
**MINUTES & ANNUAL REPORTS
OF THE
153RD SESSION
OF THE
CUMBERLAND ASSOCIATION
OF
FREE WILL BAPTISTS**

October 12, 1996
Cumberland Camp
Woodlawn, TN
Rev. Marion Pettus, Host Pastor

The 154th Session will meet
Saturday, October 11, 1997
Dunbar's Chapel FWB Church
Indian Mound, 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, \$35.00; 50-99, \$40.00; 100-199, \$45.00; 200 and above, \$50.00.

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 subcommittee, 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 four (4) members, with the exception of: The Superannuation Board which shall be composed of five (5) members; the Youth Camp Board which shall be composed of nine (9) members; and the Executive Board which shall be composed as provided in Article 2 under BOARDS.

The personnel of each of the foregoing boards, exclusive of the Executive, 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 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 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, October 12, 1993, October 11, 1994
 October 12, 1996

DIRECTORY OF THE ASSOCIATION

Moderator:	Rev. Fred Hall
Assistant:	Rev. Jon Justice
Clerk:	Mr. Steve Lindsay
Assistant:	Rev. Ronald Mashburn
Treasurer:	Rev. E.B. McDonald
Moderator, Northern Quarterly:	Rev. Wayne Wagner
Moderator, Southern Quarterly:	Rev. Roger Reeds
Moderator, South Central Quarterly:	Rev. Charles McNeese
Moderator, Western Quarterly:	Rev. Tim Farris

TREASURERS TO WHOM FUNDS ARE SENT

Children's Home:	Rev. Roger Hood Route 10, Box 327 Greeneville, TN 37743
Foreign Missions:	Mr. Robert Conley P.O. Box 5002 Antioch, TN 37011-5002
FWBBC:	Mr. Tom Sass 3606 West End Ave. Nashville, TN 37205
National Association of Free Will Baptists:	Dr. Melvin Worthington P.O. Box 5002 Antioch, TN 37011-5002
National Home Missions:	Mr. Trymon Messer P.O. Box 5002 Antioch, TN 37011-5002
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:

Rev. E.B. McDonald
P.O. Box 685
Nashville, TN 37204

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%
Tennessee 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 153rd session of the Cumberland Association of Free Will Baptists met on October 12, 1996 at the Cumberland Camp in Woodlawn, Tennessee. The Rev. Marion Pettus served as host pastor.

The theme for the meeting was, "Our Field.... The World."

MORNING WORSHIP

9:00 A.M.

Our morning service began with Bro. Randy Riggs leading us in singing "Praise Him! Praise Him!" Sis. Marjorie Patton accompanied on the piano. Dr. LaVerne Miley was asked to lead us in prayer.

Bro. Marion Pettus came and gave a warm welcome. Bro. Fred Hall gave the response and lead us in prayer.

Bro. Derek Bell brought greetings from the New Life FWB Church and the South Central Quarterly. He then delivered the morning message. His text was from II Corinthians 5:20. He pointed out that missionaries are foreign to the land, they are from another country. He also reminded us that the Great Commission is for everyone.

He asked how active we are as a missionary and encouraged us to hold to high standards. We closed in prayer.

MORNING BUSINESS

9:30 A.M.

The 153rd session was called to order by our moderator, Bro. Fred Hall. Ministers and deacons in good standing were recognized as standing delegates. The delegates from local churches and quarterlies were recognized. Motion was made, seconded, and carried to approve this group as the voting body.

The South Central Quarterly petitioned for membership in the Cumberland Association. Motion was made, seconded, and carried to accept them into the Cumberland Association.

The Executive Committee Report was given by Bro. Steve Lindsay. Motion was made, seconded, and carried to receive the report. The Executive Committee recommended a change in the Constitution in regard to the boards and equal representation from each quarterly. Motion was made, seconded, and carried to change the Constitution to read as presented in the Committee Report.

Reports were given from each quarterly. Bro. Wayne Wagner gave the Northern Quarterly report, Bro. Roger Reeds gave the Southern Quarterly report, Bro. Charles McNeese gave the South Central Quarterly report, and Bro. James Carrington gave the Western Quarterly report. All four reports were accepted by the body.

Bro. James Carrington gave the Committee on Committees report. Vacancies were filled and the report was approved.

The Superannuation report was given by Bro. Herbert Hassle. The Foreign Missions report was given by Sis. Gladys Gragg. Motion was made, seconded, and carried to accept these reports.

Bro. Wayne Wagner brought greetings from Tennessee Home Missions Board. He informed us that Bro. Derek Bell has taken the New Life work, Bro. Gerald Fender is planning on building in April 1997, and we need a man to work in a new work in Memphis.

The Cumberland Camp report was given by Bro. Barry Simpson. Motion was made, seconded, and carried to accept the report. Bro. Marion Pettus also brought greetings from the Cumberland Camp and thanked everyone for their continued support.

Dr. Charles Thigpen brought greetings from the State Promotional Office. He thanked everyone for their support and asked for everyone to give \$25 per month to help support the office. He encouraged us to work through our Sunday Schools to reach out to people; informed us of the dedication of a new church in Mountain City, Tennessee; and challenged us to pay off the remaining \$20,000 we owe for the National Offices.

Bro. Eddie Hodges brought a report on Free Will Baptist Family Ministries. The ministry continues to expand and reach many children all across the State. Pray for the continued work.

Delegates were elected to the State Association: Darrell Holly; Steve Lindsay; Sam McVay; Lari Harrison. Motion was made, seconded, and carried to elect these four and to allow Bro. Fred Hall to have the power to appoint the fifth delegate and any necessary replacements at the State Meeting.

MORNING WORSHIP

11:00 A.M.

Bro. Randy Riggs led us in singing "He Lives" and "Wonderful Grace of Jesus". Sis. Marjorie Patton accompanied on the piano. Bro. Paul Hopson led in prayer. An offering of \$161.00 was received. Bro. Randy Riggs led us in singing "Christ the Lord is Risen Today". A Quartet and an Ensemble from Pleasant View Christian School then ministered to us in song. Bro. Jon Justice then introduced our speaker, Bro. Leroy Forlines.

Bro. Forlines brought greetings from the Baptist believers in Ukraine and Russia. He also brought greetings from the deaf believers in Ukraine and Russia. His text I Corinthians 16:9 was used to lead into his report from his recent ministry in the Ukraine and Russia. He shared with us much about the country's condition and then shared the difference between this and other missions fields: 1. churches already exist; 2. church is alive; 3. theologically the same as Free Will Baptist; 4. need to promote their movement not ours; 5. there is an economic need. Bro. Forlines closed and we adjourned for lunch.

AFTERNOON WORSHIP

1:00 P.M.

Bro. Randy Riggs led us in singing "Lily of the Valley". Sis. Joyce Reese accompanied on the piano. Sis. Faye Forlines was scheduled to share with us but was unable due to illness. Bro. Leroy Forlines gave a brief history of their travels town by town and then showed a portion of one of the films they had recorded while serving in Ukraine and Russia.

AFTERNOON BUSINESS

2:00 P.M.

A motion was made, seconded, and carried to amend the new amendment to the Constitution to read, "all standing boards shall be composed of four (4) members" the amendment presented by the executive committee still said three (3).

Bro. Keith Fletcher brought greetings from Randall House Publications. He thanked all who supported Randall House through purchasing material. The material is being updated and improved. Our new hymnals are available. Visit them on the world wide web, the address is: www.RandallHouse.com.

Bro. Bill Evans brought greetings from the Board of Retirement and Insurance and the Free Will Baptist Foundation. Their schedules have been changed and new insurance options are available. He encouraged all to make plans for retirement. The Foundation now manages 4.2 million dollars. He challenged all to call on the Foundation to help each church.

The Obituary Committee report was given by Bro. Bob Bagget. Bro. E.B. McDonald led in a time of prayer thanking God for the faithfulness of those who were before us. Bro. Rick Futch gave the Petitions and Requests report. Motion made, seconded, and carried to accept the report and recommendation. The Registration and Finance report was given by Bro. Greg Tyson. Bro. Ed Gragg presented the Resolutions Committee report. Motion made, seconded, and carried to deal with all three resolutions at one time. Motion made, seconded, and carried to accept each item.

The Nominating Committee report was given by Bro. Cecil Boswell. Motion made, seconded, and carried to receive the report and vote office by office. Bro. E.B. McDonald gave the Treasurer's report. Motion made, seconded, and carried to accept the report. A motion was made from the floor to return the Cumberland meeting back to the second Tuesday in October. Failed for lack of second.

Motion made, seconded, and carried to dismiss. The session was closed in prayer led by Bro. Fred Hall.

EXECUTIVE COMMITTEE REPORT

The Executive Committee met on August 29, 1996 at East Nashville Free Will Baptist Church for the purpose of planning the 153rd session of the Cumberland Association. The theme, "Our Field...the World" was chosen. The speakers for the session were chosen. The Committee on Committees as appointed. The Committee is: James Carrington (WQ), chairman; Wayne Wagner (NQ); Roger Reeds (SQ); and Charles McNeese (SCQ).

With the formation of the South Central Quarterly and their petition for membership in the Cumberland Association, the Executive Committee also discussed the need to reword Article 1 under BOARDS in our Constitution to remain in agreement with Article 2. A proposed rewording of Article 1 is:

All standing boards shall be composed of three (3) members, with the exception of: the Superannuation Board which shall be composed of five (5) members; the Youth Camp Board which shall be composed of nine (9) members; and the Executive Board which shall be composed as provided in Article 2 under BOARDS.

