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**MINUTES & ANNUAL REPORTS
OF THE
148TH SESSION
OF THE
CUMBERLAND ASSOCIATION
OF
FREE WILL BAPTISTS**

**October 8, 1991
Hurricane Chapel FWB Church
McEwen, TN
Rev. Tommy Street, Host Pastor**

**The 149th Session will meet
Tuesday, October 13, 1992
Sylvan Park FWB Church
Nashville, TN**

GOVERNMENT AND CONSTITUTION CUMBERLAND ASSOCIATION OF FREE WILL BAPTISTS

ARTICLE 1. Each Quarterly holding membership in this District Association shall be entitled to five (5) delegates elected from the laity, with additional delegates from each member Church as follows: one delegate for the first 50 members or fraction thereof, and an additional delegate for each additional 50 members or fraction thereof. Furthermore, all ordained ministers and deacons holding membership in the Presbytery of this District Association shall be standing delegates.

ARTICLE 2. Each member Quarterly of this Association shall send a letter to each annual meeting giving information and statistics according to the form provided by the clerk of the Association.

ARTICLE 3. This Association, when convened, shall be governed by *Roberts Rules of Order*.

ARTICLE 4. They may elect a Moderator, Assistant Moderator, Clerk, Assistant Clerk, and Treasurer from among themselves, and they may hold their offices until their successors are elected.

ARTICLE 5. New churches shall petition the Quarterly meeting for membership. The Quarterly shall have power to receive new churches as members, and in turn shall inform the District Association of their membership.

ARTICLE 6. This Association shall furnish member Quarterlies with sufficient minutes of their proceedings to be distributed to their member churches.

ARTICLE 7. Annual dues for each member Quarterly shall be \$10.00. In addition, each member Quarterly shall be accountable for dues as follows: member Churches whose membership is 0-49, \$20.00; 50-99, \$25.00; 100-199, \$30.00; 200 and above, \$35.00.

ARTICLE 8. For the purpose of ordaining ministers of the gospel and for trying all ordained members of un-Christian conduct, there shall be a Presbytery, which shall convene at the close of the session on the first day of the Association and at any time during the Associational year, if called by the moderator or his assistants or any five members of said Presbytery who deem it necessary to make such a call. The Presbytery shall consist of ordained members present, and they shall elect a moderator and clerk from among themselves for the time being who shall hold their offices until their successors are elected.

The membership of the presbytery of the Cumberland Association shall consist of all ordained ministers and deacons holding cards of good standing in this Presbytery. Each quarterly meeting shall function as a sub-committee, and shall have the right to examine all applications for ordination or ratification of credentials, sent with recommendation from the churches composing the Quarterly Meeting, and if found competent, to ordain and set them apart for the work by prayer and laying on of hands.

The examining committee of each Quarterly Meeting shall make an annual report to the yearly meeting of the Cumberland Association Presbytery. Such report will also include the names of five elected members to serve as the examining committee of said Quarterly Meeting.

ARTICLE 9. It shall be the duty of each minister who shall organize a church to ordain deacons for the same. It is his duty, also, to ordain deacons where a vacancy occurs within his charge. It shall be the duty of each pastor to encourage the organization and support of the Sunday school in the church or churches where he is pastor as well as other organizations that may prove helpful to the work of the church.

ARTICLE 10. No persons shall be ordained to the ministry nor shall the credentials of any minister be ratified until he is qualified to meet the conditions stated in the third chapter of 1 Timothy. The term "the husband of one wife" means he shall not have more than one living wife (that is, he shall not be married to one wife at the present time and there be a wife still living from a previous marriage). This shall be tested by the Presbytery. The Presbytery shall have full power to propound such spiritual questions as they consider necessary to determine his qualifications. All candidates for ordination shall be required to answer these questions satisfactorily.

ARTICLE 11. This Association may exclude from its body any minister who teaches heresy, or any member Quarterly that countenances him in said teaching or that may be disloyal to the tenets of Faith as held by this Association and expressed in our Articles of Faith.

ARTICLE 12. All questions coming before this Association shall be determined by a majority vote, except exclusion of member Quarterlies which shall require two-thirds majority.

ARTICLE 13. Representatives from two (2) member churches of each member Quarterly shall constitute a quorum for the transaction of business, and no business shall be transacted without a quorum.

ARTICLE 14. Amendments to this Constitution may be made at any time by a majority of the members present composing the Association, voting on behalf of the amendment.

ARTICLE 15. This Association may adjourn to meet with any church that is a regular member of it at any time it deems proper.

ARTICLE 16. This Association, having jurisdiction over all member Quarterlies within its bounds, shall discipline any member Quarterly which allows a member church to call a minister for a pastor who has been excluded by the Presbytery.

BOARDS

ARTICLE 1. All standing boards shall be composed of three (3) members, except the Home Mission Board and Superannuation Board which shall be composed of five (5) members. The Executive Board shall be composed of eight (8) members, and the Youth Camp Board shall be composed of nine (9) members.

The personnel of each of the foregoing boards, exclusive of the Executive, Home Mission, Superannuation and Youth Camp Boards shall be elected as follows: the first named for a period of one (1) year, the second named for a period of two (2) years, and the third named for a period of three (3) years. Succession of office thereafter shall be determined as order requires. The Home Mission Board and Superannuation Board members shall be elected each year for a five (5) year term. The Youth Camp Board shall be elected on a rotation basis with three (3) members being elected each year for a three (3) year term.

The moderator of the Cumberland Association is to meet quarterly with the chairmen of the standing boards to assure their operation throughout the year.

The standing boards are to be represented at the Quarterly Meetings to promote their work.

The standing boards are to meet quarterly among themselves.

ARTICLE 2. The personnel of the Executive Board shall be composed of the Moderator, Assistant Moderator, Clerk, Assistant Clerk, Treasurer, and the moderators of each quarterly meeting.

ARTICLE 3. The Executive Board shall have the power to act in behalf of and for the Cumberland Association from one regular session to another, and shall have power to elect such officers as may be necessary for its own government, and to carry out the plans and undertakings of the Association. It shall be the duty of the Executive Board to make written reports of all its work to each annual session of the Association.

ARTICLE 4. The duties of the various standing boards shall be to plan a program and supervise its operations in their respective fields. They shall organize themselves and regulate their work as may become necessary and as may be found in harmony with the principles and tenets of the Association.

The Duties of the Foreign Mission Board

To promote foreign missions in each of the quarterly meetings by promoting and planning foreign missions conferences and by planning and promoting the Tennessee Walk-A-Thon for foreign missions.

The Duties of the Historical Committee

The purpose of the Historical Commission shall be to collect materials relating to the Cumberland Association with the eventual intention of publishing a history of the Cumberland association.

The Duties of the Home Mission Board

1. The responsibility of educating our association of the need for starting new churches and to the needs of those starting them.
2. The responsibility of enlisting prayer and financial support of home missionaries and church extension workers.
3. The responsibility of starting new churches in the Middle Tennessee areas without a Free Will Baptist Church.

The Duties of the Superannuation Board

1. Soliciting for funds from association churches in order to carry out its ministry;
2. Administering those funds in a responsible and economical manner;
3. Providing regular monthly support for those ministers or their widows who have served the Lord well within the fellowship of the Cumberland Association churches, and
4. Keeping our ministers and laymen informed of benefits available to them in the form of hospital and special purpose insurance and retirement benefits.

The Objectives of the Youth Camp Board

1. To provide a Christian camping experience for the youth of the churches that make up the Cumberland Association of Free Will Baptists.
2. To evangelize and seek to win each camper to the Lord Jesus Christ.
3. To stimulate Christian growth and maturity through Bible classes, missionary and Christian service classes, Christian counseling, and through the preaching of God's Word.
4. To provide healthful physical activities and recreation for each camper.
5. To provide for various social activities for enjoyment and relaxation.
6. To uphold standards of modesty in behavior and in dress for boys and girls.
7. To serve as trustees of camp ground.

RULES AND DECORUM

This Association shall be opened by singing and prayer. Only one person may speak at a time. All addresses made by the members shall be made to the moderator, and the person thus speaking shall strictly confine himself to the subject in debate. No speaker shall cast any personal reflection toward any member of this body who has spoken previously.

No person shall be allowed to speak more than three times on any one subject without the permission of a majority of the Association.

The speaker shall not be interrupted during his speech by anyone except the moderator unless he violates the rules of order.

No member shall absent himself without permission from the Association. Members shall use the word "Brother" or "Brethren" in all debates.

No member shall speak longer than fifteen minutes at any time without permission from the moderator.

Any member who shall willfully and knowingly violate any of these rules shall be reported by the moderator and shall be subject to the censure of the Association.

Adopted in Council this Saturday before the first Lord's Day in October, 1867, as a standing decorum, though subject to revision by a majority of members voting for revision.

Constitution and Government revised October 17, 1957,
October 15, 1964, October 14, 1965,
October 16, 1968, October 16, 1969,
October 16, 1975, October 14, 1976,
February 11, 1978, October 12, 1983,
October 17, 1984, October 16, 1985,
October 15, 1986, October 14, 1987
October 8, 1991

DIRECTORY OF THE ASSOCIATION

Moderator:	Rev. Fred Hall
Assistant:	Rev. Wayne Bess
Clerk:	Rev. Clayton Hampton
Assistant:	Rev. Gene Workman
Treasurer:	Mr. Sam McVay
Moderator, Northern Quarterly:	Rev. Terry Boyd
Moderator, Southern Quarterly:	Rev. Wallace Hayes
Moderator, Western Quarterly:	Rev. Wayne Bess

TREASURERS TO WHOM FUNDS ARE SENT

Children's Home:	Rev. Roger Hood Route 10, Box 327 Greeneville, TN 37743
Foreign Missions:	Mr. Earl Larson % FWB Foreign Missions P.O. Box 1088 Nashville, TN 37202
FWBBC:	Mr. Tom Sass 3606 West End Ave. Nashville, TN 37205
National Association of Free Will Baptists:	Dr. Melvin Worthington P.O. Box 1088 Nashville, TN 37202
National Home Missions:	Rev. Roy Thomas P.O. Box 1088 Nashville, TN 37202
State Home Missions:	Rev. Wayne Wagner Rt. 2, Box 183 Cedar Hill, TN 37032

Cumberland Youth Camp:

Rev. Marion Pettus
2193 Happy Hill Acres Rd.
Woodlawn, TN 37191

Tennessee State
Promotional Work:

Rev. E.B. McDonald
P.O. Box 685
Ashland City, TN 37015

Superannuation:

Mr. Henry Morgan
515 American Rd.
Nashville, TN 37209

Cumberland
Association:

Mr. Sam McVay
4300 Clarksville Hwy.
Nashville, TN 37218

CUMBERLAND ASSOCIATION UNIFIED GIVING PLAN

The Unified Giving Plan. It is suggested that each church within the Cumberland give 10% of their undesignated offerings to their Quarterly or to the Cumberland Association for the support of the Cumberland programs. The giving is as follows:

Cumberland Foreign Missions Board	7 1/2%
Cumberland Home Missions Board:	7 1/2%
Cumberland Association:	10%
Cumberland Superannuation:	15%
Cumberland Youth Camp:	30%
TN State Association:	<u>30%</u>
TOTAL:	100%

PROCEEDINGS

The 148th session of the Cumberland Association of Free Will Baptists met on October 8, 1991 with the Hurricane Chapel FWB Church in McEwen, Tennessee. The Rev. Tommy Street served as host pastor.

The theme for the meeting was "Revive Thy Church" from Psalm 85:6.

MORNING WORSHIP

9:00 A.M.

Our service began with Bro. John Gibbs leading us in singing "Won't It Be Wonderful There." Mrs. Winona Riggs accompanied on the piano. Bro. Bill Preston led in prayer.

Rev. Tommy Street gave a warm welcome. Bro. Eddie Hodges, pastor of Hendersonville FWB Church, gave the response and led in prayer.

The morning message, "The Promise of Revival," was delivered by Rev. Barry Simpson, pastor of New Hope FWB Church. His text was Psalm 85:1-7. Bro. Simpson made three points: (1) We look back—hope of past revivals; (2) We look within—for the desire to be restored; (3) We look ahead—with the longing to experience God. Bro. Simpson closed in prayer.

MORNING BUSINESS

9:30 A.M.

The 148th session was called to order by our moderator. Bro. Hall recognized the ministers and deacons in good standing as standing delegates. The delegates from local churches and quarterlies were recognized. A motion was made, seconded, and carried to approve this group as the voting body. Our visitors were recognized.

