 -0.13 -25,621.80 6,864.03 1,767.91 -2,844.62 12,880.00 2,000.00 14,880.00 915,860.83	672.653.27 16.057.36 2.797.07 661.77 -24.335.44 6.864.03 1.767.91 3.812.70 10.566.64 2.000.00 12.566.64 689,032.61	231,172.18 -4,577.45 -131.61 -661.90 -1,286.36 -0.00 -0.00 -6,657.32 2,313.36 -0.00 2,313.36
Accounts Receivable 1100 · A/R Church Assessments 1110 · A/R Communications Publications 1120 · A/R Medical Insurance 1130 · A/R Payroll 1140 · A/R Workers Comp. Ins. 1150 · Other Receivables Total Accounts Receivable Other Current Assets 12000 · Undeposited Funds 1300 · Pre-Paid Expenses Total Other Current Assets Total Current Assets Fixed Assets 1450 · Real Estate · Victory Valley 1451 · VV Builldings & Equipment	903,825.45 11,479.91 2,665.46 -0.13 -25,621.80 6,864.03 1,767.91 -2,844.62 12,880.00 2,000.00 14,880.00 915,860.83	672,653.27 16,057.36 2,797.07 661.77 -24,335.44 6,864.03 1,767.91 3,812.70 10,566.64 2,000.00 12,566.64 689,032.61	231,172.18 -4,577.45 -131.61 -661.90 -1,286.36 0.00 0.00 -6,657.32 2,313.36 0.00 2,313.36 226,828.22
Accounts Receivable 1100 · A/R Church Assessments 1110 · A/R Communications Publications 1120 · A/R Medical Insurance 1130 · A/R Payroll 1140 · A/R Workers Comp. Ins. 1150 · Other Receivables Total Accounts Receivable Other Current Assets 12000 · Undeposited Funds 1300 · Pre-Paid Expenses Total Other Current Assets Total Other Current Assets Total Current Assets Fixed Assets 1450 · Real Estate · Victory Valley 1451 · VV Buildings & Equipment 1455 · VV Accumulated Depreciation	903,825.45 11,479.91 2,665.46 -0.13 -25,621.80 6,864.03 1,767.91 -2,844.62 12,880.00 2,000.00 14,880.00 915,860.83	672,653,27 16,057,36 2,797,07 661,77 -24,335,44 6,864,03 1,767,91 3,812,70 10,566,64 2,000,00 12,566,64 689,032,61	231,172.18 -4,577.45 -131.61 -661.90 -1.286.36 -0.00 -0.00 -6,657.32 2,313.36 -0.00 2,313.36 -26,828.22
Accounts Receivable 1100 · A/R Church Assessments 1110 · A/R Communications Publications 1120 · A/R Medical Insurance 1130 · A/R Payroll 1140 · A/R Workers Comp. Ins. 1150 · Other Receivables Total Accounts Receivable Other Current Assets 12000 · Undeposited Funds 1300 · Pre-Paid Expenses Total Other Current Assets Total Current Assets Fixed Assets 1450 · Real Estate · Victory Valley 1451 · VV Builldings & Equipment	903,825.45 11,479.91 2,665.46 -0.13 -25,621.80 6,864.03 1,767.91 -2,844.62 12,880.00 2,000.00 14,880.00 915,860.83	672,653.27 16,057.36 2,797.07 661.77 -24,335.44 6,864.03 1,767.91 3,812.70 10,566.64 2,000.00 12,566.64 689,032.61	231,172.18 -4,577.45 -131.61 -661.90 -1,286.36 0.00 0.00 -6,657.32 2,313.36 0.00 2,313.36 226,828.22

	Dec 31, 21	Dec 31, 20	\$ Change
Total 1450 · Real Estate - Victory Valley	1,529,112.52	1,572,055.44	-42,942.92
1510 · Real Estate - Cape May, NJ			
1511 · CpMay Buildings	43,040.00	43,040.00	0.00
1515 · CpMay Accumulated Depreciation 1510 · Real Estate - Cape May, NJ - Other	-42,105.35 1,879.99	-42,060.28 1,879.99	-45.07 0.00
Total 1510 · Real Estate - Cape May, NJ	2,814.64	2,859.71	-45.07
1520 · Real Estate - Adams County, PA			
1520 · Real Estate - Adams County, PA 1521 · Adms Ctny Buildings	163,800.00	163,800.00	0.00
1525 · Adms Accumulated Depreciation	-53,235.00	-49,140.00	-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	180,765.00	184,860.00	-4,095.00
1560 · Real Estate - Chestertown, MD			
1561 · Chestertown Buildings	778,000.00	778,000.00	0.00
1565 · Chstwn Accumulated Depreciation	-87,525.00	-68,075.00	-19,450.00
Total 1560 · Real Estate - Chestertown, MD	690,475.00	709,925.00	-19,450.00
Total Fixed Assets	2,403,167.16	2,469,700.15	-66,532.99
Other Assets 1610 · Office Lease Security Deposit	2.990.00	2.990.00	0.00
1630 · C/P - Notes Receivable	13,242.37	13,242.37	0.00
1635 · Mortgage Rec - ChExtn	166,488.78	174,204.56	-7,715.78
1670 · Note Rec Long Neck, DE	175,000.00	175,000.00	0.00
1680 · Note Rec Beraca, Phila	33,272,71	36,969.65	-3.696.94
1685 · Note Rec Phila-Wissinoming	38,107.83	38,107.83	0.00
1697 · SLR/Pinebrook Ministry Reserve	187,225.70	222,037.75	-34,812.05
1698 · Less C/P - Notes Receivables	-13,242.37	-13,242.37	0.00
1699 · Bad Debt Reserve	-50,000.00	-50,000.00	0.00
3500 · Real Estate Loans due to BFC	40.445.00	40.445.00	0.00
3610 · Principal Due - Cape May, NJ 3620 · Principal Due - Adams Co., PA	10,145.90 150,000.00	10,145.90 150,000.00	0.00 0.00
Total 3500 · Real Estate Loans due to BFC	160,145.90	160,145.90	0.00
Total Other Assets	713,230.92	759,455.69	-46,224.77
TOTAL ASSETS	4,032,258.91	3,918,188.45	114,070.46
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Accounts Payable			
2000 · Accounts Payable	990.64	990.64	0.00
Total Accounts Payable	990.64	990.64	0.00
Other Current Liabilities			
2240 · Deferred Income	10,320.00	0.00	10,320.00
2260 · BOM Due To (From) Pensions	5,534.41	5,641.63	-107.22
2305 · CARES Act Payroll Loan 2310 · Payroll Due To (From) ChExtn	-7,922.73 -28,142.39	0.00 -25,005.98	-7,922.73 -3,136.41
2320 · Payroll Due To (From) BOM	-20, 142.39	-25,005.96	-3,136.41
2330 · Payroll Due To (From) Bow 2330 · Payroll DueTo (From) Pinebrook	-4,075.79	0.00	-2,307.12 -4,075.79
2340 · Payroll Due To (From) VV	1,778.94	909.86	869.08
2360 · Insurance Due From ChExtn	16,292.60	13,282.41	3,010.19
2362 · Insurance Due From VV	-4,037.28	-4,037.28	0.00
2363 · Insurance Due From BOM	-2,090.80	-2,090.80	0.00
Total Other Current Liabilities	-30,399.08	-26,969.08	-3,430.00
Total Current Liabilities	-29,408.44	-25,978.44	-3,430.00
Long Term Liabilities			
2500 · C/P-LTD	23,171.26	23,171.26	0.00

	Dec 31, 21	Dec 31, 20	\$ Change
2553 · QNB Mortgage Owed by VV 2600 · Less C/P-LTD	527,020.16 -23,171.26	550,096.77 -23,171.26	-23,076.61 0.00
Total Long Term Liabilities	527,020.16	550,096.77	-23,076.61
Total Liabilities	497,611.72	524,118.33	-26,506.61
Equity 3000 · General Equity 3100 · Unrestricted-ExecBrd Designated	778,721.65	918,978.65	-140,257.00
3110 · Church Assistance Fund 3150 · Special Projects Fund	5,165.92 5,037.76	5,165.92 5,037.76	0.00 0.00
Total 3100 · Unrestricted-ExecBrd Designated	10,203.68	10,203.68	0.00
3200 · Unrestricted Net Assets 3201 · Unrestricted - Other Designated	-159,421.78	-249,077.05	89,655.27
3210 · Pinebrook Education Foundation	167,885.00	144,964.00	22,921.00
Total 3201 · Unrestricted - Other Designated	167,885.00	144,964.00	22,921.00
3300 · Tempoarily Restricted Funds 3310 · Pinebrook Education Foundation 3330 · Education & Training Committee 3340 · Ministerial Convention Funds	86,424.00 21,247.12 582.02	55,786.00 21,122.12 582.02	30,638.00 125.00 0.00
Total 3300 · Tempoarily Restricted Funds	108,253.14	77,490.14	30,763.00
3350 · Darlene Mahurin Memorial Fund 3400 · Permanently Restricted Funds	5,697.52	4,762.52	935.00
3410 · Pinebrook Education Foundation	349,361.60	170,901.00	178,460.60
Total 3400 · Permanently Restricted Funds	349,361.60	170,901.00	178,460.60
3600 · Real Estate Equity 3720 · Equity - Adams Co, PA 3600 · Real Estate Equity - Other	84,000.00 2,141,530.14	84,000.00 2,141,530.14	0.00 0.00
Total 3600 · Real Estate Equity	2,225,530.14	2,225,530.14	0.00
Net Income	48,416.24	90,317.04	-41,900.80
Total Equity	3,534,647.19	3,394,070.12	140,577.07
TOTAL LIABILITIES & EQUITY	4,032,258.91	3,918,188.45	114,070.46

Executive Board 2020 Profit & Loss

	Jan - Dec 21	Jan - Dec 20	\$ Change
Ordinary Income/Expense			
Income 4000 · Church Assessments	406.498.00	385.616.00	20.882.00
4100 · Department Asessments	5,000.00	5,000.00	0.00
4150 · Brotherhood Dividends Received	0.00	2,641.00	-2,641.00
4175 · Contributions &/or Discounts	20.00	0.00	20.00
4200 · General Interest Income	515.67	781.98	-266.31
4201 · Revenues from Sub-Committees 4210 · Communications Com. Revenues	3.904.32	3.293.48	610.84
4230 · Education & Training Committee	125.00	541.00	-416.00
4240 · Youth & Young Adult Revenues	59,851.53	93,335.35	-33,483.82
4290 · BFC Life Committee Revenues	17,143.00	17,772.00	-629.00
4450 · PEF Investment Income	83,066.00	55,619.29	27,446.71
4460 · PEF Contributions Received 4201 · Revenues from Sub-Committees - Other	15,645.00 0.00	19,900.00 300.00	-4,255.00 -300.00
Total 4201 · Revenues from Sub-Committees	179,734.85	190,761.12	-11,026.27
4500 · Mortgages & Notes Paid	179,734.05	190,761.12	-11,020.21
4530 · Bank Mortgage - QNB - VV Dining	0.00	-1.23	1.23
Total 4500 · Mortgages & Notes Paid	0.00	-1.23	1.23
4545 · Current Note - Toms Rvr Chrch	5,000.00	5,000.00	0.00
4560 · Current Mortgage Interest Rec'd	6,827.74	7,129.79	-302.05
4950 · Miscellaneous Inc 49900 · Uncategorized Income	1,266.53 0.00	1,387.14 10.23	-120.61 -10.23
Total Income	604,862.79	598,326.03	6,536.76
Gross Profit	604,862.79	598,326.03	6,536.76
	004,002.79	390,320.03	0,530.76
Expense 5010 · Executive Director Salary	85.612.29	84.750.00	862.29
5015 · Executive Director Salary 5015 · Executive Director Benefits	12,758.14	12,079.08	679.06
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		0.500.45	
5051 · Payroll Taxes & Processing 5052 · Administrative Assistance	9,300.86 15,000.00	9,563.15 10,000.00	-262.29 5.000.00
5060 · Executive Board Rent/Utilities	17,449.32	17,111.63	337.69
5070 · Executive Board Office Supplies	2,683.79	552.96	2,130.83
5050 · Executive Board Expenses - Other	7,331.69	4,570.45	2,761.24
Total 5050 · Executive Board Expenses	51,765.66	41,798.19	9,967.47
5080 · Insurance & Accounting	24,572.67	24,063.33	509.34
5085 · Legal Fees	5,325.00	76.20	5,248.80
5090 · Dues & Subscriptions 5100 · BFC Conference Costs	1,762.64 93.28	1,704.55 0.00	58.09 93.28
5110 · BFC Conference Costs 5110 · BFC Conference Arrangements	3,401.35	2,110.46	1,290.89
5200 · BFC Committee Expenses	0, 10 1.00	2,110.10	1,200.00
5115 · BFC Conference Agenda Comm	164.29	197.20	-32.91
5120 · BFC Conference Study Committees	0.00	204.65	-204.65
5220 · Ministerial Credentials Comm 5225 · Ministerial Candidate Comm	1,566.11 2,030.70	437.89 1.295.00	1,128.22 735.70
5230 · Ministerial Relations Comm	0.00	31.85	-31.85
5240 · Church Health Committee	2,008.59	1,654.82	353.77
5241 · Prayer Committee	1,470.00	1,056.40	413.60
Total 5200 · BFC Committee Expenses	7,239.69	4,877.81	2,361.88
5201 · Expenses of Sub-Committees			
5204 · Youth & Young Adults	56,778.12	90,416.61	-33,638.49
5210 · Communications 5290 · BFC Life Committtee Expenses	25,118.84 16.436.13	19,217.61 15,915.02	5,901.23 521.11
5460 · PEF Scholarships Awarded	12,000.00	10,000.00	2,000.00
5465 · PEF Expenses	219.00	1,125.00	-906.00

	Jan - Dec 21	Jan - Dec 20	\$ Change
5201 · Expenses of Sub-Committees - Other	0.00	1,204.26	-1,204.26
Total 5201 · Expenses of Sub-Committees	110,552.09	137,878.50	-27,326.41
5245 · Beneficiary Society 5246 · Ministerial Convention Expense 5400 · Chaplaincy Expenses 5425 · Gifts to Churches 5500 · Ministerial Pensions 5950 · Miscellaneous Expenses Total Expense Net Ordinary Income	500.00 143.10 705.00 0.00 121,626.07 30.00 476,086.90 128,775.89	500.00 93.10 1,641.46 175.00 131,848.73 2,509.63 496,105.96 102,220.07	0.00 50.00 -936.46 -175.00 -10,222.66 -2,479.63 -20,019.06 26,555.82
Other Income/Expense Other Income 4174 · CARES Act - EB PPP 4300 · Medical Insurance Fees 4301 · Medical Insurance Interest 4501 · Bank Mortgage - QNB - VV Dining 4650 · Real Estate Transferred to BFC	0.00 156,769.56 0.00 23,076.61 24,614.03	40,373.38 195,702.30 0.77 22,615.57 34,156.63	-40,373.38 -38,932.74 -0.77 461.04 -9,542.60
Total Other Income Other Expense 5300 · Medical Insurance Prem 5301 · Medical Insurance Expenses 5600 · Real Estate Expense	204,460.20 157,867.40 57.38 936.00	292,848.65 190,307.36 4,361.04 15,376.91	-88,388.45 -32,439.96 -4,303.66 -14,440.91
5650 · Bank Mortgage Interest 5999 · Non-Operating Expenses 6000 · Depreciation Expense 6145 · Victory Valley Depreciation	24,614.03 42,942.92	26,026.63 42,942.92	-1,412.60 0.00
6151 · Cape May Depreciation 6152 · Adams County Depreciation 6156 · Chestertown Depreciation	45.07 4,095.00 19,450.00	45.07 4,095.00 19,450.00	0.00 0.00 0.00
Total 6000 · Depreciation Expense	66,532.99	66,532.99	0.00
Total 5999 · Non-Operating Expenses	66,532.99	66,532.99	0.00
7100 · BFC Conference SLR Reduction	34,812.05	2,146.75	32,665.30
Total Other Expense	284,819.85	304,751.68	-19,931.83
Net Other Income	-80,359.65	-11,903.03	-68,456.62
Net Income	48,416.24	90,317.04	-41,900.80

2022 Executive Board Budget - Revised

Revised 2022 Budget

			Revised	Plus
	2021 Budget	2022 Budget	2022 Budget	Minus
Anticipated Receipts				
Assessment from Churches (2%)	390,000	395,000	400,000	5,000.00
Department Contribution	5,000	7,500	7,500	0.00
Investments\Dividends	12,000	12,000	12,000	0.00
Mortgage Interest	7,000	6,500	6,500	0.00
Communications Reimbursements	5,000	5,000	5,000	0.00
Miscellaneous/General Contributions	7,505	7,505	7,505	0.00
Other	1,000	1,000	1,000	0.00
Total Anticipated Receipts	427,505	434,505	439,505	5,000.00
Anticipated Expenses				
Minister's Retirement Fund	127,680	127,680	121,650	(6,030.00)
Board of Communications	25,000	25,000	25,000	0.00
Beneficiary Fund	500	500	500	0.00
Ministerial Convention	2,000	2,000	2,000	0.00
BFC Conference Expense	7,500	7,500	7,500	0.00
Committee Expenses	15,000	18,000	25,000	7,000.00
Chaplaincy Expenses	2,000	2,000	2,000	0.00
Committee Mtg Expenses	4,000	4,000	4,000	0.00
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	85,550	85,550	87,550	2,000.00
HealthCare & Benefits	14,000	14,000	14,000	0.00
Taxes & Administrative Costs	25,000	30,000	30,000	0.00
Rent & Office Expense	15,500	15,500	17,500	2,000.00
Dues & Subscriptions	1,500	1,500	1,500	0.00
Legal & Accounting	25,000	24,000	24,000	0.00
Reserved	5,275	5,275	5,305	30.00
Miscellaneous Board Expense	12,000	12,000	12,000	0.00
Executive Board Expense	10,000	10,000	10,000	0.00
	427,505	434,505	439,505	5,000.00

2023 Executive Board Budget

Proposed 2023 Budget

Troposed 2025 Badget				
		Revised	Proposed	Plus
	2022 Budget	2022 Budget	2023 Budget	Minus
Anticipated Receipts				
Assessment from Churches (2%)	395,000	400,000	405,000	5,000.00
Department Contribution	7,500	7,500	7,500	0.00
Investments\Dividends	12,000	12,000	12,000	0.00
Mortgage Interest	6,500	6,500	6,500	0.00
Communications Reimbursements	5,000	5,000	5,000	0.00
Miscellaneous/General Contributions	7,505	7,505	7,505	0.00
Other	1,000	1,000	1,000	0.00
Total Anticipated Receipts	434,505	439,505	444,505	5,000
Anticipated Expenses				
Minister's Retirement Fund	127,680	121,650	121,650	0.00
Board of Communications	25,000	25,000	25,000	0.00
Beneficiary Fund	500	500	500	0.00
Ministerial Convention	2,000	2,000	2,000	0.00
BFC Conference Expense	7,500	7,500	7,500	0.00
Committee Expenses	18,000	25,000	25,000	0.00
Chaplaincy Expenses	2,000	2,000	2,000	0.00
Committee Mtg Expenses	4,000	4,000	4,000	0.00
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	85,550	87,550	87,550	0.00
HealthCare & Benefits	14,000	14,000	14,000	0.00
Taxes & Administrative Costs	30,000	30,000	33,000	3,000.00
Rent & Office Expense	15,500	17,500	19,500	2,000.00
Dues & Subscriptions	1,500	1,500	1,500	0.00
Legal & Accounting	24,000	24,000	24,000	0.00
Reserved	5,275	5,305	5,305	0.00
Miscellaneous Board Expense	12,000	12,000	12,000	0.00
Executive Board Expense	10,000	10,000	10,000	0.00
	434,505	439,505	444,505	5,000