Respectfully Submitted,
Steve Lindsay, Clerk

REPORT OF COMMITTEE ON COMMITTEES

REGISTRATION AND FINANCE

Barry Simpson (N)
Larry Montgomery (S)
Derek Bell (SC)
Greg Tyson (W)

NOMINATING

Cecil Boswell (N)
Frank Owens (S)
Steve Swango (SC)
Eddie Hopkins (W)

PETITIONS AND REQUESTS

Randy Skaggs (N)
Rick Futch (S)
Jesse Meade (SC)
Herbert Hassle (W)

RESOLUTIONS

Danny Thompson (N)
Ed Gragg (S)
Johnny Lewis (SC)
Eddie Thomas (W)

OBITUARY

Harold Harrison (N)
Sam McVay (S)
Cecil Farmer (SC)
Bob Baggett (W)

Respectfully Submitted,
Wayne Wagner
Roger Reeds
Charles McNeese
James Carrington

NORTHERN QUARTERLY REPORT

The Northern Quarterly has convened four times this past year with good attendance at each quarterly. We average between 90 and 100 at each of our Quarterly meetings. Our churches are doing well for which we thank the Lord for being so good to us.

Our pastors meet the first Monday of each month at Shoney's in Springfield. This is a good time of fellowship for those who attend each month. This past year our pastors and their wives, assistant pastors and their wives, music directors and their wives met for a Christmas Banquet at the New Hope Free Will Baptist Church. We had an enjoyable time together, as we always do.

The last Sunday evening in February we had our annual Free Will Baptist Bible College Rally at Pleasant View Christian School and raised over \$21,000.00 for the School. Too, Pleasant View Christian School, with Brother Wayne Patton as our new Administrator, is doing well. We have 300 students with 85 in our Day Care program. Our School, for which we thank the Lord, operated in the black again this year.

We have one new pastor in our Quarterly; Brother Brian Bowerman is at Shady Grove; then Brother Willard McCarrol is now the pastor at Mt. Olivet. Brother Vernon Barker is working part time as a Senior Citizens minister at New Hope.

Our Quarterly Meeting participated in our annual Sexton Walk-A-Thon in September. Brother Mike Gillock is in charge of this program and does an excellent job. We have great fellowship in our quarterly and thank the Lord for our men who work with us and each church which makes up the Northern Quarterly. We are looking forward to a great year again this year. Please remember to pray for us.

Moderator: Wayne Wagner

Assistant Moderator: Danny Thompson

Treasurer: Barry Simpson

Clerk: Mary Crutcher

SOUTHERN QUARTERLY REPORT

The Southern Quarterly Meeting of the Cumberland Association of Free Will Baptist convened four times during the last church year. Representation of our churches was good at each meeting.

During the last year, the Cumberland Association gained a new quarterly, the South Central Quarterly Meeting, which resulted in the loss of several churches from the Southern Quarterly. The Southern Quarterly now stands with 21 Free Will Baptist Churches.

A highlight of this last year was a presentation from Woodbine Christian Academy, only Free Will Baptist Christian School in the Southern Quarterly. The children from the school sang and performed impressively for the last meeting.

The officers for the Southern Quarterly will not be selected until the January 10, 1997 meeting. Until then the officers remain: Moderator, Roger Reeds; Assistant Moderator, Bill Gardner; Clerk/Treasurer, Rick Futch; Assistant Clerk/Treasurer, Gladys Gragg.

Respectfully Submitted,
Roger Reeds, Moderator
Rick Futch, Clerk/Treasurer

SOUTH CENTRAL QUARTERLY REPORT

The South Central Quarterly was formed in order to better meet the needs in the churches in this part of the state. The primary goals were to increase participation and fellowship by reducing travel distance to the quarterly meetings; to encourage independent Free Will Baptist churches to join our quarterly and the National Association; and to plant new churches in this part of the state. Attached is a Steering Committee report outlining the history of the founding of this Quarterly.

Our organizational meeting was held on April 6, 1996 at Loyal Chapel FWB Church in Columbia. A constitution and bylaws were adopted and the following officers were elected: Moderator, Charley Carmack; Assistant Moderator, Charles McNeese; Clerk/Treasurer, Steve Swango; Assistant Clerk/Treasurer, Caron Moore. We have also elected a Foreign Mission Board and a Home Mission Board. Rev. Fred Warner preached at our first meeting with approximately 190 people in attendance.

Our second quarterly meeting was held on June 29, 1996 at Faith Free Will Baptist Church in Columbia. Dr. Charles Thigpen preached at this meeting with approximately 100 in attendance. At this meeting a date was set for a Foreign Mission Walk-a-thon to be held on September 7, 1996. The Walk-a-thon was held on this date and was a success having raised approximately \$3,800.00.

Plans are now being made for a Bible College Day tentatively scheduled for April 13, 1997. We hope to have a Bible College speaker in all of our churches on that day. Plans are also in motion for a Foreign Mission Conference tentatively scheduled for the spring.

We have established a Home Mission Account to aid in planting new churches in our area of the state. We are encouraging member churches to contribute to this fund.

Our annual meeting was held on October 5, 1996 at Crossroads Free Will Baptist in Leoma. Rev. Derek Bell, who was recently approved for ordination brought the message. Approximately 70 people were in attendance. Officers elected for the next year are as follows: Moderator, Charles McNeese; Assistant Moderator, John Lewis; Clerk/Treasurer, Steve Swango; Assistant Clerk/Treasurer, Caron Moore.

Special services for the children are conducted at each meeting during the business session. Guest speakers have included: Carlos Kelsey, Lloyd and Naomi Olsen, and a singing school. Also services for the Youth included: Legend of Praise from FWB Bible College, Jodi Sue Meade, and Terry Skiles.

At the present time two other churches are considering membership in our quarterly. Our goals for the coming year include reaching out to more independent Free Will Baptist churches and establishing at least one more new work in our part of the state.

Respectfully Submitted,
Rev. Charles McNeese, Moderator

WESTERN QUARTERLY REPORT

The Western Quarterly has gathered 4 times since our last Cumberland meeting. Of the 17 churches in our Quarterly, we have 3 that failed to report consistently. We enjoy a good spirit of cooperation among our churches. Our average attendance was down from 63 last year to 61.5 this year. The average churches represented was 12.

Our 1996 Walk-A-Thon for Foreign Missions seems to have been a success, although our records are not complete, we bettered our last years total by several hundred dollars! Our last figure was \$4,415 and rising with more than 7 churches walking at various locations!! We had our 3rd Annual Walk for Happy Hill Acres Youth Camp.

Our major outside giving from our churches approximates are:

Foreign Missions	\$15,942
Home Missions	\$ 8,794
FWBBC	\$ 4,455
Family Ministries	\$ 4,106
Happy Hill Acres	\$ 6,915
Superannuation	\$ 1,635
Co-op Fund	\$ 5,310

Total **\$47,159** up by almost \$20,000!!

There were other outside gifts. There were several incomplete reporters, which indicates thses totals are less than the real totals.

Our officers for the coming year have changed: Jimmie Carrington, Moderator, has been replaced by Brother Tim Farris, of Hurricane Chapel FWB. Greg Tyson, Assistant Moderator; Milton Heath, Treasurer; and Dottie Markuson, Clerk.

We have 1 Christian School, United Christian Academy of Dickson, it continues to grow, this time with a building to house class rooms office space and new kitchen and cafeteria areas. Construction has just begun. The enrollment of 126 students, is a decrease of 20 from last year. United Free Will Baptist Church asks that you please remember this ministry in your prayers.

Pray for our Quarterly churches, and that Revival will come to all God's people. We want to be faithful until Jesus Comes!

Submitted by:

James L. Carrington, Moderator

ANNUAL REPORT SUPERANNUATION

Balance from October 1, 1995

\$2,014.33

RECEIPTS:

Bethlehem	\$ 474.00
Cofer's Chapel	50.00
Cross Timbers	250.00
Cumberland Association	1,356.05
Dickson First	95.00
East Nashville	110.00
Friendship	120.00
Good Springs	1,200.59
Grace FWB	354.00
Heads	500.00
McEwen First Church	100.00
Pleasant Ridge	90.00
Rock Springs	499.24
Shady Grove	120.00

Sylvan Park	750.00	
Stony Point	160.00	
Trinity	382.10	
Western Quarterly	100.00	
United FWB Dickson	300.00	
Total Receipts of year Oct. 1, 1995 to Oct. 1, 1996		<u>\$7,010.98</u>
Total Funds Available		<u>\$9,025.31</u>

DISBURSEMENTS:

Mrs. Darnell Williams	1,100.00	
Mrs. Lucille Reed	1,200.00	
Mrs. Emma Craft	1,200.00	
Mrs. Sidney Henry	1,200.00	
Rev. Carl Wilson	1,200.00	
Rev. H.C. Beasley	400.00	
Total Disbursements for Year		<u>\$6,300.00</u>
Funds on hand less Disbursements		<u>\$2,725.31</u>

Savings Account with FWB Foundation \$4,012.84 plus interest from 1/1/96 to 6/30/96 of \$120.39	<u>\$4,133.23</u>
Total Funds forwarded to October 1, 1996	<u>\$6,858.54</u>

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

CUMBERLAND FOREIGN MISSIONS REPORT

Earlier in the year Bro. E.B. McDonald reported to this committee that we had a fund of \$1000 which had accumulated over the years. We were unaware of this fund. The Foreign Missions Committee decided to divide \$700 among those serving Foreign Missions from the Cumberland Association and instructed Bro. McDonald to send a check to the Foreign Missions office designated as such. The remaining \$300 would remain in the account for two purposes: 1) To keep the account open; and 2) Each Sexton Walk-A-Thon Coordination would have \$100 per Quarterly with which they could draw from for Walk-A-Thon needs. Of this amount the following was used:

Northern Quarterly -	\$ 50
Southern Quarterly -	\$100
Western Quarterly -	\$ 0

We will need to look into placing the new South Central Quarterly in this fund also. This years' Sexton Walk-A-Thon for Tennessee's Foreign Missionaries was an exciting one. Rain delayed the Northern Quarterly walk. The South Central Quarterly walked early in September with 100% participation from their churches. The Western Quarterly walked on September 14. The Southern Quarterly walked on September 28 with nine (9) churches participating and about 63 walkers. We await the State Association meeting in November to find out if we reached our goal of \$150,000 for 1996.