The Executive Committee Report was given by the clerk. Motion was made, seconded, and carried to approve the report.

Bro. Charley Carmack gave the Committee on Committees Report. Vacancies were filled and the report was received.

The reports from the three quarterlies were given. Bro. Wayne Wagoner gave the Northern Quarterly Report. The Southern Quarterly Report was given by Bro. Carlos Kelsey. The Western Quarterly Report was given by Bro. Wayne Bess. All three reports were received.

The Superannuation Report was given by Bro. E. B. McDonald. A motion was made, seconded, and carried to accept the report.

The Cumberland Home Mission Report was given by Bro. Charles Powell. The report was received.

The Cumberland Youth Camp Report was given by Bro. Clayton Hampton. The report was approved. Bro. Marion Pettus brought greetings from the camp, thanking the body for their support.

The Tennessee Home Board was represented by Bro. Larry Powell. He thanked the body for their support and gave us an update on the current projects.

The Tennessee Promotional Director's Report was given by Bro. Raymond Riggs. The body gave the Riggs' a standing vote of thanks.

The morning business session was dismissed in prayer by Bro. Wallace Hayes.

MORNING WORSHIP

11:00 A.M.

Bro. John Gibbs led us in singing "Heaven Came Down and Glory Filled My Soul." He was accompanied by Mrs. Winona Riggs on the piano. Bro. Marion Pettus led in prayer.

An offering of \$104.84 was received for missionary Glenn Poston. Mrs. Tammy Daniel brought the special music before the message. Bro. James Carrington, pastor of the United FWB Church, brought the message. The title of the message was "The Plan for Revival" from Mark 8:22-25. We were reminded of (1) the need for a vision for revival; (2) the need to recognize our bodies as the vessels for revival; and (3) the fact that faith is the victory of revival. Bro. Carrington closed in prayer.

Bro. Wayne Bess made announcements and instructed committees to meet during the lunch break. We were adjourned in prayer and enjoyed a delicious meal provided by the host church.

AFTERNOON SERVICE

1:30 P.M.

Bro. John Gibbs led us in singing "I'll Fly Away." Bro. Dickey Anderson led in prayer. Bro. and Sis. Riggs provided special music before the message. Bro. Ken

Riggs, pastor of Sylvan Park FWB Church, brought the message, "The Product of Revival." His text was II Chronicles 7:14. Bro. Riggs reminded us of the following: (1) Revival is conditional—must meet God's standard; (2) God's people must deal with sin; and (3) God is moved when His people repent. Bro. Riggs closed in prayer.

AFTERNOON BUSINESS

2:00 P.M.

Bro. Fred Hall called the business session to order. Bro. Wayne Bess spoke as representative of the Children's Home.

Bro. Hall asked for nominations for delegates to the Tennessee State Meeting. Those elected were: Sam McVay, David Simpson, Katherine McDonald, Marjorie Workman, and Mrs. Darnell.

The National Offices were recognized. Bro. Waddell brought greetings from the Foreign Missions Office, Bro. Ronald Creech brought greetings from the Bible College. Bro. Charley Carmack reported on the results of the Walk-A-Thon in the Cumberland.

Bro. Barry Simpson gave the Obituary Report. Bro. Cecil Boswell led in prayer in memory of those who died last year. The report was received.

The Petitions Report was given by Bro. Kevin Riggs and received.

The Registration and Finance Report was given by Bro. Eddie Hodges. The report was received.

Bro. Victor Neuenschwander gave the Resolutions Committee Report. Four items were adopted one at a time.

The Treasurer's Report was given by Sam McVay and accepted. The Nominating Committee Report was given by Bro. Bill Gardner. Motion made, seconded, and carried to accept the report.

After a few announcements we sang "He Is Lord." We were adjourned in prayer by our Assistant Moderator Bro. Wayne Bess.

EXECUTIVE COMMITTEE REPORT

The Executive Committee met twice during the past year. The first meeting was in conjunction with the All Boards meeting on December 11, 1990, at East Nashville FWB Church.

Bro. Fred Hall gave a devotion from I Timothy 1:12-17. Bro. Carlos Kelsey led in prayer. The committee then discussed two items referred to them by the body. The Executive Committee makes the following recommendations:

(1) That the purpose statement for the Historical Commission read as follows: "The purpose of the Historical Commission shall be to collect and organize historical information and materials relating to the Cumberland Association with the eventual intention of publishing a history of the Cumberland Association."

(2) That the "DUTIES OF THE FOREIGN MISSION BOARD" be changed to read: "To promote foreign missions in each of the quarterly meetings by promoting and planning foreign missions conferences and by planning and promoting the Tennessee Walk-A-Thon for foreign missions." We also recommend that funds be restored to this board to carry out the prescribed work.

Letters were sent to each member of the respective boards to seek their input. No response was received.

The Executive Committee met again on August 22, 1991 for the purpose of planning the 148th session of the Cumberland Association. The theme and speakers were determined.

The Committee also appointed the Committee on Committees. They are Bro. Charley Carmack, Chairman; Bro. Wallace Hayes; and Bro. Wayne Bess.

Respectfully submitted,
Clayton Hampton, Clerk

COMMITTEE ON COMMITTEES

REGISTRATION AND FINANCE COMMITTEE

Eddie Hodges, Chairman
Sam McVay
Tommy Street

OBITUARY COMMITTEE

Barry Simpson, Chairman
H. C. Beasley
E. B. McDonald

RESOLUTIONS COMMITTEE

Victor Neuenschwander, Chairman
Cecil Boswell
Bill Preston

PETITION AND REQUESTS COMMITTEE

Kevin Riggs, Chairman
Herbert Hassell
Charles Powell

NOMINATING COMMITTEE

Bill Gardner, Chairman
Ronnie Smith
Wayne Bess

Respectfully submitted,
Charley Carmack, Chairman
Wallace Hayes
Wayne Bess

NORTHERN QUARTERLY REPORT

The Northern Quarterly met four times last year with good attendance. During the past year we had a Bible College Day the last Sunday in February, and raised \$20,000 for the college.

We met once a month at Shoney's in Springfield for breakfast and fellow-

ship. Our christian school enrolled approximately 280 students this year.

Our 21 churches, located in four different counties, are glad to be a part of the Cumberland Association. We also participated in the Walk-A-Thon for Foreign Missions, raising over \$7,300.

Respectfully submitted,
Wayne Wagoner, Assistant Moderator

WESTERN QUARTERLY REPORT

The Western Quarterly is made up of 18 churches spread over a five-county area.

We met four times during the last year with excellent fellowship and cooperation. Among the speakers were Roger Hood, Garnett Reid, and Eddie Thomas.

We had eight churches participate in the Walk-A-Thon. During the past year we supported FWBBC, the camp, Foreign Missions, and the Children's Home.

Respectfully submitted,
Wayne Bess, Moderator

SOUTHERN QUARTERLY REPORT

The Southern Quarterly has 27 churches, all of whom sent representatives at least once during the past year. This is a great improvement.

The Southern Quarterly met four times during the past year. Special emphasis was given to each meeting. The emphases were on (1) National Ministries; (2) Our Youth; (3) God and Country; and (4) Praise, Fun, and Fellowship.

We had approximately nine pastoral changes. God has blessed among the people of the Southern Quarterly.

Officers for the coming year: Wallace Hayes, Moderator; Fred Hall, Assistant Moderator; Eugene Workman, Clerk/Treasurer; Kevin Riggs, Assistant; Charley Carmack, Executive Committee.

Respectfully submitted,
Carlos Kelsey, Moderator

ANNUAL REPORT SUPERANNUATION

Balance from October 1, 1990\$1,758.36

RECEIPTS:

Bethlehem	\$262.00
Cofer's Chape	150.00
Cross Timbers	240.00
Cumberland Assn. Corp.	1,083.90
Donelson	70.36
Dickson First	125.50
East Nashville	60.00
Friendship	120.00
Good Springs	828.00
Grace	240.00
McEwen First	100.00
Richland	30.00
Pleasant Ridge	120.00
Rock Springs	366.65
Shady Grove	110.00
Sylvan Park1,	100.00
Stoney Point	160.00
Trinity	311.00
West Nashville	129.00
Total Receipts for Year	\$5,506.41
Total Funds Available	\$7,264.77

DISBURSEMENTS:

Mrs. Darnell Williams	\$800.00
Mrs. Luther Reed1	,200.00
Mrs. D. A. Hatcher	1,200.00
Rev. Sidney Henry	800.00
Mrs. Emma Craft1,	200.00
Rev. Carl Wilson	700.00
.....	\$5,900.00
Total Disbursements for Year	\$5,900.00
Funds on hand less Disbursements	\$1,364.77

Savings Account with Natl. Board of Retirement and Ins. for Savings Fund
\$3,988.61 plus \$160.20 Interest\$4,148.81
Total Funds Forwarded to October 1, 1991\$5,513.58

Submitted by Superannuation Board
Henry L. Morgan
515 American Road
Nashville, TN 37209

CUMBERLAND ASSOCIATION HOME MISSION BOARD TREASURER'S REPORT

Balance Forwarded 10/1/90 \$533.21

RECEIPTS:

Cumberland Association Co-op \$376.43
Balance Forwarded Plus Receipts 909.64

DISBURSEMENTS:

Tennessee Home Missions 500.00
Total Disbursements 500.00
Balance as of 9/30/91 409.64

Respectfully submitted,
Charles Powell, Treasurer

CUMBERLAND CAMP REPORT

We thank God for perhaps our best year ever in our camping program. He has blessed our efforts immensely. God has used many people in the past year to be a blessing to our program. Our Camp Manager and his wife, the Board, and scores of volunteer workers have given hundreds of hours to this ministry this year.

During the past year, we renovated the kitchen and dining hall. We added new cabinets, three new closets, and a brand new gas cook stove. We also built another cabin, finished the bathrooms in the "rec building," added a new deck on the front of the girls' dorm, purchased \$2,000 in new recreation equipment and a sound system.

We had a tremendous summer! We had 425 campers with 68 salvation decisions in five weeks of camp. Our 1990 Fall Retreat brought 86 campers and the 1991 Spring Retreat was attended by 78 campers.

During the past year we sold 26 acres on the lower side of the dam for \$27,500. The buyer paid \$5,500 down and the balance we are financing at 10% for five years.

We appreciate your faithfulness in your financial support and your prayers. So far we have 90 "Friends of Camp" for the current year. Our annual "Friends of Camp Supper" will be November 22-23 at the Camp.

We are excited about the coming year. We are already planning to add a sixth week of camp to next summer's schedule. Please continue to pray for us, support us with your finances, and most of all, send us your kids. Remember, this is your camp. We encourage you to submit ideas and suggestions. We are depending upon your help and cooperation to continue to make the ministry of "OUR CAMP" successful.

Respectfully submitted,
Clayton Hampton, Chairman

CUMBERLAND YOUTH CAMP HAPPY HILL ACRES

FINANCIAL REPORT OCTOBER 1, 1990 - SEPTEMBER 30, 1991

BALANCE BROUGHT FORWARD\$2,313.67

RECEIPTS:

General Offerings	\$18,776.82
Co-op	3,409.10
Promotion (Friends of Camp)	11,032.71
Summer Camp20,	997.21
Retreats	13,279.50
Canteen	3,510.55
Designated	247.50
Transfer from Savings9	174.17
TOTAL INCOME	\$80,427.56
TOTAL TO BE ACCOUNTED FOR	82,741.23

DISBURSEMENTS:

Buildings and Grounds	15,601.48
Office Expenses	8,973.20
Salaries and Benefits	25,830.99
Building Expenses	7,772.52
Camp Expenses	16,155.47
Retreat Expenses	2,378.30
Transfer to Savings1,	531.80
TOTAL DISBURSEMENTS78,	233.76
Balance September 30, 1991	4,507.47
Total Funds in Checking and Savings	14,982.84

SAVINGS ACCOUNT

Balance September 30, 19911,	629.36
Building Fund	10,237.27
Transfer to Checking	9,174.17
Interest on Savings	321.11
Transfer from Checking	1,531.80
Land Sale	5,500.00
Interest from Land Sale	549.00
Total in Savings	10,475.37

REPORT OF THE TENNESSEE HOME MISSION BOARD 1991

The Tennessee Home Mission Board wishes to express sincere appreciation to all our pastors and churches across the state for the firm support you have given to our work this year.