2021 Combined Balance Sheet

2021 Combined Statement of Assets, Liabilities, and Equity

Current Assets		2021	ExecBrd	вом	ChExtn	vv	Totals
Cash & Cash Equivalents 311,884 52,031 333,539 176,663 874,117 Investments 335,886 1,221,410 825,041 3,655 2,835,992 Restricted Investments 268,936 26,338 295,274 Prepaid Expenses 2,000 35 3,285 525 Total Current Assets 915,861 1,273,526 1,184,918 183,603 3,557,908 Property And Equipment Land 321,277 32,556 32,716 65,272 Differ Fixed Assets 2,677,425 32,556 32,716 65,272 Less Accumulated Depreciation -595,535 -9,015 -13,387 -617,937 Property And Equipment, Net 2,403,167 0 23,541 19,329 2,446,037 Other Assets Notes Receivable 409,516 232,257 641,773 SLR/Pinebrook Ministry Reserve 187,226 232,257 641,773 SLAR/Pinebrook Ministry Reserve -50,000 232,257 0 945,488	ASSETS						
Investments	Curre	ent Assets					
Restricted Investments		Cash & Cash Equivalents	311,884	52,031	333,539	176,663	874,117
Prepaid Expenses		Investments	335,886	1,221,410	825,041	3,655	2,385,992
Other Receivables 2,845 85 3,285 525 Total Current Assets 915,861 1,273,526 1,184,918 183,603 3,557,908 Property And Equipment Land 321,277 - - 321,277 Buildings 2,677,425 - - 32,556 32,716 65,272 Less Accumulated Depreciation -595,535 - -9,015 -13,387 -617,937 Property And Equipment, Net 2,403,167 0 23,541 19,329 2,446,037 Property And Equipment, Net 409,516 - 232,257 -617,937 Property And Equipment, Net 409,516 232,257 0 641,773 SLR/Pinebrook Ministry Reserve 187,226 - - 187,226 Mortgages Receivable 406,489 - 232,257 0 945,488 TOTAL ASSETS 4,032,259 1,273,526 1,440,716 202,932 6,949,433 LIABILITIES Accounts Payable 91 2,660 4,254		Restricted Investments	268,936		26,338		295,274
Property And Equipment		Prepaid Expenses	2,000				2,000
Property And Equipment		Other Receivables	-2,845			3,285	525
Land 321,277 Buildings 2,677,425	Total	Current Assets	915,861	1,273,526	1,184,918	183,603	3,557,908
Buildings	Prop	erty And Equipment					
Other Fixed Assets 32,556 32,716 65,272 Less Accumulated Depreciation -595,535 -9,015 -13,387 -617,937 Property And Equipment, Net 2,403,167 0 23,541 19,329 2,466,037 Other Assets Notes Receivable 409,516 232,257 641,773 51,772 SLR/Pinebrook Ministry Reserve 187,226 232,257 641,773 166,489 170,000 170,000 170,000 170,000 170,000 170,000 170,000 170,000 170,000 170,000 170,000 170,000 170,000 170,000 170,000 170,000 170,000 170,000		Land	321,277				321,277
Less Accumulated Depreciation -595,535 -9,015 -13,387 -617,937		Buildings	2,677,425				2,677,425
Property And Equipment, Net 2,403,167 0 23,541 19,329 2,446,037 Other Assets Notes Receivable 409,516 232,257 641,773 SLR/Pinebrook Ministry Reserve 187,226 232,257 641,773 Mortgages Receivable 166,489 166,489 Bad Debt Reserve -50,000 -50,000 Total Notes Receivable, Net 713,231 0 232,257 0 945,488 TOTAL ASSETS 4,032,259 1,273,526 1,440,716 202,932 6,949,433 LIABILITIES Current Liabilities Accounts Payable 991 2,660 4,254 4,014 11,919 Advances and Deposits 991 252,533 37,663 1,469 259,946 Deferred Income 10,320 10,320 10,320 10,320 10,320 Total Current Liabilities -29,408 255,193 41,917 25,072 292,774 Long-Term Debt, less Current Maturities 527,020 527,020 527,020 <		Other Fixed Assets			32,556	32,716	65,272
Other Assets Notes Receivable 409,516 232,257 641,773 SLR/Pinebrook Ministry Reserve 187,226 187,226 Mortgages Receivable 166,489 166,489 Bad Debt Reserve -50,000 -50,000 Total Notes Receivable, Net 713,231 0 232,257 0 945,488 TOTAL ASSETS A,032,259 1,273,526 1,440,716 202,932 6,949,433 LIABILITIES Current Liabilities Accounts Payable 991 2,660 4,254 4,014 11,919 Advances and Deposits 991 252,533 37,663 1,469 250,946 Deferred Income 10,320 10,320 10,320 10,320 10,320 Total Current Liabilities -29,408 255,193 41,917 25,072 292,774 Long-Term Debt, less Current Maturities 527,020 527,020 527,020 527,020 Total Liabilities 2,844,829 567,055 221,032 159,717 <t< td=""><td></td><td>Less Accumulated Depreciation</td><td>-595,535</td><td></td><td>-9,015</td><td>-13,387</td><td>-617,937</td></t<>		Less Accumulated Depreciation	-595,535		-9,015	-13,387	-617,937
Notes Receivable 409,516 232,257 641,773 SLR/Pinebrook Ministry Reserve 187,226 187,226 166,489 166,489 166,489 166,489 166,489 166,489 166,489 166,489 166,489 166,489 166,489 160,489 16	Prop	erty And Equipment, Net	2,403,167	0	23,541	19,329	2,446,037
Notes Receivable 409,516 232,257 641,773 SLR/Pinebrook Ministry Reserve 187,226 187,226 166,489 166,489 166,489 166,489 166,489 166,489 166,489 166,489 166,489 166,489 166,489 160,489 16	Othe	r Accate					
SLR/Pinebrook Ministry Reserve 187,226 187,226 Mortgages Receivable Bad Debt Reserve 166,489 166,489 Bad Debt Reserve -50,000 -50,000 Total Notes Receivable, Net 713,231 0 232,257 0 945,488 LIABILITIES Current Liabilities Accounts Payable 991 2,660 4,254 4,014 11,919 Advances and Deposits 991 252,533 37,663 1,469 250,946 Deferred Income 10,320 10,320 10,320 10,320 10,320 Total Current Liabilities -29,408 255,193 41,917 25,072 292,774 Long-Term Debt, less Current Maturities 527,020 527,020 527,020 527,020 Total Liabilities 497,612 255,193 41,917 25,072 819,794 EQUITY Unrestricted Net Assets 2,844,829 567,055 221,032 159,717 3,792,633 Unrestricted Funds 183,787 <td< td=""><td>01.10</td><td></td><td>409 516</td><td></td><td>232 257</td><td></td><td>641 773</td></td<>	01.10		409 516		232 257		641 773
Mortgages Receivable Bad Debt Reserve 166,489 -50,000 166,489 -50,000 Total Notes Receivable, Net 713,231 0 232,257 0 945,488 LIABILITIES Current Liabilities Accounts Payable 991 2,660 4,254 4,014 11,919 Advances and Deposits 19,589 19,589 19,589 Other Current Liabilities -40,719 252,533 37,663 1,469 250,946 Deferred Income 10,320 10,320 10,320 10,320 Total Current Liabilities -29,408 255,193 41,917 25,072 292,774 Long-Term Debt, less Current Maturities 527,020 527,020 527,020 527,020 Total Liabilities 497,612 255,193 41,917 25,072 819,794 EQUITY Unrestricted Net Assets 2,844,829 567,055 221,032 159,717 3,792,633 Unrestricted, But Designated Funds 183,787 359,525 851,000 1,394,312 Temporarily Restricted Fu							
Total Notes Receivable, Net Total Labilities		,					,
Total Notes Receivable, Net 713,231 0 232,257 0 945,488 TOTAL ASSETS 4,032,259 1,273,526 1,440,716 202,932 6,949,433 LIABILITIES Current Liabilities Accounts Payable 991 2,660 4,254 4,014 11,919 Advances and Deposits -40,719 252,533 37,663 1,469 250,946 Deferred Income 10,320 - 10,320 10,320 252,772 292,774 Long-Term Debt, less Current Maturities 527,020 255,193 41,917 25,072 292,774 Long-Term Debt, less Current Maturities 527,020 527,020 527,020 Total Liabilities 497,612 255,193 41,917 25,072 819,794 EQUITY Unrestricted Net Assets 2,844,829 567,055 221,032 159,717 3,792,633 Unrestricted, But Designated Funds 183,787 359,525 851,000 1,394,312 1,394,312 Temporarily Restricted Funds <td></td> <td>0 0</td> <td></td> <td></td> <td></td> <td></td> <td></td>		0 0					
TOTAL ASSETS	Total	•		0	232.257	0	
LIABILITIES Current Liabilities Accounts Payable 991 2,660 4,254 4,014 11,919 Advances and Deposits 19,589 19,589 19,589 Other Current Liabilities -40,719 252,533 37,663 1,469 250,946 Deferred Income 10,320 10,320 10,320 252,702 292,774 Long-Term Debt, less Current Maturities 527,020 527,020 527,020 527,020 Total Liabilities 497,612 255,193 41,917 25,072 819,794 EQUITY Unrestricted Net Assets 2,844,829 567,055 221,032 159,717 3,792,633 Unrestricted, But Designated Funds 183,787 359,525 851,000 1,394,312 Temporarily Restricted Funds 108,253 103,699 29,501 241,453 Restricted Funds 349,362 25,738 375,100 Net Income 48,416 -11,946 271,528 18,143 326,141 Total Equity 3,534,647<		· · · · · · · · · · · · · · · · · · ·	•		•		•
Current Liabilities Accounts Payable 991 2,660 4,254 4,014 11,919 Advances and Deposits 19,589 19,589 19,589 Other Current Liabilities -40,719 252,533 37,663 1,469 250,946 Deferred Income 10,320 10,320 10,320 252,702 292,774 Long-Term Debt, less Current Maturities 527,020 255,193 41,917 25,072 819,794 Total Liabilities 497,612 255,193 41,917 25,072 819,794 EQUITY Unrestricted Net Assets 2,844,829 567,055 221,032 159,717 3,792,633 Unrestricted, But Designated Funds 183,787 359,525 851,000 1,394,312 Temporarily Restricted Funds 108,253 103,699 29,501 241,453 Restricted Funds 349,362 25,738 18,143 375,100 Net Income 48,416 -11,946 271,528 18,143 326,141 <t< td=""><td>TOTAL A</td><td>ASSETS</td><td>4,032,259</td><td>1,273,526</td><td>1,440,716</td><td>202,932</td><td>6,949,433</td></t<>	TOTAL A	ASSETS	4,032,259	1,273,526	1,440,716	202,932	6,949,433
Current Liabilities Accounts Payable 991 2,660 4,254 4,014 11,919 Advances and Deposits 19,589 19,589 19,589 Other Current Liabilities -40,719 252,533 37,663 1,469 250,946 Deferred Income 10,320 10,320 10,320 252,702 292,774 Long-Term Debt, less Current Maturities 527,020 255,193 41,917 25,072 819,794 Total Liabilities 497,612 255,193 41,917 25,072 819,794 EQUITY Unrestricted Net Assets 2,844,829 567,055 221,032 159,717 3,792,633 Unrestricted, But Designated Funds 183,787 359,525 851,000 1,394,312 Temporarily Restricted Funds 108,253 103,699 29,501 241,453 Restricted Funds 349,362 25,738 18,143 375,100 Net Income 48,416 -11,946 271,528 18,143 326,141 <t< td=""><td>LIABILIT</td><td>TIES</td><td></td><td></td><td></td><td></td><td></td></t<>	LIABILIT	TIES					
Accounts Payable 991 2,660 4,254 4,014 11,919 Advances and Deposits 19,589 19,589 19,589 Other Current Liabilities -40,719 252,533 37,663 1,469 250,946 Deferred Income 10,320 10,320 10,320 10,320 Total Current Liabilities 527,020 255,193 41,917 25,072 292,774 Long-Term Debt, less Current Maturities 527,020 255,193 41,917 25,072 819,794 EQUITY Unrestricted Net Assets 2,844,829 567,055 221,032 159,717 3,792,633 Unrestricted, But Designated Funds 183,787 359,525 851,000 1,394,312 Temporarily Restricted Funds 108,253 103,699 29,501 241,453 Restricted Funds 349,362 5,738 18,143 375,100 Net Income 48,416 -11,946 271,528 18,143 326,141 Total Equity 3,534,647 1,018,333 1,398,799 177,860 6,12							
Advances and Deposits 19,589 19,589 Other Current Liabilities -40,719 252,533 37,663 1,469 250,946 Deferred Income 10,320 -29,408 255,193 41,917 25,072 292,774 Long-Term Debt, less Current Maturities 527,020 -557,020 527,020 527,020 Total Liabilities 497,612 255,193 41,917 25,072 819,794 EQUITY Unrestricted Net Assets 2,844,829 567,055 221,032 159,717 3,792,633 Unrestricted, But Designated Funds 183,787 359,525 851,000 1,394,312 Temporarily Restricted Funds 108,253 103,699 29,501 241,453 Restricted Funds 349,362 25,738 18,143 375,100 Net Income 48,416 -11,946 271,528 18,143 326,141 Total Equity 3,534,647 1,018,333 1,398,799 177,860 6,129,639	•						
Other Current Liabilities -40,719 252,533 37,663 1,469 250,946 Deferred Income 10,320 10,320 10,320 Total Current Liabilities -29,408 255,193 41,917 25,072 292,774 Long-Term Debt, less Current Maturities 527,020 527,020 527,020 527,020 819,794 Total Liabilities 497,612 255,193 41,917 25,072 819,794 EQUITY Unrestricted Net Assets 2,844,829 567,055 221,032 159,717 3,792,633 Unrestricted, But Designated Funds 183,787 359,525 851,000 1,394,312 Temporarily Restricted Funds 108,253 103,699 29,501 241,453 Restricted Funds 349,362 25,738 375,100 Net Income 48,416 -11,946 271,528 18,143 326,141 Total Equity 3,534,647 1,018,333 1,398,799 177,860 6,129,639			991	2.660	4.254	4.014	11.919
Deferred Income 10,320 10,320 Total Current Liabilities -29,408 255,193 41,917 25,072 292,774 Long-Term Debt, less Current Maturities 527,020 255,193 41,917 25,072 819,794 EQUITY Unrestricted Net Assets 2,844,829 567,055 221,032 159,717 3,792,633 Unrestricted, But Designated Funds 183,787 359,525 851,000 1,394,312 Temporarily Restricted Funds 108,253 103,699 29,501 241,453 Restricted Funds 349,362 25,738 375,100 Net Income 48,416 -11,946 271,528 18,143 326,141 Total Equity 3,534,647 1,018,333 1,398,799 177,860 6,129,639		Advances and Deposits	991	2,660	4,254	•	,
Total Current Liabilities -29,408 255,193 41,917 25,072 292,774 Long-Term Debt, less Current Maturities 527,020 527,020 527,020 Total Liabilities 497,612 255,193 41,917 25,072 819,794 EQUITY Unrestricted Net Assets 2,844,829 567,055 221,032 159,717 3,792,633 Unrestricted, But Designated Funds 183,787 359,525 851,000 1,394,312 Temporarily Restricted Funds 108,253 103,699 29,501 241,453 Restricted Funds 349,362 25,738 375,100 Net Income 48,416 -11,946 271,528 18,143 326,141 Total Equity 3,534,647 1,018,333 1,398,799 177,860 6,129,639		•		,	,	19,589	19,589
Total Liabilities 497,612 255,193 41,917 25,072 819,794 EQUITY Unrestricted Net Assets 2,844,829 567,055 221,032 159,717 3,792,633 Unrestricted, But Designated Funds 183,787 359,525 851,000 1,394,312 Temporarily Restricted Funds 108,253 103,699 29,501 241,453 Restricted Funds 349,362 25,738 375,100 Net Income 48,416 -11,946 271,528 18,143 326,141 Total Equity 3,534,647 1,018,333 1,398,799 177,860 6,129,639		Other Current Liabilities	-40,719	,	,	19,589	19,589 250,946
Total Liabilities 497,612 255,193 41,917 25,072 819,794 EQUITY Unrestricted Net Assets 2,844,829 567,055 221,032 159,717 3,792,633 Unrestricted, But Designated Funds 183,787 359,525 851,000 1,394,312 Temporarily Restricted Funds 108,253 103,699 29,501 241,453 Restricted Funds 349,362 25,738 375,100 Net Income 48,416 -11,946 271,528 18,143 326,141 Total Equity 3,534,647 1,018,333 1,398,799 177,860 6,129,639	T	Other Current Liabilities Deferred Income	-40,719 10,320	252,533	37,663	19,589 1,469	19,589 250,946 10,320
EQUITY Unrestricted Net Assets 2,844,829 567,055 221,032 159,717 3,792,633 Unrestricted, But Designated Funds 183,787 359,525 851,000 1,394,312 Temporarily Restricted Funds 108,253 103,699 29,501 241,453 Restricted Funds 349,362 25,738 375,100 Net Income 48,416 -11,946 271,528 18,143 326,141 Total Equity 3,534,647 1,018,333 1,398,799 177,860 6,129,639	T	Other Current Liabilities Deferred Income	-40,719 10,320	252,533	37,663	19,589 1,469	19,589 250,946 10,320
Unrestricted Net Assets 2,844,829 567,055 221,032 159,717 3,792,633 Unrestricted, But Designated Funds 183,787 359,525 851,000 1,394,312 Temporarily Restricted Funds 108,253 103,699 29,501 241,453 Restricted Funds 349,362 25,738 375,100 Net Income 48,416 -11,946 271,528 18,143 326,141 Total Equity 3,534,647 1,018,333 1,398,799 177,860 6,129,639		Other Current Liabilities Deferred Income otal Current Liabilities	-40,719 10,320 -29,408	252,533	37,663	19,589 1,469	19,589 250,946 10,320 292,774
Unrestricted, But Designated Funds 183,787 359,525 851,000 1,394,312 Temporarily Restricted Funds 108,253 103,699 29,501 241,453 Restricted Funds 349,362 25,738 375,100 Net Income 48,416 -11,946 271,528 18,143 326,141 Total Equity 3,534,647 1,018,333 1,398,799 177,860 6,129,639	Long	Other Current Liabilities Deferred Income otal Current Liabilities I-Term Debt, less Current Maturities	-40,719 10,320 -29,408 527,020	252,533 255,193	37,663 41,917	19,589 1,469 25,072	19,589 250,946 10,320 292,774 527,020
Temporarily Restricted Funds 108,253 103,699 29,501 241,453 Restricted Funds 349,362 25,738 375,100 Net Income 48,416 -11,946 271,528 18,143 326,141 Total Equity 3,534,647 1,018,333 1,398,799 177,860 6,129,639	Long Total	Other Current Liabilities Deferred Income otal Current Liabilities I-Term Debt, less Current Maturities Liabilities	-40,719 10,320 -29,408 527,020	252,533 255,193	37,663 41,917	19,589 1,469 25,072	19,589 250,946 10,320 292,774 527,020
Restricted Funds 349,362 25,738 375,100 Net Income 48,416 -11,946 271,528 18,143 326,141 Total Equity 3,534,647 1,018,333 1,398,799 177,860 6,129,639	Long Total EQUITY	Other Current Liabilities Deferred Income otal Current Liabilities 1-Term Debt, less Current Maturities Liabilities	-40,719 10,320 -29,408 527,020 497,612	252,533 255,193 255,193	37,663 41,917 41,917	19,589 1,469 25,072 25,072	19,589 250,946 10,320 292,774 527,020 819,794
Net Income 48,416 -11,946 271,528 18,143 326,141 Total Equity 3,534,647 1,018,333 1,398,799 177,860 6,129,639	Long Total EQUITY U	Other Current Liabilities Deferred Income otal Current Liabilities I-Term Debt, less Current Maturities Liabilities nrestricted Net Assets nrestricted, But Designated Funds	-40,719 10,320 -29,408 527,020 497,612 2,844,829	252,533 255,193 255,193 567,055	37,663 41,917 41,917 221,032	19,589 1,469 25,072 25,072	19,589 250,946 10,320 292,774 527,020 819,794 3,792,633
Total Equity 3,534,647 1,018,333 1,398,799 177,860 6,129,639	Long Total EQUITY U U	Other Current Liabilities Deferred Income otal Current Liabilities I-Term Debt, less Current Maturities Liabilities Interpretation Net Assets Interpretation of the Component of	-40,719 10,320 -29,408 527,020 497,612 2,844,829 183,787 108,253	252,533 255,193 255,193 567,055 359,525	37,663 41,917 41,917 221,032 851,000 29,501	19,589 1,469 25,072 25,072	19,589 250,946 10,320 292,774 527,020 819,794 3,792,633 1,394,312 241,453
	Long Total EQUITY U U To	Other Current Liabilities Deferred Income otal Current Liabilities I-Term Debt, less Current Maturities Liabilities nrestricted Net Assets nrestricted, But Designated Funds emporarily Restricted Funds estricted Funds	-40,719 10,320 -29,408 527,020 497,612 2,844,829 183,787 108,253 349,362	252,533 255,193 255,193 567,055 359,525 103,699	37,663 41,917 41,917 221,032 851,000 29,501 25,738	19,589 1,469 25,072 25,072 159,717	19,589 250,946 10,320 292,774 527,020 819,794 3,792,633 1,394,312 241,453 375,100
TOTAL LIABILITIES & EQUITY 4,032,259 1,273,526 1,440,716 202,932 6,949,433	Long Total EQUITY U To R N	Other Current Liabilities Deferred Income otal Current Liabilities I-Term Debt, less Current Maturities Liabilities nrestricted Net Assets nrestricted, But Designated Funds emporarily Restricted Funds estricted Funds et Income	-40,719 10,320 -29,408 527,020 497,612 2,844,829 183,787 108,253 349,362 48,416	252,533 255,193 255,193 567,055 359,525 103,699 -11,946	37,663 41,917 41,917 221,032 851,000 29,501 25,738 271,528	19,589 1,469 25,072 25,072 159,717	19,589 250,946 10,320 292,774 527,020 819,794 3,792,633 1,394,312 241,453 375,100 326,141
	Long Total EQUITY U To R N	Other Current Liabilities Deferred Income otal Current Liabilities I-Term Debt, less Current Maturities Liabilities nrestricted Net Assets nrestricted, But Designated Funds emporarily Restricted Funds estricted Funds et Income	-40,719 10,320 -29,408 527,020 497,612 2,844,829 183,787 108,253 349,362 48,416	252,533 255,193 255,193 567,055 359,525 103,699 -11,946	37,663 41,917 41,917 221,032 851,000 29,501 25,738 271,528	19,589 1,469 25,072 25,072 159,717	19,589 250,946 10,320 292,774 527,020 819,794 3,792,633 1,394,312 241,453 375,100 326,141

2021 Combined Statement of Revenues & Expenses

2021 Combined Statement of Revenues, Expenses, Change in Net Assets

_	ExecBrd	вом	ChExtn	VV	Totals
REVENUES x Contributions	х	х			
Churches	\$406,498	\$114,034	\$723,692	\$43,560	\$1,287,784
Individuals	\$15,645	\$36,840	\$421,507	\$168,384	\$642,376
Other Gifts and Bequests	\$1,285	\$36,813	\$136,813	\$455	\$175,366
Total Contributions	\$423,428	\$187,687	\$1,282,012	\$212,399	\$2,105,526
Other Revenues					
Retreats and Conferences	\$76,995			\$199,644	\$276,639
Program Fees	\$5,125	\$8,285		\$17,469	\$30,879
Rental Income				\$84,124	\$84,124
Program Sales	\$3,904	\$2,395	\$102		\$6,401
Interest and Dividends	\$12,344	\$33,097	\$41,274	\$390	\$87,105
Net Realized and Unrealized					
Gains on Investments	\$83,066	\$45,633	\$66,209		\$194,908
Gain on Sale of Property					\$0
Medical Insurance Contributions	\$156,770				\$156,770
Other Income		\$26,140	\$2,713	\$76,978	\$105,831
Total Other Revenues	\$338,204	\$115,550	\$110,298	\$378,605	\$942,657
Net Assets Released from Restrictions					
and Other Transfers	\$47,691	\$0	\$0	\$0	\$47,691
Total Revenues	\$809,323	\$303,237	\$1,392,310	\$591,004	\$3,095,874
EXPENSES					
Salaries/Benefits/Payroll Taxes	\$148,370	\$224,240	\$142,419	\$233,086	\$748,115
Program Expenses	\$241,711	\$30,880	\$892,240	\$107,864	\$1,272,695
Program Food Expenses				\$40,765	\$40,765
Conference and Meetings	\$38,306		\$1,998	\$681	\$40,985
Marketing/Communications	\$25,119	\$7,441	\$17,019	\$7,026	\$56,605
Office Expenses	\$10,016	\$10,278	\$8,896	\$14,196	\$43,386
Rents/Real Estate Taxes	\$18,385	\$21,192	\$7,800	\$7,430	\$54,807
Buildings and Grounds Maintenance				\$86,706	\$86,706
Insurance	\$157,925	\$13,214	\$13,190	\$24,656	\$208,985
Designated		\$7,938	\$25,000	\$50,238	\$83,176
Legal/Accounting/Fees	\$29,898		\$6,897		\$36,795
Other Expenses	\$24,644		\$1,600	\$213	\$26,457
Total Expenses	\$694,374	\$315,183	\$1,117,059	\$572,861	\$2,699,477
Ordinary Gain (Loss)	\$114,949	-\$11,946	\$275,251	\$18,143	\$396,397
Depreciation	\$66,533	\$0	\$3,723	\$0	\$70,256
Net Gain (Loss)	\$48,416	-\$11,946	\$271,528	\$18,143	\$326,141

BIBLE FELLOWSHIP CHURCH

STATEMENTS OF FINANCIAL POSITION December 31, 2021 and 2020

ASSETS	2021	2020
CURRENT ASSETS		
Cash and cash equivalents	\$ 877,77	7 \$ 862,419
Investments	2,674,79	1 2,423,081
Prepaid expenses	5,65	5 7,787
Other assets	18,97	2 21,147
Current maturities of notes receivable	25,53	3 13,242
Total current assets	3,602,72	8 3,327,676
PROPERTY AND EQUIPMENT		
Land	221,27	7 221,277
Buildings	2,782,54	5 2,777,426
Other property and equipment	71,08	55,889
	3,074,90	7 3,054,592
Less accumulated depreciation	626,57	0 549,500
Property and equipment, net	2,448,33	7 2,505,092
OTHER ASSETS		
Notes receivable, net of allowance for doubtful		
accounts and current maturities	569,59	3 361,040
Pinebrook reserve	187,22	6 222,038
Total other assets	756,81	9 583,078
Total assets	\$ 6,807,88	\$ 6,415,846

LIABILITIES AND NET ASSETS		2021	2020	
CURRENT LIABILITIES				
Current maturities of long-term debt	\$	24,242	\$	23,171
Accounts payable		33,026		19,479
Advances and deposits		292,801		381,819
Other current liabilities		4,828	_	2,010
Total current liabilities		354,897	_	426,479
LONG-TERM DEBT, less current maturities		500 770		500.000
Notes payable		502,778	_	526,926
Total liabilities		857,675	_	953,405
NET ASSETS				
Without donor restrictions		5,416,714		5,109,764
With donor restrictions		533,495	_	352,677
Total net assets	_	5,950,209	_	5,462,441
Total liabilities and net assets	\$	6,807,884	\$	6,415,846

BIBLE FELLOWSHIP CHURCH

STATEMENT OF ACTIVITIES Year Ended December 31, 2021

	Without Donor Restrictions		With Donor Restrictions		Total
REVENUES					
Contributions					
Churches	\$	1,394,586	\$	4.050	\$ 1,398,636
Individuals		985,265		114,248	1,099,513
Other gifts and bequests		235,814		6,908	242,722
		2,615,665		125,206	2,740,871
Other revenues					
Retreats and conferences		223,904		-	223,904
Program fees		84,927		-	84,927
Rental income		66,509		-	66,509
Program sales		8,062		-	8,062
Interest and dividends		149,445		11,542	160,987
Net realized and unrealized					
gains on investments		52,056		56,978	109,034
Government grant - PPP funds		39,030		-	39,030
Other income		11,332			 11,332
		3,250,930		193,726	3,444,656
Net assets released from restrictions					
and other transfers		12,908		(12,908)	
Total revenues		3,263,838		180,818	3,444,656
EXPENSES					
Program services		2,250,997		-	2,250,997
Management and general		623,296		_	623.296
Fund raising		82,595			 82,595
Total expenses		2,956,888			2,956,888
CHANGE IN NET ASSETS		306,950		180,818	487,768
NET ASSETS, BEGINNING		5,109,764		352,677	 5,462,441
NET ASSETS, ENDING	\$	5,416,714	\$	533,495	\$ 5,950,209

BIBLE FELLOWSHIP CHURCH

NOTES TO THE FINANCIAL STATEMENTS Years Ended December 31, 2021 and 2020

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, 2021 and 2020, and the balance of agency funds at December 31, 2021 and 2020, are as follows:

Agency funds, at January 1, 2020	\$ 355,492
Receipts	1,287,836
Disbursements	(1,288,988)
Agency funds, at December 31, 2020	354,340
Receipts	1,212,539
Disbursements	<u>(1.303,436)</u>
Agency funds, at December 31, 2021	\$ 263,443

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 \$121,626 and \$131,849 to beneficiaries in the years ended December 31, 2021 and 2020, respectively, At December 31, 2021 and 2020, the Organization held cash of \$11,748 and \$13,832, respectively, which is designated for payment of future benefits under the Plan. The Plan had 24 and 27 active beneficiaries at December 31, 2021 and 2020, respectively. At December 31, 2021 and 2020, the Plan's projected benefit obligation was approximately \$886,000 and \$833,000, 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.		
2022	\$	103
2023		103
2024		79
2025		76
2026		65
Years 2027-2031	_	202
	\$	628

Government Grant - PPP Funds

The Organization received loan proceeds in the amount of \$39,030 and \$354,500 under the Paycheck Protection Program ("PPP") in 2021 and 2020, respectively. The PPP, established as part of the Coronavirus Aid, Relief and Economic Security Act ("CARES Act"), provides for loans to qualifying businesses for amounts up to 2.5 times of the average monthly payroll expenses of the qualifying business. The loans and accrued interest are forgivable after twenty-four weeks as long as the borrower uses the loan proceeds for eligible purposes, including payroll, benefits, rent and utilities, and maintains its payroll levels. The amount of the loan forgiveness will be reduced if the borrower terminates employees or reduces salaries during the twenty-four-week period

As of December 31, 2021 and 2020, both loans were forgiven, therefore the loan proceeds were treated as government grants.

Report of the Department of Missions

One of the most prominent missiologists of our time, Ralph D. Winter, used to say that missions is "out of sight, out of mind." So, the question arises: Who will keep missions in sight? That is one of the reasons for the existence of the BFC Board of Missions – promotion of the fulfillment of Revelation 7:9-10: "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!" In relationship to this text, John Piper has said, "Missions exists because worship does not." Your Board of Missions is dedicated to seeing all our Bible Fellowship churches enjoying a thriving missions program, until the task is finished, for the glory of God and the Lamb.

At last October's BFC Conference, Duane E. Moyer officially handed over the Director position to me, James Arcieri. My predecessors were well-qualified men, such as Duane Moyer and Dana E. Weller. Dana held the job from 1995-2014 and humbly introduced some innovations to advance missions awareness and participation in our churches, such as prayer tools, pastors' visits to the fields, "Parents of Missionaries" week at Pinebrook, and short-term trips for numerous teams. It is estimated that nearly 80% of career missionaries were introduced to their life's work through a short term on the field. Weller himself served briefly on the field as well.

Duane led us from 2014-2021 and also humbly introduced some missionary definitions to our department. Having served in Guadeloupe for 35 years, Duane brought his "boots on the ground" deep and wide empathetic experience to our envoys throughout the world. I am grateful to my predecessors for laying a great foundation for the future so that we can realize our vision to be "An Expanding fellowship of Churches United to Make Disciples of Jesus Christ."

That brings up another important and practical question that some of you may be wondering: What qualifies Jim Arcieri for this leadership? Let me provide some background as an answer.

I grew up in Pennington NJ in a non-Christian home (today it would be classified as a "none" on any checklist of religious observance). In 1974, I was led to Christ at the age of 17 by a friend, John Fletcher. At that time, John's father Ted was leaving his job as National Sales Manager for the Wall Street Journal, to found a new mission called Pioneers (which today is one of the largest mission agencies with 3,200 missionaries in many countries). The Fletchers took me to their church in Princeton, NJ, where half of every dollar in the offering plate went to missions, where 35 missionaries would be prayed for each Wednesday night, and where nearly every Sunday night was a missionary presentation—all of which made a deep imprint on me as "normal" Christianity.

The next year I was a freshman at Lebanon Valley College in Annville, PA, and was immediately asked to help lead small group Bible studies. I agreed, because being "on mission" wherever you are is "normal" Christianity. As a history major, I made a presentation on missions in Latin America for one of my classes; the research for this

presentation introduced me to missions literature from various agencies—all of which caused me to want to know more. Upon graduation, I went to Greece for a six month short term to participate in gospel work there—and wound-up assisting in the renovation of a facility for a Bible Institute for Greater Europe Mission. While overseas, I also attended Lausanne '80 in Switzerland—the "Urbana" missions conference of Europe—which deepened my heart for missions.

When I returned to the states in 1980, a missionary at the Princeton church introduced me to the nascent U.S. Center for World Mission (USCWM), and I starting calling N.J. pastors to sponsor "Hidden People Sundays." That winter I visited the USCWM, brought home a suitcase full of their promotional literature, and began passing it out like candy.

In 1981 I began attending Biblical Theological Seminary in Hatfield, PA, and promoted missions there, becoming president of the Student Missions Fellowship, responsible for organizing three missions conferences. At the same time, I was appointed traveling secretary for the newly organized "Theological Students for Frontier Missions." My goal upon graduation was to return to Greece to teach in the Bible institute there. However, the Lord had other plans.

Halfway through seminary, I met my wife, who was introduced to me because of her interest in missions. After our wedding in August 1983 we immediately got involved in a PCA church plant that had launched the previous week—in order that I might stay "on mission." During the next two years, I initiated the first missions committee for the church, and eventually the Lord directed us to become church planters with the PCA. We moved to Tidewater Virginia in 1986.

Beginning with 10 people, God tremendously blessed our efforts. Without realizing it, I reproduced the missions emphasis format of the Princeton church: monthly missions moments, faith-promise giving, literature from the USCWM, encouraging people to take short term trips, prayer groups targeting specific area and missionaries, bulletin inserts, etc. That emphasis remained until I became Headmaster at a 500 student K-12 Christian school in 2000.

As Headmaster, I wanted to provide a missions vision for the students, so I developed a course for the seniors (12th grade) entitled "The History and Science of Missions." I used the Perspectives course designed by the USCWM for 45-minute interactive discussion; I assigned 54 of the 99 biographies in From Jerusalem to Irian Jaya, and had the students answer strategic questions in oral reports. I repeated that course four times—giving me a broad and deep understanding of mission throughout over 2,000 years of church history.

To deepen that missions well, I acquired nearly 100 books on missions for my personal library. My D. Min. Topic was "American Religious History and Education," which provided the opportunity to study mission effort within the USA as well as mission effort from the USA.

After 23 years in VA, we left the school and came to PA in 2009 to pastor Community Bible Fellowship Church in Red Hill. My candidate sermon was on missions! Ralph M. Soper was there, and I subsequently learned he was chairman of the Board of Missions. I thought to myself, "Well, maybe he will give me a thumbs-up to the Pastoral Search

committee?" The church said yes, and I brought the same missions emphasis to CBFC, including many sermon illustrations from the world of missions.

Much more could be said, but perhaps that gives you an idea of why I was interested in the director's position: missions has been my avocation for 47 years. That early imprint from the Princeton church has never left me; I am tremendously excited about promoting missions in the BFC. I am participating in Webinars hosted by mission agencies in order to learn about what is going on around the world in the area of missions.

Currently I am hoping to visit every church to discover and enhance their missions emphasis, as well as preach if given the opportunity.

Like Brothers Weller and Moyer, I hope to humbly introduce some innovations and definition to the department. To that end, in September 2021 I put together the following Board of Missions Self-Definition Statement for the Executive Board. I have submitted it to all our missionaries for review and comment, and I have incorporated their suggestions.

The BFC Board of Missions exists to increase the meaningfulness & effectiveness of local church world evangelization by:

I. Inspiring & Educating denominational mission vision:

A. Inspiring

1. Speaking and teaching at all Bible Fellowship Churches.

Theme: Every Christian on mission; All Christians supporting missions;

Some Christians engaging in cross cultural missions.

- 2. Challenging churches to consider Faith Promise Giving. Goal: 30% of BF churches by 2025.
 - 3. Hold yearly roundtables for missions committees by region.
- 4. Discussion / teaching sessions w/youth groups; teaching at Victory Valley Camp staff training (Perspectives).
 - 5. Visit with local church prayer meetings, utilize prayer guides. Goal: six in 2022.
 - 6. Regular attendance at pastors' regional meetings.

B. Educating

- 1. Meeting with all churches' missions minded people; organizing, shepherding a missions committee.
- 2. Diagnostic and Evaluative tools to ascertain current SWOT (Strengths, Weaknesses, Opportunities, Threats) type information.
 - 3. Models to adopt and tailor to each local church situation.
 - 4. Encouraging and supplying a monthly missions moment for every church (inserts,

videos, Zoom calls).