Respectfully Submitted,
Mike Gillock, Chairman
Gladys Gragg, Committee Member

CUMBERLAND CAMP REPORT

The 1995-96 camp season proved to be another fruitful year of camping ministry. This past year the board sponsored six weeks of camp and four retreats. We had both Fall and Spring retreats for the Teens and Elementary age groups. We had 36 at the Fall Youth retreat and 30 at the Fall Elementary retreat. In the Spring we had 30 at the Youth Retreat and 25 at the Elementary Retreat.

This summer we had 466 campers in three Junior weeks, two Junior High weeks and one Senior High week. Our three biggest weeks were the Junior age groups averaging 94 per week. What a tremendous privilege and responsibility to teach our children of Jesus! We praise God for the 30 who accepted Christ as their Savior this summer and the more than 50 others who rededicated their lives to Christ at camp. God continues to have His hand on this ministry and is using it to build His kingdom.

This past summer we had a mixture of paid and voluntary staff. All of our staff personnel were a great asset to the work. We hired eight college students to work for eight weeks. They were Kristi Douglas-IL, Katrina Smith-TN, Carla Huff-MO, Allysa Hampton-TN, Scott Gailey-TN, Jason King-AL, Aaron Baker-TN, and Eric Saulsgiver-TN. All of these workers did an excellent job. Our volunteer force was faithful and reliable throughout the summer.

We, the board, appreciate the continued commitment and faithfulness of our Camp Manager Bro. Pettus. Bro. and Sis. Pettus are completing their eleventh year with the camp. We are grateful for all of God's blessings over the past eleven years and we are thankful that the Pettus' have allowed the Lord to use them in this ministry. Please continue to pray for them!

We continue to be excited and encouraged about the future of this ministry. In the coming year we will continue the same pattern as the past couple of years. We will again

have a mix of paid and volunteer staff. We are praying that our camps will continue to grow and that God will continue to use them for His glory. As a board, we covet your prayers. We want to be good stewards of what the Lord has given us and we want to see this ministry grow and expand. Pray with us that as we make decisions we will be guided by His spirit.

Thank-you for all you do to make this a vital ministry of the Cumberland Association. If you have not been to the camp recently we are glad you are here today!

Respectfully Submitted,
Clayton Hampton, Chairman

CUMBERLAND YOUTH CAMP HAPPY HILL ACRES

FINANCIAL REPORT October 1, 1995 - September 30, 1996

BALANCE BROUGHT FORWARD \$ 4,193.08

RECEIPTS:

General Offerings	\$28,106.38
Co-op	2,771.11
Promotion (Friends of Camp)	16,748.03
Summer Camp	33,968.47
Retreats	15,246.50
Canteen	3,796.77
Interest on Savings	161.80
Building Fund Offerings	5,575.57

TOTAL INCOME \$105,874.63

DISBURSEMENTS:

Building and Grounds	\$19,902.78
Office Expenses	6,094.81
Salaries & Benefits	34,273.26
Developments	7,744.74
Camp Expenses	31,492.43
Retreat Expenses	2,416.86
Canteen Expenses	2,898.44

TOTAL DISBURSEMENTS \$104,823.32

Balance in Checking \$ 5,136.35

SAVINGS ACCOUNT:

Balance September 1995	\$ 1,849.06
Total in Savings September 30, 1996	2,047.59
Timber Sales (Foundation)	3,456.32
Total in Foundation	27,714.80
Total in Checking, Savings, Trust	34,898.74

CAMP STATISTICS, JANUARY 1985-SEPTEMBER 1996

1985	\$ 28,622.40	Campers: 162
1986	43,018.15	Campers: 194
1987	73,822.13	Campers: 208
1988	55,183.13	Campers: 252
1989	74,401.08	Campers: 317
1990	73,850.00	Campers: 324
1991	80,427.56	Campers: 425
1992	97,186.05	Campers: 503
1993	99,264.41	Campers: 464
1994	110,003.45	Campers: 420
1995	111,016.49	Campers: 424
1996	105,874.63	Campers: 466

OBITUARY COMMITTEE REPORT

NORTHERN QUARTERLY

ASHLAND CITY
Beatrice Jackson

BETHEL
Jarmon Goodman
Velma Jones

BETHLEHEM
Mable Bradley

GOOD SPRINGS
Reba Binkley
Alton Felts
Tommy Elliott
Willie Ellis
Becky Nicholson
Joe Nicholson
Mae Nicholson

HEADS
Elizabeth Ellis Adams
Bruce Elliott
Cura Head Ellis
Malcom Ellis
Annie Mae Eils Farmer
Earl Inman
Carline Basford Maggard
Fannie Bell Stack Murphy
Clara Bell Fort Stack

NEW HOPE
Jack Turrentine
Shellie Watts

MT. ZION
Maybelle Fentress
Oscar Newman
Mrs. Floyd Shores

OAKLAND
Charles Graves

OAKLAWN
JoAnn Knox
Jim Pentecost
Rufe Pentecost

OAKWOOD
Ruth Smith Wallace

OLIVET
Cora Ellis
Mary Murphy

PORTLAND
Junior Johnson
Bertha Lamberth

SHADY GROVE
Frances Morris
Harvey Whitworth

SHADY LAWN
James Eure
Christy Mathews
Danny Mathews

SOUTHERN QUARTERLY

COFER'S CHAPEL
Ethel Burroughs
Bruce Carnell
Billy Garrett
Kathryn Hinton
Cleland Joyner

FIRST, MANCHESTER
Nellena Norton Ray
Harry Sain

GOODLETTSVILLE
Bob Farley

GRACE
Mary Case

RICHLAND
Lilly McCard

WESTERN QUARTERLY

BRANDON'S CHAPEL

Buster Cottrell
Bertha Gillum
Dewey Rose
Dora Taylor

CARLISLE

Millard Cecil Selph

FIRST, DICKSON

Vernon Eugene Graybill
Mable Roberts

HURRICANE CHAPEL

James Stewart
Stella Tummins

PLEASANT HILL

Robert Cheatham
Dave Williamson

PLEASANT RIDGE

James Johnson

ROCK SPRINGS

Hazel Hagewood
Thorton Hagewood

STONY POINT

Bonnie Jean Brooks

Submitted by:
Bob Baggett
Sam McVay
Harlod Harrison
Cecil Farmer

PETITIONS AND REQUESTS REPORT

We recommend that we accept the invitation of Dunbar's Chapel FWB Church in the Western Quarterly to host the 154th Session of the Cumberland Association on October 11, 1997.

Respectfully Submitted,
Rick Futch
Randy Skaggs
Jesse Meede
Herbert Hassle

RESOLUTIONS COMMITTEE REPORT

1. BE IT RESOLVED that today's offering be given to Bro. Sam McVay's account for Spain.
2. BE IT RESOLVED that the Association give a rising vote of thanks to Bro. Sam McVay for his years of service as Treasurer.
3. BE IT RESOLVED that the Association give a rising vote of thanks to Cumberland Youth Camp staff and Bro. and Mrs. Pettus for hosting this year's meeting. The food was delicious and the preparations commendable.

Respectfully Submitted,
Danny Thompson
Ed Gragg
Eddie Thomas

NOMINATING COMMITTEE REPORT

We the nominating committee nominate the following persons to the following boards and offices:

EXECUTIVE OFFICERS:

Moderator - Fred Hall

Asst. Moderator - Jon Justice

Clerk - Steve Lindsay

Asst. Clerk - Ronald Mashburn to replace Charles McNeese

Treasurer - E.B. McDonald

FOREIGN MISSIONS: 1. Gladys Gragg (99) to replace Gladys Gragg
2. South Central to fill remaining seat (2000).

SUPERANNUATION: Eddie Hopkins (2001) to replace William Preston

YOUTH CAMP: Bob Baggett (99) from the Western Quarterly
Steve Swango (99) from the South Central Quarterly
David Humphreys (99) from South Central Quarterly

HISTORICAL COMMISSION: Robert Picirilli (97) to fill the unexpired term of Ken Riggs. (This puts us with 4 members on the commission).