MILLINGTON

In January of 1991 our Mission Board challenged Gwen Pugh and his people to raise \$30,000 to pay off their indebtedness on Series A bonds. We would match what they raised. Recently we sent them a check for \$30,000! They met the challenge! Praise the Lord! This January, their church will pay off Series B bonds of \$12,190.00 and will be **debt free**. We commend Gwen and Rebecca on a job well done.

MEMPHIS

Grace Free Will Baptist Church is so beautiful! It will thrill your heart to see our superb new facilities there. Yet more beautiful than buildings are the precious people who have labored faithfully with Glenn and Sarah Poston. Not long ago they dedicated their church to the glory of God and to the salvation of souls in Memphis. Brother Glenn hopes that very soon the church will be self-supporting. We wish to commend Glenn and Sarah for a job well done.

WEST KNOXVILLE

April 2, 1991 was a great day for Gerald and Gail Fender and their mission family. Gerald was so excited as we closed on the purchase of five acres of property for \$105,000. The area all around the property is exploding with new homes. Gerald and his people are trying to raise money to pay off the balance of \$52,000. They need our help. Together we can. In just a few years we will have a new self-supporting Free Will Baptist Church in the city of Knoxville. Gerald and Gail are doing a super job. Please continue to pray for and support them.

Respectfully submitted,
Home Missions Board Members
Rev. Larry Powell, Chairman

PROMOTIONAL DIRECTOR'S REPORT

Dear Brethren:

This has been a good year for all of our work! I believe that we will meet all of the suggested quotas assigned to us both from the state level and the national. This, of course, is made possible only because of the response and support of the 7 District Associations and over 200 churches. **THANK YOU VERY MUCH!**

I am sure that each of the departments of work in our denomination also feels a special note of thanks to our people for their generous support to every phase of our denominational program. You will note in all of the reports that our state is still the leading state in the support of all the major departments of work.

Even though the support to the State Office has not been up to par, we have managed to stay in the black. Please note the report from our treasurer, Bro. E. B. McDonald, which reveals the source of the income for the last ten years.

Mrs. Riggs and I have really enjoyed working as Promotional Director during this time and the only regret we have is that we were not able to attend very many of the Quarterly Meetings and District Associations. This was because we have been engaged in rather extensive work throughout the denomination. I hope you understand and will forgive us if we have appeared to be neglectful.

Beginning January 1, 1992, Dr. Charles Thigpen will assume the duties of Promotional Director, and I hope you will give him full support and cooperation. The office will be in good hands with Bro. Thigpen, and I pray that you will make it possible for him to do the promotional work without having to worry about his part-time salary! This can only be done if every church will give something every month toward the support of the State Office.

With the purchase of the new Headquarters for the National Offices, our state has been given our pro rata share which is \$100,000. This actually figures out to be \$5.00 per member for all of our churches. I would like to suggest that we pay our share of this indebtedness as soon as possible. It would certainly save thousands of dollars in interest if every state would send their money in SOON!

A Stewardship Campaign is being planned with the slogan, "A Million More by 94," but surely we can do our part much sooner!

Following is a report of our activities since our last Associational Meeting:

Revivals.....26 (in 9 different states)
Quarterly Meetings4 (others by proxy)
Supply Services10 (2 in Toe River Association)
Edited 5 issues of state paper
Hosted 3 Ministers Breakfasts
10 days in Michigan for Bible College Emergency
Served on General Board of National Association
Attended Open House at new Headquarters building
Sent many resumes of available pastors to several churches
2 direct mailings to all of our state pastors and preachers
Phone calls and letters—many!

Results as reported by pastors:

Conversions.....179
Rededications.....Many

Miles traveled Approximately 22,000

In addition to closely observing the Treasurer's Report, please note the special chart showing the support our state has given to the denominational agencies in the last seven years, plus what we have given during the first nine months of 1991.

We only have a few weeks left in this calendar year. Let's do our best to make, and even exceed, all of our suggested quotas for every department.

It has been a joy to serve in this capacity for almost ten years! The Executive Committee has been so cooperative and considerate in everything, and Mrs. Riggs and I both want to thank them, and also the many pastors who welcomed us into their churches. We will still be available for revival meetings, conferences, music or any other way that we can serve. And wherever we go we will still promote ALL of the work of the Free Will Baptist denomination. We have done so for over 53 years and we don't intend to quit now!

Sincerely in Christ,
Rev. Raymond Riggs
Promotional Director/Evangelist

REMEMBER: From now on send all of your reports for Echo, and comments or inquiries about the state work to Dr. Charles Thigpen, 3508 Murphy Road, Nashville, TN 37205 Phone: (615) 297-0327.

TENNESSEE'S SUPPORT TO NATIONAL MINISTRIES FOR THE LAST SEVEN YEARS

YEAR	1984	1985	1986	1987	1988	1989	1990
Executive Office	\$5,694.39	\$6,432.74	\$6,700.85	\$12,935.28	\$12,128.18	\$11,960.56	\$9,644.93
Foreign Missions	\$375,529.65	\$375,921.21	\$386,529.94	\$428,660.81	\$484,943.68	\$506,596.56	\$584,493.95
Home Missions	\$243,887.50	\$201,928.87	\$206,371.13	\$116,319.00	\$248,488.07	\$245,046.79	\$281,704.70
FHBBC	\$88,409.42	\$115,336.42	\$128,012.44	\$131,721.14	\$149,177.77	\$144,113.95	\$150,678.71
Retirement & Ins.	\$2,550.02	\$1,935.90	\$1,473.55	\$62.30	\$2,431.93	\$2,526.29	\$2,497.36
Master's Men	\$2,347.51	\$3,691.14	\$4,635.95	\$3,405.46	\$9,821.65	\$9,277.16	\$8,648.41
Comm. on Theo. Lib.	\$52.54	\$51.40	\$76.12	\$45.28	\$97.04	\$205.72	\$234.85
WNAAC	\$351.04	\$1,720.77	\$8,722.54	\$1,672.59	\$4,864.93	\$6,999.95	\$7,396.47
FHB Foundation	\$212.03	\$308.48	\$334.77	\$603.02	\$470.40	\$923.56	\$1,233.86
Historical Comm.	\$83.05	\$51.40	\$59.12	\$66.31	\$84.23	\$5.00	\$81.97
Radio & TV	-----	\$1,452.88	\$1,396.41	\$1,201.22	\$725.84	\$85.72	\$485.07
Music Commission	-----	-----	-----	-----	-----	-----	\$99.85
TOTALS	\$719,117.35	\$710,851.21	\$744,360.82	\$656,892.41	\$913,223.72	\$927,443.26	\$1,047,198.23

TENNESSEE CONTRIBUTIONS JANUARY-JUNE 1991

Executive Office	\$ 7,252.54
FHBBC	\$142,971.78
FHB FOUNDATION	\$748.77
Foreign Missions	\$239,354.80
HISTORICAL COMM.	\$29.32
HOME MISSIONS	\$143,955.25
Master's Men	\$713.78
RADIO & TV	\$44.34
RETIREMENT & INS.	\$1,433.53
THEOL. INT.	\$106.46
WNAAC	\$1,617.79
MUSIC COMM.	\$18.56

TOTAL \$538,245.92

CHILDREN'S HOME REPORT

Dear Friends of the Home for Children:

We send you our warmest greetings and sincere thanks for your support, concerns and prayers for all of us here.

Let us begin this report with praise to God for His blessings. The Free Will Baptist Home for Children has seen a new revitalization and commitment within the staff, board members and community.

All five cottages are now open and in use. To get here we have had some major remodeling and repair expenses. These improvements have made it possible for the children to now live in homes that are warm, cheery, and have a home-like atmosphere. A home to be proud of and we want to invite friends in to see.

With all cottages open we have been able to increase the number of children we can serve. We have recently been licensed to care for 42 children. We currently have 40 children on campus; as you can see, we are almost at full capacity.

All non-residential buildings are in use and repair work has been done on them as well. The recreation building is in full service, making swimming, basketball and other indoor activities available to the children year-round. Livestock and agriculture planning goals have been established.

In order to continue to minister to God's children we need your consistent support. Your prayers and financial help is what it takes to keep progressing. Pray that God will show you how you can make a difference. Plan now and pray for the annual "Mother's Day Giving for the Children." The FWB Home for Children's board of directors have established May 10, 1992 for the first annual event. Please let everyone know about this special way they can help. Help us put Christianity into action and show our children just how much God and His people do care. Your prayers and financial support is greatly appreciated.

In Him,
Roger Hood, Executive Director

OBITUARY COMMITTEE REPORT

ASHLAND CITY

Mr. T. L. Perry
Ms. Vivian Ellis

BETHEL

Ms. Rebecca Clifton
Mr. Bill Ellis
Mr. Charles Frazier
Ms. Rose Gupton
Mr. Thomas Milom
Ms. Cora Perry
Mr. Claude Smith

BETHLEHEM

Mr. Doyle Teasley
Ms. Judy Webb
Ms. Mary Calvin Bracey

CARLISLE

Mr. A. W. Lamb

COFER'S CHAPEL

Mrs. Laura Robinson
Mrs. Fatie Lee Ferguson
Mr. Arthur Ferguson
Mr. Samuel Parrish, Sr.

EAST NASHVILLE

Mr. Henry Oliver
Mrs. Leola Melvin

FIRST CHURCH, DICKSON

Ms. Myrtle Deason
Ms. Wilma Parker
Ms. Sara Louise Parker

GOOD SPRINGS

Mr. Paul Binkley

GRACE

Mr. and Mrs. Hoe Hudgins

HEADS

Mrs. Lila Bell Balthrop

HENDERSONVILLE

Mr. Russell Miller

Mrs. Nellie Riggs

HILLTOP

Mr. Wallace Howell

HORTON HEIGHTS

Mr. Paul Marshall

HURRICANE CHAPEL

Mr. Johnnie Tummins

MILLER'S CHAPEL

Ms. Lucille Black

OAKGROVE

Mr. Jim Rayburn

OAKWOOD

Mr. O. T. Barnett

PLEASANT HILL

Mr. Calvin Earhart

Ms. Lillie Williams

ROCK SPRINGS

Mr. Joe Sutton

SCOTT'S CHAPEL

Mr. Hartwell S. Bellar

WEST END

Ms. Lillian Tolley

WEST NASHVILLE

Ms. Nell Greene

WOODBINE

Mrs. Era Lane

Mr. Ernest Swearnes

Mr. Howard Martin

PETITIONS AND REQUESTS REPORT

We recommend that the Cumberland Association accept the invitation of the Sylvan Park FWB Church of the Southern Quarterly to host the 1992 session.

Respectfully submitted,
Kevin Riggs, Chairman
Charles Powell
Herbert Hassell

RESOLUTIONS COMMITTEE REPORT

(1) WHEREAS Rev. Raymond Riggs has faithfully served the state of Tennessee as Promotional Director, and WHEREAS the Cumberland Association is a part of the Tennessee State Association, BE IT RESOLVED that this body give a standing vote of thanks for his years of faithful service.

(2) WHEREAS the Cumberland Youth Camp is a vital ministry of the Cumberland Association, and WHEREAS the Cumberland Youth Camp reports its most fruitful year ever, BE IT RESOLVED that this body give Rev. Marion Pettus, the Camp Board, and the many camp workers a rising vote of love, support and appreciation.

(3) WHEREAS Hurricane Chapel FWB Church of the Western Quarterly has graciously hosted this meeting, BE IT RESOLVED that this body give a rising vote of thanks.

(4) WHEREAS the Cumberland Association is greatly appreciative of the efforts of Rev. Raymond Riggs to encourage the Toe River Association and other unaffiliated groups in Tennessee to come into the State Association, BE IT RESOLVED that the body encourage the new Promotional Secretary to continue these efforts.

Respectfully submitted,
Victor Neuenschwander, Chairman
Cecil Boswell
William Preston

NOMINATING COMMITTEE REPORT

HOME MISSIONS: Charles Powell

FOREIGN MISSIONS: Rolla Smith

SUPERANNUATION: Bill Preston

YOUTH CAMP: Dean Stone (94)
Barry Simpson (94)
Bill Evans (94)

HISTORICAL COMMISSION: Robert Picirilli (96)

EXECUTIVE OFFICERS: Moderator - Fred Hall
Assistant Moderator - Wayne Bess
Clerk - Clayton Hampton
Assistant Clerk - Eugene Workman
Treasurer - Sam McVay

Respectfully submitted,
Bill Gardner, Chairman
Ronnie Smith
Wayne Bess

REGISTRATION AND FINANCE

Ministers:	42	Deacons:	5	Delegates:	32
Visitors:	54				
Total:	133				

Morning Offering: \$104.84

We recommend that the offering of the 148th Association be given to the Glenn Postons.