- 5. Mission Committees keeping up to date through Joshuaproject.org.
- 6. Annual "Highlight Reels of progress" from missionaries.

II. Incubating & Preparing future BFC missionaries / administrative / practical partners

A. Incubating

- 1. Providing literature and letters, furlough assignments, appointees hearing what is going on.
 - 2. Short term trips (including pastors when possible).
 - 3. Every Sunday school class including a segment on missions.
 - 4. Encouraging all churches to give at least 10% of annual budget to missions.
- All churches holding at least one Missions Sunday per year; expand to a weekend conference.
 - 6. Encouraging churches to consider humanitarian aid trips with youth groups.
 - 7. Adopt a missionary for a year; continue if interested.

B. Preparing

- 1. Working with the agencies for which the candidates have applied and been approved.
 - 2. Networking possible internships and field visits twice per year.
 - 3. Goal: 10 new candidates by 2025.

III. Promoting & Supporting current BFC field personnel

A. Promoting

- 1. Prayer guides, Friday prayer, days of prayer in local churches, Mission Sundays, Missions conferences.
- 2. Books—written by past and present BFC missionaries. Borrow, purchase. More to come.
- 3. Men's Missionary Meeting -3x / year Information and prayer gathering (live and remote).

B. Supporting

- 1. Communication and prayer. Monthly letters (email).
- 2. Personnel matters. (Some agencies do not have adequate HR support).
- 3. "Christmas in September" advance giving.

- 4. Zoom meetings for inter-missionary encouragement 3x / year.
- 5. A "champion" for every missionary in every church.

Advantages of partnering with the Board of Missions

When we as a denomination pursue our missionary initiatives in a coordinated way, we enrich and strengthen each other and we multiply the resources—spiritual, human, and material—that we can bring to focus on strategic, shared initiatives.

The Board of Missions, representing an entire fellowship of churches, can effectively advocate for its missionaries. Envoys of the Bible Fellowship Church have repeatedly testified that the pastoral care, oversight, and accountability offered by our office surpass what many of them receive from their own sending boards.

Selected Benefits

- Applicant vetting
- Envoy and project promotion
- Coordinated prayer
- Streamline financial transactions
- Dedicated pastoral care
- Church missions enrichment

Resources

The following resources are available to local churches through the Board of Missions staff:

- The Director, Dr. James Arcieri, is available for consultations with local Missions Committees and can provide information regarding missions opportunities, speakers for missionary events, and pulpit supply.
- Nelson Randolph coordinates hands-on opportunities for children's groups, youth groups, senior citizens, and others so they may get directly involved in missions through Operation Christmas Child and similar initiatives.

To date I have had the privilege of preaching at our Blandon, Exeter, Forks (Mission Church), Harleysville, and Royersford churches. Current plans are for me to preach at four other churches to preach at in March and April, 2022. I have been introduced at Quakertown and Zionsville. I have met with the missions committees of Bethlehem, Oley, Royersford, Sinking Spring, and Zionsville. In addition, I have met some of our missionaries, either in person or via Zoom. In December, I hosted a Zoom call with 24 of our missionaries participating; another such call is scheduled for Feb. 28, 2022.

COVID has produced much stress, but also much creativity on the part of our envoys, and it is exciting to see how the Lord has led over the past two years. COVID was also

a challenge to our Missions Rally. In fact, several of you asked about perhaps making some changes. We responded by sending out a survey to all the churches and all the missionaries, asking for their feedback. The responses indicated that perhaps something smaller—just for fellowship among missionaries—might be in order on a trial basis. Thus, we are having a Missionary Encouragement Day on March 16.

Some changes have occurred over the past year with our field personnel and our Board.

- Karen and John Elias have retired as full time missionaries but are still in ministry to Muslims in Allentown.
- Lesa and Barry Miller have returned to Lancaster from the Haven (orphan ministry in Morocco) after serving there 23 years.
- Jeff and Emmy Ort have retired from Camp Promise in Montana.
- Sean and Sunny Fox resigned from active missionary status.

New appointees:

- Joshua Rauch, aircraft mechanic, along with his wife Rebekah. They will be serving with Wycliffe/JAARS.
- Mark Campbell and his wife Jasmin, who are already serving as missionaries to university students in East Stroudsburg and Wilkes Barre, Pennsylvania. Jasmin had already been appointed by the Board of Missions when she and Mark were married in May, 2021.
- A fourth candidate has been accepted by World Team and is preparing for service in a location with security guidelines; as such, we are unable to share additional information.

Board transitions:

- Sean McNamara was elected as chairman, with Ralph M. Soper stepping down due to other ministry constraints.
- Thomas P. Shorb has resigned from the board, having served 36 years. Thank you, Tom, for your faithful service.
- Dan Oswald has also resigned due to health considerations. Thank you, Dan, for your participation over the years.

Credits to the Missions Board

I personally want to thank the board for a warm welcome, support, and encouragement to me in this new role. It is a privilege to serve the Lord together with you all!

I also want to express my deep appreciation for Donald E. Kuntzman and Jodi Shorb, whose dedication and exceptional talents handle the necessary logistics for a well-run Department. Don primarily serves the statistical and financial aspects, while Jodi oversees the correspondence. They have eagerly accepted me and provide good insight into the

needs of the BOM.

I will conclude by quoting former Conference Moderator Randall A. Grossman from the 2014 Fall BFC One Voice: "Please pray that the Lord would protect and empower [James Arcieri] for this ministry. Pray that the Lord would encourage and use our present family of missionaries around the world, and that He would raise up yet more to serve Him in cross-cultural ministry for years to come. And finally, pray that the BFC will have a passion to reach the lost until Jesus comes, seeing God gloried in obedience to the great commission at home and in foreign lands."

Respectfully submitted,

James Arcieri

Board of Missions: James Arcieri, Director; Donald E. Kuntzman, Associate Director; Sean McNamara, Chairman; Susanne Figard, Kevin W. Kirkpatrick, Lenore Macikonyez, David J. Peters, Kim Stengele, Craig Tress.



James Arcieri, Director of the Board of Missions, greets Conference.

Department of Missions General Statistical Report

Board of Missions Facts

	202	0	2021
Adult Envoys In Active Service			
Couples	5	6	48
Singles		9	9
Total Envoys in Active Service	12	1	105
New Envoys Deployed		2	2
Appointees		3	7
Applicants Under Consideration		4	3
Agencies fielding BFC missionaries	3	4	33

Distribution of our Missionary family

ACTIVE ENVOYS ONLY Area Households Adults Countries North America United States 31 Canada Latin America Mexico 6 10 Costa Rica Bolivia Ecuador Europe 10 19 Northern Ireland France Italy Greece Czech Republic Romania Serbia Africa 4 6 Tanzania Morocco South Sudan Togo Asia 11 Thailand Indonesia Malaysia Philippines Central Asia Kazakhstan

Financial Facts 1/1/2021-12/31/2021		
Number of churches supporting missionaries through the Board of	Missions: 43	
Contributions of churches through the BFCBOM:	\$ 1,412,459	
Contributions of individual donors through the BFCBOM:	\$ 354,833	
Total contributions to Missions projects through the BFCBOM:	\$ 1,767,292	
Total disbursements to Missions projects during 2021:	\$ 1,600,385	
One missionary family received a total of \$7,938 in emergency assistance from the Buttress Fund.		

Our Missionary Family

Active Missionaries:		onary Family
Name	Agency	Location & Ministry
Sam & Melissa Adams	CMTS	Pennsylvania - Providing needed supplies and vehicles to missionaries.
Dan & Vonnie Allen	800 Follow Me / Joy in Jesus Ministries	Pennsylvania - Equipping churches to evangelize in the United States and South Asia
		through The Nathanael Project.
Byron & Lisa Barnshaw	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	France - Language study in preparation for 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
Sanja y a nerem Salarar	and drange ministries membersal	South Asia.
Larry & Michelle Davies	The Evangelical Alliance Mission	Pennsylvania - Mentoring, shepherding, preparing new missionaries prior to initial field
Larry & Wilchelle Davies	The Evaligencal Amarice (viission	deployment.
Formations O. Elizana de Course	Collected in the continued Adiation	
Francisco & Eliane deSouza	Fellowship International Mission	Pennsylvania - Director for Missionary Personnel, responsible for the care of FIM
		missionaries.
Bill & Lois Early	Trans World Radio	Pennsylvania - On-air announcing and technical services for Trans World Radio's site in
		Bonnaire, Netherlands Antilles.
John & Karen Elias	BFC Board of Missions	Pennsylvania – Muslim outreach coordinator and Director of <u>The Bridges Option</u> .
Jaroslav & Natalija Elijas	Yugoslavian Evangelistic Society	Serbia - evangelism, discipleship, church planting, relief work and radio ministry
Mary Elmore	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.
Theresa Faust	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
,	д	needs around the world.
James & Lynne Head	World Team	North Carolina – Training and counseling missionaries serving with World Team, Wycliffe
James & Lynne nead	World Tealif	and JAARS.
Scott & Sue Hoffman	Push The Rock	Pennsylvania - Vice President of Finance and Administration, and CFO of Push the Rock
D & A H	Global Serve	Central Asia - Language and study and cultural adaptation with a view of reaching an
υαΑπ	Global Serve	ethnic minority people group.
	1.5.31	11 1 1 1 1
John & Kathy Hoover	InFaith	New Hampshire - Ministry in nursing homes, evangelism
Daniel & Ana Istrate	Yugoslavian Evangelistic Society	Romania - Church planting and outreach to gypsy 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 (fomerly 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 & Karena Miller	Crossworld	PA - On temporary assignment preparing missionaries for overseas service with
		CultureBound.
Phil & Jan Morrison	Africa Inland Mission	Pennsylvania - Administrative services and counseling
Joseph & Thana Moussa	World Team	Pennsylvania - Arabic language evangelism in Eastern and Central Pennsylvania
Duane & Joetta Moyer	BFC Board of Missions	Pennsylvania - Director of the Department of Missions of the Bible Fellowship Church.
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 Tim & Michelle Obarow	The Evangelical Alliance Mission Missionary Maintenance Services Aviation	Illinois - Director of International Personnel for TEAM.
	International Tribal Ministries	Ohio - Missionary aviation production manager.
Haleigh Ott	international fridal Ministries	Bolivia - part of a church planting initiative in a tribal village (working with the Murrins).

	T	
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	The Master's Mission	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	Costa Rica - Professors of New Testament and Women's Ministries at Seminario ESEPA,
		and ministry to victims of sexual abuse.
Efthemes & Irene Sioukiouroglou	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.
Jeremiah & Briane Stokes	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.
Scott & Joanna Widman	BCM International	Northern Ireland - Camp ministries and European Director for BCM.
Barry & Candy Wingo	Ethnos 360 (formerly New Tribes Mission)	South Carolina - Providing pastoral care and encuragement to missionaries serving among
		unreached people groups around the world.
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 and
Fernando de Souza	Africa Inland Mission	PA - Plans to work in Chad with Africa Inland Mission
Alex Hartranft	Africa Inland Mission	PA - Plans to work in Chad with Africa Inland Mission
Joshua & Rebekah Rauch	Wycliffe / JAARS	PA - Plans to work in North Carolina with JAARS

Report of Church Extension Ministries

"Who is left among you who saw this temple in its former glory? And how do you see it now? Does it not seem to you like nothing in comparison?"

Haggai 2:3

Last year I summed up my report on 2020 in one word: COVID! This year I will sum up 2021 with two words: post-COVID. Even though the pandemic and its variants are still attacking many people, churches for the most part are functioning again. However, like the Israelites of Haggai's time, which saw the second temple as being a far cry from the temple Solomon built, we are seeing many churches lacking the luster they possessed pre-COVID.

Thom Rainer, in a podcast, discussed five pro and con trends being seen post-COVID in the church:

- Progress has been set back two to five years.
- More churches are seeking adoption or considering closure.
- Those churches that are intensely emphasizing evangelism are doing the best.
- Pastoral dropout has increased.
- A number of churches are reporting greater receptivity in their communities.

Carey Nieuwhof talks about "The Rise of the Post-Pandemic Church" and cites some trends:

- The majority of attenders may no longer be in the building. The average church has seen its re-opened attendance come in around 36% of previous levels.
- Growing churches will shift from gathering to connecting. Gathering people on Sunday mornings will be as important as ever. It just won't all happen in a building owned by the church.
- Some pastors will try to fill sanctuaries while others will fulfill God's mission. Full auditoriums do not guarantee a fulfilled mission.
- Generational differences will become clearer than ever. Seventy-one percent of Boomers preferred physical worship as opposed to digital or hybrid church; only 41% of Gen Z preferred physical worship. Everyone other than Boomers had a preference for hybrid (a combination of in-person and digital gathering) or digital gatherings.
- Spiritual Entrepreneurs will thrive. Leaders who see opportunities instead of obstacles will thrive.

The missing gift set in the church is spiritual entrepreneurship—something the New Testament calls apostleship. It's the kind of radical determination, innovation, and fierceness the Apostle Paul showed.

https://careynieuwhof.com/8-disruptive-church-trends-that-will-rule-2021-the-rise-of-the-post-pandemic-church/

Church planting, with its small group dynamics approach, can take advantage of these

new trends. Connecting people and building relationships is strategic in planting and is mainly accomplished in small group settings. In many planting scenarios, connecting in small groups is the first step to planting and at the start takes precedent over gathering. This is not to say that gathering for worship is minimized, but rather that connecting leads people to being more open to gathering for worship.

Fortunately, Church Extension has church planters who are very alert to trends and are entrepreneurial. They possess the skills and capabilities to adapt to the trends that are surfacing. Also, the collegiality is good among the planters and they share with one another their hits and misses. The post-pandemic trends that appeared in 2021 were faced head-on and we are seeing signs of growth in the church plants. However, this growth is not only measured by Sunday morning attendance. It is also calculated when the church plants gather for Bible study, evangelistic outreach, discipleship, events, doing mercy, and Christians giving themselves up for one another.

Here is a brief synopsis of our major ministry accomplishments in 2021. A little later in this report we will detail more happenings in 2021:

- We opened and launched in Fall, 2021 a new Mission Church in Topton, PA and called Dan Hoffstetter to serve as its church planter.
- We investigated a new planting site in DELMARVA and worked with the Hispanic Task Force to, Lord willing, open two Mission Churches in Tapachula and Juan Pablo Secunda, Mexico in 2022.
- The Vision & Strategy Committee completed its work on three projects that are now being implemented. First, we finalized "The Ideal Church Planting Model." This is a focus on having church planting accomplished by a team of planters—two by two. Second, we completed our new forward plan, Mission to Multiply. This plan focuses on BFC regional church planting. The plan will have all the churches in a particular BFC Region partner together to plant a Regional Daughter Church. We designated six regions to approach and cast the vision for a regional plant. To date we held three regional meetings and all three regions are interested in planting a regional church. Please see the plan on our web site. Third, we worked on a Virtual Church Planting Training platform to recruit planters and helpers (i.e. Aquila & Priscilla Teams), and train planters utilizing the three online training modules produced by Exponential.
- Several churches are being prepped for graduation in 2023: Cape May Mission Church, Forks Mission Church and possibly the Chestertown Mission Church.

What sort of churches will we see in the next few years? Churches may have to change in order to answer new generational challenges, new sociological pressures, new racial and moral influences, new ideologies that will attack the roots of our dogma (i.e. Deconstruction thinking), new ways of reaching the unchurched and unsaved, and the selfishness that will continue to consume people's hearts. Two things we can be assured of: the Lord's completion of the building of His church and, as stated in Haggai, that God's glory will return to His house.

Yet now be strong, O Zerubbabel, declares the LORD. Work, for I am with you, declares the LORD of hosts, according to the covenant that I made with you when you

came out of Egypt. My Spirit remains in your midst. Fear not. For thus says the LORD of hosts: Yet once more, in a little while, I will shake the heavens and the earth, and the sea and the dry land. And I will shake all nations, so that the treasures of all nations shall come in, and I will fill this house with glory, says the LORD of hosts. The silver is Mine, and the gold is Mine, declares the LORD of hosts. The latter glory of this house shall be greater than the former, says the LORD of hosts. And in this place I will give peace, declares the LORD of hosts.

Haggai 2:4-9

I especially thank the BFC churches for their prayers and financial support for this

vital mission. If the Bible Fellowship Church will survive, reaching people with the gospel and planting new churches will need to be prioritized and supported.

This coming year our theme is Mission to Multiply. May all our Mission Churches and our Particular Churches see a harvest of souls for the Kingdom in 2022.

**Mission to Multiply. May all our Mission Churches and our Particular Churches see a harvest of souls for the Kingdom in 2022.

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

Stephen A. Diaz - South Allentown, PA Mission Church

Lighthouse Bible Fellowship Church (El Faro) Meets at: 641 Genesee Street, Allentown, PA 18103 Contact: revstevediaz@hotmail.com or 484-387-0936

Website: www.lighthousebfc.com

John J. Hanner - Adams County, PA Mission Church

Bible Fellowship Church of Adams County

Meets at: 895 Coleman Rd., Gettysburg, PA 17325 Contact: jhanner37@gmail.com or 717-337-1900

Website: www.adamscountybfc.com

Joshua A. Dupiche – Milford, DE Mission Church

Hope Community BFC

Meets at: 103 S. Maple Ave., Milford, Delaware 19963 Contact: scholarlyspirit@gmail.com 1-267-273-4171

Website: https://www.hopebfc.church

Timothy M. Zuck – Forks Township, PA Mission Church

Forks Community Church

Meets At: Suite 135 – 1800 Sullivan Trail, Forks Township, PA Contact: tim@forkscommunitychurch.org or 484-548-0251

Website: www.forkscommunitychurch.org

Freddy A. Chi – Villa Magna, Mexico Mission Church

Meets in the town of Villa Magna, Mexico

Contact: freddychi62@gmail.com or contact the Church Extension office

Jason A. Filbert - Naples, FL Mission Church

Covenant Bible Fellowship

Meets at: 3845 Beck Blvd. # 806 Naples, FL. 34104 Contact: jason@cbfnaples.com or 239-910-0766

Website: www.cbfnaples.com

Brad L. Boyer - Cape May Court House, NJ Mission Church

Cape Community Church

Meets at: 1159 Route 9 South, Cape May Court House, NJ 08210

Contact: bvboyer@comcast.net or 609-465-2338

Website: www.capecommunitychurch.org

James D. Reff II - Chestertown, MD Mission Church

Grace Community Church

Meets at: 400 Morgnec Rd, Chestertown, MD 21620 Contact: jamesreff81@gmail.com or 410-778-0390

Website: www.gracebfcchestertown.org

Juan Carlos Morales - Lancaster, PA Mission Church

Christ Alone Bible Fellowship Church

Meets at: 41 Caroline St., Lancaster, PA 17603 Contact: losmoral@me.com or 717-208-5686 Website: www.christalonefellowship.com

Timothy S. Radcliff - Elverson, PA Mission Church

CROSSroads, a Bible Fellowship Church

Meets at: 2672 Ridge Rd., Elverson, PA 19520 Contact: tsradcliff@gmail.com or 267-498-8266

Website: crossroadselverson.org

Mark L. Morrison - Elverson, PA Mission Church

CROSSroads, a Bible Fellowship Church Meets at: 2672 Ridge Rd., Elverson, PA 19520 Contact: mlbamorrison@gmail.com or 717-413-0377

Website: crossroadselverson.org

Daniel J. Hoffstetter - Topton, PA Mission Church

Redeemer BFC

Meets at: Pioneer Grange, 46 E. Keller St. Topton, PA 19562

Contact: info@redeemertopton.org or 610-641-1090

Website: redeemertopton.org

REVIEW OF 2021 IN CHURCH EXTENSION

The BFC Mission Churches recorded 8 people making professions of faith and 24 baptisms! All glory to God!

Finances and administration

- Total financial giving from BFC churches increased slightly. A number of BFC churches are not able to give support to Church Extension.
 - Our donor list and donor giving increased.
- Don Skekel served fruitfully as Development Manager and began work on a "Legacy Society."
- Administrative Assistant Laurie Kuhns continues her duties in the office. Rachel Schmoyer assists in the office and works on communications, marketing, and our branding.
- Various publications, prayer letters, and other literature were produced to assist your planters.
- Our two annual fundraisers were blessed and went beyond their goals. It was a good year financially.
 - Ruth Richards remains an asset, assisting our plants' bookkeeping needs.

Miscellaneous happenings in 2021

- Lower Providence and Upper Macungie Graduated and were recognized at BFC Conference.
 - Immer Molina connected with us, along with his group in Tapachula, Mexico.
- Don Skekel and his team completed production of the new CE video on multiplication.
- Several planters were affected emotionally by the stress of the pandemic. We offered counseling, and praise God they are doing well.
- The Lighthouse Mission Church began merger talks with Allentown Bible
 Church
- Pastor Marcos G. Ramirez, our director in Mexico, began outreaches in Pablo Secunda, Tapachula, and at one other site.
- Joshua A. Dupiche and his family moved into Milford, DE to become the Pastor/Planter there.
- Cape May began meeting in the Family Center. The old CCC Corporation was dissolved and the funds (\$31,000) were transferred to CCC.
- We met with several prospective church planters: Ben Ross, Louis Beltran, Thiago Lima, Ryan Kim, Daniel J. Hoffstetter, Tracy Haines, Daniel Tomblin, Andrew Lintner, Immer Molina, Jeff Giampa.

- We completed a Viability Assessment for Adams County to determine its future.
 - The Naples, FL Mission Church moved into a new 24/7 location.
- Work was completed to pay off the loan/mortgage at the Elverson Mission Church in order and transfer the property to the BFC. Church Extension paid off the loan (\$75,000) on January 7, 2022.
- Church Extension gave \$50,000 to Victory Valley Camp to assist with is needs and contributed another \$500 to assist with the camp's well.
- We held conversations with non-BFC churches regarding connection: churches in Milford and Camden, DE; Crossroads Church, Montgomeryville, PA; and Allentown Bible Church.
- Daniel J. Hoffstetter and his family moved into Topton and began the Incubator assimilation into the Oley Church as a precursor to planting in Topton. A team was formed and launched from Oley and the first service in Topton was held in September, 2021.
- Daughter church contacts were made with the Berks Region in Topton, PA; Blandon BFC, Harrisburg BFC; Lehigh Valley Region, Bucks-Mont Region, DELMARVA Region, and Merida, Mexico.
- The Vision & Strategy Committee developed the "Ideal Church Planting Model," worked on a virtual Training Model, reviewed the By-Laws and formulated the new Forward Plan (Mission to Multiply).
- The Office functioned very well under the leadership of Laurie Kuhns with assistance from Rachel Schmoyer and the many volunteers who assist us. Numerous mailings, communications, and prayer letter updates were sent out. The weekly Antiochan and quarterly IHLT and bi-monthly Prayer Calendar kept many people up to date with the Mission.
- The Lord blessed our finances again. We met our budget, reached our goals for Summer-Twenty and Christmas Gift Month, and were able to assist our men with grants to help with their needs. We were blessed with a large gift from one of our donors and increased our donor base and our mailing list.
- We approved new Board members Eric Herb and Robert Witten while James Stapleton and James Arcieri resigned.
- We held our two-day Annual Personnel Committee meetings with all our men. Mark E. Barninger was appointed Chairman of the Personnel Committee and led the meetings.
 - We closed the Woolwich Township and the Philadelphia Mission Churches.
- A new Aquila & Priscilla team, Uli & Nicole Angeles, began serving at South Allentown.
- Richard E. Taylor continued his mentoring assignments with Brad L. Boyer and John J. Hanner.

- Don Skekel continued building our donor base and encouraged estate and legacy giving.
- Raymond R. Bertolet mentored James D. Reff II and Joshua A. Dupiche, reviewed the properties under CE, met with non-BFC churches to connect with us, helped in several assessments, and did numerous demographic studies.
 - A number of new men were added to our Transitional Leadership Teams.
- We assisted the Mission Churches with resources to meet their needs for adjusting to pandemic issues.
- Raymond R. Bertolet and Director David E. Gundrum investigated the Bridgeville/Greenwood, DE and Denton, MD areas for future plants.
- Lancaster City Mission Church moved into a building in West Lancaster City that CE helped purchase.
- We were saddened by Diego Rodriguez's decision to resign as part-time Hispanic Ministry Liaison.
- We featured our church planters' wives in June and held a family picnic with them.
 - The staff met monthly and worked on a number of projects.
- Brad L. Boyer leads three prayer teams into the streets of Cape May City, Rio Grande, and Cape May Courthouse. A number of people were saved through this street ministry.
 - Some of our planters went through bouts of COVID.
 - The director contracted COVID and also recuperated from a fall off a ladder.
- Church Extension Ministries faced support deficits of \$90,000. However, God provided the funds to meet the needs of the planters.
- Some BFC churches reduced their financial support for the Mission while some of the Mission Churches were able to increase their contributions to the support of our church planters.
- A plan for regional multiplication (Mission to Multiply) was completed and presented to two of the five targeted regions.
- The Board called Timothy S. Radcliff to plant at the Elverson, PA Mission Church.
- The Development Committee met several times to monitor our invested funds and discuss funding strategies. Bob Witten was appointed Interim Chair of the Committee.
- TheCenter in Lancaster was closed when the building in West Lancaster was purchased by the Lancaster City Mission Church with financial assistance from Church Extension. The breakdancing outreach and other ministries were moved to the new building. There was a good response to the Extra Give fundraiser in Lancaster.

- Carlos G. Rodriguez led the Hispanic Task Force. The HTF translated several BFC materials into Spanish, worked with the BFC Spanish pastors, and strategized on expanding the BFC Hispanic ministries.
- Tracy Haines was identified as a prospective assistant at the Chestertown, MD Mission Church
 - The annual personnel committee meetings were held on Nov. 9-10, 2021.
- Investigations were made into purchasing the adjoining building for the Lancaster City Mission Church.
- Plans were made for the Forks and Cape May Mission Churches to prepare for graduation in 2023.
- Ongoing discussions took place regarding a potential merger between Lighthouse Mission Church and Allentown Bible Church.
- We planned assessments with some new men: Steven J. Morton, Tracy Haines, Andrew Lintner, Daniel Tomblin, and Immer Molina.
- In Naples, FL Jason A. Filbert established a relationship with a church in the area to assist him with his ministry.
- The Topton Mission Church launched on Sept. 26, 2021 with 120 people in attendance and is averaging 80 people since the launch.
- The first Mission to Multiply meeting took place in the Buxmont Region. Mark Orton and Andy Crossgrove are serving as Multiply Coordinators and putting together a Multiply Resource Team.
- New Church Plant Projects (NC), Connections (C), Daughter Plants (D), and Mergers (M): Elkton MD (NC), Montgomeryville PA (C), Milford DE (M), South Allentown (M), Las Cruces, NM (D).

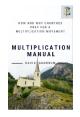
Church Planting Across Cultures

- La Roca in Reading, PA, under the leadership of Carlos G. Rodriguez and his elders, is planning for the church's future expansion and possibly planting a daughter church.
- Diego A. Rodriguez assisted at La Roca as our Hispanic Ministry Liaison. He also assisted with the ministry center in Lancaster, TheCenter (El Centro). We regret that he resigned as of Jan. 31, 2022.
- The Villa Magna Mission Church in Mexico, under the leadership of church planter Freddy A. Chi, is planning on a restart in the town.
- Pastor Marcos G. Ramírez, our church planting director in Mexico, has targeted two new BFC church planting sites in Juan Pablo Secunda and Tapachula.
- The Hispanic Task Force (HTF) is a sub-committee of Church Extension. It reports on the current Hispanic ministries and develops plans for expanding the Hispanic ministries of the BFC.

Church Planting Resources

Available as free download on ChurchPlantingBFC.org/Resources







Churches/Regions

- Churches Planting Churches A guide designed to walk your church through daughter planting.
- The Dynamic Daughter Church Planting Handbook (DCPI) The biblical basis for planting a daughter church. Provides answers to common questions (e.g. Can we afford to plant a daughter church? What size do we need to be to daughter a church? What is in it for us as a mother church? Won't a daughter church destroy the fellowship in the mother church?) The six-step process for planting a daughter congregation.
- Demographic Workbook A tool to assist you with understanding your ministry target area. It includes educational, ecclesiastical, community, and population surveys.
- *Visitation Follow-up Training* A helpful seminar to assist the church with training visitation teams.
- First Impressions What do your guests say about your church after they
 visit? We have materials that will help you make positive first impressions
 with your guests.
- Community Surveying Manual A guide for conducting community surveys in your ministry target areas in order to produce a needs assessment, along with making contacts.
- Values/Mission/Vision Manual A workbook on discovering your values, mission and vision.
- *Visibility Manual* A manual listing a visibility check list, branding, logos, media and web sites, etc.
- Leveling Off Practical steps for identifying a plateaued church and what the church can do about it.