Respectfully Submitted,
Cecil Boswell
Frank Owens
Steve Swango
Eddie Hopkins

REGISTRATION AND FINANCE

Ministers: 42 Delegates: 31 Deacons: 5 Visitors: 28 **Total: 106**

Respectfully Submitted,
Greg Tyson, Larry Montgomery,
Derek Bell, & Barry Simpson

TREASURER'S REPORT CUMBERLAND ASSOCIATION OF FWB

Bank Balance - 10/1/95

\$ 2,742.97

RECEIPTS:

Northern Quarterly dues	\$ 873.00
Southern Quarterly dues	650.00
Western Quarterly dues	660.00
Saturday Offering	85.30
Northern Quarterly Unified Giving	4,362.02
Fellowship Giving	3,884.35
Pleasant Hill Unified Giving	480.00
Donelson Giving	1,659.14
Smyrna Unified Giving	478.21
Faith Church Giving	<u>104.14</u>

Total Receipts

\$13,236.16

Total to be accounted for

\$15,979.13

DISBURSEMENTS:

Cumberland Camp	\$ 3,659.48
Cumberland Superannuation	1,356.05
Cumberland Home Missions	393.95
Tennessee State Asso.	2,475.54
Tennessee Master's Men	338.68
Tennessee Children's Home	958.97
Tennessee State Asso. Dues	1,720.00
Tennessee State Asso. Delegates Fees	25.00
Lewis Letterworks (Minute Books)	821.39
Steve Lindsay (Clerk's fee)	200.00
Sam McVay (Treasurer's fee)	100.00
Foreign Missions	950.00
Cumberland Walk-A-Thon Promotion	150.00
Office Expenses (postage, bank fees, etc.)	<u>214.98</u>

Total Disbursements

\$13,364.04

Bank Balance - 9/30/96

\$ 2,615.09

Amount held for Cumberland Foreign Missions

\$ 393.95

Respectfully Submitted,
Samuel P. McVay/E.B. McDonald, Treasurers

QUARTERLY CLERKS:

NORTHERN QUARTERLY

Ms. Mary Crutcher
4454 Mt. Shearon Rd.
Greenbrier, TN 37073
(615) 384-5975

**SOUTH CENTRAL
QUARTERLY**

Rev. Steve Swango
1217 Trotwood Apt. B
Columbia, TN 38401
(615) 380-1584

**SOUTHERN
QUARTERLY**

Rev. Rick Futch
4903-B Tennessee Ave.,
Nashville, TN 37209
(615) 297-2641

**WESTERN
QUARTERLY**

Mrs. Dottie Markuson
1711 Johnson Blvd.
Murray, KY 42071
(502) 753-2681

	Churches	24	20	7	13	15	5	29	9	51	2916	73	159	70	12	\$4,616,000.00	\$930,676.92	15	1	-	-	1392	-	360	188	27
	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		24	20	7	13	15	5	29	9	51	2916	73	159	70	12	\$4,616,000.00	\$930,676.92	15	1	-	-	1392	-	360	188	27
South Central		6	5	5	1	5	1	9	-	11	330	24	39	11	3	-----	\$230,265.48	-	-	-	-	253	-	-	17	10
Southern		21	16	19	3	11	10	57	11	50	2301	67	197	59	13	\$5,914,700.00	\$921,194.02	5	2	1	1	1316	-	100	107	24
Western		17	13	4	9	6	5	14	5	43	1104	38	60	20	2	\$2,200,000.00	\$414,185.70	4	-	-	1	478	-	26	96	12
TOTALS		68	54	35	26	37	21	109	25	155	6651	202	455	160	30	\$12,730,700.00	\$2,496,322.12	24	3	1	2	3439	-	486	408	73

NORTHERN QUARTERLY

Moderator Wayne Wagner
3156 Heads Church Rd.
Cedar Hill, TN 37032
PH# (615) 746-5565

CHURCH

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

Bethel FWB
2400 Moseley Ferry Rd.
Ashland City, TN 37015
PH# (615) 307-9389

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

Covenant FWB
1640 Southside Rd.
P.O. Box 36
Southside, TN 37171
PH# (615) 387-4355

First FWB
811 16th Ave E
Springfield, TN 37172

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

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

Harper Road FWB
7130 Harper Rd.
Joelton, TN 37080
PH# (615) 876-4993

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

PASTOR

Rev. Mike Gillock
100 1/2 W. Elm St.
Ashland City, TN 37015
PH# (615) 792-2916

Rev. Charles Powell
3645 Hwy 12 N
Ashland City, TN 37015
PH# (615) 307-9327

Rev. Randy Corn
1713 Hwy 12 N
Ashland City, TN 37015
PH# (615) 792-1227

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

Rev. Harold Harrison
2551 Edge-O-Lake Dr.
Nashville, TN 37217
PH# (615) 361-4550

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

Rev. Bill Johnson
607 Harris Dr.
Pleasant View, TN 37146
PH# (615) 746-4045

Rev. R. Randall Riggs
1007 Settlers Crossing
Joelton, TN 37080
PH# (615) 746-2404

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

Clerk Mary Crutcher
4454 Mt. Sharon Rd.
Greenbrier, TN 37073
PH# (615) 384-5975

CLERK

Mrs. Edith Perry
Elizabeth St.
Ashland City, TN 37015
PH# (615) 792-4460

Mrs. Marilyn Justice
1990 Neptune Rd.
Ashland City, TN 37015
PH# (615) 307-3693

Mrs. Ann Hyde
523 Skyview Dr.
Ashland City, TN 37015
PH# (615) 792-5324

Tammy Ray
1850 Southside Rd.
Southside, TN 37171
PH# (615) 387-2147

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

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

Mrs. Cathy Corlew
3243 Pace Rd.
Clarksville, TN 37043
PH# (615) 362-3918

Sheila Spickler
344 Solitude Circle
Goodlettsville, TN 37072
PH# (615) 859-1082

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

CHURCH

Hendersonville FWB
179 New Shackle Island Rd.
P.O. Box 879
Hendersonville, TN 37077
PH# (615) 824-3760

Mt. Pleasant FWB
2414 Valley View Rd.
Joelton, TN 37080
PH# (615) 876-9473

Mt. Zion FWB
Blue springs Rd.
Joelton, TN 37080
PH# (615) 746-3750

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

Oakland FWB
6326 Carney Rd.
Whites Creek, TN 37189
PH# (615) 299-9654

Oaklawn FWB
1281 Oaklawn Rd.
Chapmansboro, TN 37035
PH# (615) 746-5175

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

Olivet FWB
3363 Rossvie Rd.
Clarksville, TN 37043

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

Pleasant Valley FWB
Rt. 3 Bull Run Rd.
Ashland City, TN 37015

Portland FWB
115 Old Westmoreland Rd.
Portland, TN 37148
PH# (615) 325-3300

PASTOR

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

Rev. Ralph Tucker

Rev. Randy Skaggs
1236 Red Binkley Rd.
Joelton, TN 37080
PH# (615) 746-4137

Rev. Barry Simpson
1019 Drewood Ct.
Joelton, TN 37080
PH# (615) 746-3389

Rev. Carlos B. Kelsey
539 Brooksboro Terrace
Nashville, TN 37217
PH# (615) 361-7880

Rev. Danny Thompson
1280 Oaklawn Rd.
Chapmansboro, TN 37035
PH# (615) 746-5424

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

Rev. Willard McCarroll
2911 Jack Teasley Rd.
Pleasant View, TN 37146
PH# (615) 382-0101

Rev. Glenn McReynolds
5640 Sango Rd.
Clarksville, TN 37043
PH# (615) 358-2068

Rev. Edward L. Dozier Jr.
4620 Little Marrowbone
Ashland City, TN 37015

Rev. Ivan Ryan
113 Old Westmoreland Rd.
Portland, TN 37148
PH# (615) 325-3300

CLERK

Mrs. Ruby Sanschargin
121 Brookside Dr.
Hendersonville, TN 37075
PH# (615) 824-0398

Ms. Betty Broz
1000 Greenbrier Rd.
Ashland City, TN 37015

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

Mrs. Charri Lindsay
1289 New Hope Rd.
Joelton, TN 37080
PH# (615) 746-2063

Rosalie C. Kelsey
539 Brooksboro Terrace
Nashville, TN 37217
PH# (615) 361-7880

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

Mrs. Audrey Burkhart
3265 York Landing Rd.
Woodlawn, TN 37191
PH# (615) 647-8400

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

Bobbi McReynolds
2099 Ridge Circle
Joelton, TN 37080
PH# (615) 746-2546

Malea Wilson-Cox
4762 Eaton's Creek Rd.
Nashville, TN 37218

Nell Moore
2236 Hwy 76
Portland, TN 37148
PH# (615) 325-3597

CHURCH

Shady Grove FWB
4367 Shady Grove Rd.
Clarksville, TN 37043

Shady Lawn FWB
2410 Canton St.
Hopkinsville, KY 42240
PH# (502) 885-4251

Trinity FWB
4550 Smallhouse Rd.
Bowling Green, KY 42104
PH# (502) 781-5254

West End FWB
5152 Hwy 49 W
Springfield, TN 37172
PH# (615) 384-5687

PASTOR

Rev. Brian Bowerman
1270 Shady Grove Rd.
Clarksville, TN 37043
PH# (615) 362-2997

Rev. David Davis
4458 Mt. Sharon Rd.
Greenbrier, TN 37073
PH# (615) 384-9212

Rev. Wayne Price
431 Pleasant Place Way
Bowling Green, KY 42104
PH# (502) 842-8165