Respectfully submitted,
Eddie Hodges, Chairman
Sam McVay
Tommy Street

TREASURER'S REPORT **CUMBERLAND ASSOCIATION OF FWB**

Balance Forward, September 30, 1990\$1,758.11

RECEIPTS:

Northern Quarterly dues	\$625.00
Southern Quarterly dues	680.00
Western Quarterly dues	456.00
Tuesday Offering	110.50
Northern Quarterly Unified Giving	3,969.49
Fellowship Unified Giving	3,276.89
Smyrna Unified Giving	600.07
Pleasant Hill Unified Giving	450.00
Donelson Unified Giving	328.89
Reenter Foreign Missions Unified Giving	832.57

Total Receipts \$11,329.41

Total to be accounted for \$13,087.52

DISBURSEMENTS:

Don McDonald	\$160.50
Norman Richards	50.00
Lewis Letterworks (minutes)	868.00
Delegates fees to TN State Assn.	30.00
Clayton Hampton (Clerk's fee)	225.00
Sam McVay (Treasurer's fee)	100.00
Office/Board Expense (postage, phone, etc.)	101.26
Tennessee State Assn. (Unified Giving)	3,332.57
Cumberland Camp* (Unified Giving)	3,838.27
Cumberland Superannuation (Unified Giving)	1,137.55
Cumberland Home Missions (Unified Giving)	376.43
Tennessee Master's Men (Unified Giving)	352.27
Tennessee State Assn. Dues	1,060.00

Total Disbursements\$11,631.85

Balance as of September 30, 1991 \$1,455.67

* Includes the transfer of \$832.57 from Foreign Missions)

Respectfully submitted,
Samuel P. McVay, Treasurer

	Churches	Churches Reporting	City Churches	Rural Churches	Full-Time Ministers	Part-Time Ministers	Ordained Ministers	Licensed Ministers	Ordained Deacons	Membership	Baptisms	Members Added	Members Lost	Churches with Budget	Value of Churches and Parsonages	Churches Income	Parsonages	Day Cares	Kindergartens	Christian Schools	S.S. Enrollment	Bible Institutes	C.T.S. Enrollment	W.N.A.C. Enrollment	M.M. Enrollment
Northern Quarterly	23	18	3	15	15	3	26	16	59	2907	93	86	39	12	\$3,330,000	\$830,910.74	15	1	0	0	1191	0	448	164	54
Western Quarterly	18	15	3	12	4	11	21	2	42	1135	54	46	19	2	\$1,831,000	\$178,657.04	6	0	1	2	791	0	86	97	12
Southern Quarterly	27	24	23	4	17	10	82	19	77	2869	101	206	175	15	\$5,190,900	\$1,037,166	7	2	1	1	2003	0	457	222	59
Totals	68	57	29	31	36	24	129	37	178	6911	248	338	233	29	\$10,351,900	\$2,046,733.70	28	3	2	3	3985	0	991	483	125

QUARTERLY CLERKS:

NORTHERN QUARTERLY

Miss Mary Crutcher
Rt. 1 Box 136
Springfield, TN 37172
(615) 384-4061

SOUTHERN QUARTERLY

Rev. Eugene Workman
3601 Central Ave.
Nashville, TN 37205
(615) 298-4929

WESTERN QUARTERLY

Miss Dottie Bryant
Rt. 1
Indian Mound, TN 37079
(615) 827-2507

NORTHERN QUARTERLY

CHURCH

PASTOR

CLERK

Ashland City FWB
100 W. Elm St.
Ashland City, TN 37015
PH#(615) 792-5118

Rev. Terry Boyd, Moderator
R# 1 Box 164 A
Ashland City, TN 37015
PH#(615) 746-8552

Miss Emma Sanders
107 Lenox St.
Ashland City, TN 37015
PH#(615) 792-5234

Bethel FWB
2400 Moseley Ferry Rd.
Ashland City, TN 37015
PH# (615) 362-9389

Rev. Charles Powell
3645 Hwy 12 N
Ashland City, TN 37015
PH# (615) 362-9237

Mrs. Marilyn Justice
1990 Neptune Rd.
Ashland City, TN 37015
PH# (615) 362-3693

Bethlehem FWB
1709 Hwy 12 North
Ashland City, TN 37015
PH# (615) 792-4428

Rev. Charley Carmack
1713 Hwy 12 North
Ashland City, TN 37015
PH# (615) 792-4428

Mrs. Geraldine Christy
1015 Lockertsville Road
Ashland City, TN 37015
PH# (615) 792-7789

Covenant FWB
1640 Southside Road
Southside, TN 37171
PH# (615) 387-4355

Rev. Jon Justice
5315 Sango Road
Clarksville, TN 37043
PH# (615) 358-9335

Rodonna Owens
2275 S. Hinton Road
Southside, TN 37171
PH# (615) 387-2162

First FWB Springfield
811 16th Ave. E.
Springfield, TN 37172

Rev. Paul Hopson
305 Grace St.
Springfield, TN 37172
PH# (615) 382-9604

Mrs. Marjorie June Crutcher
3826 Old Coopertown Rd.
Springfield, TN 37172
PH# (615) 384-4061

Friendship FWB
2388 Bear Wallow Rd.
Ashland City, TN 37015
PH # (615) 792-7953

Rev. Cecil Boswell
1001 Grover Binkley Rd.
Ashland City, TN 37015
PH# (615) 792-6744

Gladys Cagel
3011 Bear Wallow Rd.
Ashland City, TN 37015
PH# (615) 792-4957

Good Springs FWB
2330 Good Springs
Pleasant View, TN 37146
PH# (615) 746-3734

Rev. John Gibbs
2330 Good Springs Rd.
Pleasant View, TN 37146
PH# (615) 746-3743

Sherry Parker
P.O. Box 186
Pleasant View, TN 37146
PH# (615) 746-8234

Harper Road FWB
7130 Harper Road
Joelton, TN 37080

Rev. Gene Parton
7130 Harper Road
Joelton, TN 37080
PH# (615) 876-4993

Mrs. Agnes Green
7350 Harper Road
Joelton, TN 37080
PH# (615) 876-2268

CHURCH

Head's FWB
3128 Head's Church Rd.
Cedar Hill, TN 37032
PH# (615) 746-5565

Hendersonville FWB
1 79 New Shackle Isl. Rd.
Hendersonville, TN 37077
PH# (615) 824-3760

Mt. Pleasant FWB
2414 Valley View Road
Joelton, TN 37080

Mt. Zion FWB
RT 1
Ashland City, TN 37015
PH# (615) 746-3750

New Hope FWB
1285 New Hope Rd.
Joelton, TN 37080
PH# (615) 746-5403

Oakland FWB
6335 Alessio Rd.
Whites Creek, TN 37189

Oaklawn FWB
1280 Oaklawn Rd.
Chapmansboro, TN 37035

Oakwood FWB
2551 Church Lane
Woodlawn, TN 37191
PH# (615) 645-4318

PASTOR

Rev. Wayne Wagner
3156 Head's Church Rd.
Cedar Hill, TN 37032
PH# (615) 746-5565

Rev. Edward Hodges
105 Lynhurst Circle
Hendersonville, TN 37075
PH# (615) 822-4960

Rev. John Hudson
2411 Valley View
Joelton, TN 37080
PH# (615) 876-2477

Rev. Willard McCarroll
Red Binkley Road
Joelton, TN 37080
PH# (615) 746-5152

Rev. Barry Simpson
1150 Chapel Hill Drive
Joelton, TN 37080
PH# (615) 746-3389

Rev. Rick Powers
545 Westboro Dr.
Nashville, TN 37209

Rev. Danny Thompson
1281 Oaklawn Rd.
Chapmansboro, TN 37035
PH# (615) 746-5424

Rev. Clayton Hampton
2551 Church Lane
Woodlawn, TN 37191
PH# (615) 648-4328

CLERK

Mrs. Bonnie Balthrop
1255 Irvin Pace Rd.
Chapmansboro, TN 37035
PH# (615) 746-3400

Mary Butler
300 Webster St. Apt. A-21
Madison, TN 37115
PH# (615) 868-9412

Sue Gammon
112 Miller Plaza
Ashland City, TN 37015
PH# (615) 792-7445

Carlene P. Wilson
1901 Pinnacle Rd.
Pleasant View, TN 37146
PH# (615) 746-5762

Sue Carson
1108 Morriswood Drive
Joelton, TN 37080
PH# (615) 746-8151

Josephine Anderson
P.O. Box 23
Whites Creek, TN 37189
PH# (615) 876-3407

Marion Palmore
1445 Oaklawn Rd.
Chapmansboro, TN 37035
PH# (615) 746-8077

Audrey Burhart
3265 York Landing Road
Woodlawn, TN 37191
PH# (615) 647-8400

Olivet FWB
3387 Rossview Road
Clarksville, TN 37043

Rev. Kenneth Wilson
3387 Rossview Road
Clarksville, TN 37043
PH# (615) 358-2158

Mr. Daniel McGregor
4400 McGregor Road
Adams, TN 37010
PH# (615) 485-2417

Pardue FWB
1895 Memorial Drive
Clarksville, TN 37043
PH# (615) 648-0459

Rev. Don Walker
2176 Post Road
Clarksville, TN 37043
PH# (615) 552-0659

Ida Belle Farmer
1883 Pardue Drive
Clarksville, TN 37043
PH# (615) 648-9102

Pleasant Valley FWB
R#3 Bull Run Road
Ashland City, TN 37015

Rev. Edward Leroy Dozier Sr.
R#3 Lt. Marrowbone Road
Ashland City, TN 37015

Myra Allen
R#3 34 Valley View Road
Ashland City, TN 37015

Portland FWB
113 Old Westmoreland Rd.
Portland, TN 37148

Unknown

Karen Flick
250 N. Centerpoint Rd.
Portland, TN 37148
PH# (615) 325-9386

Shady Grove FWB
R# 7 Box 199
Clarksville, TN 37043

Rev. Vernon Barker
1270 Shady Grove Road
Clarksville, TN 37043
PH# (615) 362-3106

Peggy Roberts
4651 Albright Rd.
Clarksville, TN 37043
PH# (615) 358-2813

Trinity FWB
4550 Smallhouse Road
Bowling Green, KY 42104

Rev. Pete Winstead
112 Sylvia Way
Bowling Green, KY 42104
PH# (502) 843-6627

Mrs. Joanne S. Creek
801 Ironwood Drive
Bowling Green, KY 42103
PH# (502) 842-3407

West End FWB
5154 Hwy 49 West
Springfield, TN 37172
PH# (615) 384-3522

Rev. Ronnie Smith
5154 Hwy 49 West
Springfield, TN 37172
PH# (615) 384-1927

Sue Sparks
5538 Clinard Road
Springfield, TN 37172

SOUTHERN QUARTERLY

CHURCH

PASTOR

CLERK

Berean FWB Church

Rev. Rick Arrington
Rt. 1, Box 20 Savely Dr.
Fairview, TN 37062
PH# (615) 799-8064