Prospective Planters

- DCPI Pre-Assessment and the BFC Comprehensive Assessment The DCPI booklet is an inductive and introductory assessment for those looking into church planting. The BFC Assessment is a complete assessment process to determine whether a man has the gifts, abilities and competencies to plant churches.
- BFC Church Planting Guide & DCPI Handbook The BFC plan and approach to church planting. A complete systematic process for the Planter and his Team to move from the initial Identification Stage to the Graduation Stage.
- Church Planter's Toolkit The Church Planter's Toolkit includes 12 audio
 CDs as well as detailed checklists and action planning for church planters and
 their teams.

Ordination and Graduation

- Church planters John J. Hanner and Juan Carlos Morales were ordained.
- Two new churches—Orchard Hills, Upper Macungie, PA and Redeemer, Lower Providence, PA— were recognized at the 2021 BFC Conference.

Projections for 2022 in Church Extension

• The DELMARVA Project

Projected New Site & Connection – We are encouraging the region to plant a regional daughter church and are investigating new church plants in Elkton, MD and in the Greenwood and Bridgeville, DE areas.

• Hispanic/Multi-Cultural Church Planting

El Faro - Allentown, PA Church Plant – Stephen A. Diaz has a new TLT assisting him along with a new Aquila & Priscilla team assisting. A merger with Allentown Bible Church is in process.

Merida, Mexico – Pastor Marcos G. Ramirez is planning a new church plant in Juan Pablo Secunda and Tapachula, and is working toward a restart of the Villa Magna plant.

Hispanic Task Force – Carlos G. Rodriguez chairs the Hispanic Task Force, which is assisting our Hispanic men and their ministries and furthering our BFC Hispanic ministries.

Lancaster City – Juan Carlos Morales has seen steady growth at the Mission Church. Several baptisms have been held in the new building. The church has been receiving assistance with renovation projects from several churches outside the BFC.

Daughter Church Planting

Lancaster Region – Developing the Multi-Cultural Church Plant in Lancaster City.

Newark, DE – In process with Chestertown and the possibility of Elkton, MD.

Bucks-Mont Region – Planning a regional plant.

Lehigh Valley Region – Planning a new regional plant.

Berks County Region – In process with church plant in Topton, PA.

Harrisburg, PA – In discussion for the future.

Connectional Projects

Staten Island, NY – In process.

DELMARVA – Efforts are being made to identify non-BFC churches wanting to connect with the BFC.

Recruitment

Hispanic – The Hispanic Task Force will look for more Hispanic men in order to plant Hispanic churches.

Church Planters – We will continue to recruit and seek qualified men to plant churches, as well as dialogue with current men in the BFC about church planting. We will look to facilitate this by means of launching the new virtual recruitment and training tools.

• Church Planting Training

The Vision & Strategy Committee has developed a virtual training platform for recruitment of helpers and planters. We want to launch this training in Spring, 2022. The training component will be Exponential's church planting online training.

Graduation Preparations

We will be prepping the Cape May and Forks Mission Churches and possibly also the Chestertown Mission Church for graduation in 2023.

Development

Mission to Multiply is being implemented: a BFC Regional approach to plant churches and expand the BFC.

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

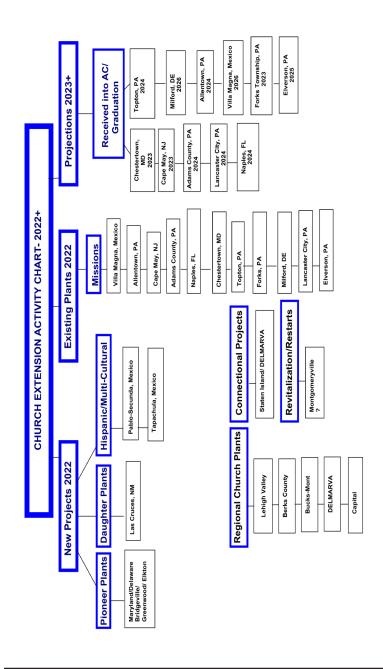
plant new BFC churches our fellowship is enriched and grows, and God is glorified!

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; Raymond R. Bertolet, Assistant Church Planter; Laurie Kuhns, Administrative Assistant; Ruth Richards, Bookkeeper; Rachel Schmoyer, Office Assistant; Don Skekel, Development Manager; Richard E. Taylor, Mentoring Assistant; Timothy M. Zuck, Church Planter Rep.; Aquila & Priscilla Teams, and our volunteers.

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; Mark E. Barninger, Eric Herb, Sr., James MacArthur, Carlos G. Rodriguez, Robert Witten.



Report of Victory Valley Camp

The year 2021 was one of profound reliance on the provision of the Lord here at Victory Valley Camp.

January through April 2021

With COVID-19 in full force early in the year, we found ourselves with most of our winter and spring retreats and rentals cancelled and doing everything we could to ensure that we could host our normal winter program, *Winter Blast*. Thanks to the hard work and ingenuity of our team, which included Bekah Manwiller, Amy Brown, Steve Pruitt, Lois Amos, Doug Manwiller, and a host of volunteers, we were able to host two weekends of Winter Blast. We intentionally reduced the number of people per cabin by 50%, changed our program to limit the time that all of camp spent together, and converted our pavilion into a warmed, outside, well-ventilated space—all to mitigate the risk of COVID. Praise the Lord; we were able to minister to 90 campers and provide them with a much-needed experience beyond the homes that they had come to know all too well over months of isolation!

During this time, both our Director and Facilities Manager stepped down from their roles. As the Victory Valley Board and the Executive Board began the candidate search process to fill these two critical positions, our program director, Bekah Manwiller, and our fulltime cook, Amy Brown, took the initiative to make plans that would enable us to host Summer Camp. Through their hard work and dedication to the calling God has for us, and through God's provision of interim directors, Pastor Jonathan H. King and Pastor Timothy J. Schmoyer, Summer Camp 2021 became a possibility and finally, a reality.

May through August 2021

God's provision of a Facilities Manager in early May, Travis Shane from Trinity BFC in Blandon, was an answer to prayer at just the right time. Travis was an immediate help to camp, enabling Bekah and Amy to focus more and more on summer while leaving the daily maintenance needs to him.

By God's grace, starting in June we were able to once again host Summer Camp! We can't state enough how much God watched over and cared for us as the summer progressed. While many other camps remained closed or faced very low attendance, we were blessed to be able to minister to 872 campers through our Day Camp, Cabin Camp, and Outpost programs over the course of seven weeks. We continued our vigilance in reducing our COVID risks by following CDC guidance for camps and limiting our overnight programs to 60% capacity, focusing as much time as possible on being outside, and modifying our program to limit prolonged close contact indoors. By God's grace, we did not have an active case of COVID at camp all summer, and through His Spirit's work, at least 35 campers made decisions for Christ!

"I saw a kid melt down in tears about his sin and then cry tears of joy because of an offer of salvation from sin!" – A Summer Missionary from Summer 2021

Underlying all of God's amazing work with our campers was our dedicated and called Summer Program team, our Summer Missionaries. It was through their commitment, their perseverance, and their dedication that God chose to work. We were blessed to

have 51 Summer Missionaries who worked most or all of the summer, and 16 more who worked a week or two. While this team was small compared to previous years, especially in light of the number of campers and extra challenges we faced with COVID, God was faithful in providing exactly the right people at the right time, and all of our team was committed to following God's leading. This was particularly evident in the ministry of our Leadership Team, made up of Tom Bell, Maddy Pillsbury, Mazzylin Titter, Brayden Groff, and Evan Carey, who all willingly took on multiple roles throughout the summer, occasionally simultaneously, and demonstrated incredible dedication for the sake of God's work in the lives of our campers and our Summer Missionary team. Their incredible outpouring of time and energy was humbling and inspiring to witness, and was critical for the success of the summer.

"The best part of working on Summer Staff was being surrounded by God and his servants. The pouring out of Christ could be seen everywhere I turned and it was incredible." --

A Summer Missionary from Summer 2021

Our theme for the summer, rooted in 2 Corinthians, was *Press On*. It focused on the challenges that Paul faced in ministry, and our need to lean into God for strength and provision no matter the challenges we may face. This was especially appropriate for our staff. Ben Brown, who led our Discipleship Program for the third year in a row, was good at encouraging the team that God would provide for their needs as they continued to persevere for the sake of the gospel.

I (Curt Cutler) answered God's call to join camp as the new Director in June, and started in that role in the middle of summer camp. I worked throughout the summer to encourage and equip our staff as well as plug as many staffing holes as possible, and as summer wrapped up, I began to look in earnest at the state of our infrastructure and finances.

September through December 2021

Several financial challenges arose during camp that needed to be addressed immediately, so the VVC Board and I stepped out in faith to do what was needed while trusting in the Lord to provide. Among those challenges were the rupture of our largest water main line that feeds about half of camp, the breakdown and needed replacement of our Kubota tractor, and the failure of the Stone House well, requiring a new well to be drilled to replace it.

These were no small challenges, and our finances would not support all that needed to be fixed or repaired—in part because of a loss of rentals and retreats and in part because of the unexpected and large nature of the issues.

This is where I get to say Thank You!

As I realized the size of the gap in our budget, and the looming expense of the well that still needed to be drilled, I went to the Lord and He directed me to His people. Through the generous support of our BFC churches and several individuals who love camp deeply, we were able to raise enough support to pay for these critical needs and enter 2022 on good financial footing.

I can't say it clearly enough: Without the support of you, my brothers and sisters in Christ, Victory Valley Camp would not be able to reach nearly 1,000 campers for Christ every year. Your faithfulness in prayer and financial support is why we are able to boast about the Lord's work here 65 years after we began. Thank You!

If we ran camp as a business instead of a ministry, without the financial support of churches and individuals who are committed to the Lord's work here, our prices for overnight camp would be more than \$500 per camper, and our day camp would be more than \$350 per camper—just to make our budget work. These tuition costs are simply too high to be affordable, especially for the many families outside the church whose children need to hear about the Lord. Which is why your continued support is so vital. *Victory Valley Camp is strategically equipped with the allure of excitement and lifelong memories to reach children and, through those campers, families who would never venture into a church. In a day where greater than 90% of the local population of children don't know Jesus, the ministry the Lord has planted here is more important than ever before.*

As we look to 2022, we know that the Lord has even more in store for us. In late December, the Victory Valley Board agreed to step out once more in faith and begin the process to replace our beloved and aging pool. We have been blessed by our pool for almost 60 years, but it is well beyond its life expectancy. Repairs to the existing pool would likely be well over one-third the cost of a new pool and may only extend its life for a year or slightly more. Given this fact, and given that the pool is a non-negotiable necessity for the safety and well-being of our campers during our very hot summers without an air-conditioned campus, the time has come to ask the Lord to once again provide for a large investment in the future of His ministry here at the Valley. We are praying that our current pool will be able to be certified once more and that we will be able to keep it running all summer so that we can close Summer Camp 2022 with one last pool party.

We are also praying that He would once again provide—through you, His people—the estimated cost of this new pool, which is \$430,000 beyond our normal financial support, so that God can continue to *Ignite a Passion for Jesus, by Training the Leaders of Tomorrow, Through Christian Camping Today.*

Humbled by God's goodness and thankful for His provision,

Curtis Cutler, Director Victory Valley Camp

<u>Board of Victory Valley Camp</u>: Timothy J. Schmoyer, Chairman; Carolyn Cruise, Secretary; Kelly Moono, Treasurer; Curtis Cutler, Director; Colin C. Bartholomew, James Crosley, Jason J. Englehart, John Masters, Mark R. Orton, Craig Peoples.

Report of the Communications Committee

One generation shall commend your works to another, and shall declare your mighty acts.

Psalm 145:4

The Communications Committee is responsible for the production and management of the print and internet media of the Bible Fellowship Church. It met four times during 2021. The following items summarize activity from this past year:

- 1. Four issues of the BFC OneVoice magazine were released during the past year, with 3500 copies distributed per issue. Ralph E. Ritter continues to serve as editor. The committee encourages members and attenders to submit articles to review for publication. Submission guidelines are available on the BFC OneVoice website at www.bfconevoice. com/submission guidelines.
- 2. Eleven issues of the Fellowship News bulletin insert were released during the past year. Carolyn Ritter continues to serve as editor. 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 bfc.fellowship.news@gmail.com 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.
- 3. Again this year, the committee was responsible for producing the Annual Yearbook. Donald E. Kuntzman coordinates this project. Conference Secretary Ronald L. Kohl serves as editor.
- 4. This year we produced a new informational brochure titled Is the Bible Fellowship Church Reformed? Our library of informational brochures includes the following titles: The Bible Fellowship Church, Eschatology, Salvation: The Doctrine of Soteriology, and Church Membership. These can be purchased on BFC.org. New brochures are being drafted on the following topics: The Lord's Supper, Baptism, and What is Reformed Theology?
- 5. Rachel Schmoyer coordinates our social media initiative and updates the BFC OneVoice website. She is regularly posting new content to Facebook, Instagram, and Twitter.
- 6. Jeff Tintle produced an excellent video introducing the 138th BFC Conference and featuring Carl C. Cassel and Timothy J. Schmoyer.

<u>Communications Committee</u>: Donald E. Kuntzman, Chairman; Matthew Printz, Secretary; Ralph E. Ritter, Editor, BFC OneVoice; Kaylena Radcliff, Social Media; Greg Alderfer, David T. Allen, Jared Burkholder, Ronald L. Kohl, Rachel Schmoyer, Jeff Tintle.

Report of the Conference Pastor

"The LORD is my strength and my shield; in him my heart trusts, and I am helped; my heart exults, and with my song I give thanks to him."

Psalm 28:7

It is wonderful to remember that our sovereign God wants us to fully depend on Him; He is trustworthy. Remembering this truth brings about our giving Him praise—which He so richly deserves—and singing with thankfulness in our hearts. It has only been six months since we last gathered for BFC Conference but I trust we have witnessed our Savior's grace, love and guidance and are giving Him praise.

I am thankful for you, dear brothers and your faithfulness, as you serve where the Lord has called you. Although Covid-19 has continued to stick around and affect us and those we shepherd, I appreciate your remaining steadfast in ministering to God's people.

Sharon and I have had the privilege of being able to serve as your Conference Pastor according to our Savior's grace. We are praising God for His allowing us to serve Him along with you gifted men and your wives. You are an encouragement to us.

Many regional prayer meetings continue to meet, and it is a joy to be able to join you in prayer and fellowship. It is exciting when a group of men love and pray for each other. It is also a blessing to see some groups that have developed close relationships with one another—strong bonds of friendship. I want to encourage each of you, once again, to include these regional meetings on your schedule and attend them. The input we can have into others' lives demonstrates our care for them.

Due to the fact it has been a short time since our last BFC Conference, we do not have anyone being approved for ordination this year. We planned an ordination service for Scott A. Allison, who was approved last October; this was held at New Life Bible Fellowship Church in Oley, PA.

At the time of this writing, we have nine churches that are without a pastor or are in the process of seeking a pastor: New Life Bible Church, Carmel, NY; Ebenezer, Bethlehem, PA; Clinton Corners, NY; Grace Fellowship, Steelton, PA; Community, Red Hill, PA; Valley, Lagrangeville NY; Denville, NJ; Maple Glen, PA; and Zionsville, PA. 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, Frank L. Herb Jr. and Daniel G. Ziegler are now worshiping the one true God. I am thankful for these dear saint: for their years of service and their love for Jesus. Please pray for their families and friends to know God's grace and comfort.

We also have fellow pastors and wives who had loved ones pass away this last year. Please pray for them as well in the loss of these dear ones. May they know His grace is sufficient during this time of loss, and may they remember the sweet memories they had

with their spouses.

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 may be made by check payable to "Bible Fellowship Church" with a notification that it is for the Memorial Fund. If you have a financial need or know of another BFC pastor who has a need, please talk to me. Between October 2021 and the present we were thankfully able to financially assist some pastors and their families with \$500.00. Thank you for contributing to this fund to provide help to fellow pastors.

Sharon and I are grateful that we can serve our Lord and you men and your wives. We look forward to seeing how God will use us for His glory and how we may be of help to you.

Blessings, Ralph M. Soper, Conference Pastor



Roger L. Siegrist, Pastor of Bethany BFC, Mt. Carmel declares the truth of God's Word during the fourth session of the 139th BFC Conference.

Report of the Historical Committee

The pandemic we have been enduring has been raising questions: Where did it come from? How did the variants develop? Knowing the genetic issues gives explanation of what happened, what we might expect in days to come, and what to do now. Our history has a similar function. Where did we come from? What happened and what might we expect in days to come? Our history contains the genetic components of who we are.

How does it help to know that our roots began in the convergence of Mennonite theology and practice with revivalism? How and why did we begin a drift out of the Pelagianism of those beginnings? Why did we re-form our doctrinal convictions? Why did we begin to feel more comfortable sitting next to John Calvin than to Menno Simmons? What is the Bible Fellowship Church and what is its place in the kingdom of God?

The maintenance of our history serves to tell the story that can help give answers to these questions. Is it important that we spend our time looking at what was? We live in what is and how does what was relate to that? The world in which we live has always been changing. We know the truth of God has never changed but the questions have. Who would have suspected that we would need to find answers for questions about gender, the role of government in a pandemic, the state of our climate, and a myriad of other complexities? What new issues lurk on the horizon that we can't even envision at this point? How will we face them?

Our history contains directional markers that will lead us as we move into an unknown future. We have always looked to the Word of God to direct us. It was that way in 1859 and is true in 2022. We have always believed that people are saved and reconciled to God by trusting in the sacrifice of our Lord Jesus. It was that way in 1859 and is true in 2022. We have always believed that God gathers His people in congregations. It was that way in 1859 and is true in 2022. However, along the way we have had to rethink what we were doing but what we were helped to direct how we approached and answered the new questions. And so it is today. New questions will come and what we were will help to guide us as we seek answers.

A significant part of maintaining our story is the meetings of the Historical Society. This year's gathering will be held at Quakertown on October 29, 2022. Presentations will focus on the history of the Quakertown Church by C. Robert Roth and our deeper roots in Haycock Twp. by Andrew Geissinger. Those who want to know the story will be welcome to attend.

You can support the significant work of maintaining our genetic information. If you are part of one of our denominational boards or committees, you are invited to place paper copies of minutes and significant documents in our archives. The same is important for our particular churches. The problem of digital records is that formats change and differ, so it is hard to know what to do with a digital record of 15 years ago. Paper copies require more room but their format does not change.

<u>Historical Committee</u>: Jill Davidson, Chairperson; Richard E. Taylor, Secretary and Archivist; Andrew Geissinger, Ronald W. Hoyle, Ronald L. Kohl, Jason Musselman, C. Robert Roth.

Report of the Pinebrook Educational Foundation

The Board of Directors of the Pinebrook Educational Foundation met two times in 2021.

The Foundation received gifts totaling \$15,645 in 2021, plus funding of \$100,000 establishing the Luke 10:33 Endowment Fund, which will provide scholarships to students studying nursing and other healthcare-related fields.

The Board approved funding for scholarship grants totaling \$12,000, as listed in Attachment (A).

The Board welcomed Rachel Schmoyer to serve on the Board of the Pinebrook Educational Foundation and thanked Karen Stull for her years of service as a member of the Board. For many of those years, she coordinated the application process for the Foundation.

<u>Pinebrook Educational Foundation Board</u>: Stephen C. Cassel, Chairman; Andrew T. Crossgrove, Director; Raymond R. Dotts, Helen L. Gemmill, John J. Hanner, Rachel Schmoyer, John W. Sullivan.

Applicant	Church	College/ University	Expected Degree/Major
Aziz Bouna	From Morocco, but connections to Reading BFC	Lancaster Bible College	Bachelor's Degree/Early Education
Ronald Burgess	Newark BFC, Newark, NJ	Pillar College	Master of Arts Degree/ Counseling
Elizabeth Cassel	Calvary BFC, Coopersburg, PA	Wheaton College	Bachelor's Degree/ Economics and Sociology
Hope Gangewer	Faith BFC, Harleysville, PA	Grove City College	Bachelor's Degree/ Elementary Education
Amanda Garges	Faith BFC, Harleysville, PA	Taylor University	Bachelor's Degree/ Elementary Education
Brooke Gibboney	Harvest BFC, Boyertown, PA	Reformation Bible College	Certificate Program/ Christian Thought
Logan Kasper	Harvest BFC, Boyertown, PA	Penn State - Berks	Bachelor's Degree/
Jona King	New Covenant Christian Community, Bethlehem, PA	Kutztown University	Bachelor's Degree/Criminal Justice
Daniel Lefko	New Life BFC, Oley, PA	Lancaster Bible College	Bachelor's Degree/ Biblical Studies
Kayla Moncoeur-Smith	Cedar Crest BFC, Allentown, PA	Reformation Bible College	Certificate Program/Theology

Pinebrook Educational Foundaiton Statements of Financial Position December 31, 2020 and December 31, 2021

		2020		2021
ASSETS	_		-	
Cash	\$	10,459	\$	14,322
Investments		410,638		593,999
Verizon Stock		6,815		6,027
Total assets	\$	427,912	\$	614,348
NET ASSETS				
Without donor restrictions				
Undesignated	\$	774	\$	782
Board designated		158,464		176,630
Total net assets without donor restrictions	-	159,238	-	177,412
With donor restrictions				
Temporarily restricted		56,727		89,698
Permanently restricted		211,947		347,238
Total net assets with donor restrictions	-	268,674	-	436,936
	_		_	
Total net assets	\$	427,912	\$	614,348
	_			

Pinebrook Educational Foundaiton Statements of Revenues, Expenses, and Other Changes in Net Assets Years Ended December 31, 2020 and December 31, 2021

		2020	2021
REVENUES AND EXPENSES		<u> </u>	
Investment income (loss)		46,669	83,010
Contributions received		19,650	15,645
Scholarships awarded		-10,000	-12,000
Administrative expense		-125	-219
Other		88	100,000
INCREASE (DECREASE) IN NET ASSETS		56,282	186,436
NET ASSETS, BEGINNING		371,630	427,912
	_		
NET ASSETS, ENDING	\$_	427,912 \$	614,348

Report of the Youth & Young Adults Committee

Over the course of 2021, The Youth and Young Adults Committee met four (4) times to conduct its business and its three (3) committees met as needed.

COVID still affected attendance at many of our events, but we were grateful to begin to gather together again as the youth and young adults of the Bible Fellowship Church. Over the course of 2021, our Committee experienced some personnel changes. Steven J. Morton and Jules J. Hull III both resigned from the Committee, and we welcomed Cory Arnold and Sandy Holbert to our Committee. We are thankful for the years of service that Steve and Jules gave to the Committee and are looking forward to see how God uses Cory and Sandy to help us grow in our service to the youth and young adults of the BFC.

Events Sub-Committee

This committee is charged with planning events for the gathering and building up of the Youth Ministries within the BFC. With the COVID pandemic, we had to make a number of changes to our events in 2021. Many families and churches were concerned about an overnight retreat in January 2021, so we decided to move Sno-Glo (a weekend event) to April, hoping that COVID cases would decrease and spring weather would allow us to spend more time outside.

We moved Core Challenge (a one-day event) to February 25, 2021. Seventy-four people attended the event, which had a theme of "How Can I KNOW I Am Saved?" Our speakers, Lincoln Fitch and Jason L. Hoy, encouraged our youth to cultivate assurance in Christ.

The "spring edition" of Sno-Glo was well-received. Though attendance was down (401 overnight attendees and 28 day guests), students and leaders had a great time. It was a joy to be together again. Our theme was "Contending for the Faith," and Dr. Mark Farnham was our speaker. In November, we held the Reformation Rally at Victory Valley Camp as 75 teens and leaders joined our speaker, Ronald L. Kohl, as we learned about Martin Luther and enjoyed some team competitions.

Leadership Sub-Committee

This committee exists to provide assistance and resources for the leaders of the youth and young adult ministries in our Bible Fellowship Churches, especially those which don't have a paid staff member overseeing these ministries. One of the resources that we are now providing is a podcast to encourage youth pastors. "Another Youth Ministry Podcast" was launched in the midst of the COVID pandemic of 2020. In 2021, we released 36 more episodes (bringing us to a total of 70 episodes) and had 1,412 downloads. Total current downloads as of March 2022 had reached 3,317. We would love to have all of our BFC youth pastors subscribe to our podcast and share it with others you know who are involved in youth ministry.

Young Adults Sub-Committee

The Young Adults Committee is continuing to work to develop activities to foster connections with young adults across the denomination. We held a tubing event at Bear Creek in February, and in December, Ebenezer BFC hosted a Christmas Coffee House. Our committee members are continuing to work on developing relationships with young people that will point them to Jesus.

<u>Youth and Young Adults Committee:</u> Timothy S. Hogan, Chairman; Jules J. Hull III, Vice-Chairman; Bekah Manwiller, Secretary; Jared Burkholder, Treasurer; Melissa Adams, Cory Arnold, Jarrod J. Cruise, Jeremy L. Harkins, Sandy Holbert, Christopher M. Von Holt.



Providing slides in an up-to-the-minute fashion kept the secretarial staff on its toes.

Report of the Ministerial Candidate Committee

The Ministerial Candidate Committee met four times following the last Conference in October, 2021.

Several men have been accepted into the Equivalency Training Program to enable them to fulfill the expectations for theological training. Since this is a new program and just beginning, it is still in development.

The following men met with the committee: Jeremy L. Harkins, John D. Haruna, Sandy Holbert, Michael Notary.

Licenses were issued to Ricardo Vargas, Andrew J. Miller, and Neil J. Franklin.

The following were recognized as eligible to receive a call: Michael Notary, Jeremy L. Harkins, John D. Haruna, Sandy Holbert.

The Orientation Seminar is scheduled for June 7-9 and will be held this year at Victory Valley Camp.

Timothy D. Gibson has resigned from the committee since he has accepted a call to a church in Oklahoma. We are grateful for his participation. David E. Gundrum has been appointed to serve in his place.

Resolved: That the following list of men under the care of the Ministerial Candidate Committee be approved:

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
Burton, William (2020)	Birdsboro, PA
Crain, Adam (2021)	Allentown, PA
duPont, Richard	Staten Island, NY
Franklin, Neil J. (2021)	Millersville, PA
Haines, Tracy	Westminster, MD
Harkins, Jeremy L.	Easton, PA
Haruna, John D.	Middletown, DE
Hebel, Andrew R. (2020)	Newark, DE
Hoffstetter, Daniel J. (2020)	Topton, PA
Holbert, Sandy	Reading, PA
H., Derek (2019)	Paradise, PA
Miller, Andrew J. (2021)	Harleysville, PA
Notary, Michael	Bethlehem, PA
Paquette, Richard	Reading, PA
Sullivan, John P. (2021)	Stoneham, MA

Suthers, Edwin B. Camp Hill, PA Vargas, Ricardo (2021) Spring Grove, PA

Candidates

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

Armstrong, Benjamin J. Ronks, PA Bogert, Peter Center Valley, PA Brunstetter, Marcus Easton, PA Dobrowolski, Richard Allentown, PA Easton, PA Farver Jr., James L. Folks, Jayonn Harrisburg, PA Giampa, Jeffrey Cuba NY Govan, Francis A Baltimore, MD Heath, Todd Reading, PA Herb, Benjamin Myerstown, PA Washington Boro, PA Knapp Sr., James R. Kraemer, Michael S. Wallingford, PA Lintner, Andrew Georgetown, DE Long, Jacob Lancaster, PA MacArthur, James D. Oley, PA Magallenes, Candalerio Coopersburg, PA Miller, Nathanael A. Columbia, PA Molina, Immer N. M. Tapachula Chiapas, Mexico Mowen, Matthew Bainbridge, PA Musselman, Jason Slatington, PA Denver, PA Noll, Matt Brick, NJ Valle, Marco A. Vasel, Andrew J. Pottstown, PA Vega, Isaias Wernersville, PA Waterman, Daniel D. Allentown, PA

Applicants

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

Hitchcock, Benenz Quakertown, PA

<u>Ministerial Candidate Committe</u>e: Andrew T. Crossgrove, Chairman; Richard E. Taylor, Secretary; Joshua P. Miller, Application Secretary; Andrew W. Barnes, Mark E. Barninger, David E. Gundrum, David A. Smith.

Report of the Ministerial Credentials Committee

The Ministerial Credentials Committee held one meeting since last Conference.

The Faith and Order questionnaire was once again available to fill out online, and an email was sent by way of the bfc-pastors@emaildodo.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 and are not signed up to receive bfc-ac and bfc-pastors@emaildodo.com emails, it is important that you get signed up. This is the main communication by the BFC to our pastors. It is easy: just contact Donald E. Kuntzman to help you get signed up.