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

CLERK

Mrs. Bonna Smith
5100 Edwards Ln.
Clarksville, TN 37043
PH# (615) 362-3129

Mrs. Patsy Mannahan
255 Adams Store Rd.
Crofton, KY 42217
PH# (502) 424-5575

Olene Satterfield
4547 Smallhouse Rd.
Bowling Green, KY 42104
PH# (502) 782-0409

Nora West
5152 Hwy 49 W
Springfield, TN 37172
PH# (615) 382-0674

SOUTHERN QUARTERLY

CHURCH

Blue Springs FWB
Mooresville Pk.
Columbia, TN 38401
PH# (615) 381-5305

Calvary FWB
4988 Edmonson Pk.
Nashville, TN 37211
PH# (615) 832-6039

Cofer's Chapel FWB
3915 Franklin Rd.
Nashville, TN 37204
PH# (615) 298-9288

Cross Timbers FWB
201 Cross Timbers Dr.
Nashville, TN 37221
PH# (615) 646-0515

Donelson FWB
2909 Knobdale Rd.
Nashville, TN 37214
PH# (615) 871-4769

East Nashville FWB
210 S. 10th St.
Nashville, TN 37206
PH# (615) 262-9507

PASTOR

Unknown

Rev. Wallace Hayes
5000 Edmonson Pk.
Nashville, TN 37211
PH# (615) 832-3958

Rev. Larry Montgomery
222 Wallace Rd.
Nashville, TN 37211
PH# (615) 315-9125

Rev. Paul Harrison
8020 Regency Dr.
Nashville, TN 37221
PH# (615) 646-9577

Rev. Robert J. Morgan
2723 Pennington Bend Rd.
Nashville, TN 37214
PH# (615) 872-9343

Rev. Fred Hall
2320 Riverside Dr.
Nashville, TN 37216
PH# (615) 226-9762

CLERK

Lynn Woodard
270 Carters Creek Pk.
Columbia, TN 38401
PH# (615) 381-3164

Karen Hayes
2919 Simmons Ave.
Nashville, TN 37211
PH# (615) 331-2647

Mrs. June McVay
7416 Bidwell Rd.
Joelton, TN 37080
PH# (615) 876-0013

Mrs. Martha Fletcher
9006 Hwy. 70
Nashville, TN 37221
PH# (615) 646-2231

Mrs. Sherry Anderson
6521 Mercomatic Ct.
Nashville, TN 37209
PH# (615) 352-7489

Mr. Joe Hampton
4841 Brick Church Pk.
Goodlettsville, TN 37072

CHURCH

Faith FWB
2921 Louise Dr.
Nashville, TN 37211
PH# (615) 832-6739

Fellowship FWB
2518 Una Antioch Pk.
Antioch, TN 37013
PH# (615) 833-5170

First FWB
1205 Sulphur Springs Rd.
Murfreesboro, TN 37130
PH# (615) 890-7238

Franklin FWB
Rt. 7, Del Rio Pk.
Franklin, TN 37064
PH# (615) 794-7452

Goodlettsville FWB
731 Dickerson Rd.
P.O. Box 942
Goodlettsville, TN 37072
PH# (615) 859-0436

Grace FWB
4905 Tennessee Ave.
Nashville, TN 37209
PH# (615) 297-3255

Horton Heights FWB
6727 Charlotte Pk.
Nashville, TN 37209
PH# (615)-352-2030

La Vergne FWB
Mason Circle
La Vergne, TN 37086
PH# (615) 793-2484

Madison FWB
P.O. Box 532
Madison, TN 37115

Manchester First FWB
723 S. Spring St.
Manchester, TN 37355

Richland FWB
650 Westboro Dr.
Nashville, TN 37209
PH# (615) 356-4977

PASTOR

Rev. Roger Hammond
2918 Louise Dr.
Nashville, TN 37211
PH# (615) 331-7444

Rev. Bill Gardner
2518 Una Antioch Pk.
Antioch, TN 37013
PH# (615) 833-5170

Rev. David Humphrey
2861 Sunny View
Murfreesboro, TN 37130
PH# (615) 896-8981

Rev. Kevin Riggs
801 Del Rio Pk. Apt. I-7
Franklin, TN 37064
PH# (615) 790-3229

Dr. Malcom Fry
2644 Edge-o-Lake
Nashville, TN 37217

Jamie Allen
4511 Georgia Ave.
Nashville, TN 37209
PH# (615) 292-8348

Rev. Terry Eagleton
6723 Charlotte Ave.
Nashville, TN 37209
PH# (615) 356-5484

Rev. Steve Marcum
122 Cedar Dr.
La Vergne, TN 37086
PH# (615) 793-2437

Unknown

Unknown

Rev. William Preston
7904 Stallion Dr.
Nashville, TN 37221
PH# (615) 646-4594

CLERK

Unknown

Mrs. Lois Vallance
155 Alsop Ln.
La Vergne, TN 37086

Mary Wagner
1706 N Tennessee Rd
Lot # 110
Murfreesboro, TN 37130
PH# (615) 896-2304

Unknown

Mrs. Janie McKinney
630 Katy Hill Dr.
Goodlettsville, TN 37072

Darlene Eanes
PH# (615) 297-0148

Mrs. Hallie Wall
410 American Rd.
Nashville, TN 37209
PH# (615) 356-1963

Mrs. Wanda Smith
P.O. Box 614
La Vergne, TN 37086
PH# (615) 793-2091

Mrs. Mary Denney
127 McArthur Dr.
Madison, TN 37115

Mrs. M.V. Carter
211 Cherry St.
Manchester, TN 37355
PH# (615) 728-0259

Mrs. Mary Ann Darnell
715 Delray Ave.
Nashville, TN 37209
PH# (615) 269-6096

CHURCH

Smyrna FWB
17 S. Lowry St.
Smyrna, TN 37167

Sylvan Park FWB
4701 Wyoming Ave.
Nashville, TN 37209
PH# (615) 292-0017

Trinity FWB
P.O.Box 8020
3409 Brick Church Pk.
Nashville, TN 37207

Victory FWB
Springfield, TN 37172

West Nashville FWB
5600 Penn Ave.
Nashville, TN 37210
PH# (615) 269-0719

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

PASTOR

Rev. Steve Hayes
3032 Towne Valley Rd.
Antioch, TN 37013
PH# (615) 361-9859

Rev. Frank Owens
940 Blue Mountain Ln.
Antioch, TN 37013
PH# (615) 399-7895

Rev. Roger Reeds
6409 Alessio Rd.
Joelton, TN 37080
PH# (615) 876-9045

Rev. Thurman Page
2502 Meadow Ct.
Springfield, TN 37172
PH# (615) 384-8010

Rev. Duane Harvey
7201 Nolensville Rd., B-3
Nolensville, TN 37135
PH# (615) 776-5590

Dr. Stanley Outlaw
3707 Princeton Ave.
Nashville, TN 37205
PH# (615) 385-2209

CLERK

Mildred Daniel
2134 River Rd.
Murphreesboro, TN 37129
PH# (615) 895-4392

Mrs. Diane Bell
6423 Futura Dr.
Nashville, TN 37209
PH# (615) 356-1153

Mrs. Nancy Spain
5452 Lickton Pk.
Goodlettsville, TN 37072
PH# (615) 876-3065

Unknown

Mrs. Ruth Keel
606 Snyder Ave.
Nashville, TN 37209
PH# (615) 356-5958

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

SOUTH CENTRAL QUARTERLY

Moderator Charles McNeese
301 Carol Dr.
Columbia, TN 38401
PH# (615) 380-0160

Clerk Steven Swango
1217 Trotwood Ave. Apt. B
Columbia, TN 38401
PH# (615) 380-1584

CHURCH

Bearean FWB
P.O. Box 778
Fairview, TN 37062
PH# (615) 799-9573

Crossroads FWB
2170 Fall River Rd.
Leoma, TN 38468

Faith FWB
1611 Nashville Hwy.
Columbia, TN 38401
PH# (615) 381-4812

PASTOR

Rev. John Lewis
3615 Central Ave. Apt. A
Nashville, TN 37205
PH# (615) 269-9342

Rev. Ronald Mashburn
4 Ward Rd.
Loretto, TN 38469
PH# (615) 853-6868

Rev. Charles McNeese
301 Carol Dr.
Columbia, TN 38401
PH# (615) 380-0160

CLERK

Unknown

Unknown

Unknown

CHURCH

First FWB
1205 Sulfur Springs Rd.
Murfreesboro, TN 37129
PH# (615) 890-7238

Loyal Chapel FWB
109 E. 17th St.
Columbia, TN 38401
PH# (615) 388-6672

New Life FWB
1001 Easy St.
Lewisburg, TN 37091
PH# (615) 270-2380

PASTOR

Rev. David Humphrey
3861 Sunnyview Dr.
Murfreesboro, TN 37130
PH# (615) 896-8981

Rev. Jesse Meade
2303 Williamsport Pk.
Columbia, TN 38401
PH# (615) 388-8444

Rev. Derek Bell
1319 Mooresville Pk.
Columbia, TN 38401
PH# (615) 381-6338

CLERK

Unknown

Unknown

Unknown

WESTERN QUARTERLY

Moderator Tim Farris
624 Indian Creek Rd.
McEwen, TN 37101
PH# (615) 582-7628

Clerk Dottie Markuson
1711 Johnson Blvd.
Murray, KY 42071
PH# (502) 753-2681

Treasurer Milton Heath
1599 Shelter Branch Rd.
Charlotte, TN 37036
PH# (615) 789-5581

CHURCH

Brandon's Chapel FWB
152 Antioch Rd.
Bumpus Mills, TN 37028

PASTOR

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

CLERK

Mrs. Sandra Selph
152 Antich Rd.
Bumpas Mills, TN 37028
PH# (615) 232-7520

Carlisle FWB
Route 1
Dover, TN 37058

Rev. Bill Rushing
4316 Colorado Ave.
Nashville, TN 37209
PH# (615) 386-7571

Debbie Elliott
Route 2 Box 92
1200 Mobley Ln.
Erin, TN 37061
PH# (615) 289-4891

Dunbar's Chapel FWB
2464 Hwy. 46
Indian Mound, TN 37079

Rev. Gregory Tyson
2449 Hwy. 46
Indian Mound, TN 37079
PH# (615) 232-4435

Mrs. Martha Sue Milliken
2536 Lylewood Rd.
Woodlawn, TN 37191
PH# (615) 647-6857

First Dickson FWB
Hwy. 96 Box 63
Dickson, TN 37055
PH# (615) 446-8900

Rev. Eddie Thomas
500 Holt Rd.
Burns, TN 37209
PH# (615) 446-8594

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

First McEwen FWB
40 Locust St.
McEwen, TN 37101

Rev. Roy Gann
P.O.Box 518
McEwen, TN 37101
PH# (615) 582-8738

Mr. Joe Edwards
2945 Trace Creek Rd.
McEwen, TN 37101
PH# (615) 582-6012

First Waverly FWB
708 East Main St.
Waverly, TN 37185

Rev. Eddie Hopkins
205 Hillhaven Dr.
Waverly, TN 37185
PH# (615) 296-4162

Mrs. Mary Lou McC Carson
4450 Old Blacktop Rd.
McEwen, TN 37101
PH# (615) 582-6298