Mrs. Linda Baker
207 Cox Pike SW
Fairview, TN 37062

Blue Springs FWB Church
Rt. 6, Blue Springs Rd.
Columbia, TN 38401

Unknown

Unknown

Calvary FWB Church 4988 Edmonson Pike Nashville, TN 37211 PH # (615) 833-1575	Rev. Wallace Hayes 5000 Edmonson Pike Nashville, TN 37211 PH # (615) 832-3958	Unknown
Cofer's Chapel FWB Church 4300 Clarksville Hwy Nashville, TN 37218 PH # (615) 876-3010	Rev. Larry Powell 4141 Woodlawn #37 Nashville, TN 37205 (615) 385-4633	Mary E. Griffith 96 Coreland Dr. #101 Madison, TN 37115
Craigfield FWB Church Rt. 1 Primm Springs, TN 38476	Newton Baggett	Mrs. Jewel Anderson Rt. 6 Franklin, TN 37064
Cross Timbers FWB Church 201 Cross Timbers Dr. Nashville, TN 37221 PH # (615) 646-0515	Rev. Paul Harrison 5614 Meadowcrest Ln. Nashville, TN 37209 PH # (615) 356-3187	Mrs. Regenia Garcia 733A McPherson Dr. Nashville, TN 37221
Donelson FWB Church McGavock Pike Knobdale Rd. Nashville, TN 37214 PH # (615) 883-4692	Rev. Robert J. Morgan 2909 Knobdale Rd. Nashville, TN 37214 PH # (615) 883-5392	Mrs. Nancy Garner 2723 Western Hills Dr. Nashville, TN 37214
East Nashville FWB Church 210 S. 10th St. Nashville, TN 37206 PH # (615) 262-9507	Rev. Fred Hall 2320 Riverside Dr. Nashville, TN 37216 PH# (615) 226-9762	Mr. Harold Baker 7249 Apple View Dr. Goodlettsville, TN 37072
Faith FWB Church 2921 Louise Dr. Nashville, TN 37211 PH# (615) 832-6739	Unknown	Unknown
Faith FWB Church North Nashville Hwy Columbia, TN 38401 PH # (615) 381-4812	Rev. Charles Hunt Rt. 1, Box 164 Columbia, TN 38401 PH# (615) 388-0065	Pauline Watson Rt. 3, Box 535 Columbia, TN 38401
Fellowship FWB Church 2518 Una Antioch Pike Antioch, TN 37013 PH # (615) 833-5170	Rev. Bill Gardner 2518 Una Antioch Pike Antioch, TN 37013 PH # (615) 833-5170	Mrs. Lois Vallance 155 Alsop Lane La Vergne, TN 37086
First FWB Church 1205 Sulphur Springs Rd. Murfreesboro, TN 37130 PH # (615) 890-7238	Rev. Daniel Dean 2861 Sunnyview Dr. Murfreesboro, TN 37130 PH # (615) 895-3116	Unknown
Franklin FWB Church Rt. 7, Del Rio Pike Franklin, TN 37064 PH # (615) 794-7452	Rev. Kevin Riggs 801 Del Rio Pike Apt. I-7 Franklin, TN 37064 PH # (615) 790-3229	D. Ann England Rt. 2, Depot St. Spring Hill, TN 37174

Goodlettsville FWB Church 731 S. Dickerson Rd. P.O. Box 942 Goodlettsville, TN 37072 PH # (615) 859-0436	Rev. Brian Bishop 3120 Bellwood St. Nashville, TN 37209 PH # (615) 297-7022	Mrs. Janie McKinney 603 Katy Hill Dr. Goodlettsville, TN 37072
Grace FWB Church 4905 Tennessee Ave. Nashville, TN 37209	Unknown	Mrs. Lester Erwin 427 Wilclay Nashville, TN 37209
Horton Heights FWB Church 6727 Charlotte Pike Nashville, TN 37209 PH # (615) 352-2030	Rev. Terry Eagleton 6723 Charlotte Ave. Nashville, TN 37209 PH # (615) 356-5484	Mrs. Hallie Wall 410 American Rd. Nashville, TN 37209
La Vergne FWB Church Mason Circle La Vergne, TN 37086	Rev. Steve Marcum 122 Cedar Drive La Vergne, TN 37086	Mrs. Wanda Smith P.O. Box 614 La Vergne, TN 37086
Lewisburg FWB Church Box 927, Easy St. Lewisburg, TN 37091	Rev. Walter Gragg 294 Clovernook Dr. Nashville, TN 37202	Judy Ivey 1459 Monroe St. Lewisburg, TN 37091
Loyal Chapel FWB Church 109 E. 17th St. Columbia, TN 38401 PH# (615) 388-6672	Rev. Jesse Meade Rt. 4, Quail Hollow Box 20 Columbia, TN 38401 PH # (615) 388-8444	Mrs. Virginia Davis 118 Skyview Columbia, TN 38401
Madison FWB Church Scalf & Roosevelt Madison, TN 37115	Rev. Richard Irwin 201 McArthur Ave. Madison, TN 37115 PH # (615) 860-2726	Mrs. Vicky Smith 121 Aloha Ct. Hermitage, TN 37076
Manchester First FWB Church 723 S. Spring St. Manchester, TN 37355	Rev. W.B. Rodgers 721 S. Spring St. Manchester, TN 37355 PH # (615) 728-1961	Mrs. M.V. Carter 211 Cherry St. Manchester, TN 37355
Richland FWB Church 650 Westboro Dr. Nashville, TN 37209 PH # (615) 356-4977	Rev. William Preston 7904 Stallion Dr. Nashville, TN 37221 PH # (615) 646-4594	Mrs. Mary Ann Darnell 715 Delray Ave. Nashville, TN 37209
Smyrna FWB Church 17 S. Lowry St. Smyrna, TN 37167	Rev. Carlos Kelsey 247 Sanders Dr. LaVergne, TN 37086 PH# (615) 793-3435	Unknown
Sylvan Park FWB Church 4701 Wyoming Ave. Nashville, TN 37209 PH # (615) 292-0017	Rev. Ken Riggs	Mrs. Diane Bell 6423 Futura Dr. Nashville, TN 37209
Trinity FWB Church P.O. Box 8020 3409 Brick Church Pike	Rev. Roger Reeds 501 Catalina Dr. Nashville, TN 37217	Mrs. Betty Willis 3068 Richmond Hills Dr. Nashville, TN 37207

Nashville, TN 37207
West Nashville FWB Church
5600 Penn Avenue
Nashville, TN 37210
PH # (615) 269-0719

PH# (615) 361-7443
Rev. Bobby Hamm
240 Colt Dr.
Nashville, TN 37221
PH # (615) 646-5723

Mrs. Rosie Green
Box 550 Dogwood Ln.
Pegram, TN 37143
PH# (615) 646-6660

Woodbine FWB Church
2204 Foster Ave.
Nashville, TN 37210
PH # (615) 254-7588

Rev. Steve Cannon
99 Glenrose Ave.
Nashville, TN 37210
PH # (615) 244-8095

Mrs. Carolyn Lane
545 Roxanne Dr.
Antioch, TN 37013

WESTERN QUARTERLY

CHURCH

PASTOR

CLERK

Brandon Chapel FWB Church
Bumpus Mills, TN 37028

Rev. Artist Waynick
Route 1 Box 333
Vanleer, TN 37181
(615) 763-2461

Mrs. Mary Jewel Selph
Route 2 Box 152
Stewart, TN 37175
(615) 232-7812

Carlisle FWB Church
Route 1
Dover, TN 37058

Rev. Paul Sitton
1212 Beverly Hills Dr.
Clarksville, TN 37040
(615) 645-2964

Debbie Elliot
Route 2 Box 92
Erin, TN 37061
(615) 289-4891

Dunbar's Chapel
FWB Church
Route 1
Indian Mound, TN 37079

Rev. Gregory Tyson
741 Lindengreen Dr.
Hermitage, TN 37076
(615) 885-3723

Mrs. Martha Milliken
2536 Lylewood Road
Woodlawn, TN 37191
(615) 647-6857

First Dickson FWB Church
Hwy. 96 Box 63
Dickson, TN 37055

Rev. Garnett Reid
916 Percy Warner Blvd.
Nashville, TN 37205
(615) 352-4049

Mrs. Ellen Albright
513 Church Street
Dickson, TN 37055
(615) 446-4076

First McEwen FWB Church
FWB Church
Hwy. 70 E. & Locust St.
McEwen, TN 37101

Unknown

Mr. Joe C. Edwards
Route 3 Box 118 A
McEwen, TN 37101
(615) 582-6012

Gorman FWB Church
Route 1 Box 8 B
Waverly, TN 37185

Rev. Donnie Sinks
5880 Rock Spring Rd.
Charlotte, TN 37036

Mrs. Mary Lou McCarson
Route 1 Box 275
McEwen, TN 37101
(615) 582-6298

Hagewood's Chapel
FWB Church
Route 1
Southside, TN 37171

Rev. Paul Shelton
Route 1 Box 32 A
Southside, TN 37171
(615) 387-2533

Mrs. Patty Rose
21 Maple Street
Clarksville, TN 37042
(615) 648-3584

Hill Top FWB Church
Route 5
Cadiz, KY 42211

Rev. Henderson Selph
Route 1 Box 153 C
Stewart, TN 37175
(615) 232-7524

Mrs. Lucy Howell
13630 Old Dover Rd.
Cadiz, KY 42211
(502) 522-8742

Hurricane Chapel FWB Church Route 3 McEwen, TN 37101	Rev. Tommy Street Route 2 Box 29 A-2 Charlotte, TN 37036 (615) 789-6280	Mrs. Linda Sutton Route 3 McEwen, TN 37101 (615) 582-3936
Miller's Chapel FWB Church Route 1 Charlotte, TN 37036	Rev. James Black 4309 Southside Road Southside, TN 37171 (615) 387-2120	Mrs. Vergel Bowker Route 1 Box 199 Charlotte, TN 37036 (615) 789-4262
Oak Grove FWB Church Rt. 2 Greenwood Road Charlotte, TN 37036	Rev. Victor Neuenschwander 1515 Greenwood Road Charlotte, TN 37036 (615) 789-4360	Mrs. Edith Davidson 1871 Hwy. 49 East Charlotte, TN 37036 (615) 789-4243
Pleasant Hill FWB Church Route 3 Dover, TN 37058	Rev. Maxie Milliken Route 1 Indian Mound, TN 37079 (615) 827-2387	Mrs. Louise Yarbrough Route 3 Box 54 Dover, TN 37058 (615) 232-7623
Pleasant Ridge FWB Church Route 1 McEwen, TN 37101	Rev. Ricky Vaughn Route 1 Box 332 Vanleer, TN 37181	Mrs. Christine Wallace Route 1 Box 257 McEwen, TN 37101 (615) 582-3375
Rock Springs FWB Church Route 2 Box 166 Charlotte, TN 37036	Rev. Eddie Thomas Route 2 Box 141 Burns, TN 37029 (615) 446-8495	Howard Heath, Jr. 1599 Shelter Branch Rd. Charlotte, TN 37036 (615) 789-5581
Scott's Chapel FWB Church Route 1 Box 212 A Cumberland City, TN 37050	Rev. Roy Cann Route 1 Box 240 C Cumberland City, TN 37050	Mrs. Sharon Vanzant Route 1 Box 252 A Cumberland City, TN.37050 (615) 827-2367
Stoney Point FWB Church Route 1 Vanleer, TN 37181	Rev. Phil Corbin 4929 Hwy. 49 West Vanleer, TN 37181 (615) 763-2105	Mrs. Janise Corbin 4929 Hwy. 49 West Vanleer, TN 37181 (615) 763-2105
United FWB Church 784 Hwy. 46 Dickson, TN 37055	Rev. James Carrington 784 Hwy. 46 Dickson, TN 37055 (615) 446-5276	Mrs. Lucy Dudley 117 Edgewood Dr. Dickson, TN 37055 (615) 446-2311
Victory FWB Church Route 4 Box 20 Waverly, TN 37185	Rev. H.C. Beasley 205 Central High Dickson, TN 37055 (615) 446-2580	Ms. Sheila Peek Route 1 Box 22 P Waverly, TN 37185

DELEGATES TO THE TENNESSEE STATE MEETING

Mr. Sam McVay
Mr. David Simpson
Mrs. Katherine McDonald
Mrs. Marjorie Workman
Mrs. Darnell

BOARDS OF THE CUMBERLAND ASSOCIATION

HOME MISSIONS

Larry Powell (92) _____ (95)
James Carrington (93)
Carles Powell (94)

FOREIGN MISSIONS

Pete Winstead (92) _____ (95)
Victor Neuenschwander (93)
Rolla Smith (94)

SUPERANNUATION

Jay Ellis (92) _____ (97)
Herbert Hassell (93)
Henry Morgan (94)
E.B. McDonald (95)
William Preston (96)

YOUTH CAMP

Clayton Hampton (92) _____ (95)
Sam McVay (92) _____ (95)
Wallace Hayes (92) _____ (95)
Kevin Riggs (93)
Paul Sitton (93)
Mike Hollifield (93)
Barry Simpson (94)
Dean Stone (94)
Bill Evans (94)

HISTORICAL COMMISSION

Robert Morgan (92) _____ (97)
Mary Ruth Wischart (93)
Bobby Lawrence (94)
Wayne Wagoner (95)
Robert Picirilli (96)

FOREIGN MISSIONARIES FOR THE CUMBERLAND ASSOCIATION

The Robert Bryans	Ivory Coast
The Allan Crowsons	France
The Jerry Gibbs	France
The Paul Gentusos	Ivory Coast
The Tom Hughes	Brazil
The Donnie McDonalds	Japan
The Jim McLains	Japan
The Clint Morgans	Ivory Coast
The Bobby Pooles	Brazil
The Steve Riggs	France
The Jim Sturgills	Brazil
The Jeff Turnboughs	Spain
Mrs. Juanita Thompson	Japan

RETIRED MINISTERS OF THE CUMBERLAND ASSOCIATION

Rev. Sidney Henry
Rev. Carl Wilson

RETIRED MINISTERS' WIDOWS OF THE CUMBERLAND ASSOCIATION

Mrs. Emma Craft
Mrs. D.A. Hatcher
Mrs. Luther Reed
Mrs. Darnell Williams

CUMBERLAND PRESBYTERY REPORT

The Cumberland Presbytery met on Tuesday, October 8, 1991, at the Hurricane Chapel Free Will Baptist Church near McEwen, TN. Moderator Wayne Bess led the opening song, "At the Cross". Brother Stanley Outlaw opened the session in prayer. Brother Charley Carmack read I Timothy 3:1-7, the description of a minister. Brother Charles Powell prayed that God would make us able ministers of the gospel.