The Lord in His providence has chosen to take home Frank L. Herb Jr. and Daniel G. Ziegler. We thank God for the many years of ministry these men 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 had the privilege of attending most of the local recognition services of the men who were ordained at our 2021 BFC Conference. They offer a wonderful time of celebrating what the Lord has done in bringing more quality, God-fearing men to the ministry. Attending an ordination recognition service in your local region continues to be an important opportunity to show love and support of men called of God to minister alongside us as brothers. We are grateful for those who were present at the services of recognition. We strongly encourage all our credentialed men 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, the man is required to have an endorser. The chairman or another BFC ordained minister 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 Clifford B. Boone's willingness to be the endorser for the next military chaplains' meeting in 2023. We are also thankful for the many years that Dennis M. Cahill served as endorser and for his desire to see this ministry to our chaplains continue. 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 that it is a unique opportunity in reaching the lost. Any ordained pastor interested in the military chaplaincy should contact the Credentials Committee chairman.

The following changes in status were approved:

Duane E. Moyer was changed from Ordained Ministers Working Under the Direction of the Bible Fellowship Church to Ordained Ministers in Retirement or on Disability

Sean A. Fox was changed from Ordained Ministers Working Under the Direction of the Board of Missions of the BFC to Ordained Ministers Between Calls.

Timothy D. Gibson was changed from Ordained Minister Working Under the Direction of the Bible Fellowship Church to having his credentials removed per his request.

Eric R. North was changed from Ordained Ministers in Retirement or on Permanent

Disability to having his credentials removed per his request.

Since the October 2021 BFC Conference, the committee met to confirm last year's meeting with Freddy A. Chi for ordination and to reaffirm Scott A. Allison's participation in the 2022 ordination service. 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.

Due to a medical emergency in Scott A. Allison's family just before the 2021 Conference, Allison was not able to attend the ordination service. He was approved by the 2021 BFC Conference for ordination and therefore will participate in a local church ordination service to be held at New Life Bible Fellowship Church in Oley, PA in 2022.

Freddy A. Chi was interviewed by the Ministerial Credentials Committee before the 2021 BFC Conference and was approved to be recommended to Conference for ordination. However, he was not able to attend the 138th BFC Conference nor will attend the 139th BFC Conference due to Covid concerns, travel restrictions, and family responsibilities, and his name was not offered to Conference to be voted on. We plan to present his name to the 140th BFC Conference for approval.

Whereas, the Ministerial Candidate Committee had recommended ordination for Scott A. Allison in 2021, and

Whereas, this brother has served acceptably as a minister of the Bible Fellowship Church for the required period of time or the equivalent thereof, and

Whereas, after examination, the Ministerial Credentials Committee believes Scott A. Allison to be called of God to the gospel ministry and to be in accord with the Faith & Order of the Bible Fellowship Church, therefore be it

Resolved, that Scott A. Allison participate in an ordination service in 2022 for ordination to the gospel ministry of the Bible Fellowship Church.

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. Gibson, Joshua P. Morales, Juan Carlos Spinney, Dennis W. Allison, Scott A. Grossman, Randall A. Morrison, Mark L. Strunk, Keith A. Arcieri, James Gundrum, David E. Morton, Steven J. Susek, Aaron J. Nessler, Timothy R. Barnes, Andrew W. Hanner John I Sweet, L. Marc Barninger, Mark E. Harris, Richard D. Orton, Mark R. Triestman, Benjamin J. Benack, Jesse A. Harvey, Paul S. Parsons, Barry T. Verdon II, William C. Peters, David J. Von Holt, Christopher M. Bertolet, Raymond R. Hogan, Timothy S. Bickel, Mark A. Hov. Jason L. Poland, David M. Walker, Michael W. Boyer, Brad L. Hull, Jules J. III Prontnicki, Louis Wagner, R. Daniel Brandt, David E. Johnson, Robert A. Radcliff, Timothy S. Widger, Byron Brush, R. Jerome Kauffman, Jeffrey A. Ramirez, Marcos G. Williams, Daniel L. Bunting, Wesley H. King, Daniel W. Ravis, Richard B. Wright, R. Scott Burgess, Ronnie Kirkpatrick, Kevin W. Reed, Calvin T. Yerrington, Philip E. Burkholder, Jared . Klase, Joel B. Reff. James D. II. Zuck, Timothy M. Coffman, Beau E. Kohl, Ronald L. Ritter, Ralph E. Cowen, Timothy S. Krall, Daniel Z. Rissmiller, S. Wayne Crossgrove, Andrew T. Kuntzman, Donald E. Rodriguez, Carlos G. Cruise, Jarrod J. LeTowt, Nathaniel C. Schmoyer, Timothy J. DelDuco, Steven J. Long, Keith M. Schoen, David N. Diaz, Stephen A. LoRusso, John R. Siegrist, Roger L. Dupiche, Joshua A. Mack, Ezekiel R. Smith, Aaron D. Erb, Ronald C. Madara, Ferdie R. Smith, David A. Filbert, Jason A. McNally, Bryan C. Smith, Ronald B. Fischer, Carl J., Jr. Miller, Joshua P. Soper, Ralph M.

II. Ordained Ministers Working Under the Direction of the Board of Missions of the BFC: (Voting Members)

Allen, Daniel P. Head, Jim D. Morrison, Philip E. Studenroth, John C. Davies, Larry W. Istrate, Daniel Moyer, Jerry L. Evans, Scott B. Johnston, Walter M. Riddell, David W.

**Approved at the 2020 BFC Conference

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.

Bomgardner, Clyde D., Jr.

Clineff, Kevin W.

Dunn, William J.

Eyster, Jordan K.

Tannous, Michael J

V. Ordained Ministers Working in Non-BFC Churches: (Advisory Members)

Commerford, Robert S. (2015)

Hunter, Justin L. (2015)

Curcio, Louis S. (2015)

Hunter, Justin L. (2015)

Lawrence, Dennis J. (2015)

Ramos, Elliot H. (2020)

VI. Ordained Ministers Between Calls: (Voting Members)

Carder, Greg W. (2021) King, Jonathan H. (2021) Morrison, Thomas H. (2016)

Fox, Sean A. (2022) Martin, Carl T. (2015; 2018; 2020; 2021)

VII. Ordained Ministers on Leave of Absence: (Advisory members)

Blair, Jason W. (2019; 2021) Lauterback, Stanley P. (2020)

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

VIII. Ordained Ministers in Retirement or on Permanent Disability: (May be voting members)

Aukamp, William A. Felty, Glenn R. Paashaus, Richard T. Uhrich, Gregory A. Baker, Delbert R. II. Vandegriff, John C., Jr. Gehman, Richard J. Plows, Keith E. Barber, Kenneth F. Heller, LeRoy S. Reitz, Roger L. Way, David R. Bickings, Richard F. Herb, John H. Ruhl, Jeffrey L. Weaber, Harold C. Bigley, T. James, Jr. Hertzog, Roy A. Schlonecker, David K. Weller, Dana E. Boone, Clifford B. Hoyle, Ronald W. Schlonecker, William G. Wells, Howard N. Buck, Leonard E. Jones, David H. Shelly, Austin G. Zimmerman, Paul G. Cahill, Dennis M. Kappes, W. Scott Shorb, Thomas P. Clapier, G. Wayne Lenahan, Frank E. Sloan, Robert A., Jr. Mahurin, Ronald C. Cole, Charles E. Smith, Gene W. Coulbourn, Hugh C., Jr. Spackman, Carl K. Manney, David L. Dodson, Richard C. Moyer, Duane E. Stortz, Dean A. Dotts, Raymond R. Moyer, Richard A. Taylor, Richard E. Norris, Philip G. Ellingson, Bruce A. Thomann, David A. ** do not meet requirements to vote

IX. Ordained Inactive Ministers: (Advisory members)

Clark, Gerald D. (2013; 2015; 2018) Edwards, Joshua D. (2015; 2018; 2020)
Dommel, Albert J. (2014; 2017; 2019) Gysi, Andrew T. (2016; 2018)

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.

The reservations reported this year are:

Article 20-1 - that we should be more inclusive on the mode of post salvation baptism -1

Article 21; 24-2; 25; 27-3 – reservation about pre-millennialism/millennialism – 5

The Credentials Committee Makes The Following Additional Recommendations:

- 1. <u>Resolved</u>, that New Life Bible Fellowship Church, Oley, PA be encouraged to have ordination services for Scott A. Allison, and that the Ministerial Credentials Committee conduct this service
 - 2. [Second Reading legislation see 2021 Yearbook, pp. 13-15]

Whereas, the number of ordained men under the care of the Ministerial Credentials Committee continues to grow, and

Whereas, the responsibilities for the Ministerial Credentials Committee to care for our brethren well continues to grow, therefore be it

Resolved, that the Ministerial Credentials Committee be enlarged from 5 ministers to 7 ministers, and be it further

Resolved, that the composition of the Ministerial Credentials Committee be amended as follows (with changes in bold):

511-5 Ministerial Credentials Committee

511-5.1 Composition and Election

- (1) The Ministerial Credentials Committee shall be composed of **seven** ordained ministers
 - (2) They shall be elected for a term of three years in classes as follows:

Class I Two Ordained Ministers

Class II Two Ordained Ministers

Class III Three Ordained Ministers

3. [Second Reading legislation]

Whereas, a person serving in the military as a chaplain is required to have an endorser that oversees the chaplain and represents the chaplain to the military, and

Whereas, it is prudent and helpful to our chaplains for an endorser to attend a yearly meeting (NCMAF) usually held in January, and

Whereas, the Bible Fellowship Church is the endorser, and

<u>Whereas</u>, even though the Ministerial Credentials Committee has the responsibility to process and approve applications for the military chaplaincy but does not have to be the representative, and

Whereas, the duties of the Ministerial Credentials Committee states, "its Chairman shall be the representative of the BFC to the General Commission on Chaplains and Armed Forces Personnel," and

Whereas, it is not always possible for the Chairman, or a Committee member, to attend the military meetings, therefore be it

Resolved, that the following addition be added to Article 511-5.2(5): (addition in **bold**)

511-5.2 Duties

- (5) It shall process and approve all applications for the military chaplaincy, and its 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.
 - 4. [Second Reading legislation]

Whereas, the legislation for a man to be called as a minister and on the pastoral staff of a Particular Church has been the same legislation for many years, and

Whereas, a minister to serve in one of our churches needs to be called according to our Principles of Order so that the Ministerial Candidate Committee has ascertained that he is in full agreement with our F&O, and

<u>Whereas</u>, Article 204-3.1 is one Article that speaks to the requirements regarding an individual to serve as a minister in the BFC as needing to be under the care of the Ministerial Candidate Committee, and

Whereas, the question has been raised of how long a man can be under the care of

the Ministerial Candidate Committee, and

Whereas, this Article does not seem to be clear regarding the phrase, "he must be under the care of the Ministerial Candidate Committee," and

Whereas, we have multi-pastoral staff in some BFC Churches, and

<u>Whereas</u>, the Ministerial Candidate Committee and the Ministerial Credentials Committee agree that the lead minister must complete the two tests and be approved by the Ministerial Candidate Committee, and

Whereas, this approval gives confidence that the men leading our churches have been approved by the Ministerial Candidate Committee, and

Whereas, other pastoral staff may, for a limited time (presently three years), be a candidate under the care of the Ministerial Candidate Committee, and

Whereas, other pastoral positions, other than senior/lead minister, have not been defined in our Principles of Order, therefore be it

Resolved, that Article 204-3.1 be changed as follows:

Current wording: 204-3.1. "The pastoral staff of a Particular Church is composed of, and limited to, those men who are serving as ministers in the BFC. For an individual to serve as a minister in the BFC, he must be ordained by or have had his previous ordination recognized by the BFC or he must be under the care of the Ministerial Candidate Committee."

New legislation for 204-3.1 (with changes in **bold**) to read: "The pastoral staff of a Particular Church is composed of, and limited to, those men who are serving as ministers in the BFC. For an individual to serve as a **senior/lead minister** in the BFC, he must be **called according to our Principles of Order. Other pastoral staff must either be** ordained by or have his previous ordination recognized by the BFC or, **as a candidate/probationer**, he must be under the care of the Ministerial Candidate Committee."

<u>Ministerial Credentials Committee</u>: S. Wayne Rissmiller, Chairman; Jesse A. Benack, Vice-Chairman; Ralph M. Soper, Secretary; Dennis M. Cahill, Jason L. Hoy, Carlos G. Rodriguez, 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 2021, we met twice, in January and July. We conducted the remainder of our normal business online due to COVID. In addition, committee representatives conversed with pastors and churches seeking a pastor throughout the year—both online and in person. We also met in-person and via technology with elders and pastors to seek to strengthen the relationship between them.

The following resignations occurred according to our rules this year:

Church	Pastor	Effective Date
Sinking Spring, PA	Greg W. Carder	March 4, 2021
Ephrata, PA	Jason L. Hoy	June 6, 2021
Red Hill, PA	James Arcieri	June 30, 2021
Piscataway, NJ	Dennis M. Cahill	July 15, 2021
Quakertown, PA	Timothy S. Radcliff	August 31, 2021
Kutztown, PA	Ezekiel R. Mack	January 23, 2022
Bethlehem, PA	Timothy D. Gibson	February 1, 2022
Lagrangeville NY	Dennis W. Spinney	May 1, 2022
Zionsville PA	Bryan C. McNally	May 1, 2022
Maple Glen, PA	Louis Prontnicki	June 30, 2022

The following calls were issued according to our rules this year:

Church	Pastor	Effective Date
Cedar Crest, Allentown, PA	Jason L. Hoy	June 7, 2021
York, PA	Ricardo Vargas	June 16, 2021
Cedar Crest, Allentown, PA	Adam Crain	July 6, 2021
Piscataway, NJ	John Sullivan	July 20, 2021
BFC Board of Missions	James Arcieri	August 1, 2021
Church Extension Ministries	Timothy S. Radcliff	October 1, 2021
Harleysville, PA	Andrew J. Miller	October 14, 2021
Lancaster, PA	Neil J. Franklin, Jr	November 18, 2021
Ephrata, PA	Daniel Z. Krall	January 17, 2022
Bethlehem, PA	Michael Notary	February 21, 2022
Bethlehem, PA	Jeremy L. Harkins	February 21, 2022
Church Extension Ministries	Trace Haines	May 15, 2022

The following churches are seeking a pastor (either a senior pastor or other pastoral staff member): Carmel, NY; Clinton Corners, NY; Denville, NJ; Kutztown, PA; Lagrangeville, NY; Maple Glen, PA; Mt. Pocono, PA; Nazareth, PA; Red Hill, PA; Steelton, PA; Zionsville, 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 sixth year in this role. We commend our brother, who has faithfully cared for our ministering brethren, extending compassionate friendship and wise counsel. His second term as Conference Pastor is expiring at the 2022 BFC Conference and the committee makes the following proposal for your consideration:

Resolved, that BFC Conference elect Ralph M. Soper to serve as the Conference Pastor for a term of three years.

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 139th BFC Conference:

The Committee reminds churches' Pastoral Relations Committees to meet twice a year with each of its pastors, and once a year to consider the adequacy of each pastor's 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%.

Respectfully Submitted,

Ministerial Relations Committee

<u>Ministerial Relations Committee</u>: Byron Widger, Chairman; Timothy J. Schmoyer, Secretary; Randall A. Grossman, Glen LeSuer, Ronald W. Reed, William G. Schlonecker, J. Robert Vaughn.

Report of the Church Health Committee

As Christians are commanded to love and care for other Christians, so, too, are churches called and divinely enabled to love and care for other churches (cf. John 15:12; 1 Thess. 5:14; 1 Peter 4:8; Romans 15:25; 1 Cor. 16:1-3; 2 Cor. 8:24). In the current organizational structure of the Bible Fellowship Church, the Church Health Committee is the primary denominational mechanism for how we—as BFC churches—seek to care for and support each another. Pursuant to *Article 511-3.1*, the Church Health Committee exists "to serve the Particular Churches of the BFC by promoting strong church health." In practical terms, this involves both proactive and reactive strategies of prayer, conversation, counsel, intervention, problem-solving, and assisting. In short, the Church Health Committee exists to monitor and minister—through the limited experience, time, and expertise of those involved on the committee—to the more than 60 Bible Fellowship Churches across the United States and Mexico, and across a wide spectrum of conditions of "health," respectively.

The Church Health Committee met four times since the 138th BFC Conference. Status reports on the progress of certain churches identified to be in critical stages of decline were received and these important ministries were prayed for faithfully. In a handful of cases—such as in Philadelphia, PA, and Maple Glen, PA—more significant attention and involvement were required due, in part, to the absence of local leadership or other needed resources. For newly recognized BFC churches such as in Orchard Hills, PA, and W. Norriton, PA, the health of the church was monitored with extra care given the vulnerability of the fledgling church. In many if not most cases across the denomination, the committee is pleased to give a report of "good health." Despite serious threats to the physical and financial health of congregations stemming from the Covid-19 pandemic, many of our BFC churches have seen positive signs of the Lord's blessing and faithfulness. Still, it is evident that few of our churches are growing numerically. The number of reported baptisms and new members received in the past year continues to trend downward. Growing concern over financial stability is on the rise in many churches throughout the BFC. We know that God is faithful (cf. 2 Tim. 2:13); however, immense and urgent challenges confront our fellowship of churches. Brothers, we are not expanding. So what needs to change?

In March 2021, the committee took up legislation proposed by the BFC Executive Board recommending that the current committee be replaced with the Board of Church Health (see proposed legislation 512-4: Board of Church Health). After a compelling presentation by the Executive Director and robust discussion, the committee voted unanimously to view the proposed legislation favorably and to recommend its adoption at BFC Conference. The proposed Board of Church Health will carry forward the original vision established many years ago of assisting weak and/or dying BFC churches. It will possess, however, new resources and added denominational authority to better effectuate positive change. A new, part-time "Church Health Director" will replace the current Church Health Pastor. This position will be hired by the Executive Board and accountable to the Executive Director. The Board of Church Health will be able to raise new financial resources to assist churches facing leadership or facility challenges. In short, a proposed Board of Church Health will be a stronger partner to help revitalize Particular

Churches throughout the denomination. Consequently, the Church Health Committee enthusiastically recommends the adoption of proposed *Article 512-4: Board of Church Health* by BFC Conference.

Notably, the committee re-elected Robert A. Sloan, Jr., to a 3-year term as Church Health Pastor at its October 28, 2021, meeting. The committee would like to express its appreciation to Pastor Sloan, as well as to our Executive Director David T. Allen, for their tireless work in assisting with the care of our churches. We praise the Lord for these faithful servants.

The committee would also like to remind you of certain tools such as the "Church Health Dashboard" and *Distinctives of a Healthy Church* booklet. These tools, as well as the insight and support of committee members, are available to you upon request. Please take advantage of them. The following list of church consultants may also be of use to you in assessing and improving the health of your church:

- Church Health Pastor, BFC Robert A. Sloan, Jr. 777rasjr@gmail.com, (267) 664-8163
- Natural Church Development NCD-International.org Carl Shank, CarlShankConsulting.com, (717) 385-6468
 - Nine Marks Mark Dever, Capitol Hill Baptist 9Marks.org, (202) 543-1224
 - The Center Consulting Jay Desko CenterConsulting.org, (215) 723-2325
- Church Consulting Service, Inc. Richard C. Dodson Rcdodson26@gmail. com, (302) 740-7391

In Ephesians 4:15-16, the apostle Paul admonishes a number of regional churches near Ephesus, saying, "Rather, speaking the truth in love, we are 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." We—collectively—are the body of Christ (cf. 1 Cor. 12:27). Therefore, our mutual love and concern for one another is an essential ingredient to reversing any pathology and in recovering a sense of dynamic growth and vibrancy as a denomination. The members of the Church Health Committee would love to talk with you, pray with you, and minister the love of Jesus Christ to you.

<u>Church Health Committee:</u> Jason L. Hoy, Chairman; Steven J. DelDuco, Vice Chairman; Daniel L. Williams, Secretary; James Arcieri, Wayne A. Batten, Clyde D. Bomgardner, Jr., Beau E. Coffman, Bryan C. McNally, Aaron D. Smith. Ex-officio Members: David T. Allen, BFC Executive Director; Robert A. Sloan, Jr., Church Health Pastor.

Report of the BFC Life Committee

Seventeenth century evangelical preacher John Donne is the one who penned the phrase "No man is an island." This had him, according to one source, "comparing people to countries, and arguing for the interconnectedness of all people with God." This famous poet, who left the hedonistic days of his youth to become an Anglican minister and fight alongside the Puritans to see a new English Translation of the Bible (KJV, 1611) in every church and in the hands of every believer, according to another, "understood that the chief work of his life was to preach the gospel of Christ-crucified from Scripture with the goal of seeing men and women converted to a saving faith" (Andrew Prideaux, *The Gospel Coalition*, Australia).

That is our chief work as well as we meet as churches — to be united. Of course, the pandemic has cut a wedge in that union. Although it has given most churches new tools for outreach (sermons and other online media), it has caused some individuals to remain at home and, dread the thought, seldom to darken—a—church—door again in violation of Hebrews 10:25. The church will need to revitalize its body life so that these folks, sitting on their couches with coffee mugs in hand, will come back to the fellowship of the church body.

The BFC Life Committee aims to assist in that endeavor as we plan spiritual and communal activities to aid the church in this assimilation. By way of agenda, this starts with our Ladies Retreat (April 29–May 1; Casi Hoyle, speaker); continues with three weeks in the summer (see below); includes a tentatively-scheduled Reformation Tour in September (led by David T. Allen with Randall A. Grossman as teacher); and the Senior Saints Retreat held at Pinebrook (Oct. 17–21 with Dana E. Weller and Richard E. Taylor as speakers). The Hymn Sings remain on hold until an all-is–clear is given from this pandemic. See the BFC Website for more information.

Our summer program will be better than ever with a closer working relationship with the staff at Pinebrook, who will be taking on more responsibilities (teaching kids, activities). The new name for the summer is "Pinebrook Summer Conference sponsored by the Bible Fellowship Church." Speakers/Host Pastors for the three weeks are as follows:

July 10-15: Todd Mangum / Andrew T. Crossgrove

July 17–22: Bryan Nevin (Director of Mobilization for Fellowship of International Missions) / William G. Schlonecker

July 24-29: Peter Teague / Ronald L. Kohl

Our hope and prayer is that folks will get off their personal islands and get involved with like believers.

The committee continues to be very grateful for support from various BFC churches. Some of our activities are self-funded while others need additional support so that everyone can attend. Donations that used to go to Pinebrook may be earmarked for the BFC Life Committee. Send these donations to BFC Life Committee, PO Box 3555, Allentown, PA 18106.

The Committee is open to suggestions of other events that could be held—events which fit within our purview. Suggestions may be sent to the Secretary, Rachel Kessler (racheltaylorkessler@gmail.com) or to any member of the committee.

BFC Life Committee: William G. Schlonecker, Chairman; Daniel P. Allen, Vice Chairman; Rachel Kessler, Secretary; David T. Allen, Treasurer; Lisa Kellerman, Richard T. Paashaus, Dana E. Weller.



Daniel Z. Krall, pastor of Ephrata BFC, declares the power of God's Word during Wednesday's third session of Conference.

Report of the Committee to Examine 138th BFC Conference Minutes

The committee worked a bit more closely with the secretaries of the BFC Conference in preparation for the 2021 Yearbook because of the unusual circumstances and time of conference. Thus, our report reflects only one correction to the minutes (see below). The material in the front and back of the Yearbook, because of its significance, has been something the committee continues to monitor. It takes a herculean effort to keep all this updated and in order. We are quite impressed with the Yearbook team in this area. We are also thrilled to see the times—of—services added back in the church directory.

The following correction should be made to the 2021 official Conference minutes:

p. 18 The Report of the Study Committee to Review Biblical Principles for Living should read, with parentheses, "see page 123," not "see page 120."

The following corrections should be made to the 2021 Yearbook:

pp. xvi-xxii In the Table of Ordained Ministers there are still some dates that are missing.

p. xvii Change Jason L. Hoy's "Year of Present Status" to 2021

p. xvii Change Duane E. Moyer's "Year of Present Status" to 2021

p. xviii Change Keith A. Strunk's "Year of Present Status" to 2014.

p. xxvi A space is needed between "thefollowing" in the Editor's note at the top of the page.

pp. 170-71 In the Directory of Missionaries Appointees & Professional Associates, several of the missionaries who are ordained under BFC rules are not so designated:

Evans, Mr. & Mrs. Scott (Robin) – should be Evans, Rev.

Istrate, Mr. & Mrs. Daniel (Ana) – should be Istrate, Rev.

Johnston, Mr. & Mrs. Walter (Sue)- should be Johnston, Rev.

pp. 173-75 The same is true in the Directory of Mission Boards – should be the following:

Rev. & Mrs. Scott Evans

Rev. & Mrs. Walter Johnston

Rev. & Mrs. Jim Head

p. 179 Drop "Dr." before Andrew T. Crossgrove under "Pinebrook Education Foundation." The BFC is blessed to have many who have, in their educational and training pursuits, obtained such lofty degrees, but our tradition is not to designate their doctorates in titles.

p. 183 Under Harrisburg, PA, reverse the placement of Joshua P. Miller and Stephen

- J. DelDuco. The lead pastor is traditionally listed first.
 - p. 195 Drop the letters "ke" under Barber, Kenneth F., Cathy
- p. 209 With Jacob Susek's name in the "Directory of Pastors," place "Jr." after Jacob, J.

Committee to Examine the Minutes of the 138th BFC Conference: Daniel

P. Allen, Chairman; Philip G. Norris, Richard E. Taylor, R. Daniel Wagner.



Pastor John P. Sullivan of Christ Community Church in Piscataway, NJ makes a point from his text in 1 John during Saturday's second session.

Report of the Committee to Examine Minutes of Particular Churches

After a very interesting 2020, things got back to nearly normal for many of our BFC churches. One change that made things interesting was the postponement of BFC Conference until October, which seemed to shorten the church year. But once again, the churches of the BFC stepped up and did their best to hold their annual meetings and send the minutes to the Committee to Examine the Minutes of Particular Churches for review in a timely manner. Over 60% of our churches sent in their reports for review, either by "snail mail" or email. We need to do this to make sure that we are doing the best we can to operate above board as the Body of Christ. According to the Principles of Order, Article 510-1.2, this also helps us operate in a uniform manner so that if you attend any BFC church, things will be familiar to you.

Each year, the committee meets and reviews the minutes that are sent and every year there are a few areas that some churches seem to miss during their annual congregational meetings. For instance, some churches miss the Status of the Work. This is another way of saying we need to see in either the elders, deacons, or pastor's report, how God is working through our congregations. Also, some churches aren't having their finances reviewed to make sure things are in order. Lastly, some churches are not including a pastoral relations committee report. The pastoral relation committee is responsible to meet with the pastoral staff to encourage them and see that their needs are being met. This is likely done in elders' meetings, but it would be good to see that our pastors are being well cared for. Each church is sent a suggested checklist to help make sure that those important reports are included in the annual meeting.

As with last year, the Church Health Committee reviewed the reports after we did so that they can also see how our churches are doing.

Thanks again for the great response to the communication from the committee. God is doing some great things out there and it is a joy to read about it in your reports.

<u>Committee to Examine the Minutes of Particular Churches</u>: Kevin W. Kirkpatrick, Chairman/Secretary; Mark R. Orton, Bryan C. McNally, Barry T. Parsons, Robert A. Sloan.

Report of the Conference Judicatory

The Conference Judicatory received no communications from any of the churches, departments, or individuals of the Bible Fellowship Church during this year. Therefore, there was no need to convene the Conference Judicatory.

<u>Conference Judicatory</u>: Clyde D. Bomgardner, Jr., Secretary; Donald E. Kuntzman, Glenn McCaskey, Donald D. McKinney, Kevin W. Kirkpatrick, David J. Peters, Rodney P. Plows, Ronald W. Reed, L. James Roberts, Jr., Dean A. Stortz.



Jeremy L. Harkins (center) and Josh Von Holt (right) were part of a skilled team of musicians who guided the 139th BFC Conference in musical worship.

Report of the Beneficiary Society

"And God is able to make all grace overflow to you so that because you have enough of everything in every way at all times, you will overflow in every good work." 2 Corinthians 9:8

The Beneficiary Society continued to gratefully minister to the needs of the brethren and their families throughout 2021.

In 2021 two death benefits were distributed.

The above was done in accordance with the rules of the Society.

The officers of the Society are grateful for the continued help of Richard Volpe and his firm, Asset Planning Management, in the management strategy of the society's assets.

<u>Beneficiary Society</u>: Philip G. Norris, Chairman; Donald E. Kuntzman, Secretary; Bryan C. McNally, Treasurer.