CHURCH

Hill Top FWB
15039 South Rd.
Cadiz, KY 42211

Hurricane Chapel FWB
Route 3 Box 274 B
McEwen, TN 37101

Miller's Chapel FWB
3510 Bowker Rd.
Charlotte, TN 37036

Oak Grove FWB
1535 Greenwood Rd.
Charlotte, TN 37036

Pleasant Hill FWB
Route 3
Dover, TN 37058

Pleasant Ridge FWB
Old Blacktop Rd.
McEwen, TN 37101

Rock Springs FWB
1484 Hamble Rd.
Charlotte, TN 37036

Scott's Chapel FWB
660 Scott's Chapel Rd.
Cumberland City, TN 37050

Stony Point FWB
1790 New Dry Hollow Rd.
Vanleer, TN 37181

United FWB
784 Hwy. 46 South
Dickson, TN 37055
PH# (615) 446-0322

Victory FWB
175 Paradise Ln.
Waverly, TN 37185

PASTOR

Rev. Henderson Selph
28635 Frum Fielder Rd.
Stewart, TN 37175
PH# (615) 232-7524

Rev. Tim Farns
624 Indian Creek Rd.
McEwen, TN 37101
PH# (615) 582-7628

Rev. James Black
4309 Southside Rd.
Southside, TN 37171
PH# (615) 387-2120

Rev. Chris Moody
1535 Greenwood Rd.
Charlotte, TN 37036
PH# (615) 789-4360

Unknown

Unknown

Rev. Eric Brown
1484 Hamble Rd.
Charlotte, TN 37036
PH# (615) 789-6120

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

Rev. Terry Welsh
10183 N Twin Springs Rd.
Bon Aqua, TN 37025
PH# (615) 670-5453

Rev. James Carrington
970 Pomona Rd.
Dickson, TN 37055
PH# (615) 446-5276

Unknown

CLERK

Unknown

Mrs. Linda Sutton
128 Tummins Rd.
McEwen, TN 37101
PH# (615) 582-3936

Mrs. Virgel Bowker
3510 Bowker Rd.
Charlotte, TN 37036
PH# (615) 789-4262

Pam Wells
650 White Oak Flat Rd.
Charlotte, TN 37036
PH# (615) 789-9208

Barbara Griffin
823 Bumpus Mills Rd.
Dover, TN 37058
PH# (615) 232-4082

Mrs. Christine Wallace
3004 Old Blacktop Rd.
McEwen, TN 37101
PH# (615) 582-3375

Debbie Christy
500 Mayberry Rd.
Charlotte, TN 37036
PH# (615) 789-5754

Mrs. Sharon Vanzant
660 Scott's Chapel Rd.
Cumberland City, TN 37050
PH# (615) 827-2367

Mrs. Linda Williams
2526 Center Point Rd.
Cumberland Furnace, TN 37055
PH# (615) 219-3385

Mrs. Lucy Dudley
512 Old Hwy. 46 South
Dickson, TN 37055
PH# (615) 446-4711

Mrs. Sheila Burns
488 Callahan Dr.
New Johnsonville, TN 37134

DELEGATES TO THE TENNESSEE STATE MEETING

Darrell Holley
Steve Lindsay
Sam McVay
Lari Harrison

BOARDS OF THE CUMBERLAND ASSOCIATION

FOREIGN MISSIONS

Bob Baggett (97) _____ (2001)
Mike Gillock (98)
Gladys Gragg (99)
_____ (2000)

SUPERANNUATION

Jay Ellis (97) _____ (2002)
Herbert Hassell (98)
Henry Morgan (99)
Robert Crawford (2000)
Eddie Hopkins (2001)

YOUTH CAMP

Barry Simpson (97) _____ (2000)
Bill Evans (97) _____ (2000)
Steve Faison (97) _____ (2000)
Clayton Hampton (98)
Randy Skaggs (98)
Tim Farris (98)
Bob Bagget (99)
Steve Swango (99)
David Humphreys (99)

HISTORICAL COMMISSION

Robert Picirili (97) _____ (2001)
Mary Ruth Wisheart (98)
Stanley Outlaw (99)
Darrell Holley (2000)

FOREIGN MISSIONARIES FOR THE CUMBERLAND ASSOCIATION

The Bobby Aycocks.....	Brazil
The Paul Creechs	Ivory Coast
The Kenneth Eagletons.....	Ivory Coast
The Walter Ellisons.....	Uruguay
The Jerry Gibbsees	France
The Paul Gentusos	Ivory Coast
The Fred Herseys.....	Japan
The Tom Hugheses	Brazil
The Donnie McDonalds	Japan
The Sam Mcvays.....	Spain
The Clint Morgans	Ivory Coast
The Bobby Pooles	Brazil
The Steve Riggsees	France
The Jeff Turnboughs	Spain
The Terry Walkers	Mongolia

RETIRED MINISTERS OF THE CUMBERLAND ASSOCIATION

Rev. H.C. Beasley
Rev. Carl Wilson

RETIRED MINISTERS' WIDOWS OF THE CUMBERLAND ASSOCIATION

Mrs. Emma Craft
Mrs. Sidney Henry
Mrs. Lucille Reed
Mrs. Darnell Williams

CUMBERLAND PRESBYTERY REPORT 1996 MINUTES

The Cumberland Association Presbytery met on Saturday, October 12, 1996 at Cumberland Youth Camp.

Our meeting began with Eddie Hodges leading us in singing, *Am I a Soldier of the Cross*. Charles Powell, our moderator, read from Second Corinthians 6:1-18 after which Roger Reeds led us in prayer.

The minutes were read and approved with the correction of the last meeting having the correct year of 1995, not 1992. The treasurer's report was given and accepted.

The Quarterly Presbytery reports were given: Northern Quarterly, Jon Justice; Western Quarterly, James Carrington; Southern Quarterly, Rick Futch; South Central Quarterly, Charles McNeese. A motion was made, seconded and approved to receive the reports.

The question was raised if a minister needed to have a letter of good standing when moving from one Quarterly to another within the Cumberland. It was agreed that it was unnecessary, and that a minister in good standing within a Quarterly, was considered in good standing in all Quarterlies within the Cumberland.

Brother Powell explained why there had been no retreat this past year. Recently, the retreats have been attended by only a handful of men. Because of the expense, some questioned having a retreat for only a few. He shared this with a few of the pastors, and the consensus seemed to be not to have a retreat this year. The Body did express interest in having some type of "get-together" during the coming year. The Executive Committee is to look into possible activities.

The Southern Quarterly reported that Ken Riggs had submitted his credentials. He did this as a matter of integrity since he was pastoring an inter-denominational church.

This lead to a question: "What happens to a minister's credentials when he voluntarily turns them in?" Fred Hall pointed out that the papers are placed in a file marked "Voluntary" or "Involuntary". Those turned in voluntarily could be returned if the minister requested them.

There was some discussion as to the purpose and function of the Cumberland Association Presbytery. The observation was made that changes have been made through the years and the Association no longer functions as it did when it was first organized. No action was taken.

A motion was made to give Mike Gillock, pastor of the Ashland City FWB Church, a gift of \$500.00. The gift is to help them during the death of their newborn baby since their insurance will not cover this incident. The motion was seconded and passed.

Some concern was brought up regarding the ministers' reports. Who received a card and when? What was considered filling out a report? The moderator suggested the officers meet and decide what to do concerning this issue. The Body agreed with his idea.

Nominations were made for officers for the coming year:

Clerk/Treasurer, R. Randall Riggs

Assistant Moderator, Terry Eagleton

Moderator, Charles Powell

Each one was elected. We were dismissed in prayer by Jon Justice.