The clerk read the 1990 minutes and the treasurer's report for 1990-1991. The reports were approved as read.

Reports were given by the three Quarterly meetings: The Northern Cumberland Presbytery Report was read by its clerk Jon Justice. The Southern Cumberland Presbytery Report was read by William Preston. The Western Cumberland Presbytery Report was submitted by Chairman Wayne Bess. The reports were received as information.

Old Business:

There was no old business. Brother Leroy Forlines led this year's Presbytery seminar. The subject was "Promoting Personal Purity". There were 25 attendees to the seminar.

New Business:

The Auditing Committee consisting of Brother E.B. McDonald, Wallace Hayes and Barry Simpson were asked to serve another year.

A motion to approve the minutes at the end of the meeting due to the fact they are printed before they are read and approved was approved.

It was voted to have a Seminar in 1992. The Seminar Committee consists of Brothers Wayne Bess, Leroy Forlines, Paul Harrison, and Eddie Hodges.

A motion was made and seconded to raise the Clerk's fee from \$75.00 to \$150.00. The motion carried.

The question of lifetime memberships was addressed. It was pointed out according to previous minutes once a minister reaches the age of 65 he does not have to send dues with his report.

New ministers in the Presbytery recognized were Paul Harrison, Bill Evans and Terry Eagleton.

Fred Hall recommended the benevolent fund to the Presbytery members

Officers elected for the year:

Moderator, Wayne Bess

Assistant Moderator, Vernon Barker

Clerk/Treasurer, Eddie Hodges

The meeting was concluded with prayer.

TREASURER'S REPORT

From 10/1/90- 9/30/91

CHECKING ACCOUNT:

Beginning Balance - October 1, 1990 \$28.01

DEPOSITS:

October 1990 633.40

September 1991 701.09

Total \$1,340.00

Balance Plus Deposits: \$1,368.14

DISBURSEMENTS:

Funeral Wreaths J,W, Love 53.88

Memorial Gift

Shelvie Henry 50.00

Office Supplies 25.00

Seminar Expense

Planning Meals 131.06

Copies (financial reports) 15.00

Petty Cash 10.00

Seminar Expense

 Planning Meals 39.08

 Printing 138.00

 Postage 43.50

 Honorarium 200.00

 Seminar Syllabuses 128.28

 Seminar (meals etc.) 282.55

Total \$1,052.27

Balance Less Disbursements: 316.23

Ending Balance - September 30, 1991 \$316.23

SAVINGS ACCOUNT:

Beginning Balance - October 1, 1990 \$2,386.63

DEPOSITS:

October 1990 \$200.00

December 1990 120.00

January 1991 20.00

May 1991 5.00

September 180.00

Interest: (10/90-9/91) 140.46

TOTAL \$665.46

Balance Plus Deposits: 3,052.09

WITHDRAWALS:

Transfer to Checking	\$372.09
Balance Minus Withdrawal	\$2680.00
Ending Balance - September 30, 1991	\$2,680.00

PETTY CASH	\$7.55
Postage, Fax, Envelopes & Pens	7.79
Ending Balance September 30, 1991	(.24)

BALANCE ON HAND - OCTOBER 8, 1991

Checking Account	\$316.23
Savings Account	\$2,890.73
Petty Cash	(.24)
TOTAL ON HAND	\$3,206.72

Respectfully Submitted,
Eddie Hodges, Clerk/Treasurer

NORTHERN QUARTERLY PRESBYTERY REPORT

The Northern Quarterly Examining Committee met three (3) times during the past year and our report is as follows:

M/S/C to approve Bro. David Davis for ordination upon acceptance of a full time work.

M/S/C to accept Bro. Danny Thompson upon receipt of letter of recommendation from the Progressive Association of Alabama.

M/S/C to send letter of recommendation for Bro. Ron Helms to the Wolverine Association of Michigan.

Respectfully Submitted,
Vernon Barker - Chairman
Jon Justice - Clerk
Robert Crawford
Tom Blake
Marion Pettus

SOUTHERN QUARTERLY PRESBYTERY REPORT

The Examining Committee of the Southern Quarterly Presbytery met seven times during the year. Credentials were ratified for the following:

Rev. Malcolm Fry from North Carolina
Rev. Brian Bishop from Kentucky
Rev. Steve Cannon from Virginia
Rev. Bill Evans from Kentucky

Rev. Terry Eagleton from Brazil
Rev. Paul Harrison

The committee examined and approved for ordination the following:
Rev. Steve Swango, pastor Blue Springs Church
Rev. Jamie Allen, pastor of Grace Church
Dr. Paul Gentuso, missionary appointee to Cote de Ivoire

Respectfully Submitted,
William H. Preston, Clerk

WESTERN QUARTERLY PRESBYTERY REPORT

Examining Committee includes James Carrington, James Black, Greg Tyson, Victor Neuenschwander, and Wayne Bess.

The committee took no action during the year.

The report was given by Wayne Bess.

Respectfully Submitted,
Wayne Bess, Chairman

1991 PRESBYTERY DIRECTORY

Bailey, Ken		Missionary to Japan
Barker, Vernon	876-9399	P.O. Box 656
Beasley, H.C.	446-2580	205 Central High, Dickson, TN 37055
Bess, Jr., Wayne	446-3149	100 Allen Rd. Burns, TN 3702
Bishop, Randy	383-5322	187 Chamberlin St.
Black, James E.	387-2120	P.O. Box 4309 Southside, TN 37171
Blake, Tom	325-7608	111 Dink Rut Rd. Portland, TN 37148
Boyd, Terry L.	746-8552	4004 Sweethome Rd., Ashland City, TN 37015
Brown, Jimmy W.	298-1310	3628 Central Ave. Nashville, TN 37205
Carmack, Charley	792-4428	1713 Hwy. 12 N., Ashland City, TN 37015
Carrington, James L.	446-0322	784 Hwy. 46, Dickson, TN 37055
Corbin, Philip	763-2105	4929 Hwy 49-West, Vanleer, TN 37181
Crawford, Robert B.	792-4947	1017 Sunrise Circle, Ashland City, TN 37015
Creech, Ronald	352-0836	6565 Marauder Dr., Nashville, TN 37209
Cronk, Daniel R.	356-9063	5709 Vine Ridge Dr., Nashville, TN 37205
Eagleton, Terry	356-9749	6723 Charlotte Pike, Nashville, TN 37209
Forlines, Leroy	292-8709	3801 Rolland Rd., Nashville, TN 37205
Fry, Dr. Malcolm C.	399-8519	2644 Edge-O-Lake Dr., Nashville, TN 37217
Gann, Roy E.	827-2356	Rt. 1, Box 240-C, Cumberland City, TN 37050
Gardner, Bill	833-5170	2518 Una Antioch Pike, Antioch, TN 37013
Gragg, Walter E.	885-3986	294 Clovernook Dr., Nashville, TN 37210
Hampton, Charles E.		4608 Nebraska Ave., Nashville, TN 37209
Hampton, Clayton	648-4328	2551 Church Lane, Woodlawn, TN 37191

Hampton, Ralph C., Jr.	356-3187	5614 Meadowcrest Ln., Nashville, TN 37209
Harrison, Harrold D.	361-4550	1617 Citation Dr., Nashville, TN 37217
Harrison, Paul	646-9517	708A McPherson Dr., Nashville, TN 37221
Harvey, Duane	776-5590	Rt.2 Box 25, Nolensville, TN 37135
Hayes, Wallace R.	832-3958	5000 Edmonson Pk., Nashville, TN 37211
Henry, Sidney	582-6237	Rt. 2, McEwen, TN 37101
Hersey, Herman L.	361-6959	P.O.Box 17680, Nashville, TN 37217
Hodges, Eddie	822-4960	105 Lynhurst Circle, Hendersonville, TN 37075
Hornburger, Thomas	582-3446	Rt. 1, Box 28, McEwen, TN 37101
Hughes, Tom	34-235-3284	CX-P 291 Uberlandia, MG 38.400 Brazil
Hurst, Joe T.	361-1638	317 Melvin Jones Dr. , Nashville, TN 37217
Johnson, L.C.	352-9077	P.O. Box 90761, Nashville, TN 37209
Justice, Jon	358-9335	5315 Sango Rd., Clarksville, TN 37043
Kelsey, Carlos B.	793-3435	247 Sanders Dr., LaVergne, TN 37086
Lewis, D. Ray	361-8873	561 Castlegate Dr., LaVergne, TN 37086
Lindsley, John	325-9755	331 Reed St., Portland, TN 37148
McCord, Jimmy	582-6640	Rt.1 Box 345 Halpin St., McEwen, TN 37101
McDonald, E.B.	792-5529	Rt. 6, Box 338 A-1, Ashland City, TN 37015
Marcum, Stephen	793-2437	122 Cedar Ridge Dr., LaVergne, TN 37086
Mercer, Danny E.	352-9425	5706 Vine Ridge Dr., Nashville, TN 37205
Miley, LaVerne D.	361-3223	606 McDonald Ct., Nashville, TN 37217
Nance, Dallas A.	582-6225	Rt. 6 Box 370, Harriman, TN 37748
Neuenschwander, Victor D.	789-4360	1515 Greenwood Rd., Charlotte, TN 37036
Neuenschwander, Victor E.	264-2225	166 Vulco Dr., Hendersonville, TN 37075
Nix, Brent A.	746-5177	1009 Pin Oak Dr., Pleasant View, TN 37146
Outlaw, W. Stanley	385-2209	3707 Princeton Ave., Nashville, TN 37205
Page, Thurman	384-8010	2502 Meadow Court, Springfield, TN 37172
Parton, Gene	876-4993	7130 Harper Rd., Joelton, TN 37080
Picirilli, Robert E.	297-0183	301 Greenway Ave., Nashville, TN 37205
Powell, Charles	362-9237	3645 Hwy 12N., Ashland City, TN 37015
Powell, Larry	385-4633	3057 Woodlawn Dr., Nashville, TN 37215
Preston, William H.	356-4594	7904 Stallion Rd., Nashville, TN 37221
Reeds, Roger C.	361-7443	501 Catalina Dr., Nashville, TN 37217
Reid, Garnett H.	352-4049	916 Percy Warner Blvd., Nashville, TN 37205
Riggs, Kevin	790-3229	801 Del Rio Pk. Apt. I-7, Franklin, TN 37064
Robirds, Don	361-8821	1114 Massman Dr., Nashville, TN 37217
Rodgers, Willie B.	728-1691	721 S. Spring St., Manchester, TN 37355-1935
Sharp, D.L.	356-0867	6215 Henry Ford Dr., Nashville, tN 37209
Shockey, Bob	746-3498	3520 Thomasville Rd., Chapmansboro, TN 37035
Sitton, Paul	645-2964	1212 Beverly Hills, Clarksville, TN 37040
Slaughter, Frank T.	232-8874	Rt. 3, Box 273B, Dover, TN 37058
Smith, Rolla	367-2320	519 McDonald Dr., Nashville, TN 37217