Beneficiary Society Balance Sheet As of December 31, 2021

_	Dec 31, 21	Dec 31, 20	\$ Change
ASSETS			
Current Assets Checking/Savings			
1000 · Cash & Cash Equivalents			
1001 · American Bank - Checking	26,407.98	24,604.71	1,803.27
Total 1000 · Cash & Cash Equivalents	26,407.98	24,604.71	1,803.2
1030 · Fidelity Investments	201,712.43	182,383.83	19,328.6
1050 · Wells Fargo Investment Accounts	15.050.11	17 005 00	0.055.00
1051 · Wells Fargo Securities 1052 · Wells Fargo Cash	45,650.11 15.879.29	47,905.99 15.102.36	-2,255.88 776.93
1052 · Wells Pargo Cash	15,679.29	15,102.36	770.93
Total 1050 · Wells Fargo Investment Accounts	61,529.40	63,008.35	-1,478.9
Total Checking/Savings	289,649.81	269,996.89	19,652.9
Accounts Receivable			
1100 · Dues Receivable	4,900.00	4,700.00	200.0
Total Accounts Receivable	4,900.00	4,700.00	200.0
Total Current Assets	294,549.81	274,696.89	19,852.9
TOTAL ASSETS	294,549.81	274,696.89	19,852.9
LIABILITIES & EQUITY Equity			
32000 · Retained Earnings	274.696.89	263.484.51	11.212.3
Net Income	19,852.92	11,212.38	8,640.5
Total Equity	294,549.81	274,696.89	19,852.9
TOTAL LIABILITIES & EQUITY	294,549,81	274.696.89	19.852.9

Beneficiary Society Benefits Paid

January through December 2021

Type	Date	Name	Memo	Paid Amount
5160 · Bei	nefits Paid			
Check	06/07/2021	Steve Cassel	Carl Cassel Death Benefit	6,000.00
Check	11/29/2021	Frank Herb	Rev. Frank Herb Death Benefit	6,000.00
Total 5160) · Benefits Pai	d		12,000.00
TOTAL				12,000.00

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Beneficiary Society Income & Disbursements

January through December 2021

	Jan - Dec 21	Jan - Dec 20	\$ Change
Income			
4100 · Dues Income	11,300.00	11,350.00	-50.00
4110 · Other Receipts	500.00	500.00	0.00
4200 · Investment Income			
4210 · Checking Account Interest	37.02	68.77	-31.75
4230 · Investment Account Interest	3,890.24	15,856.39	-11,966.15
Total 4200 · Investment Income	3,927.26	15,925.16	-11,997.90
4300 · Investment Inc/Dec Market Value	16,125.66	5,437.22	10,688.44
Total Income	31,852.92	33,212.38	-1,359.46
Expense			
5160 · Benefits Paid	12,000.00	22,000.00	-10,000.00
Total Expense	12,000.00	22,000.00	-10,000.00
Net Income	19,852.92	11,212.38	8,640.54

Report of the Ministerial Convention Committee

The Ministerial Convention Committee is looking forward to resuming our annual gathering for the first week of October 2022, and is working through details to make the convention an even greater time of teaching and fellowship. While there will be some changes this year, we trust it will allow for greater participation and the ability to provide more resources for you. The committee is continuing to work through the Marks of a Healthy BFC Church, and our topic for this year is Discipleship.

The committee also wishes to thank Timothy D. Gibson for his time of service and we pray God continues to use him mightily as he serves in Oklahoma.

We look forward to seeing you at Pinebrook in October.

<u>Ministerial Convention Committee</u>: Beau E. Coffman, Chairman; Timothy R. Nessler, Secretary; Andrew W. Barnes, Barry T. Parsons, Scott Wright, Ralph M. Soper, Advisor.



Scott A. Allison, lead pastor at New Life BFC in Oley, was the first of four pastors who addressed the 139th BFC Conference with 1 John as his text.

Report of the Prayer Committee

The purposes of the BFC Prayer Committee are as follows:

- (1) To represent a declaration of the BFC's dependence upon God and desire to seek His face
- (2) To collaborate with BFC pastors and other like-minded resources for the purpose of cultivating a culture of prayer within the BFC
 - (3) To provide an annual day of prayer for the BFC
 - (4) To model how to lead people in public and corporate prayer

Lord willing, the 2022 Day of Prayer, "The Acts 6:7 Awakening," will be held on March 12 from 10 a.m.-4 p.m. The day will involve times of corporate and small group prayer, teaching, and a panel discussion. Our guest speaker will be Len Crowley, a board member of Strategic Renewal and the international director of the 6:4 Foundation. He will speak on the apostles' dedication "to prayer and to the ministry of the Word" in Acts 6:4, and how the Lord added many disciples in Jerusalem as the Word of God continued to increase in Acts 6:7.

To further encourage prayer within the BFC, we are planning to host a prayer time before the 2022 BFC Conference. This pre-conference session will be held on Monday, April 27 from 12-3 p.m.

We are looking for additional laypeople to serve on the BFC Prayer Committee; if you would like to be part of encouraging the Bible Fellowship Church in our dependence on God and pursuit of the Lord through prayer, please contact any of the committee members

The committee is greatly encouraged by the ongoing weekly prayer meeting initiated several years ago by Dennis M. Cahill. The group meets via Zoom each Wednesday from 12-12:30 p.m. and is open to all. This is an excellent opportunity to unite with fellow pastors and elders, to pray through God's Word together, and to be renewed by God's continual grace to us.

Finally, the Prayer Committee desires to support our BFC pastors in cultivating a deeper prayer culture within their local churches. If you are interested in further training or support, please contact any of the committee members.

Respectfully submitted, Daniel W. King, Secretary

BFC Prayer Committee: Daniel L. Williams, Chairman; Daniel W. King, Secretary; Julie D. Sebastian, Treasurer; Adam K. Crain, Kevin W. Kirkpatrick, James D. Reff II, Michael W. Walker.

Report of the Study Committee to Review the Biblical Principles for Living

The Committee to Review the Biblical Principles for Living at the 136th BFC Conference recommended the approval of two Study Committees: one to re-examine Article 103-4 – The Family, and a committee to examine and prepare a statement on issues of gender and gender/sexual identity.

At the 137th BFC Conference, the Committee proposed a schedule of motions to BFC Conference for the following several years. This plan was affected by the necessary adjustments to the 137th and 138th BFC Conferences, as well as by the appointment of new study committees that occurred from the floor of the 138th BFC Conference. No study committees reported at the 137th BFC Conference, thereby moving the proposed agenda back to the 138th BFC Conference. We then chose not to make motions regarding the formation of any new study committees from our proposed Schedule of Motions during the 138th BFC Conference.

We were prepared to present a modified Schedule of Motions at the 139th BFC Conference, one which would have proposed forming new study committees through the 141st BFC Conference. However, the onset of COVID-19 necessitated a number of changes, and we are willingly adjusting our plans and schedule. Since it is our understanding that this committee, having been appointed by the 135th BFC Conference, remains active until the 141st BFC Conference in April 2024, and that the 142nd BFC Conference is then required to appoint a new Committee to Review Biblical Principles for Living in compliance with the requirement for said Committee to be appointed every seven years, the Committee presents the following Schedule of Motions:

Motion to the 139th BFC Conference (April 2022): None.

Motion to the 140th BFC Annual Conference (April 2023):

Resolved: that the BFC Conference appoint a committee to examine the matter of addictive behaviors, and, if it deems necessary and appropriate, to prepare statements. Examples of addictive behaviors include, but are not limited to, pornography, other sexual addictions, computer gaming, gluttony, eating disorders, and gambling. We also foresee possibly adding to Article 153-1, Alcoholic Drinks, and Article 153-2, Tobacco.

Motion to the 140th BFC Annual Conference (April 2023):

Resolved: that the BFC Conference appoint a committee to examine and prepare a statement on the issues of digital technology (digital, gaming, or computerized devices) and social media by considering the following questions:

- 1. Where does technology belong in the biblical story of redemption? What are the benefits and detriments?
- 2. What guidance does the Bible offer on the use of digital technology and social media?

Motion to the 140th BFC Annual Conference (April 2023):

Resolved: that the BFC Conference appoint a committee to examine the growing

marginalization of Christian culture and churches.

- 1. What should be the response of churches to the growth of secularism and materialism?
- 2. What should be the response of churches if anti-biblical or anti-church initiatives are proposed by local, state, or national government?

Motion to the 141st BFC Annual Conference (April 2024):

Resolved: that the BFC Conference appoint a committee to examine Article 104-3 – Civil Government, and prepare a statement on the issue of Christ's church and national politics by considering the following questions:

- 1. How does nationalism/patriotism function in view of Christ's love for the world and His present/coming kingdom?
- 2. How can leaders in Christ's church address and promote biblical conduct regarding political issues without polarizing the Body of Christ?

Motion to the 141st BFC Annual Conference (April 2024):

Resolved: that the BFC Conference appoint a committee to re-examine its statement on Stewardship (104-1) by considering the following questions:

- 1. What should be the church's position with regard to climate change, its causes, and cures?
- 2. Are current environmental concerns consistent with the biblical concept of human stewardship of the earth and its resources?
 - 3. Should the church express environmental concerns? If so, to what extent?

<u>Committee to Review Biblical Principles for Living:</u> Timothy M. Zuck, Convener; Timothy S. Radcliff, R. Daniel Wagner.



Listening intently to important discussion on the floor of BFC Conference.

Report of the Study Committee on Examination of the BPL on Sexual Identity

Introduction

The initial report of this committee was presented at the 138th BFC Conference in October, 2021. The Conference voted to return the report to the committee for further revision, with the request that the report more clearly indicate the biblical and theological grounding for the recommendations in the report. The committee was appointed several new members to share the work and met four times between October, 2021 and February, 2022, with the goal of gaining consensus on what Scripture teaches about gender and sexuality, writing a report that more explicitly outlines Scripture's teaching, and providing additional resources for member of the BFC Conference.

This revised report seeks to provide answers to questions raised at the 138th BFC Conference as well as a biblical and theological framework for addressing the topic of gender and sexual identity. At the same time, the committee considers that the issues of gender dysphoria and sexual identity in our society are widespread enough that they will present new and complex challenges to evangelism and discipleship, and so our report also seeks to provide important information and context that will help BFC churches and leaders as they seek to faithfully minister in a society increasingly affected by confusion about sexual orientation and gender identity issues. Additionally, while it was not presented for consideration at the 138th Conference, the original report did propose a resolution that would amend Biblical Principles of Living 103-3.2. The committee considers that this resolution is still appropriate and recommends that the Conference consider it, and so it is also included in this report.

Gender dysphoria and transgenderism raise at least three pressing issues for the church. The first might be called the Ecclesial Problem, the problem of clearly articulating the biblical and theological teaching regarding gender and sexuality and its implications for believers. The major concern here is to equip believers in the church with a clear understanding of the biblical teaching on these issues. The second issue is the Pastoral Problem. This involves providing spiritual care for those who commit sexual sin in these areas, or who have done so in the past and are seeking spiritual guidance in dealing with disordered desires or faithfully following Christ as they deal with the consequences of having acted on those desires in the past. The major concern with the Pastoral Problem is how to understand the spiritual, psychological, and physical issues and implications of gender dysphoria and transgenderism in order to wisely and lovingly shepherd believers seeking healing in these areas.

The third issue is what we might call the Apologetic Problem, which considers how to present the gospel as good news to a culture that has rejected God's design for humanity and biblical morality. The major concern here is our faithful, loving, and gracious witness to Jesus Christ and His truth to a fallen world. All three of these problems need to be addressed by the church, and each problem has its own concerns and considerations. But all three must address their specific concerns from the same biblical and theological framework. These three problems are ones that churches should be prepared to handle with love. The committee recognizes in a work of this magnitude there are questions

and concerns that arise out of the topic at hand that cannot be fully addressed in a single report. The committee has compiled and written several resources to try to help churches and pastors work through Ecclesial, Pastoral, and Apologetic problems connected to these issues. Copies of these will be available at 139th BFC Conference. This report will present the theological framework and offer resolutions that the committee believes rise out of this understanding.

A Biblical and Theological Framework for Approaching Gender Dysphoria and Transgenderism

God as Creator

God's design and purposes in creation reveal the meaning of the world, including the meaning of human life and purpose. As creatures, humans receive their purpose and identity from God, our Creator (Genesis 1:26-28; Proverbs 20:24; Ephesians 1:11). Because the Bible does not directly address either the phenomenon of gender dysphoria or the ideology of transgenderism, in order to faithfully address these issues the church needs to root its approach in a theological understanding; specifically, in a biblical anthropology. This begins with the understanding that God is the Creator, and as such He has authority over all creation, including humans (Isaiah 45:9-10, 46:10; 2 Chronicles 20:6; Revelation 4:4).

Human Nature and Purpose Defined by God

Genesis 1:26-28 gives God's intentions and purpose for humans, and the implications of this for human sexuality are further spelled out in Genesis 2:4-25, as Jesus makes clear in his reference to these passages in Matthew 19:4-6. Here we see that humanity was designed by God specifically as embodied beings who are either male or female. Male and female share a common nature, including such things as being bearers of God's image, finitude, dependency on God, the need for relationship with God and with other humans, a need for meaningful work, etc. God has also designed men and women with specific, complementary differences specific to their male or female embodiment. These natural aspects of humanity are givens, rooted in God's design, and to seek to deny them or alter them is a refusal to accept God's design for oneself and for the world. It is also clear from these accounts (specifically Genesis 2:7) that humans are by nature embodied beings. We are not essentially immaterial souls, but were intended by God from the beginning to exist as creatures with both material and immaterial aspects (body and soul). The goodness of this is affirmed in Genesis 1:31, and is definitively underscored by the incarnation of Christ, who is now embodied forever, having taken to Himself a fully human nature, and also by the resurrection, in which all humans will enter the eternal state as embodied beings (see John 5:28-29; Revelation 20:11-15). The heresy of Gnosticism denied the goodness of the material aspect of humanity, and in many ways the ideology of the transgenderism in our day follows this Gnostic denial of the body as given, good, and essential to our humanity.

In creating humans as male and female, God has established that sex is an essential aspect of human embodiment and identity. Sexuality therefore cannot be severed from its embodied manifestation in each person. The description of the woman as a "helper fit for" the man (Genesis 2:18) carries the idea of complementarity. The woman

"corresponds to" the man and is thereby able, with the man, to fulfill the command to "be fruitful and multiply," a command neither could fulfill alone or with another of the same sex. The physical differences indicate that men and women have different and complementary roles in fulfilling God's purposes for humanity. At a minimum, the woman's body is designed by God to bear children and provide for them as they grow. The Bible also indicates that other aspects in which men's and women's roles differ relate to leadership in marriage and the church (Ephesians 5:22-33; 1 Timothy 2-3). Beyond these things, cultures throughout history have associated other roles and activities with males and females in varying ways. For this reason, it can be helpful to distinguish gender (cultural expectations for male and female behavior) from sex (biological distinctions between men and women). However, based on God's design of humanity as seen in the creation account, Christians must not allow the socially constructed meaning of gender to overshadow the essential given-ness of one's natural sexual identity. Also by God's design, dominion is essential to human nature. Dominion is clearly associated with human sexuality in Genesis 1:28: "Be fruitful and multiply and fill the earth and subdue it, and have dominion." It is clear that sexual differences are God's design for humanity, blessing them with intimate, fulfilling, joyful, and fruitful relationships within the marriage covenant, and that this design is intended for the flourishing of all creation under God's sovereign care. Departing from this design vandalizes the shalom of God's original created order.

The Effects of the Fall on Human Sexuality

The rebellion of the first couple brought great ruin to the created order, including all of Adam's descendants (Genesis 3). While these results are far-reaching in many areas, we will focus here on how the fall has affected human experience in relation to sexuality. One result that is immediately apparent is alienation in all human relationships. The relationship between humans, specifically between the man and the woman, was disrupted, introducing fear and shame into the relationship that had been so recently characterized as without shame (Genesis 2:25, 3:7). The relationship between humans and God is clear from the couple's attempt to hide themselves from God's presence (Genesis 3:8). The curse also put enmity between the couple and creation, making the woman's task of childbearing painful (Genesis 3:16) and the man's task of tending the ground toilsome and futile (Genesis 3:17-19).

In the Fall, the first couple turned away from a communal identity rooted in God's design and purposes for humanity to a self-focused and self-determined identity. The autonomous individual has become the default understanding of the self in Western societies, and this basic turn inward lies behind all of humanity's relational sins, many of which are manifested in confusion or rejection of God's sexual design for humanity. Gender dysphoria and transgender ideology are both manifestations of how sin obscures human identity and alienates humans from themselves and from their bodies.

Another result of sin is the disordering of human desire. Though sexual desire in God's original design is a good thing, the Fall has disordered that desire and humans seek to fulfill it in ways that no longer lead to the glory of God and our intimacy with Him. While Paul's instructions on the marriage relationship in Ephesians 5:22-33 indicate that the marriage relationship is ultimately a sign pointing to the union of Christ and the

church, humans have dissociated sexual relationships from their God-given meaning and context, and sexual desire and activity no longer finds its place in the integrity of all we were made to be. Fallen humans tend to commodify sexuality, seeing sexual activity as something to be exploited and traded upon, and pursuing it for personal gratification and expression rather than protecting and expressing it within the context of the committed, one-flesh, covenant relationship of marriage. Prostitution is a particularly offensive and dehumanizing example of this, but our society has raised this commodification and exploitation to an extreme degree in other ways: advertising, entertainment, and pornography. This commodification of sexuality and its dis-integration from the whole of the person can also be seen in the ideology of transgender advocates, which further sows confusion about identity and sexuality in a culture which rejects God's design and authority.

Disease and disability are also results of the Fall. Sin has subjected the created order to futility (Romans 8:20), such that creation now groans, and we along with it, as we await the redemption of our bodies (Romans 8:22-23). As a result, some of the issues we wrestle with relating to sexual sin may involve some measure of disease or disability. Intersex conditions would be one type of manifestation of disease with a bearing on sexuality. The question is still open as to whether same-sex attraction, gender dysphoria, and other issues involve a biological component, but given that we are embodied beings, it shouldn't surprise us if they do. The problem is whether this would serve to normalize these sins. As we have understood God's design and purposes for humanity above, we see these kinds of biological conditions as an effect of the Fall, which may have implications for how we minister pastorally to those who are dealing with sexual sin. This does not negate the moral responsibility of a Christian to live in obedience, however, but rather helps the church to understand better how to support a believer in a walk of obedience.

One further result of the radical selfishness of fallen humanity that can affect issues of identity and sexuality is abuse. In abuse, one person objectifies another and uses them as a means to their own ends. Any situation in which someone does this constitutes abuse of the one so used, and this results in various levels of harm to all involved. For those who have been victims of sexual abuse, identity and relational consequences are common, and while these situations, as in the case of disease or disability, do not negate the Christian's moral responsibility to live in obedience, it is important to recognize the nature of these problems and consider carefully how to minister pastorally to those who have suffered abuse.

Christ's Redemption and Sexual Sin

The remedy for sexual sin is the same as for any sin: Christ's redemption. One of many places Scripture makes this clear is in 1 Corinthians 6:9-11, where Paul recounts a litany of sins of various kinds—including sexual immorality in several forms—as well as idolatry, greed, drunkenness, abusive language, and theft. Paul then tells the Corinthian believers, "And such were some of you. But you were washed, you were sanctified, you were justified in the name of the Lord Jesus Christ and by the Spirit of our God" (1 Corinthians 6:11). Christ's redemption is able to justify sinners of all sorts, and the Holy Spirit is able to sanctify them. It is imperative that the church grasp firmly that the gospel is "the power of God for salvation to everyone who believes" (Romans 1:16), and to

faithfully, lovingly, and boldly hold forth the gospel of salvation to those who struggle with sexual sin.

As the church fulfills its call to make disciples of all who come to faith in Christ, we need also to faithfully teach and support believers who struggle with sexual sin and its consequences with the goal of seeing them live out the obedience of faith. Working against commodification, we need to revive our understanding of the virtue of chastity, which is properly-ordered sexuality (see Hebrews 13:4), a character quality that is proper to all people, single or married. This will be best accomplished through the redeemed community building one another up in love (Ephesians 4:11-16; Colossians 3:12-17). Much of the confusion about identity and sexuality in our society arises in the disintegration and disappearance of traditional community structures, which have traditionally nurtured young people's understanding of themselves and their sexuality. The church is tasked with being a community which forms God's people in a Christ-centered understanding of identity and purpose.

Eternal Perspectives

Finally, a proper Christian eschatology is also important as part of the theological foundation for understanding sexual sin. While the sexual relationship in marriage is central to God's purposes for humanity in this era, Jesus taught that this will not be the case in the eternal kingdom. "For in the resurrection they neither marry nor are given in marriage, but are like angels in heaven" (Matthew 22:30). Christians are chosen by God in order to be conformed to the image of Christ (Romans 8:29), which will be realized when we are resurrected and glorified (1 John 3:1-3) and united with Christ for eternity (Revelation 19:6-9). Viewing life from the perspective of God's final accomplishment of His purposes in the new creation relativizes the importance of sexuality to our identity, as well as temporal suffering through temptation, disability, and disease, thereby freeing disciples to focus on the call to live now in obedience to God's calling, knowing that our eternal identity in conformity to Christ is secure (Romans 8:23-25; 1 John 3:2-3).

Conclusions

Legal Challenges

The committee's focus has been on the theological framework and on providing help to churches. At the same time, it was clearly communicated that local churches also have legal concerns around these issues. The committee has consulted with legal representation on the resolutions it will present and has asked the BFC Executive Board to take the lead on a closer reading of the legal protection provided by the BFC Articles of Faith and BPLs.

Proposed Legislation

Whereas, the Study Committee on Gender and Identity has produced and agreed on the theological framework presented in this report, therefore be it

Resolved, that the following additions be made to BFC BPL article 103-3.2 (additions in bold and underlined)

103-3.1 A life of sexual holiness is a life lived by faith, believing that what God says about the purposes and parameters of sexual expression is both true and good. When a believer's thoughts and actions are not in conformity to the revealed will of God, they are to repent of their sin, submit to His lordship, and pursue delight in what God has ordained.

103-3.2 The purpose of sexual expression <u>and the gendered roles we play in it</u> has been given to mankind by his Creator. The sexual union between a man and a woman was created, in part, to image the unity of the Godhead and God's covenantal relationship with His people. In addition, sexual union was given for the procreation of children and for the mutual enjoyment of husband and wife. 3

God created the human race into two complementary sexes ("male and female") <u>and determines each person's sex at conception.</u> This distinction <u>of male and female</u> is the first fact mentioned in connection with mankind being made in the image of God.⁴ The first marriage, and thus the first sexual act, was a recognition, expression, and celebration of this complementary distinction. God designed sexual union such that two complementary sexual halves, one man and one woman, come together and become a sexual whole.

The Bible refers to this sexual union as becoming "one flesh." This "one flesh" sexual union between the first man and his wife establishes the pattern and standard of sexual expression for all of humanity.⁵ The participation in, or promotion of, any sexual act other than this "one flesh" union, within the marriage covenant,⁶ or the willful neglect of this sexual union is a sinful disregard of its intended purpose and fails to glorify God in our bodies.⁷

Sexual expression is authorized within the bond of marriage between male and female. God's name is glorified when the sexual union between male and female within the bond of marriage is honored and protected.⁸ God is dishonored when His design for sexual union is disregarded and perverted, and He will not allow this perversion to go unpunished.⁹ In addition, sexual expression outside the biblical standard corrupts the ideal in human relationships and prevents human flourishing.¹⁰

As sexual expression and sexual union are God's design and created according to His purpose, it is sinful for a man or woman to seek to change the sex or gender they have been given by God.

103-3.3 There is hope in Jesus Christ for the sexual sinner, not only for forgiveness but also for the transformation and redirection of life. ¹¹ The battle against improper sexual desires may persist until our weak and fallen bodies are raised anew with Christ, but the present resurrection power of the indwelling Holy Spirit enables the repentant sinner to overcome the controlling influences of sinful fleshly impulses. ¹² When a person comes to repentance and faith in Jesus Christ, he is freed from sin's guilt through forgiveness and liberated from sin's tyrannical power by the Holy Spirit. ¹³

103-3.4 We are to approach all sin, including sexual sin in the Church, with humility and sacrificial resolve.¹⁴ We need to recognize and convey that we are all fallen creatures¹⁵ whose present joy and hope lies in the result of Christ's persistent and tender mercy on our behalf. We need to demonstrate that same mercy with one another as we heal and grow together as rescued sinners into the fullness of Christ. In love, we must also exhort all who profess faith in Christ to obey His commands and pursue His holiness in all facets of their lives. If that appeal is rejected and sexual sin persists without repentance, we must be willing to pursue loving discipline with the hope of restoring the sinner and guarding the life of Christ's body.¹⁶

And be it further **Resolved**, that the following change be made to BFC Article 154, Sexual Immorality (addition in bold and underlined).

154-2 The Bible teaches that activities such as adultery, bestiality, fornication, homosexuality (i.e. indulging in a lust for or engaging in a sexual act with a member of the same sex), incest, polygamy, **transgenderism**, and sexual lust are perversions of God's created order.

Endnotes

- 1 Gen. 1:27, 2:24; 1 Cor. 6:19-20.
- 2 Gen. 2:24; Mark 10:6-9 (cf. Deut. 6:4); Mal. 2:14-15; 1 Cor. 6:14-19; Eph. 5:30-32.
- 3 Gen. 1:27-28; Song of Solomon 7:6.
- 4 Gen. 1:27.
- 5 Gen. 2:24; Mal. 2:14; Matt. 19:4; Mk. 10:7-8; 1 Cor. 6:16; Eph. 5:31.
- 6 Mal. 2:14.
- 7 1 Cor. 6:20, 7:2-5.
- 8 Gen. 2:24; 1 Cor. 7:1-5; 1 Cor. 6:9-11, 13, 18-20; Eph. 5:30-32; Heb. 13:4.
- 9 Lev. 18:1-30; Ex. 20:14; Matt. 5:28; Rom. 1:25-27; 1 Cor. 6:9-11; Eph. 5:3; Col. 3:5-6;
- 1 Thess. 4:3-8; 1 Tim.
- 1:10; Heb. 13:4; Jude 7; Rev. 21:8, 22:15.
- 10 Gen. 19:30–38; 2 Sam. 11:3–12:23; Ps. 51; 2 Sam. 13; Matt. 14:1–12; Mk. 6:14-29.
- 11 1 Cor. 6:11.
- 12 Gal. 5:16-25: Titus 2:11-14.
- 13 Rom.8:12.
- 14 Gal. 6:1.
- 15 Rom. 3:9, 23; Prov. 20:9.
- 16 Matt. 18:15-17.

<u>Study Committee on Examination of the BPL on Sexual Identity</u>: Aaron J. Susek, Convener; Timothy S. Radcliff, Secretary; Clyde D. Bomgardner, Jr., Joseph Kim, James D. MacArthur, Donald Maurer, Ronald W. Reed, Alan Russell.

Report of the Study Committee on Mode of Believers' Baptism & Church Membership

During the 138th BFC Conference last October, in response to a motion made from the floor and after considerable discussion, the following resolution was approved by Conference:

<u>Resolved</u>, that the BFC Conference appoint a committee to study the issue of recognizing if the Bible Fellowship Church could recognize a believer's previous baptism by another mode, particularly as to membership in the Bible Fellowship Church.

The Study Committee on the mode of believers' baptism with respect to church Membership met twice subsequent to BFC Conference, recognizing that we are in the preliminary stages of tackling the assignment given to us.

We quickly agreed that our committee has a somewhat narrow purpose. It is not our assignment to determine whether believers' baptism is the practice of baptism that we see in Scripture. It is also not our assignment to search the Scriptures to determine whether the recognized mode of baptism practiced in the Bible is immersion.

We feel, in a sense, that we are standing on the shoulders of giants. Extensive work on the subject of baptism and church membership was undertaken by the Study Committee on Baptism & Church Membership, which reported to Conference in 1999, 2000, and 2002. That study committee engaged in excellent and thorough work, concluding that immersion is the biblical mode of baptism and that baptism is to be practiced subsequent to salvation. This committee is in full accord with that conclusion.

As such, we quickly agreed to the following:

- We affirm that immersion is the mode of baptism presented in Scripture.
- We affirm that believer's baptism is a requirement for local church members; infant baptism or pre-conversion baptism should not be recognized for membership.
- We affirm that immersion is and will continue to be the mode of all baptisms practiced in Bible Fellowship Churches.

With these affirmations already settled by Conference, we are studying whether there are any biblical grounds that would forbid the BFC from receiving into membership individuals who have been previously baptized, as Christian believers, by another mode.