Respectfully Submitted,

R. Randall Riggs,

Clerk/Treasurer

CUMBERLAND ASSOCIATION PRESBYTERY TREASURER'S REPORT

October 1, 1995 - September 30, 1996

CHECKING ACCOUNT:

Beginning Balance - October 1, 1995\$193.76

DEPOSITS:

October 1995\$1,079.00

December 1995163.97

March 199630.00

April 199645.00

May 199610.00

September 1996345.00

Total Deposits\$1,672.97

Balance Plus Deposits\$1,866.73

DISBURSEMENTS:

Transfer to savings\$800.00

Postage70.00

Return of Donation40.00

Printing104.38

Clerk Fees '94-'95

Eddie Hodges75.00

Charles Powell75.00

Clerk Fees '95-'96150.00

Misc.5.17

Total Disbursements\$1,319.55

Balance Less Disbursements547.18

Ending Balance - September 30, 1996\$ 547.18

SAVINGS ACCOUNT:

Beginning Balance - October 1, 1995\$1,931.38

DEPOSITS:

August 1996\$800.00

September 1996450.00

Interests52.00

Total Deposits\$1,302.00

Balance Plus Deposits3,233.38

Ending Balance - September 30, 1996\$3,233.38

AMOUNT AVAILABLE AS OF OCTOBER 12, 1996

Checking\$ 547.18

Savings\$3,233.38

TOTAL\$3,780.56

Respectfully Submitted,

R. Randall Riggs,

Clerk/Treasurer

REPORTS FROM THE QUARTERLY PRESBYTERY MEETING

NORTHERN QUARTERLY REPORT

The Examining Committee of the Northern Quarterly met four times during the year. The following actions were taken:

- I. Credentials were ratified for:
Brian Bowerman - Pastor - Shady Grove FWB Church
- II. Sent letters of good standing for:
David Baker - West Central Illinois Association
Charley Carmack - South Carolina Conference
- III. Approved for ordination:
Mark Stone - Youth minister - Pardue Memorial FWB Church

Committee for the next year:

Charles Powell
Marion Pettus
Randy Skaggs
Jon Justice
Mike Gillock

SOUTHERN QUARTERLY REPORT

The Southern Quarterly Meeting Presbytery convened four times during the last church year. Each meeting was held on the following respective date: January 12th, April 12th, July 12th, and October 4th. The following actions were taken:

Recommended for Ratification of Credits:

Rev. John Lewis, Pastor of The Berean Free Will Baptist Church
Rev. James H. Cox Jr., Free Will Baptist Bible College
Rev. Larry Montgomery, Pastor of Cofer's Chapel Free Will Baptist Church
Rev. John Murray, Free Will Baptist Bible College
Rev. Keith Fletcher, Randall House Publications
Rev. Stan Coker, Richland Free Will Baptist Church
Rev. Doug Erwin, from the Franklin Conference in Ohio

Recommended for Ordination:

Carlos Rubio, Pastor of the Spanish Missions at Woodbine Free Will Baptist Church

Respectfully Submitted,
Wallace Hays, Chairman
Roger Reeds
Ed Gragg
Malcolm Fry
Rick Futch

SOUTH CENTRAL QUARTERLY REPORT

Brethren:

The South Central Quarterly Examining Committee is comprised of a total of six pastors representing the member churches of our quarterly. This committee meets quarterly. Rev. Jesse Meade chairs this committee.

The following business has been conducted by the committee since the formation of the conference in April, 1996:

- 1) Rev. Derek Bell of New Life FWB has been approved for ordination.
- 2) Rev. Jamie Thornsberry has been accepted in the South Central Quarterly pending a letter of good standing from the Northern Quarterly.

Respectfully Submitted,
Rev. Jesse Meade
Chairman, Examining Committee

WESTERN QUARTERLY PRESBYTERY REPORT

Our committee met 3 times this year.

We examined and received into our fellowship Brother Terry Walsh, the newly elected Pastor of Stony Point FWB Church. His transfer was from the First District Assoc. of New Jersey Free Will Baptists in New Jersey. We also had preparatory talks with Brother Chris Moody, elected pastor of Oak Grove FWB Church. He has received a written exam from this board and is in process of completing this exam, looking ahead toward the possible ordination early next year.

A conclusion to our examination of Brother David Benninghoff has been reached. On April 13, 1996, we met and discussed the circumstances surrounding the failure of our attempt to have Brother David to serve under the direct supervision of a pastor in the Quarterly and church that he was attending. This oversight would be the closest aid and comfort to him and his dear wife. Having received correspondence stating negative results, we informed Brother Benninghoff, in a letter, of our decision as follows:

"Whereas, our attempts at edification of our brother toward issuance of an Ordination Certificate have met with failure,

Whereas we cannot establish a consistent record of faithfulness to a local ministry, it is with regret and disappointment that:

We now rescind any official indication of Ordination by the Western Quarterly of the Cumberland Association of Free Will Baptists of Tennessee,

Also, we now suspend any attempt to bring Brother Benninghoff into an acceptable status as a candidate for ordination,

And, we humbly ask that Brother Benninghoff begin again his approach to the Gospel ministry under the eye of a seasoned pastor and under the watchcare of whatever association he affiliates himself with."

This letter of notice dated August 17, 1996 concludes our examination and states our position with Brother Benninghoff.

We have some churches needing pastors.

Submitted by the Presbytery of the Western:
Greg Tyson; Eric Brown; Eddie Hopkins;
Mike Nabors; James L. Carrington, Moderator

CUMBERLAND PRESBYTERY DIRECTORY

Steve Acker		6308 Edsel Dr. Nashville, TN 37209
Jamie Allen	292-8348	4511 Georgia Ave. Nashville, TN 37209
en Bailey		650 Westboro Dr. Nashville, TN 37209
Vernon Barker	867-9399	P.O. Box 656, Joelton, TN 37080
Brian Bowerman	362-2997	1270 Shady Grove Rd. Clarksville, TN 37043
Billy Brown	367-6101	3300 Towneship, Antioch, TN 37013
Jimmie W. Brown	298-1310	3628 Central Ave., Nashville, TN 37205
James Carrington	446-5276	970 Pomona, Dickson, TN 37055
Randy Corn	792-1227	1713 Hwy. 12 North, Ashland City, TN 37015
Robert B. Crawford	792-4947	1017 Sunrise Circle, Ashland City, TN 37015
Ronald Creech	352-0836	6565 Marauder Dr., Nashville, TN 37209
Daniel R. Cronk	646-2259	525 Todd Preis Dr. V-401, Nashville, TN 37221
Thomas Robert Cross	251-1462	99 Glenrose Ave., Nashville, TN 37210
David Crowe	255-1831	2237 Grandview Ave. Nashville, TN 37211
Terry Eagleton,	352-2030	688 Pinnacle Hill Rd., Kinston Springs, TN 37082
Michael Edwards	269- 9421	3606 West End Ave., Nashville, TN 37205
Leroy Forlines	292-8709	3801 Rolland Rd., Nashville, TN 37209
Terry Forrest	792-1202	1101 Kimbrough Rd. Ashland City, TN 37015
Randal Fosse	297-5874	4302 Wyoming Ave., Nashville, TN 37209
Dr. Malcom C. Fry	868-0212	112 Ellington Place, Madison, TN 37115
Rick Futch	297-2641	4903 B. Tennessee Ave., Nashville, TN 37209
Bill Gardner	360-6534	3428 Tiber Trail, Antioch, TN 37013
Roy E. Gann	582-8738	P.O. Box 518, McEwen, TN 37101
Dr. Paul Gentuso		P.O. Box 5002, Antioch, TN 37011
Michael W. Gillock	792-2916	100 W. Elm St., Ashland City, TN 37015
Walter E. Gragg	885-3986	294 Clovernook Dr., Nashville, TN 37210
Fred Hall	226-9762	2320 Riverside Dr., Nashville, TN 37216
Charles Hampton	297-4735	4608 Nebraska Ave., Nashville, TN 37209
Clayton Hampton	648-4328	2551 Church Ln. Woodlawn, TN 37191
Ralph C. Hampton Jr.	356-3187	5614 Meadowcrest Ln., Nashville, TN 37209
Roy Harris	834-7808	300 Elsian Fields Rd. Nashville, TN 37211
Harrold D. Harrison	361-4550	2551 Edge O Lake Dr., Nashville, TN 37217
Duane Harvey	776-5590	7201 Nolensville Rd. B-3, Nolensville, TN 37135
Steve Hasty		P.O. Box 462 Ridgeway, TN 37152
Wallace R. Hayes	832-3958	P.O. Box 110792, Nashville, TN 37222
Steve Hays		Dr.Dr.Dr.400 Waters Edge Ln. LaVergne, TN 37086
Herman Hersey	361-6959	3021 Runabout Dr. Nashville, TN 37217
Eddie Hodges	822-4960	105 Lynhurst Circle, Hendersonville, TN 37075
Michael Hollifield	872-9872	2909 Knobdale Rd. Nashville, TN 37214
Tom Hughes		P.O. Box 5002, Antioch, TN 37013
Bill Johnson	746-4045	607 Harris Dr., Pleasant View, TN 37146
L.C. Johnson	352-9077	P.O. Box 90761, Nashville, TN 37209
Jon Justice	358-9335	5315 Sango Rd., Clarksville, TN 37043
Kevin Justice	832-8065	405 Josephine Ct., Antioch, TN 37013
Carlos B. Kelsey	361-7880	539 Brooksboro Terrace, Nashville, TN 37217