Smith, Ronnie M.	384-1927	5154 Hwy. 49 W, Springfield, TN 37172
Street, Tommy	789-6280	Rt. 2 Box 29 A-2, Charlotte, TN 37036
Thigpen, Charles A.	297-0327	3508 Murphy Rd., Nashville, TN 37205
Thigpen, Jonathan N.	708-462-1793	304 N. Scott St., Wheaton, IL 60187
Thomas, Eddie	446-8495	Rt. 2 Box 141, Burns, TN 37029
Thomas, Roy C.	361-1010	P.O. Box 1088, Nashville, TN 37202
Thompson, Danny	746-5424	1281 Oakland Rd., Chapmansboro, TN 37035
Tippett, Bert	333-1340	7400 Stacey Dr., Nashville, TN 37221
Tyson, Gregory Lee	885-3723	741 Lindengreen Dr., Hermitage, TN 37076
Vaughn, Ricky	763-2039	Rt. 1, Box 332, Vanleer, TN 37181
Waddell, R. Eugene	361-1010	P.O. Box 1088, Nashville, TN 37202
Walker, Don	552-0659	2176 Post Rd., Clarksville, TN 37043
Warner, Fred	360-9592	3228 New Town Rd., Antioch, TN 37013
Waynick, Artest	763-2461	Rt. 1 Box 333, Banleer, TN 37181
Welch, Calvin R.	721-3276	Rt. 1, Box 741, TN Ridge, TN 37178
Williams, Jack	361-1010	P.O. Box 1088, Nashville, TN 37202
Willis, Homer E.	352-9362	P.O. Box 50560, Nashville, TN 37205
Wilson, Carl	647-2816	2549 Dover Rd. Woodlawn, TN 37191
Wilson, Kenneth	358-2158	3387 Rossvie Rd., Clarksville, TN 37043
Wilson, Peter	297-1294	219 38th Ave. N., Nashville, TN 37209
Winstead, Pete	781-5254	205 Heritage, Bowling Green, KY 42104
Woodard, Robert E.	356-3558	610 Westboro Dr., Nashville, TN 37209
Workman, Eugene	298-4929	3601 Central Ave., Nashville, TN 37205
Worthington, Melvin L.	367-4505	3308 Timber Trail, Antioch, TN 37013

PROGRAM OF THE 147TH SESSION
"PEACE COMETH FROM THE LORD"
ISAIAH 26:1-5

DEACONS IN GOOD STANDING
IN THE CUMBERLAND ASSOCIATION IN 1991-92
October 30, 1991 Reports

Ashland City:
 Horace Perry
 W. B. Lockert, Jr.
 Kingsley Forbes
 Howard Walker

Bethel:
 Gilbert Justice
 Robert Moseley
 Jerry Milom
 Willie Owen

Bethlehem:
 Clyde White
 Jack Cannon

Henry Elliott
 Ray Christy
 Donald Hudgens

Calvary:
 Ansel Mangrum
 Bill Massia

Carlisle:
 Garland Anderson

Cofer's Chapel
 Larry Perry
 Buddy Gailey
 Thurman Pate

Jack Trotter
 Wayne Steele
 Charles Francen
 Cybert Basford
 Jimmy Carter
 Tom Sass
 Jack Nicholson

Covenant:
 Tommy Minniehan
 Malcolm Owens
 Milburn Proctor

Cross Timbers
 Henry Morgan

Greg Kettleman
Ron McPherson
Johnny Carter

Donelson
Van Stewart
G.W. Burkhart
Scott McPeak
Tim Raburn
Jim Lauthern
Byron Deel
Tim Polston
Mark Williams

Dunbar Chapel:
Lloyd Webb
John Bryant
Charles Milliken

Fellowship:
Mike Hayes
Joel Sensing
Delbert Wood
Earl Larson

Franklin:
Bill Maberry
Henry Vick
George Thorpe
Bobby McArthur
Goodlettsville
Robert R. McKinney
Robert A. Michael

Harper Road:
Frank Spickler
Michael Walker
Wallace Carrington

Hendersonville:
Jimmy Toombs

Horton Heights
David Johnson

Hurricane Chapel:
Lonnie Tummins, Jr.
Hariam Gentry
Frankie Tummins

Lavergne
Macon Green
Thurman VanVinkle

Manchester
Jerry Venson
Harry Sain
Verlon Jones
Mike Ray
Junior Ray
Jeffery Ray
Edward Blaylock

Miller's Chapel
Clyde Hunter
Tony Davis
John Hinton

Oak Grove:
Jerry Lovett
Ray Whited
Robert Cook

Oaklawn
Jimmy Jinnette
Charles Shearon

Oakwood:
Basil Lewis
Mike Minnehan
Franklin Burkhart
Gaines Burkhart
Elbert Lehman

Olivet:
Preston Holt
Joe Allen
Danny McGregor

Pardue Memorial
Dolphus McCormack
Robert Yarbrough
Robert Weber
Claude Watson
Ezra Walker
Jim Worthington
Don Lane

Pleasant Hill:
Arvin Hester
Randall Wallace
Edison Lewis
Arthur Lewis

Pleasant Ridge
Wilbur Deck
Leo Johnson

Richland:
Bobby G. Littrell
Clyde Helton

Rock Springs:
Milton Heath
David Trotter
Billy Christy
Kenneth Biter
Estel Hagewood

Scott's Chapel:
J.H. Downs
Michael Vanzant

Shady Grove:
Charles E. Poole

Stoney Point:
David Williams
Herbert Hassell
John Finch

United:
Jim Dudley
Gary Wall
Thomas Tucker

West End:
Louis Seay
Gary Minnis

West Nashville:
Percy W. Green
William Davis

Victory:
Jim Foster

LICENSED MINISTERS

Mt. Zion:
Larry Wethington

New Hope:
Randy Skaggs
Dickey Anderson

Richland:
Steve Swango

PROGRAM OF THE 148TH SESSION
"REVIVE THY CHURCH"
PSALM 85:6

TUESDAY MORNING, OCTOBER 8, 1991

9:00 Worship Service

Welcome to Hurricane Chapel; Rev. Tommy Street

Response and Prayer: Rev. Eddie Hodges

Message: "The Promise of Revival", Rev. Barry Simpson, New Hope FWB Church

9:30 BUSINESS SESSION

1. Delegates recognized and seated
2. Executive Committee report
3. Report of Committee on Committees
4. Cumberland Quarterly Reports:
Northern Quarterly - Rev. Terry Boyd
Southern Quarterly - Rev. Carlos Kelsey
Western Quarterly - Rev. Wayne Bess
5. Cumberland Superannuation
6. Cumberland Home Missions
7. Cumberland Youth Camp
8. Cumberland Historical Commission
9. Cumberland WNAC
10. Tennessee Home Missions
11. Tennessee Promotional Director
12. Tennessee Children's Home Director
13. Delegates elected to Tennessee State Association

10:45- 11:00 BREAK

11:00 WORSHIP

Message: "The Plan for Revival", Rev. James Carrington, United FWB Church

12:00 LUNCH AND COMMITTEE MEETINGS

1:30 WORSHIP SERVICE

Message: "The Product of Revival", Rev. Ken Riggs, Sylvan Park FWB Church

2:00 BUSINESS SESSION

1. Recognition of National Offices
2. Obituary Committee Report
3. Petitions and Requests Report
4. Registration and Finance Committee Report
5. Resolutions Committee Report

6. Nominating Committee Report
7. Treasurer's Report Report

4:00 PRESBYTERY MEETING

ANNOUNCEMENTS:

REGISTRATION IS OPEN UNTIL NOON. PLEASE BE SURE TO REGISTER.

THE 149TH SESSION WILL BE OCTOBER 13, 1992. THE SOUTHERN QUARTERLY WILL HOST NEXT YEAR'S SESSION.

THE TENNESSEE STATE ASSOCIATION WILL MEET AT DONELSON FWB CHURCH ON NOV. 11-13.

GUIDELINES FOR LICENSED MINISTERS IN THE CUMBERLAND ASSOCIATION

I. RULES PERTAINING TO THE LICENSED MINISTER

A. Qualifications for the Licensee

1. He must be a member of a church which belongs to the Cumberland Association.
2. He must give evidence to his church that he is divinely called to preach, whereupon the local church is authorized to examine him for license. This examination should include the areas of the candidate's life, doctrine, reputation, and his convictions and abilities regarding the work of the ministry. His present and prospective educational and professional qualifications should also be considered. Upon completion of such an examination, the local church shall determine whether or not to grant license. Their ministerial license shall be valid for a period of one year but is renewable annually.
3. He must have his license renewed annually by said church and kept in force until ordination.

B. The Activities of the Licensee

1. According to the general practices of Free Will Baptists, a licensed minister is urged to afford himself of every opportunity to preach the word. He is free to exercise all the privileges and responsibilities of an ordained minister with the exception of pastoring a church and officiating at the observances of the ordinances and weddings.
2. The licensee should consider the years between his receiving license and being ordained as years of study and training in preparation for his calling.

C. His Relationship to the Presbytery

1. The clerk of the church should report the names of licensed ministers to the clerk of the Presbytery who will forward a copy of these guidelines to each licensee.
2. Licensed ministers will be eligible to hold associate membership in the Presbytery.

II. SUGGESTIONS FOR PREPARATION FOR ORDINATION

- ##### **A. Attend Free Will Baptist Bible College if possible.**

- B. Seek counsel of an experienced pastor or pastors.
- C. Make as thorough a study as possible of the following:
 - 1. The Holy Bible
 - 2. Systematic Theology
 - 3. Homiletics
 - 4. Pastoral Theology and Church Administration
 - 5. Evangelism
 - 6. Church History (especially F.W.B. history)

III. A SUGGESTED SCHEDULE OF WORK LEADING TO ORDINATION

- A. As soon as licensee feels that he is qualified to become a candidate for ordination, he should request a list of study questions from the Examining Committee of the Presbytery. We would strongly encourage him to proceed with his examination before entertaining a call to a church.
- B. At least two months before the Examining Committee meets, he should secure the examination. He should make five copies of the completed examination (one for each member of the Committee), and send them to the Examining Committee no later than two weeks before its meeting.
- Alternate: The Candidate will be given a written examination based on some of the study questions in the presence of one or more of the Committee members.
- C. The Candidate is required to pass an oral examination administered by the Committee.
- D. The Committee will report to the candidate on whether he passed or what areas he may need additional study in.
- E. When the approved candidate has passed the examination and has received a call to a church or is engaged in some other form of Christian service that would justify his being ordained, the Committee will recommend his ordination to the Presbytery. This recommendation will usually be made only after the candidate has been licensed for one full year.

CONSTITUTION Of The Presbytery Of The Cumberland Association of Free Will Baptists

ARTICLE I Name

This organization shall be known as the Presbytery of the Cumberland Association of Free Will Baptists of Tennessee.

ARTICLE II Purpose

The purpose of this Presbytery shall be to promote fellowship, issue cards of good standing, provide opportunities for continuing education (such as seminars and retreats), and discipline its members.

ARTICLE III

Membership

The membership of this Presbytery shall consist of all ordained ministers and deacons holding cards of good standing in the Presbytery. This Presbytery may invite visiting ministers and deacons to sit in council with it in any assembly thereof. Licensed ministers in good standing with a member church of this Association are associate members of the Presbytery with no voting privileges.

ARTICLE IV

Officers

The officers of this Presbytery shall be a moderator, assistant moderator, clerk and treasurer, who shall be elected annually and shall serve until their successors are elected.

ARTICLE V

Meetings

This Presbytery shall hold annual sessions at the close of the first day's session of the Cumberland Association. Called sessions may be held at the call of the moderator, his assistant, or any five members of said Presbytery who deem it necessary, upon written notice to the membership. Eleven members shall constitute a quorum.

ARTICLE VI

Committees

- A. The discipline committee shall consist of the moderator, clerk, chairman or his representative from each of the Quarterly examination committees.
- B. Other committees, as they are needed, may be appointed by the moderator.

ARTICLE VII

Amendments

This constitution may be amended at any regular meeting of the Presbytery by a two-thirds majority vote of the members present.

BY-LAWS

ARTICLE I

Ordination And Ratification

This Presbytery shall have the responsibility to establish guidelines relating to the ordination of applicants to the Gospel Ministry and ratification of the credentials of ordained ministers transferring to the Cumberland Presbytery.

ARTICLE II

Cards Of Standing

This Presbytery shall issue annually cards of good standing to ministers upon the presentation of a report in person (in case of sickness or some other legitimate reason letters may be accepted). Cards of good standing shall be issued annually to deacons upon the presentation of a letter of recommendation from their local churches. A donation of \$5 per deacon is requested.