It is our intention not to duplicate the work of the previous study committee but to build on their scholarship and sharpen it to the task assigned to us by Conference. Recognizing the importance of our responsibilities, we wish to be thorough in our work, and as such, it is our plan to be able to give a full presentation to the 140th BFC Conference in 2023.

<u>Study Committee on the mode of believers' baptism with regard to membership:</u> William G. Schlonecker, Convener; Ronald L. Kohl, Secretary; James Arcieri, Mark R. Orton, S. Wayne Rissmiller.

Report of the Study Committee on Examination of the BPL on The Family

 $\underline{\textbf{Whereas}}$, this Study Committee was asked by the 136th BFC Conference to answer questions regarding the BPL entitled, "The Family," and

Whereas, the Study Committee met five times to address the questions given to it by 136th BFC Conference, and

Whereas, the Study Committee did look at each question the BFC Conference gave to the Committee in detail, and

Whereas, the Study Committee did unanimously come to agreement on answers to these questions, therefore be it

Resolved, that the following resolutions constitute the answer of the Study Committee on re-examining BPL 103-4, The Family, to the questions given:

<u>Question 1</u>: Does the current statement adequately define biblical marriage and provide adequate response and/or direction regarding culture's use of domestic partnership, civil union, common-law marriage, and same sex marriage?

Answers to question 1:

Resolved, that the statement below will be our answer to the first part of the first question asked by the Study Committee to review BPLs—Does the current statement adequately define biblical marriage?

It is our intention to propose this addition to BPL 103-4 – The Family – for adoption at First Reading at the 139th BFC Conference:

103-4.2 The marriage covenant is defined as a man and a woman committing themselves to a unique, exclusive, and lifelong relationship with each other and becoming "one flesh," under God's authority as found in the Bible.

⁹ Genesis 2:24 (add this to the list of verses below)

And further **Resolved**, that we renumber the original Article 103-4 – The Family – as follows:

Section 103-4.1 will remain the same.

Current Section 103-4.2 will be renumbered to 103-4.3, 103-4.3 to 103-4.4, 103-4.4 to 103-4.5, and so on to the end of Article 103-4.

The final section would now be renumbered to be 103-4.11.

And further **Resolved**, that our answer to the second half of question 1 be that the BPL on the Family provides an adequate response and /or direction regarding culture's use of domestic partnership, civil union, common-law marriage, and same-sex marriage.

Question 2: Does the current statement provide adequate guidance regarding the local church's interaction with those involved in domestic partnership, civil union, commonlaw marriage, and same-sex marriage in such areas as membership, church involvement, believer's baptism, etc.?

Resolved, that the answer for question 2 given by the Study Committee to review BPLs be as follows:

The Study Committee to re-examine Article 103-4, The Family, reviewed this Article and also reviewed Article 103-3.4 on Sexual Holiness and concluded that 3.4 adequately answers Ouestion # 2.

<u>Question 3</u>: Does the current statement adequately address the structure of singleparent homes and provide guidance for the church in caring for these families?

Whereas, The Study Committee discussed the need to keep the category as broad as possible while calling attention to certain cases, such as single parents as well as singles who are part of an "original family" unit, we propose the following amendments (note the bold print constitutes the additions to 103-4.6), and therefore

Resolved, that this be our answer to question 3, proposing this addition to BPL 103-4.6 for adoption at First Reading at the 139th BFC Conference:

103-4.6 Within the church there exist family units such as single-parent and blended families as well as never-married adult singles who are a part of family units that require special attention and mercy from the church. With prayer, loving support, wise counsel, and God's abundant grace these families and individuals can be nurtured. The church should gladly and unwaveringly supply comfort, encouragement, affirmation and deep fellowship for all family units and individuals of family units for the ministry of the Word (Ephesians 4:16).

A request for members of BFC Conference

As you are reading the above report, should you have questions or comments, please contact one of the members of the committee prior to BFC Conference so that we can prepare to address your comments/concerns at BFC Conference.

<u>Family Study Committee members</u>: Clyde D. Bomgardner Jr, Chairman; Nancy Maurer, Secretary; Lisa Bomgardner, Brad L. Boyer, Jared M. Burkholder, James D. Reff II, Andrew J. Schmersahl.

Report of the Study Committee on Mode of Baptism for Believers with Disabilities and Infirmities

The Committee is setting a date to meet to discuss & assign roles on the committee and to discuss who to add to it: specifically, one pastor from the petitioning church, Faith BFC, Lancaster, and perhaps one more committee person.

The Committee is currently constituted as follows: Scott Wright, Convener; David E. Gundrum, Joshua P. Gibson.

<u>Study Committee on Mode of Baptism for Believers with Disabilities and Infirmities</u>: Scott Wright, Convener; Joshua P. Gibson, David E. Gundrum.

Report of the Study Committee on The Role of Women in the Church

In response to a request from Pastor Joshua P. Miller with the support of his fellow elders at Grace BFC in Harrisburg, the 138th BFC Conference formed a study committee to determine if the Bible Fellowship Church should codify the prohibition as given in 1 Timothy 2:12, "I do not permit a woman to teach or to exercise authority over a man; rather, she is to remain quiet."

The study committee met on two occasions with the goal of understanding the meaning and purpose of the prohibition. There was much attention given to the grammar of 1 Timothy 2:12 as well as detailed study of the historical and textual context of the prohibition. In addition, we sought to understand the prohibition in the light of all that Scripture taught on the matter. Included in our study was an evaluation of the supporting arguments found in 1 Timothy 2:8-15. One supporting argument is found in 1 Timothy 2:13-14, where Paul refers to the creation of Adam and Eve and Eve's subsequent deception. In an effort to understand Paul's argumentation, multiple team members presented position papers, not only on their interpretation of 1 Timothy 2:8-15 but also on Genesis 1-3.

While the study committee has taken up the task entrusted to it with vigor and diligence, we are not yet prepared to present any conclusions, recommendations, or resolutions to the 139th BFC Conference and request a continuation of our study committee. In addition, multiple members needed to resign from the committee due to increased ministry demands, and so we request three members be added to fill these vacancies.

Study Committee to Codify the Prohibition on Women Teaching and Exercising Authority as Given in 1 Timothy 2:12: Aaron D. Smith, Chairman; Joshua P. Miller, Secretary; Daniel Z. Krall, Ralph E. Ritter, Rachel Schmoyer, Jules J. Hull III (resigned), Donald E. Kuntzman (resigned), David A. Smith (resigned).

Whitehall BFC Petition To BFC Conference

At our January 23, 2022 business meeting, the members of Whitehall BFC issued the following petition to BFC Conference:

Whereas, the Whitehall Church has been ministering to some who have serious doubts regarding the eternal conscious torment of the unregenerate; some of whom have abandoned the Faith in large measure due to this historic doctrine of the Church, and others who (remaining devoted to Christ and His Word) have moved away from the eternal conscious torment position and to an annihilation position, and

Whereas, the Faith and Order of the Bible Fellowship Church states our belief in eternal conscious torment in three of its articles (25-1, 26-3, 28-1), and

Whereas, the members of the Whitehall Church hold this doctrine to be biblically true, a cause for evangelistic fervor, and urgency for the lost to receive the Savior, and

Whereas, the Bible Fellowship Church has never studied the precise question of the eternal destiny of the unregenerate, and

<u>Whereas</u>, the Whitehall Church (as well as many of our churches) would benefit from Conference's study of how the Bible answers the debate between annihilation, eternal conscious torment, universalism, and other views of the eternal destiny of the unregenerate, and

Whereas, the Scriptures teach us to show mercy to those who doubt (Jude 22) and encouragement to those growing fainthearted (1 Thess. 5:14), giving us both an apologetic and shepherding duty for the spiritual well-being of one another, be it therefore

Resolved, that we petition BFC Conference to form a study committee of five people to examine what Scripture teaches about the eternal destiny of the unregenerate, with careful attention to both its apologetic and shepherding use.

Request from Berean BFC, Stroudsburg's Board of Elders

The Board of Elders of Berean Bible Fellowship Church, Stroudsburg, are presenting the following request for your consideration at the 139th BFC Conference:

Whereas, from the moment of fertilization, all humans are created in God's image by, through, and for Jesus Christ, to the glory of God, and all souls belong to Him (Genesis 1:27, 4:1, 21:2; Isaiah 7:14; Colossians 1:16; Romans 11:36; Ezekiel 18:4), and

Whereas, as God's image-bearers, all humans display His divine worth, power, and attributes, and possess equal, objective worth before God—not varying on the basis of incidental characteristics such as ethnicity, age, size, means of conception, mental development, physical development, gender, potential, or perceived contribution to society (Romans 1:19-20; Genesis 1:27, 9:6; Matthew 18:6), and

Whereas, God's Word clearly declares that all human life is a sacred gift and that His Law is supreme over man's life and man's law (Psalm 127:3-5, 139:13-16; Rom 2:15-16; Acts 10:42, 17:31; 1 Corinthians 4:5), and

Whereas, to murder (the intentional taking of human life with malice and forethought) any preborn image-bearer is a sin, violating the natural law of retributive justice as set forth in the Noahic covenant, as well as the sixth commandment forbidding murder, and as such, is ultimately an assault on God's image, seeking to usurp God's sovereignty as Creator (Genesis 9:5-6; Exodus 20:13; Proverbs 6:17), and

<u>Whereas</u>, God commands His own people to "rescue those who are being taken away to death" and holds them responsible and without excuse when they fail to do so (Proverbs 24:11-12), and

Whereas, God establishes all governing authorities as His avenging servants to carry out His wrath on the evildoer, and commands these authorities to judge justly, neither showing partiality to the wicked nor using unequal standards, which are abominations (Psalm 82; Proverbs 20:10; Romans 13:4), and

Whereas, in 1973, the Supreme Court of the United States rendered an iniquitous opinion in the case Roe v. Wade, and in doing so deprived the innocent of their rights, and usurped God, who sovereignly ordained the court's authority (Isaiah 5:23, 10:1-2; Psalm 2; Matthew 22:21; John 19:11; Acts 4:19, 5:29; Romans 13:1), and

<u>Whereas</u>, in the Roe v. Wade decision, the Supreme Court of the United States subverted the U.S. Constitution—namely, the Preamble, as well as the Fifth and Fourteenth Amendments, without any legal authority (Article 6, Clause 2, "Supremacy Clause"), and

Whereas, governing authorities at every level have a duty before God to uphold justice, asserting their God-ordained and constitutional authority to establish equal protection under the law for all, born and preborn, by intervening, ignoring, or nullifying iniquitous decisions when other authorities, such as the Supreme Court, condone such injustices as the legal taking of innocent life (Daniel 3; 1 Kings 12; 2 Kings 11; Jeremiah 26:10-16, 36:9-31, 37:11-21, 39:7-10), and

Whereas, for over the past 49 years, and over 60 million abortions, traditional Pro-life laws, though well intended, have not established equal protection and justice for the preborn but on the contrary have appallingly established incremental, regulatory guidelines for when, where, why, and how to obtain legal abortion of innocent preborn children, thereby legally sanctioning abortion, and

Whereas, the study of obstetrics and medical professionals in the obstetrics field, including doctors, nurses and ultra sound technicians(see: https://www.liveaction.org/news/no-medical-reason-abortion/?fbclid=IwAR1_AFfKC3ngnRmPFTkSwlX0L7nYPHl3PJgyCHe-fH7DYE-g8fV55oou27c and https://www.dublindeclaration.com/) do attest to the fact that abortion is never necessary to protect the life of the mother, while in certain rare cases, such as ectopic pregnancies, it is the *moral* and *ethical* obligation of the mother's medical care team to work to preserve the life of the baby and mother to the greatest extent that their abilities and resources will allow, now be it therefore

Resolved, that the churches of The Bible Fellowship Church denomination at this 139th BFC Conference do state unequivocally that abortion is murder, and we reject any position that allows for any exceptions to the legal protection of our preborn neighbors, compromises God's holy standard of justice, or promotes any partiality, which God hates, and be it further

Resolved, that we amend the BFC's Biblical Principles for Living Article 152-1 to read "God is the creator, sustainer, and giver of life. Only He has the right to say under what conditions it may be taken away. His Word declares that man is made in His image, and it is for this reason that the death penalty was commanded for murder in the Old Testament. It is an evil before God to voluntarily kill unborn children, since they too bear His image, even if they are disabled, the result of rape or incest, or if the life of the mother is in jeopardy. In rare cases, such as ectopic pregnancy, 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 will 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 abortion. Any BFC church member having unrepentant involvement in abortion could be subject to church discipline as prescribed by our Lord in Matthew 18. (See also Psalm 94:6; Isaiah 10:1-2; Proverbs 24:11; Psalm 82:1-4; Matthew 18:15-20), and be it further

Resolved, that we will not embrace an incremental approach to ending abortion because it challenges God's Lordship over the heart and the conscience, and rejects His call to repent of sin completely and immediately (Genesis 3:1; John 8:44; Romans 2:14-15; 2 Corinthians 11:3), and be it further

Resolved, that we affirm that the murder of preborn children is a crime against humanity that must be punished equally under the law, and be it further

Resolved, that we humbly confess and lament any complicity in recognizing exceptions that legitimize or regulate abortion, and of any apathy, in not laboring with the power and influence we have to abolish abortion, and because the Great Commission calls all men everywhere to repent and obey Christ, we must call upon governing authorities at all levels to repent and "obey everything that [Christ] has commanded,"

exhorting them to bear fruit in keeping with repentance by faithfully executing their responsibilities as God's servants of justice, and working with all urgency to enact legislation using the full weight of their office to interpose on behalf of the preborn, abolishing abortion immediately, without exception or compromise, therefore be it further

<u>Resolved</u>, that we add Section 3 to Article 152, stating, "As Christians we engage, with complete dependence on God, in establishing 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" and, be it further

<u>Resolved</u>, that we add Section 4 to Article 152, stating, "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." (See Mark 6:18; Matthew 28:18-20; Romans 13:4, 6)

*Text in **bold** is what is being added to Article 152.

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Schedule of Payments

BEFORE BFC CONFERENCE

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

Payment should be sent to the Secretary of the Society or paid at BFC Conference:

Don Kuntzman, c/o Board of Missions PO Box 3555 Allentown, PA 18106

QUARTERLY:

<u>Conference Assessment</u> - make checks payable to Bible Fellowship Church and mail to:

Bible Fellowship Church PO Box 3555 Allentown, PA 18106

<u>Church Extension</u> - make checks payable to Board of Church Extension and send to:

Church Extension Department PO Box 3534 Allentown, PA 18106

<u>Missions</u> - make checks payable to Board of Missions and send to:

Board of Missions PO Box 3555 Allentown, PA 18106

BY MARCH 1:

<u>Victory Valley Camp</u> - make checks payable to Victory Valley and send to:

Victory Valley Camp 7352 Salem Bible Church Road Zionsville, PA 18092

BY APRIL 1:

<u>Education Training Committee</u> - make checks payable to Bible Fellowship Church & mail to:

Bible Fellowship Church PO Box 3555 Allentown, PA 18106

Board of Youth - Make checks payable to Board of Youth and mail to:

Jared Burkholder c/o Bethel Bible Fellowship Church 418 Elm Street Emmaus, PA 18049

<u>Pinebrook Educational Foundation</u> - make checks payable to Pinebrook Educational Foundation and mail to:

Dr. Andrew T. Crossgrove c/o Faith Bible Fellowship Church 140 Harleysville Pike Harleysville, PA 19438

<u>BFC Life Committee</u> - make checks payable to BFC Life Committee & mail to:

BFC Life Committee PO Box 3555 Allentown, PA 18106

BFC Statistics

		Ordained/Probationers	82	Deacons	Baptisms	2019 Membership	New Members	Members Lost	Net Gain/Loss	Membership	Church Family Size
Chucrh Location; Name	Lead or Senior Pastor	Ď	Elders								Chu Fam
Allentown, PA: Cedar Crest BFC	Hoy, Jason	8	12	15	14	581	36	40	-4	577	1000
Bethlehem, PA: Ebenezer BFC Blandon, PA: Trinity BFC	Vacant, Williams, Daniel	6 1	11 8	10 11	13 8	373 211	28 13	68 7	-40 6	333 217	775 396
Boyertown, PA Harvest Fellowship	Parsons, Barry	1	4	5	3	149	5	33	-28	121	141
Brick, NJ: Community Bible Fellowship Church	Sweet, Lyle	1	5	5	0	44	9	0	9	53	60
Camden, DE: BFC of Camden Clinton Comers, NY: Comerstone BFC	Vacant Way, David	2 1	4	1	0	49 15	0	0	0	49 15	25 20
Coopersburg, PA: Calvary BFC	Peters, David	5	11	11	6	295	7	16	-9	286	545
Dauphin, PA: Freedom BFC	Barninger, Mark	1	0	2	2	41	4	3	1	42	105
Denville, NJ: BFC Deptford, NJ: Calvary BFC of Deptford	Harris, Richard Nessler, Timothy	1	4 6	0 4	0	26 43	0 13	11 11	-11 2	15 45	30 110
Emmaus, PA: Bethel BFC	Smith. David	5	8	6	4	288	13	34	-31	257	561
Ephrata, PA: BFC of Ephrata	Vacant	4	7	5	7	129	5	16	-11	118	200
Exeter, PA: The Church at Exeter	Vacant	1	5	5	0	80 41	0	0	0	80 45	136 100
Finesville, NJ: The Finesville Church Fogelsville, PA: Orchard Hills Church	Widger, Byron Triestman, Benjamin	3	2 5	3 5	13	41	62	0	4 60	45 60	100
Graterford, PA: Graterford BFC	Orton, Mark	1	5	6	2	76	4	4	0	76	145
Harleysville, PA: Faith BFC	Crossgrove, Andrew	3	6	6	3	139	11	18	-7	132	286
Harrisburg, PA: Grace BFC Hatfield, PA: Bethany BFC	Miller, Joshua Klase, Joel	3	4 6	4 6	3	151	4	2	2	153 0	135 0
Hellertown, PA: Saucon Community BFC	Strunk, Keith	1	3	0	7	51	6	0	6	57	140
Kutztown, PA: Kutztown BFC	Mack, Ezekiel	2	2	0	1	31	2	4	-2	29	36
LaGrangeville, NY: Valley BFC	Spinney, Dennis	2	2	1	2 4	26	2	2	0	26	60
Lancaster, PA: Faith BFC Las Cruces, NM: Grace Bible Church	Long, Kieth Poland, David	7 1	0	10 0	0	368 0	18 0	39 0	-21 0	347 0	490 0
Lebanon, PA: Lebanon BFC	Reed, Calvin	6	9	7	0	238	11	19	-8	230	390
Lehighton, PA: Salem BFC	Johnson, Robert	1	3	3	0	35	0	3	-3	32	70
Longneck DE: New Life BFC Maple Glen, PA: Maple Glen BFC	Barnes, Andrew Prontnicki, Louis	2	4	3 1	0	48 32	2	1	1 -5	49 27	60 40
Merida, Mexico: Iglesia Biblica La Roca de Merida	Ramirez, Marcos	1	2	0	11	64	0	0	-5	64	120
Mt. Carmel, PA: Bethany BFC	Siegrist, Roger	1	3	0	9	54	4	4	0	54	80
Mt. Pocono, PA: Pocono Mountain BFC	Vacant,	1	3	1	0	35	0	3	-3	32	50
Nazareth, PA: Grace BFC Newark, DE: BFC of Newark, Delaware	Fischer, Jr., Carl Hebel. Andrew	2 5	3 12	3 8	9 11	83 335	1	0 14	-14	84 321	144 650
Newark, NJ: Newark BFC	Alexander, Tyhema	3	2	1	0	32	0	5	-14	27	40
Oley, PA: New Life BFC	Allison, Scott	1	6	31	6	310	36	20	16	326	980
Paradise, PA: Paradise BFC	Benack, Jesse	2	5 4	3	0	81 18	5 0	6 2	-1 -2	80 16	114 20
Philadelphia, PA: Wissinoming BFC Piscataway, NJ: Christ Community Church	Ritter, Ralph Sullivan, John	2	6	5	0	136	4	21	-17	119	139
Quakertown, PA: Grace BFC	Kohl, Ron	4	5	7	0	187	2	21	-19	168	240
Reading, PA: Grace BFC	Grossman, Randall	4	10	9	4	295	14	61	-47	248	325
Reading, PA: La Roca de Reading Red Hill, PA: Community BFC	Rodriguez Gonzalez, Carlos Vacant.	2	3 5	1	0	49 79	2	2 17	-17	49 62	160 334
Royersford, PA: Royersford BFC	Erb, Ron	1	3	3	2	69	3	5	-2	67	90
Shamokin, PA: Calvary BFC	Madara, Ferdie	4	83	0	2	83	0	0	0	83	120
Sinking Spring, PA: Calvary BFC Spring City, PA: Faith BFC	Rissmiller, S. Kauffman, Jeff	3 1	7	9	29 2	596 46	21 1	65 6	-44 -5	552 41	2060 65
Steelton, PA: Grace Fellowship	Folks, Jayonn	3	3	2	2	24	0	2	-5 -2	22	43
Stroudsburg, PA: Berean BFC	Coffman, Beau	2	5	5	3	99	5	15	-10	89	150
Sunbury, PA: Emmanuel BFC	Gibson, Joshua	2	8	11	2	239	5	7	-2	237	350
Terre Hill, PA: Berean BFC Townsend, DE: theMission	Kevin, Kirkpatrick Smith. Ronald	1	3	3	0	62 38	0	3 1	-3 1	59 39	90 100
W. Norriton, PA: Redeemer BFC	Wright, Scott	1	2	0	0	0	19	2	17	17	38
Wallingford, PA: Grace BFC	Susek, Aaron	1	11	11	3	164	9	7	2	166	285
Walnutport, PA Northem Lehigh BFC Whitehall, PA: Whitehall BFC	Smith, Aaron	4	3	6 13	5 14	36 115	8 18	1 7	7 11	43 126	112 312
York, PA: Faith BFC	Schmoyer, Timothy Bunting, Wesley	3	3	13	2	43	15	4	11	54	115
Zionsville, PA: BFC of Zionsville	McNally, Bryan	2	4	0	1	45	0	3	-3	42	84
Total		139	366	280	214	6977	424	643	-219	6758	13640
Cape May Court House, NJ; Cape Community Church	Boyer, Brad	1	0	0	0	0	0	0	0	0	0
Chestertown, MD: Grace BFC	James, Reff	1	0	0	3	24	3	0	3	27	28
Elverson, PA	Radcliff, Tim	1	0	0	0	0	0	0	0	0	35
Forks, PA: Forks Community Church	Timothy, Zuck	3	0	0	9	0	0 4	0	0	0	95
Gettysburg, PA: BFC of Adams County Milford, DE: Hope Community Bible Fellowship Church	Hanner, John Dupiche, Joshua	1	0	0	0	24	4	0	4	28	28 25
Naples, FL; Covenant Bible Fellowship	Filbert, Jason	1	0	0	13	48	7	0	7	55	246
Topton: Redeemer Bible Fellowship Church	Hoffstetter, Daniel	1	0	0	0	0	0	0	0	0	100
Total	•	10	0	0	26	96	14	0	14	110	557
Grand Total		149	366	280	240	7073	438	643	-205	6868	14197

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Church Location; Name Allentown, PA: Cedar Crest BFC	Church Buildings	Parsonages 0	Total Debt of Facilities \$ -	Unr \$	estricted Offerings 1,953,517	\$	Total Income 2,140,400
Bethlehem, PA: Ebenezer BFC	1		\$ -	\$	1,155,281		1,367,185
Blandon, PA: Trinity BFC	1		\$ -	\$	568,284	\$	569,944
Boyertown, PA Harvest Fellowship	1		\$ -	\$	197,922	\$	221,624
Brick, NJ: Community Bible Fellowship Church	0		\$ -	\$	88,725	\$	89,225
Camden, DE: BFC of Camden	1		\$ -	\$	94,549	\$	97,758
Clinton Comers, NY: Comerstone BFC Coopersburg, PA: Calvary BFC	1		\$ - \$ 759,466	\$	29,817 742,186	\$	35,779 1,238,798
Dauphin, PA: Freedom BFC	2		\$ 753,400	\$	169,084	\$	246,965
Denville, NJ: BFC	1		\$ -	Š	76,217	\$	76,217
Deptford, NJ: Calvary BFC of Deptford	1	1	\$ -	\$	105,065	\$	107,838
Emmaus, PA: Bethel BFC	1		\$ 993,067	\$	963,309	\$	1,134,920
Ephrata, PA: BFC of Ephrata	1		\$ -	\$	316,093	\$	323,094
Exeter, PA: The Church at Exeter	3 1		\$ - \$ -	\$ \$	281,825 112,976	\$ \$	426,059 139,421
Finesville, NJ: The Finesville Church Fogelsville, PA: Orchard Hills Church	0		\$ - \$ -	\$	212,329	\$	214,667
Graterford, PA: Graterford BFC	2		\$ -	\$	284,668	\$	296,133
Harleysville, PA: Faith BFC	1		\$ -	\$	541,287	\$	621,264
Harrisburg, PA: Grace BFC	1		\$ -	\$	578,002	\$	66,781
Hatfield, PA: Bethany BFC	1		\$ 66,938	\$	220,551	\$	317,915
Hellertown, PA: Saucon Community BFC	2		\$ 75,000	\$	228,800	\$	239,315
Kutztown, PA: Kutztown BFC	0		\$ - \$ -	\$ \$	69,290 78,894	\$	74,034 78,894
LaGrangeville, NY: Valley BFC Lancaster, PA: Faith BFC	2		\$ -	\$	1,016,144	\$	1,031,698
Las Cruces, NM: Grace Bible Church	0		\$ -	Ś	1,010,144	Ś	1,031,030
Lebanon, PA: Lebanon BFC	2		\$ 1,752,023	\$	715,807	\$	732,137
Lehighton, PA: Salem BFC	3		\$ -	\$	68,498	\$	68,498
Longneck DE: New Life BFC	1		\$ 77,975	\$	142,096	\$	177,748
Maple Glen, PA: Maple Glen BFC	1		\$ -	\$	134,642	\$	139,993
Merida, Mexico: Iglesia Biblica La Roca de Merida Mt. Carmel, PA: Bethany BFC	1		\$ - \$ -	\$	14,958 82,537	\$	14,958 109,814
Mt. Pocono, PA: Pocono Mountain BFC	1		\$ -	\$	66,143	\$	140,460
Nazareth, PA: Grace BFC	1		\$ -	Š	239,920	\$	243,684
Newark, DE: BFC of Newark, Delaware	1		\$ 1,647,356	\$	1,224,024	\$	1,438,102
Newark, NJ: Newark BFC	1		\$ -	\$	9,160	\$	63,668
Oley, PA: New Life BFC	2		\$ - \$ -	\$	1,256,877	\$	1,502,114
Paradise, PA: Paradise BFC Philadelphia, PA: Wissinoming BFC	2		\$ - \$ -	\$	206,885 27,522	\$	215,800 27,572
Piscataway, NJ: Christ Community Church	0		\$ -	\$	357,860	\$	443,766
Quakertown, PA: Grace BFC	1		\$ -	\$	463,011	\$	584,268
Reading, PA: Grace BFC	1		\$ -	\$	520,072	\$	520,072
Reading, PA: La Roca de Reading	0		\$ -	\$	137,843	\$	138
Red Hill, PA: Community BFC	1		ş -	\$	278,755	Ş	279,226
Royersford, PA: Royersford BFC Shamokin, PA: Calvary BFC	1 2		\$ - \$ -	\$ \$	217,263 144,889	\$ \$	235,599 161,194
Sinking Spring, PA: Calvary BFC	2		\$ -	\$	1,777,935	\$	1,777,935
Spring City, PA: Faith BFC	1		\$ -	Ş	113,387	\$	133,287
Steelton, PA: Grace Fellowship	1		\$ -	\$	79,268	\$	103,271
Stroudsburg, PA: Berean BFC	2		\$ -	\$	220,908	\$	220,917
Sunbury, PA: Emmanuel BFC	1		\$ -	\$	458,996	\$	475,876
Terre Hill, PA: Berean BFC	1		\$ - \$ -	\$ \$	123,814	\$	196,079
Townsend, DE: theMission W. Norriton, PA: Redeemer BFC	0		\$ - \$ -	\$	95,000 102,464	\$	105,875
Wallingford, PA: Redeeme BFC	1	2	\$ -	\$	661,493	\$	773,932
Walnutport, PA Northern Lehigh BFC	1	0	\$ 103,122	\$	158,530	\$	170,824
Whitehall, PA: Whitehall BFC	1		\$ 454,504	\$	299,612	\$	355,462
York, PA: Faith BFC	1	1		\$	210,446	\$	2,100,446
Zionsville, PA: BFC of Zionsville	2		\$ -	\$	96,468	\$	96,475
Total	67	31	5,929,451		20,791,898		24,765,117
Cape May Court House, NJ; Cape Community Church	0		\$ -	\$		\$	-
Chestertown, MD: Grace BFC	1		\$ -	\$	59,962		61
Elverson, PA	1		\$ 75	\$	140 102	\$	146 193
Forks, PA: Forks Community Church	0		\$ -	\$	146,182	\$	146,182
Gettysburg, PA: BFC of Adams County	2	1		\$	55,710	\$	55,710
Milford, DE: Hope Community Bible Fellowship Church	1		\$ -	\$	-	\$	-
Naples, FL; Covenant Bible Fellowship	0		\$ -	\$	-	\$	-
Topton: Redeemer Bible Fellowship Church	0		\$ -	\$	131,131	\$	131,311
Total	5		\$ 150,075	\$	392,985	\$	333,305
Grand Total	72	32	\$ 6,079,526	\$	21,184,883	\$	25,098,422