D. Ray Lewis	361-8873	315 British Wood Dr., Nashville, TN 37217
Jonny F. Lewis	356-7515	6208 Laredo Dr., Nashville, TN 37209
John Lindsley	325-9755	331 Reed St., Portland, TN 37148
Alton Loveless	361-1221	1008 Ainsworth Circle, Antioch, TN 37013
Steve Marcum	793-2437	122 Cedar Dr. LaVergne, TN 37086
E.B. McDonald	792-5529	1015 Sunrise Circle, Ashland City, TN 37105
Charles McNeese	380-0160	300 Lee Dr. Apt. B, Columbia, TN 38401
Mark McPeak	885-5815	821 Stoner Mill Ln. Hermitage, TN 37076
Glenn McReynolds	648-0459	1895 Memorial Dr., Clarksville, TN 37043
Tom Malone	289-8693	6921 Old Hickory Blvd., Whites Creek, TN 37189
Steve Marcum	793-2437	122 Cedar Dr. LaVergne, TN 37086
Ronald Mashburn	853-6868	4 Ward Rd. Loretto, TN 38469
Jesse Meade	388-8444	2303 Williamsport Pk. Columbia, TN 38401
LaVerne D. Miley	361-3223	606 McDonald Court, Nashville, TN 37217
Larry Montgomery	315-9125	222 Wallace Rd. Nashville, TN 37211
Robert Morgan	872-9343	2723 Pennington Bend Rd. Nashville, TN 37214
Victor Neuenschwander	264-2225	166 Vulco Dr., Hendersonville, TN 37075
Jeff Nichols	885-2668	609 Hibbitts Ct. Nashville, TN 37214
W. Stanley Outlaw	385-2209	3707 Princeton Ave., Nashville, TN 37205
G. Frank Owens	399-7895	940 Blue Mountain Ln., Antioch, TN 37013
Thurman Page	384-8019	2502 Meadow Ct., Springfield, TN 37172
Gene Parton	746-3693	1701 Walker Rd. Pleasant View, TN 37146
Marion Pettus	647-5111	2193 Happy Hill Acres Rd. Woodlawn, TN 37191
Robert E. Picirilli	297-0183	301 Greenway Ave., Nashville, TN 37205
Charles Powell	362-9237	3645 Hwy 12 N., Ashland City, TN 37015
William H. Preston	646-4594	7904 Stallion Dr., Nashville, TN 37221
Wayne Price	502-842-8165	431 Pleasant Place Way, Bowling Green, KY 42104
Roger C. Reeds	876-9045	6409 Alesso Rd., Joelton, TN 37080
Kevin Riggs	790-3229	149 Arsenal Dr., Franklin, TN 37064
R. Randall Riggs	746-2404	1007 Settlers Crossing Joelton, TN 37080
Don Robirds		1114 Massman Dr. Nashville, TN 37217
Ivan Ryan	325-6355	113 Old Westmoreland Rd. Portland, TN 37148
Henderson Selph	232-7524	28635 Frumn Fielder Rd. Stewart, TN 37175
Robert L. Shockey	746-3498	3520 Thomasville Rd., Chapmansboro, TN 37035
Barry Simpson	746-3389	1019 Drewwood Ct. Joelton, TN 37080
Paul Sitton	645-2964	1212 Beverly Hills, Clarksville, TN 37140
Randy Skaggs	746-4137	1236 Red Binkley Rd. Joelton, TN 37080
Frank T. Slaughter	552-3521	2120 Powell Rd., Clarksville, TN 37043
Rolla Smith	367-2320	519 McDonald Rd., Nashville, TN 37217
Steven L. Swango	380-1584	1217 Trotwood Ave., Columbia, TN 38401
Charles A. Thigpen	297-0327	3508 Murphy Rd., Nashville, TN 37205
Jonathan Thigpen	708-462-1793	304 N. Scott St., Wheaton, IL 60187
Eddie Thomas	446-8495	500 Holt Rd., Burns, TN 37029
Danny Thompson	746-5424	1281 Oakland Rd., Chapmansboro, TN 37035
Bert Tippet	383-1340	3606 West End Ave., Nashville, TN 37205
Gregory Tyson	232-4435	2449 Hwy. 46, Indian Mound, TN 37079
Ricky Vaughn	763-2039	Rt. 1 Box 332, Vanleer, TN 37181

Wayne Wagner	746-5565	3156 Heads Church Rd., Cedar Hill, TN 37032
Fred Warner	360-9592	3760 Waterford Way, Antioch, TN 37013
Artest Waynick	763-2461	Rt. 1 Box 333, Vanleer, TN 37181
Terry Welsh		10183 N Twin Springs Rd. Bon Aqua, TN 37205
Jack Williams	731-6812	P.O. Box 5002, Antioch, TN 37011-5002
Homer E. Willis	352-9362	P.O. Box 50560, Nashville, TN 37205
Robert E. Woodard	646-4093	8934 Old Charlotte Pk., Pegram, TN 37143
Eugene Workman	298-4929	3601 Central Ave. Nashville, TN 37205
Don Worrell	746-0029	1386 Old Clarksville Pk. Pleasant View, TN 37146
Melvin L. Worthington	367-4505	3808 Timber Trail, Antioch, TN 37013

**DEACONS IN GOOD STANDING
IN THE CUMBERLAND ASSOCIATION IN 1996-1997
October 12, 1996 Reports**

Ashland City
Kingsley Forbes

Bethel
Gilbert Justice
Robert Moseley
Jerry Milom
Willie Owen

Bethlehem
Jack Cannon
Ray Christy
Henry Elliot
Donald Hudgens
Clyde White

Brandon's Chapel
Robert Castile
Thomas Selph

Calvary
Bill Messiah

Covenant
Milburn Proctor

Donelson
Mitch Beverly
G.W. Burkhart
Byron Deel
Fred Green
Jim Lauthern
Mike McAdams
Scott McPeak
Herb Peppers

Donelson (con't)
Tim Raburn
Dennis Robinson
Van Steurt
Greg Whiteaker
Mark Williams

Dunbar's Chapel
Charles Milliken
John Bryant
Lloyd Webb

East Nashville
Gilbert Doogins Sr.
Richard Horn
Riger Phenicie
Willaim A. Soffridge

First, Dickson
Billy Albright
Bobby Ellis
Samuel Johnson
Howard Lankford
Lee Westal

First, McEwen
Douglas Lee
Ken Ross
Bill Shaver

First, Springfield
Stanley Crotcher

Goodlettsville
Robert McKinney Jr.
Robert Michael

Grace
Calvin Reynolds
Jim Wycoff

Head's
Clyde Balthrop
Walter Clinard
J.R. Ellis
Gary Head
James Thomas Walker
Robert Walker

Hendersonville
Louis Asbell
Jimmy Toombs
Frank Sanschargin

LaVergne
Macon Green

Mt. Zion
Bobby Jackson
Cecil Perry

New Hope
Wayne Binkley
Zane Carson
Jeff Chandler
Larry Key
Glenn Vann
Gilford Walker

New Hope (con't)

Marvin Walker
Steve Willhite

Oakland

A.W. Simpkins

Oaklawn

Charles Shearon

Oakwood

Franklin Burkhart
Elbert Lehman
Michael Minniehan

Olivet

Joe D. Allen
Harry P. Holt
Daniel T. McGregor

Portland

Bobby Moore
Ted Vandervoit
Haron White

Pleasant Hill

Oklas Dennis
Cecil Earhart
Freeman Earhart
Arvin Hester
Arthur Lewis
Bobby Page
Randy Wallace

Richland

Bob Hart
Bobby Littrell

Shady Grove

Charles Edward Poole

Shady Lawn

Therman Grace

Stony Point

Herbert Hassel
Glenn Singleton
David Williams

Trinity

Bailey Lee
Ken Norton
Warren Owenby
John Perry
Jeff Vincent

United

Jim Dudley
Don Garner

LICENSED MINISTERS

October 12, 1996 Reports

Bethel

Jon Forrest
Jason Moseley

Bethlehem

Ed Pierce

Donelson

Scott McPeak
Jonathan Merkh

First (Springfield)

Kris Shoemaker

Grace

Jim LaBerge

LaVergne

Jerry Raymer

New Hope

Steve Lindsay

United

Jeremy Raymer

**THE 153rd SESSION OF THE CUMBERLAND ASSOCIATION
OF FREE WILL BAPTISTS**

OCTOBER 12, 1996

**CUMBERLAND CAMP
WOODLAWN, TENNESSEE**

"OUR FIELD...THE WORLD"

8:30 A.M. - REGISTRATION

9:00 A.M. - WORSHIP

Welcome to Cumberland Camp - Rev. Marion Pettus

Response and Prayer - Rev. James Carrington

Message - Rev. Derek Bell

9:30 A.M. - BUSINESS SESSION

1. Delegates recognized and seated
2. Executive Committee Report
3. Report of Committee on Committees
4. Cumberland Quarterly Reports
 - Northern Quarterly - Rev. Wayne Wagner
 - Southern Quarterly - Rev. Roger Reeds
 - South Central Quarterly - Rev. Charles McNeese
 - Western Quarterly - Rev. James Carrington
5. Cumberland Superannuation
6. Cumberland Foreign Missions
7. Cumberland Camp
8. Cumberland Historical Commission
9. Cumberland WNAC
10. Tennessee Home Missions
11. Tennessee Promotional Director
12. Free Will Baptist Family Ministries
13. Delegates Elected to State Meeting

11:00 A.M. - WORSHIP - Message - Rev. Leroy Forlines

12:00 P.M. - LUNCH AND COMMITTEE MEETINGS

1:30 P.M. - WORSHIP - Mrs. Faye Forlines

2:00 P.M. - BUSINESS SESSION

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

6. Nominating Committee Report
7. Treasurer's Report

DISMISS

PRESBYTERY MEETING -AFTER CUMBERLAND DISMISSES

ANNOUNCEMENTS

- ** Registration will be open until noon. Please be sure to register.**
- ** The 154th session will be hosted by the Western Quarterly on October 11, 1997.**
- ** The Tennessee State Association will meet November 11-13, 1996 at Cofer's Chapel FWB Church in Nashville, Tennessee..**

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 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 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 Presbyter 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 5, 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, 5000 Edmondson Pike, Nashville, Tennessee 37211, will serve as President of the corporation. Sam McVay, 3915 Franklin Road, Nashville, Tennessee 37204, 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, 5000 Edmondson Pike, Nashville, Tennessee 37211; Willard McCarroll, Route 2, Box 160, Joelton, Tennessee 37080; Ed Gragg, 294 Clovermook 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, 3915 Franklin Road, Nashville, Tennessee 37204. 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 inure 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 forgoing 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 Commissions 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 a 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 incorporation 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 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 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 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 or 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.