Any minister or deacon failing to hold a card of good standing shall not have a voice in this Presbytery. Any minister having lost his card of good standing may be reinstated in this Presbytery upon the presentation of his report and who manifests a sincere interest in the work of the Lord.

Ministers who have retired or who have reached the age of retirement and have continued to manifest a sincere interest in the work of the Lord may be issued a lifetime card of good standing which they may hold as long as they hold membership in this Presbytery or as long as their conduct is unquestionable.

Ministers who are members of churches in the Cumberland Association who do not have cards of good standing do not have the approval of this body to present themselves in other Free Will Baptist meetings as a Free Will Baptist minister in good standing.

ARTICLE III

Discipline

The Presbytery shall have the power to try and withdraw fellowship from any member upon evidence of guilt of unchristian conduct, or who is teaching or preaching heresy or who has proven to be disloyal to the tenets of faith as expressed in the Treatise of the National Association of Free Will Baptists, as held by the Cumberland Association of Free Will Baptists of Tennessee.

ARTICLE IV

Donations

Each member of this Presbytery shall be asked to donate \$5 annually upon the presentation of his report. This fund is to be used for acquiring necessary equipment, the printing of such materials as cards of good standing, constitution and by-laws, stationery, minutes of meetings and for defraying of necessary traveling and mailing expenses, and other expenses as authorized by the Presbytery.

ARTICLE V

Amendments

These by-laws may be amended at any regular meeting of this Presbytery by a two-thirds majority vote of members present.

Amended October 15, 1969

Amended October 14, 1980

Amended October 15, 1985

NOT FOR PROFIT CHARTER OF CUMBERLAND YOUTH CAMP, INC.

The undersigned natural person, having capacity to contract and acting as the incorporator of the corporation under Tennessee Corporation Act, adopts the following charter for such not for profit corporation:

1. The name of the corporation is Cumberland Youth Camp, Inc.
2. The duration of the corporation is perpetual.
3. The corporation is not for profit.
4. The principal office of the corporation in the State of Tennessee shall be 2193 Happy Hill Acres Rd., Woodlawn, Tennessee.
5. The purposes for which the corporation is organized are:
 - (a.) to provide a Christian camping experience for the youth of the churches that make up the Cumberland Association of Free Will Baptists;
 - (b.) to evangelize and seek to win each camper to the Lord Jesus Christ;
 - (c.) to stimulate growth and maturity through Bible classes, missionary and Christian service classes, Christian counseling, and through the preaching of God's Word;
 - (d.) to provide healthful physical activities and recreation for each camper;
 - (e.) to provide for various social activities for enjoyment and relaxation; and
 - (f.) to uphold standards in modesty and dress for boys and girls.

6. Wallace Hayes, 305 Santa Rosa Drive, Old Hickory, Tennessee 37138, will serve as President of the corporation. Sam McVay, 4300 Clarksville Highway, Nashville, Tennessee 37218, will serve as Secretary-Treasurer of the corporation.

7. Marion Pettus, Route 1, Box 305-A, Woodlawn, Tennessee 37191 will serve as Registered Agent in accordance with Tennessee Code Annotated Section 48-1-1201.

8. The number of Directors constituting the initial Board is nine (9), and the names and addresses of the persons who are to serve as initial Directors are: Wallace Hayes, 305 Santa Rosa Drive, Old Hickory, Tennessee 37138; Willard McCarroll, Route 2, Box 160, Joelton, Tennessee 37080; Ed Gragg, 294 Clovernook Drive, Nashville, Tennessee 37210; Julian King, 1621A Russell Street, Nashville, Tennessee 37206; Tom Minniehan, Route 1, Box 180A, Southside, Tennessee 37171; Tom Scott, Route 6, Box 92, Ashland City, Tennessee 37015; Wayne Bess, Route 5, Box 97, Dickson, Tennessee 37055; Terry Boyd, Route 1, Box 164A, Ashland City, Tennessee 37015; Sam McVay, 4300 Clarksville Hwy, Nashville, TN 37218. These directors shall each serve for a period of three (3) years.

9. No part of the activities of the corporation shall consist of attempting to influence legislation by propaganda or otherwise, or directly or indirectly participating in, or intervening in, including the publishing or distributing of, the statements of any political campaign on behalf of or in opposition to any candidate for public office.

10. The corporation is authorized and empowered to make provisions for implementing, conducting, and/or administering such programs as it may consider desirable in order to accomplish its purposes as defined herein. The corporation is authorized and empowered to otherwise delegate authority to or contract with, or make provisions whereby such programs, services, and activities may be conducted,

administered, or supervised by other local governmental or public agencies, private non-profit organizations and others as it deems advisable, making such financial arrangements for allocation of funds for this purpose to same as it considers desirable.

11. The corporation is empowered and authorized to receive, expend, or otherwise dispense of funds, both real and personal property as may be available from federal, state, county, municipal or other governmental authorities, including also such funds and properties which might be contributed or made available by foundations, business concerns, individuals, or others; provided, however, that the expenditures and/or disposal of such funds or properties are for the purposes which the corporation is established to perform and that adequate financial records are maintained as necessary to assure fiscal responsibility and accountability.

12. The corporation is empowered and authorized to employ and/or discharge, under such terms and conditions as they consider desirable, such personnel as required for its proper operation; and is empowered and authorized to contract with such other organizations, business concerns, or governmental agencies to perform such functions as services as may be required.

13. No part of the net earning of the corporation shall insure to the benefit of any individual, except for reasonable allowances for compensation of services actually rendered. In the event of the dissolution or the liquidation of this corporation, all of its remaining assets and property of every nature and description, if any, shall be paid over and transferred to a corporation, fund, or foundation which is qualified for exemption from taxation as an exclusively charitable or educational corporation, fund or foundation.

14. The general powers of this corporation will be:

(a.) To sue or be sued by the corporate name;

(b.) To promote the objects for which the corporation was created, and to this end, to receive any gift, devise or bequest; to hold any personal or real property, or to sell same and apply the proceeds toward the promotion of the objects of the corporation.

(c.) To borrow money to be used in payment of property bought by it, and for erecting buildings, making improvements, and for other purposes germane to the objects of its creation, and secure the repayment of the money thus borrowed by mortgage, pledge, or deed of trust, upon such property, real, personal or mixed, as may be owned by it; and it may, in like manner, secure by mortgage, pledge, or deed of trust, any existing indebtedness which it may lawfully have contracted;

(d.) To do any and all things in furtherance of the purposes of the corporation not prohibited by law.

15. This corporation is not to have members.

16. The general welfare of society, not individual profit, is the object for which this charter is granted.

I, the undersigned, hereby apply to the State of Tennessee for a charter of incorporation for the purposes declared in the foregoing instrument.

Witness my hand this _____ day of _____, 1986.

STATE OF TENNESSEE

COUNTY OF CHEATHAM

Sworn to and subscribed before me
this ____ day of _____, 1986

Notary Public

My Commission Expires: _____

**BY-LAWS OF
CUMBERLAND YOUTH CAMP, INC.**

**ARTICLE I
Purposes and Powers**

The purpose for which this corporation, hereinafter called the "Camp," is formed, and the powers it may exercise are those set forth in the Charter of Incorporation of the Camp.

**ARTICLE II
Directors and Officers**

Section 1. Number and qualifications of the directors. The business of the Camp shall be controlled by a board of nine directors. No person shall be eligible for the office of direction unless such person is a member in good standing of a church within the Cumberland Association of Free Will Baptists.

Section 2. Election of directors. At the first annual meeting of the directors of the Camp, directors shall be elected to succeed the incorporating directors. Three directors shall be elected for one year, three directors for two years, and three directors for three years, and thereafter, each director shall be elected for three years.

Section 3. Election of officers. The Board of Directors shall meet within 10 days after the first election and within 10 days after each annual election and shall elect by ballot a president, vice-president, secretary, and treasurer (or secretary/treasurer), each of whom shall hold office until the election and qualification of his successor unless earlier removed by death, resignation, or for cause.

Section 4. Vacancies. Whenever a vacancy occurs in the Board of Directors, other than from the expiration of a term of office, the remaining directors shall appoint a member to fill the vacancy until the next regular meeting of the members.

Section 5. Special meetings. A special meeting of the Board of Directors shall be held whenever called by the President or by a majority of the directors. Any and all business may be transacted at a special meeting. Each call for a special meeting shall be in writing, signed by the person or persons making the same, addressed and delivered to the Secretary, and shall state the time and place of such meeting, and the matters to be acted upon.

Section 6. Notices of Board meetings. Notice of the regular or special meetings of the directors shall be mailed to each director at least three (3) days prior to the time of such meeting, or notice may be telephoned to each director at least twenty-four (24) hours prior to the time of such meeting.

Section 7. Quorum. A majority of the Board of Directors shall constitute a quorum at any meeting of the Board.

ARTICLE III

Duties of Directors

Section 1. Management of business. The Board of Directors shall have general supervision and control of the business and the affairs of the Camp and shall make all rules and regulations not inconsistent with law or with these by-laws for the management of the business and the guidance of the members, officers, employees and agents of the Camp.

Section 2. Depository. The Board of Directors shall have the power to select one or more banks to act as depositories of the funds of the Camp and to determine the manner of receiving, depositing, and disbursing the funds of the Camp and the form of checks and the person or persons by whom same shall be signed, with the power to change, such banks and the person or persons signing such checks and the form thereof at will.

ARTICLE IV

Executive Committee

Section 1. Powers and duties. The Board of Directors may in its discretion appoint from its own membership an Executive Committee consisting of the President and two other members, determine their tenure of office and their powers and duties. The Executive Committee shall have such powers as may, from time to time, be prescribed by the Board of Directors and these duties and powers may be all of the duties and powers of the said Board of Directors, subject to the general direction, approval, and control of the Board of Directors. Copies of the minutes of any meeting of the Executive Committee shall be mailed to all directors within seven (7) days following such meeting.

ARTICLE V

Duties of Officers

Section 1. Duties of President. The President shall (1) preside over all meetings of the Camp and of the Board of Directors, (2) call special meetings of the Board of Directors, (3) perform all acts and duties usually performed by an executive and presiding officer, and (4) sign such papers of the Camp as he may be authorized or directed to sign by the Board of Directors; provided, however, that the Board of Directors may authorize any person to sign any or all checks, contracts, and other

instruments in writing on behalf of the Camp. The President shall perform such other duties as may be prescribed by the Board of Directors. Subject to the approval of the Board of Directors, the President shall employ, supervise, and dismiss all agents and employees of the Camp.

Section 2. Duties of the Vice-President. In the absence or disability of the President, the Vice-President shall perform the duties of the President; provided, however, that in case of death, resignation, or disability of the President, the Board of Directors may declare the office vacant and elect his successor.

Section 3. Duties of Secretary. The Secretary shall keep a complete record of all meetings of the Camp and of the Board of Directors and shall have general charge and supervision of the books and records of the Camp. He shall sign all contracts with the President and such other papers pertaining to the Camp as he may be authorized or directed to sign by the Board of Directors. He shall act as Secretary of the Executive Committee. He shall make all reports required by law and shall perform such other duties as may be required of him by the Camp or the Board of Directors. Upon the election of his successor, the Secretary shall turn over to him all books and other property belonging to the Camp that he may have in his possession. In general, under the direction of the Board of Directors, the Secretary shall have general charge of the ordinary and usual business operations of the Camp, including the purchasing and handling of all supplies needed by the Camp. The Secretary shall be required to maintain his records and accounts in such a manner that the true and correct condition of the business may be ascertained therefrom at any time. He shall carefully preserve all books, documents, correspondence and records of whatever kind pertaining to the business which may come into his possession.

Section 4. Treasurer. The Treasurer shall perform such duties with respect to the finances of the Camp as may be prescribed by the Board of Directors.

ARTICLE VI

Operating Funds

Section 1. Expense allocation. From the receipts of the Camp there shall be deducted the actual costs and expenses of operations, including wages, salaries, equipment, materials, or supplies, taxes, bonds and insurance, interest, repairs, depreciation, and any other costs or expenses of the Camp, and any balance shall be retained in a reserve for contingencies.

ARTICLE VII

Amendments

These By-Laws may be altered or amended at any regular meeting of the Board of Directors, or at any special meeting of the members if notice of the character of the amendment(s) proposed has been given in the notice of the meeting, by the affirmative vote of a majority or more of the members present or voting by mail.