Church Location; Name	RFC	Assessment		Missions	٥	ther Missions		Extension		BFC Life		Camn	Pinebro	ok Ed Ed		Disbursements
Allentown, PA: Cedar Crest BFC	\$	39,740	\$	183,424	_	-	\$		\$		\$		Ś		\$	267,064
Bethlehem, PA: Ebenezer BFC	\$	24,034	\$		\$		\$			3,600	\$	3,600	\$	3,600	\$	159,814
Blandon, PA: Trinity BFC	\$	11,124	\$	25	\$		\$		\$	164	\$		\$		\$	11,313
Boyertown, PA Harvest Fellowship	\$	4,874	\$	-	\$		\$	2,400	\$		\$		\$		\$	7,274
Brick, NJ: Community Bible Fellowship Church	\$	2,629	\$	500	\$	100,755	\$	-	\$		\$		\$		\$	3,129
Camden, DE: BFC of Camden	\$	1,235	\$	2,689	\$		\$	1,800	\$		\$		\$	500	\$	6,224
Clinton Comers, NY: Comerstone BFC	\$	673	\$	-,	\$	-	\$	-,	\$	-	\$	-	\$		\$	4,773
Coopersburg, PA: Calvary BFC	\$,	\$,	\$	100,000	\$		\$	500	\$	3,300	\$	250	\$	121,533
Dauphin, PA: Freedom BFC	\$,	\$		\$	-	\$		\$	-	\$		\$		\$	6,240
Denville, NJ: BFC	\$, .	\$	-	\$		\$		\$	-	\$		\$		\$	1,476
Deptford, NJ: Calvary BFC of Deptford	\$	3,284	\$		\$		\$.,	\$		\$		\$		\$	6,284
Emmaus, PA: Bethel BFC	\$		\$		\$	120,000	\$		\$	-	\$	1,200	\$		\$	81,984
Ephrata, PA: BFC of Ephrata	\$	7,538	\$	56,882	\$		\$.,	\$		\$		\$		\$	67,708
Exeter, PA: The Church at Exeter	\$	5,380	\$		\$		\$		\$		\$		\$		\$	6,340
Finesville, NJ: The Finesville Church	\$	2,166	\$	10,040	\$		\$,	\$		\$	600	\$		\$	13,806
Fogelsville, PA: Orchard Hills Church	\$		\$		\$	-	\$		\$		\$		\$		\$	600
Graterford, PA: Graterford BFC	\$	5,866	\$	47,745	\$		\$		\$		\$	5,655	\$	125	\$	71,162
Harleysville, PA: Faith BFC	ş s	11,024	Ş S	40,530	\$		S	-,	\$	1,000 500	\$	1,500 900	\$	500 500	Ş S	70,054
Harrisburg, PA: Grace BFC Hatfield, PA: Bethany BFC	\$	5,856	Ś	72,197 17,990	\$	50,993	Ś	,	\$	700	\$	1,000	\$	500	Ś	104,090 28,826
	\$ \$	4,726	Ś	17,990	s	25,000	\$		s	700	\$	1,000	s s		Ś	28,826
Hellertown, PA: Saucon Community BFC Kutztown, PA: Kutztown BFC	Ś	, .	Ś		Ś	25,000	Ś		ş		s		s s		Ś	4.751
LaGrangeville, NY: Valley BFC	Ś	-,	\$	4,525	Ś		Ś		ŝ		\$	500	\$		\$	8,039
Lancaster, PA: Faith BFC	\$	18,348	ŝ	61,260	\$		s	,	\$	500	\$	700	\$	2,500	\$	97,808
Las Cruces, NM: Grace Bible Church	Ś	18,348	Ś	01,200	Ś		Ś		ŝ	500	Ś	700	\$ \$	2,500	Ś	97,808
Lebanon, PA: Lebanon BFC	Ś	12,263	\$	51,084	\$	5,270	\$		Š		Ś	1,000	\$		\$	81,347
Lehighton, PA: Salem BFC	Š	1.028	Ś	6.980	Ś	3,270	Ś		Ś		Ś	660	Ś		Ś	9.328
Longneck DE: New Life BFC	Ś	2.710	Ś	- 0,560	Ś		Ś		Ś		Ś	-	Ś		Ś	3,910
Maple Glen, PA: Maple Glen BFC	Ś	3,235	Ś	9.300	Ś		Ś	,	Ś		Ś		Ś		Ś	14,035
Merida, Mexico: Iglesia Biblica La Roca de Merida	\$	3,233	\$	-	\$		\$		\$		\$		\$		\$	14,055
Mt. Carmel, PA: Bethany BFC	Ś	1.860	Ś	9,600	Ś		Ś		Ś		Ś		Ś		\$	11.460
Mt. Pocono, PA: Pocono Mountain BFC	Ś	1.784	Ś	4,475	Ś		Ś		Ś		Ś		Ś		Ś	8.419
Nazareth, PA: Grace BFC	Ś	5,782	\$	22,017	Ś		ŝ	,	Š	400	Ś	400	Ś		\$	30,299
Newark, DE: BFC of Newark, Delaware	Ś	26,791	Ś		Ś	334.917	Ś		Ś	1.000	Ś	5.000	Ś		Ś	125.261
Newark, NJ: Newark BFC	\$	1,601	\$	300	\$		\$		\$		\$		ŝ		\$	2,301
Oley, PA: New Life BFC	\$	22,297	\$	106,118	\$		\$	35,114	\$		\$	11,000	s		\$	174,529
Paradise, PA: Paradise BFC	\$	3,404	\$	44,004	\$		\$		\$	500	\$	750	\$		\$	51,266
Philadelphia, PA: Wissinoming BFC	\$		\$	500	\$		\$		\$		\$		Ś		\$	500
Piscataway, NJ: Christ Community Church	\$	7,471	\$	37,680	\$		\$	2,500	\$	350	\$	350	\$	200	\$	48,551
Quakertown, PA: Grace BFC	\$	11,000	\$	57,500	\$		\$	20,000	\$	1,000	\$	3,500	\$		\$	93,000
Reading, PA: Grace BFC	\$	10,500	\$	32,400	\$		\$	12,400	\$		\$	2,000	\$		\$	57,300
Reading, PA: La Roca de Reading	\$		\$	1,000	\$		\$	7,000	\$		\$	2,000	\$		\$	10,000
Red Hill, PA: Community BFC	\$	5,207	\$	1,270	\$		\$	2,400	\$		\$	500	\$		\$	9,377
Royersford, PA: Royersford BFC	\$	3,828	\$	505	\$		\$	1,000	\$		\$		\$		\$	5,333
Shamokin, PA: Calvary BFC	\$	2,764	\$	6,200	\$		\$	200	\$	200	\$	200	\$		\$	9,564
Sinking Spring, PA: Calvary BFC	\$	35,559	\$	54,408	\$		\$	16,800	\$		\$		\$		\$	106,767
Spring City, PA: Faith BFC	\$	2,531	\$	3,300	\$	5,220	\$	1,500	\$		\$		\$		\$	7,331
Steelton, PA: Grace Fellowship	\$	540	\$	-	\$	-	\$	-,	\$	-	\$	-	\$	-	\$	2,940
Stroudsburg, PA: Berean BFC	\$	4,314	\$	300	\$		\$	-,	\$	-	\$	100	\$	-	\$	5,714
Sunbury, PA: Emmanuel BFC	\$	9,776	\$	31,940	\$	-	\$	-,	\$	1,000	\$	1,500	\$	-	\$	50,216
Terre Hill, PA: Berean BFC	\$	-	\$	5,925	\$	-	\$		\$	-	\$	-	\$	-	\$	12,925
Townsend, DE: theMission	\$	2,690	\$	-	\$		\$.,	\$	-	\$		\$	-	\$	7,690
W. Norriton, PA: Redeemer BFC	\$		\$	-	\$		\$		\$	-	\$		\$	-	\$	500
Wallingford, PA: Grace BFC	\$	14,301	\$	34,600	\$	5	\$,	\$	500	\$	500	\$		\$	62,101
Walnutport, PA Northern Lehigh BFC	\$	2,739	\$	-	\$	12,336 55.801	\$		\$	-	\$	-	\$	-	\$	2,739
Whitehall, PA: Whitehall BFC	\$	4,700	\$	27,473	\$	55,801	\$		\$		\$	120	\$		\$	43,863
York, PA: Faith BFC	\$	3,064	\$	13,067	\$		\$		\$		\$		\$		\$	26,631
Zionsville, PA: BFC of Zionsville Total	\$ \$	2,013 408,464	\$ \$	5,232 1,340,631	\$ \$	810,297	\$,	\$ \$	11,914	\$	1,000 53,035	\$ \$	8,175	\$ \$	10,245 2,258,960
Iotal	\$	408,464	\$	1,340,631	>	810,297	,	436,/41	\$	11,914	>	53,035	\$	8,175	\$	2,258,960
Cape May Court House, NJ; Cape Community Church	\$		s		\$		\$		\$		\$		s		\$	
Chestertown, MD: Grace BFC	Š		Ś		\$		Ś		\$		Ś		Ś		Ś	28,000
Elverson, PA	Š		Ś		Ś	11.247	Ś		\$		Ś		\$ \$		Ś	20,000
Forks, PA: Forks Community Church	Ś		Ś		Ś	11,247	\$		\$		\$		\$		\$	53,292
Gettysburg, PA: BFC of Adams County	Ś		Ś		Ś		Ś		ŝ		Ś		\$		Ś	33,232
Milford, DE: Hope Community Bible Fellowship Church	\$		\$		\$		Ś		\$		\$		Ś		\$	
Naples, FL; Covenant Bible Fellowship	\$		\$		\$		Ś		\$		\$		s		\$	
Topton: Redeemer Bible Fellowship Church	\$		\$		\$		Ś		\$		\$		s		\$	
Total	\$		\$		\$	11,247	\$	81,311	\$		\$		\$		\$	81,311
Grand Total	\$	408,464	\$	1,340,631	\$	821,544	\$		\$	11,914	\$	53,035	\$	8,175	\$	2,340,271

	6-	ulau Baataala	oloo Bookodo	Senior Pastor's		hurch Ministry	Total Church Ministry Staff Salaries and	
Church Location; Name	Se	nior Pastor's Salary	Sei	Benefits	Allowance	Sta	ff Salaries and Benefits	Salaries and Benefits
Allentown, PA: Cedar Crest BFC	\$	34,667	\$	6,950	\$ 16,333	\$	498,157	\$ 556,107
Bethlehem, PA: Ebenezer BFC	\$	74,118	\$	27,708	\$ 29,000	\$	462,871	\$ 593,697
Blandon, PA: Trinity BFC	\$	93,852	\$		\$ 	\$	162,665	\$ 256,517
Boyertown, PA Harvest Fellowship	\$	47,775	\$	4,445	\$ 14,000	\$	25,664	\$ 91.884
Brick, NJ: Community Bible Fellowship Church	\$	26,000	\$		\$ 19,500	\$,	\$ 45,500
Camden, DE: BFC of Camden	\$	12,029	\$	9,703	\$ 18,000	\$	_	\$ 39,732
Clinton Corners, NY: Cornerstone BFC	\$	-	\$	-	\$ -	\$	-	\$
Coopersburg, PA: Calvary BFC	\$	49,419	\$	26,234	\$ 38,000	\$	216,442	\$ 330,095
Dauphin, PA: Freedom BFC	\$	52,523	\$	7,679	\$ 17,250	\$	6,616	\$ 84,068
Denville, NJ: BFC	\$	24,995	\$	9,200	\$ 8,125	\$	-	\$ 42,320
Deptford, NJ: Calvary BFC of Deptford	\$	44,605	\$	7,862	\$ 24,740	\$	-	\$ 77,207
Emmaus, PA: Bethel BFC	\$	37,000	\$	-	\$ 38,000	\$	507,971	\$ 582,971
Ephrata, PA: BFC of Ephrata	\$	31,045	\$	5,242	\$ 9,474	\$	91,452	\$ 137,213
Exeter, PA: The Church at Exeter	\$	35,000	\$	6,600	\$ 5,000	\$	126,350	\$ 172,950
Finesville, NJ: The Finesville Church	\$	43,500	\$	16,815	\$ 2,200	\$	-	\$ 62,515
Fogelsville, PA: Orchard Hills Church	\$	35,600	\$	24,498	\$ 28,000	\$	24,457	\$ 112,555
Graterford, PA: Graterford BFC	\$	66,675	\$	21,263	\$ -	\$	19,503	\$ 107,441
Harleysville, PA: Faith BFC	\$	72,721	\$	28,868	\$ 17,630	\$	159,209	\$ 278,428
Harrisburg, PA: Grace BFC	\$	66,204	\$	3,035	\$ 24,000	\$	126,709	\$ 219,948
Hatfield, PA: Bethany BFC	\$	44,491	\$	11,981	\$ -	\$	26,801	\$ 83,273
Hellertown, PA: Saucon Community BFC	\$	69,300	\$	-	\$ 24,700	\$	13,917	\$ 107,917
Kutztown, PA: Kutztown BFC	\$	30,992	\$	1,240	\$ 18,000	\$	-	\$ 50,232
LaGrangeville, NY: Valley BFC	\$	9,600	\$	15,095	\$ -	\$	12,000	\$ 36,695
Lancaster, PA: Faith BFC	\$	53,282	\$	32,545	\$ 24,500	\$	322,517	\$ 432,844
Las Cruces, NM: Grace Bible Church	\$	-	\$	-	\$ -	\$	-	\$ -
Lebanon, PA: Lebanon BFC	\$	56,500	\$	567,171	\$ 23,000	\$	177,546	\$ 824,217
Lehighton, PA: Salem BFC	\$	-	\$	282	\$ 29,137	\$	-	\$ 29,419
Longneck DE: New Life BFC	\$	47,903	\$	-	\$ 24,197	\$	-	\$ 72,100
Maple Glen, PA: Maple Glen BFC	\$	36,000	\$	14,598	\$ 15,000	\$	-	\$ 65,598
Merida, Mexico: Iglesia Biblica La Roca de Merida	\$	5,981	\$	800	\$ -	\$	-	\$ 6,781
Mt. Carmel, PA: Bethany BFC	\$	35,000	\$	21,136	\$ -	\$	-	\$ 56,136
Mt. Pocono, PA: Pocono Mountain BFC	\$	-	\$	-	\$ -	\$	-	\$ -
Nazareth, PA: Grace BFC	\$	63,566	\$	42,608	\$ 9,000	\$	-	\$ 115,174
Newark, DE: BFC of Newark, Delaware	\$	38,627	\$	21,106	\$ 48,000	\$	223,025	\$ 330,758
Newark, NJ: Newark BFC	\$	49.221	\$	40.440	\$ 29,400	\$	11,875	\$ 41,275 405,590
Oley, PA: New Life BFC	\$	- ,	\$	18,110	\$ 30,000		308,259	,
Paradise, PA: Paradise BFC	\$	37,851	\$	-	\$ 25,000	\$	20,820	\$ 83,671
Philadelphia, PA: Wissinoming BFC	\$ \$	64 171	\$	-	\$ 27,000	\$	- 00 222	\$ 189.594
Piscataway, NJ: Christ Community Church	\$	64,171		22 520	27,090	\$	98,333	,
Quakertown, PA: Grace BFC Reading, PA: Grace BFC	\$	64,012 50,440	\$	22,530 24,374	\$ 15,000	\$	103,082 117,415	\$ 189,624 207,229
Reading, PA: La Roca de Reading	\$	50,000	\$	803	\$ 13,000	\$	11,700	\$ 62,503
Red Hill, PA: Community BFC	\$	28.758	\$	3.038	\$ 16,625	\$	8,073	\$ 56.494
Royersford, PA: Royersford BFC	\$	55,600	\$	10,148	\$ -	\$		\$ 65,748
Shamokin, PA: Calvary BFC	\$	44,000	\$	14,755	\$ _	Ś	_	\$ 58,755
Sinking Spring, PA: Calvary BFC	\$	79,253	\$	24,985	\$ 20,000	Ś	470,323	\$ 594,561
Spring City, PA: Faith BFC	\$	41,973	\$	1,679	\$ 18,000	\$	5,200	\$ 66,851
Steelton, PA: Grace Fellowship	\$	20,400	\$	-,	\$ 	\$	-,	\$ 20,400
Stroudsburg, PA: Berean BFC	\$	49,100	\$	15,100	\$ _	\$	12,088	\$ 76,288
Sunbury, PA: Emmanuel BFC	\$	65,000	\$	5,095	\$ 19,500	\$	106,717	\$ 196,312
Terre Hill, PA: Berean BFC	\$	35,500	\$	13,133	\$ 	\$		\$ 48,633
Townsend, DE: theMission	\$	6,000	\$	24,000	\$ 6,000	\$	15,500	\$ 51,500
W. Norriton, PA: Redeemer BFC	\$		\$		\$ 31,000	\$		\$ 31,000
Wallingford, PA: Grace BFC	\$	61,257	\$	28,498	\$ 15,000	\$	203,933	\$ 308,688
Walnutport, PA Northern Lehigh BFC	\$	38,350	\$	27,681	\$ 20,000	\$	86,031	\$ 172,062
Whitehall, PA: Whitehall BFC	\$	63,590	\$	6,100	\$ 20,000	\$	59,815	\$ 149,505
York, PA: Faith BFC	\$	39,663	\$	5,061	\$ -	\$	41,200	\$ 85,924
Zionsville, PA: BFC of Zionsville	\$	49,348	\$	5,486	\$ 13,000	\$	-	\$ 67,834
Total	\$	2,332,456	\$	1,185,239	\$ 830,401	\$	4,884,236	\$ 9,232,333
Cape May Court House, NJ; Cape Community Church	\$		\$		\$	\$		\$
Chestertown, MD: Grace BFC	\$	-	\$	-	\$ -	\$	-	\$
Elverson, PA	\$	-	\$	-	\$ -	\$	-	\$ -
Forks, PA: Forks Community Church	\$	53,292	\$	-	\$ -	\$	20,366	\$ 73,658
Gettysburg, PA: BFC of Adams County	\$	35,567	\$	-	\$ -	\$	20,300	\$ 35,567
Milford, DE: Hope Community Bible Fellowship Church	\$		\$	-	\$ -	\$	-	\$ 33,307
Naples, FL; Covenant Bible Fellowship	\$		\$	-	\$ -	\$		\$ -
Topton: Redeemer Bible Fellowship Church	\$	_	Ś	-	\$ -	\$	-	\$ _
Total	\$	88,859	\$		\$	\$	20,366	\$ 109,225
Grand Total	\$	2,421,315	\$	1,185,239	\$ 830,401	\$	4,904,602	\$ 9,341,558
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								ital					
					Operating		Operations			otal	Gr	and Total	
Church Location; Name			Benevolence					bursements			Disbursement		
Allentown, PA: Cedar Crest BFC	\$	-	\$	80,000	\$	641,800	\$	896,458	\$	1,719,629	\$	1,727,306	
Bethlehem, PA: Ebenezer BFC	\$ \$	-	\$	19,877	\$	312,677 227,016	\$	386,227 227.016	\$	1,136,138 494,846	\$	1,410,163 494.846	
Blandon, PA: Trinity BFC Boyertown, PA Harvest Fellowship	\$	-	\$	3,102	\$	68,567	\$	93,930	\$	193,088	Ś	193,088	
Brick, NJ: Community Bible Fellowship Church	\$	100,755	\$	3,102	\$	109,099	\$	209,854	\$	213,029	\$	258,502	
Camden, DE: BFC of Camden	\$	-	\$	801	\$	12,479	\$	16,370	\$	61,826	\$	62,326	
Clinton Corners, NY: Cornerstone BFC	\$	-	\$	6,018	\$	12,183	\$	21,081	\$	25,854	\$	29,073	
Coopersburg, PA: Calvary BFC	Ś	100,000	\$	4,253	\$	353,691	\$	510,913	\$	962,291	\$	2,925,315	
Dauphin, PA: Freedom BFC	\$	-	\$	-	\$	-	\$	-	\$	90,308	\$	-	
Denville, NJ: BFC	\$	-	\$	1,760	\$	58,103	\$	59,863	\$	103,659	\$	58,103	
Deptford, NJ: Calvary BFC of Deptford	\$ \$	120 000	\$		\$	30,150	\$	43,885	\$	127,376	\$	124,063	
Emmaus, PA: Bethel BFC Ephrata, PA: BFC of Ephrata	\$	120,000	\$	6,000 1,651	\$	204,973	\$	227,504 208,684	\$	892,459 413,605	\$	1,053,212 413,605	
Exeter, PA: The Church at Exeter	\$	_	\$	2,298	\$	400,198	\$	402,496	\$	581,786	\$	430,409	
Finesville, NJ: The Finesville Church	\$	-	\$	15	\$	42,742	\$	48,977	\$	125,298	\$	125,298	
Fogelsville, PA: Orchard Hills Church	\$	-	\$	-	\$	42,179	\$	46,542	\$	159,697	\$	159,697	
Graterford, PA: Graterford BFC	\$	-	\$	-	\$	76,434	\$	92,625	\$	271,103	\$	294,278	
Harleysville, PA: Faith BFC	\$	-	\$	14,338	\$	141,432	\$	209,899	\$	557,881	\$	557,881	
Harrisburg, PA: Grace BFC	\$	-	\$	15,346	\$	199,635	\$	303,089	\$	626,627	\$	603,151	
Hatfield, PA: Bethany BFC	\$	50,993	\$	6,417	\$	36,842	\$	116,760	\$	228,859	\$	288,240	
Hellertown, PA: Saucon Community BFC Kutztown, PA: Kutztown BFC	\$ \$	25,000	\$	9,640 1,500	\$	73,398 17,830	\$	108,038 20,830	Ś	239,181 75,813	\$	239,181 93,969	
LaGrangeville, NY: Valley BFC	\$	-	\$	6,195	\$	19,281	\$	31,726	\$	76,460	\$	76,460	
Lancaster, PA: Faith BFC	\$	-	\$	60,998	\$	390,442	\$	497,590	\$	1,025,742	Ś	1,033,547	
Las Cruces, NM: Grace Bible Church	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	
Lebanon, PA: Lebanon BFC	\$	5,270	\$	5,200	\$	642,453	\$	660,787	\$	1,566,351	\$	1,055,353	
Lehighton, PA: Salem BFC	\$	-	\$	-	\$	69,612	\$	69,612	\$	108,359	\$	69,612	
Longneck DE: New Life BFC	\$	-	\$	720	\$	78,473	\$	79,798	\$	155,808	\$	84,472	
Maple Glen, PA: Maple Glen BFC	\$ \$	-	\$	5,700	\$	21,952	\$	40,367	\$	120,000	\$	120,000	
Merida, Mexico: Iglesia Biblica La Roca de Merida	\$	-	\$	1,916	ŝ	31,502	\$	4,389 39,018	\$	11,169 106,614	\$	11,169 106,614	
Mt. Carmel, PA: Bethany BFC Mt. Pocono, PA: Pocono Mountain BFC	\$	-	\$	852	\$	45,503	\$	94,896	\$	100,014	\$	106,514	
Nazareth, PA: Grace BFC	\$	-	\$	2,200	\$	103,741	\$	112,561	\$	258,034	\$	258,034	
Newark, DE: BFC of Newark, Delaware	\$	334,917	\$	23,010	\$	247,820	\$	748,286	\$	1,204,305	\$	1,237,240	
Newark, NJ: Newark BFC	\$	-	\$	-	\$	53,488	\$	53,488	\$	97,064	\$	82,818	
Oley, PA: New Life BFC	\$	-	\$	14,332	\$	122,850	\$	137,182	\$	717,301	\$	1,244,727	
Paradise, PA: Paradise BFC	\$	-	\$	1,002	\$	56,501	\$	57,503	\$	192,440	\$	192,703	
Philadelphia, PA: Wissinoming BFC	\$	-	\$	2,218	\$	18,314	\$	20,532	\$		\$	21,032	
Piscataway, NJ: Christ Community Church Quakertown, PA: Grace BFC	\$ \$	-	\$	15,667 17,814	\$	91,019 166,223	\$	121,858 234,554	\$	359,803 517,178	\$	365,682 672,648	
Reading, PA: Grace BFC	\$	-	\$	- 17,014	Ś	162,391	\$	217,355	Ś	481,884	\$	481,884	
Reading, PA: La Roca de Reading	\$	-	\$	4,480	\$	23,028	\$	32,665	Ś	105,168	\$	105,168	
Red Hill, PA: Community BFC	\$	-	\$	4,000	\$	74,444	\$	99,290	\$	165,161	\$	-	
Royersford, PA: Royersford BFC	\$	-	\$	400	\$	46,526	\$	62,344	\$	133,425	\$	165,050	
Shamokin, PA: Calvary BFC	\$	-	\$	1,211	\$	53,671	\$	67,782	\$	136,101	\$	136,101	
Sinking Spring, PA: Calvary BFC	\$	-	\$	42,811	\$	737,803	\$	888,394	\$	1,589,722	\$	1,589,722	
Spring City, PA: Faith BFC	\$	5,220	\$	-	\$	52,001	\$	61,474	\$	135,657	\$	135,657	
Steelton, PA: Grace Fellowship Stroudsburg, PA: Berean BFC	\$ \$	-	\$	1,137	\$	59,554 102,150	\$	61,891 147,561	\$	85,231 229,563	\$	229,563	
Sunbury, PA: Emmanuel BFC	\$		\$	600	\$	53,316	\$	116,556	\$	363,084	\$	363,084	
Terre Hill, PA: Berean BFC	\$	-	\$	-	Ś	67,959	\$	72,059	\$	133,617	\$	133,617	
Townsend, DE: theMission	\$	-	\$	10,000	\$	37,500	\$	47,500	\$	106,690	\$	106,700	
W. Norriton, PA: Redeemer BFC	\$	-	\$	1,105	\$	121,861	\$	125,366	\$	156,866	\$	121,861	
Wallingford, PA: Grace BFC	\$	5	\$	10,209	\$	222,125	\$	299,364	\$	670,153	\$	670,153	
Walnutport, PA Northern Lehigh BFC	\$	12,336	\$	3,484	\$	161,196	\$	184,216	\$	359,017	\$	170,824	
Whitehall, PA: Whitehall BFC	\$	55,801	\$	5,057	\$	166,825	\$	230,983	\$	424,351	\$	424,351	
York, PA: Faith BFC	\$ \$	-	\$	1,250 786	\$	49,579	\$	50,829 27,207	\$	163,384 105.286	\$	214,394 91.300	
Zionsville, PA: BFC of Zionsville Total	\$	810,297	\$ \$	417,371	\$	26,321 7,438,851	\$ \$	10,048,024	۶ \$,	\$	23,419,803	
iotai	,	810,237	Ą	417,371	,	7,430,031	٠	10,040,024	,	21,403,000	,	23,413,603	
Cape May Court House, NJ; Cape Community Church	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	
Chestertown, MD: Grace BFC	\$	-	\$	-	\$	25,905	\$	25,905	\$	53,905	\$	53,905	
Elverson, PA	\$	11,247	\$	420	\$	17,618	\$	29,285	\$	29,304	\$	-	
Forks, PA: Forks Community Church	\$	-	\$	100	\$	72,655	\$	73,055	\$	200,005	\$	-	
Gettysburg, PA: BFC of Adams County	\$	-	\$	1,100	\$	24,197	\$	25,297	\$	60,864	\$	60,864	
Milford, DE: Hope Community Bible Fellowship Church	\$ \$	-	\$	-	\$	-	\$	-	\$	-	\$	-	
Naples, FL; Covenant Bible Fellowship Topton: Redeemer Bible Fellowship Church	\$	-	\$	116	Ś	68,835	\$	71,951	\$	71,951	\$	71,951	
Total	\$ \$	11,247	\$ \$	1.736	\$	209,210	\$	225.493	Ś	416.029	\$	186.720	
Grand Total	\$	821,544	\$	419,107	\$		\$	10,273,517	\$,	\$	23,606,523	

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